

**COMMON APPLICATION FORM
EQUITY, HYBRID, INDEX, FOF & SOLUTION
ORIENTED SCHEMES**



**Your investment partner
since 1987...**

**Key Information Memorandum
and Common Application Form.**
Continuous Offer for Sale of Units
of Various Schemes at NAV-related prices.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the official point of acceptance of transaction (OPAT) of SBIMF or distributors or from the website www.sbimf.com

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Trustee Company: SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496)

Asset Management Company: SBI Funds Management Ltd. (A Joint Venture between State Bank of India & AMUNDI) (CIN: U65990MH1992PLC065289)

Regd Office: 9th Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051 Tel : 91-022-61793000 Fax : 91-022-67425687, E-mail : partnerforlife@sbimf.com • www.sbimf.com.

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for SBI Long Term Equity Fund minimum amount is Rs 500/- and in multiples of Rs 500 thereafter



INVESTMENT MANAGER : SBI FUNDS MANAGEMENT LIMITED (A Joint Venture between SBI & AMUNDI)

INFORMATION COMMON TO ALL EQUITY, HYBRID, INDEX, FOF & SOLUTION ORIENTED SCHEMES

Name of Trustee Company: SBI Mutual Fund Trustee Company Private Limited

Income Distribution cum capital withdrawal (IDCW) Policy: The Trustee reserves the right to declare Income Distribution cum Capital withdrawal (IDCW) under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme

The procedure and manner of payment of IDCW shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006, SEBI / IMD / CIR 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.

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.

Applicable NAV :

The following provisions for applicability of the NAV shall be applicable for various schemes.

For Purchases including Switch-ins (irrespective of application amount):

- 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.
- 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.
- 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.
- 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), IDCW Transfer etc. irrespective of the installment date or IDCW record date.

Cut-off timings for Subscriptions/switch-ins and Redemptions/ switch-outs:

For further updates in this matter, investors are advised to visit website www.sbimf.com

For Repurchase including Switchout of Units : In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the OPAT, same day's closing NAV shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the OPAT, the closing NAV of the next business day shall be applicable.

Despatch of Repurchase request : 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. 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..

Entry Load : In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

Daily Net Asset Value (NAV) Publication: The NAV will be declared on all business days as may be specified under SEBI (Mutual Fund) Regulation. NAV can also be viewed on www.sbimf.com and www.amfi.com

For FOF schemes- The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on website of Fund (www.sbimf.com) by 10.00 a.m. on next business day.

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) & of SBIMF www.sbimf.com by 11.00 p.m.

Recurring expenses:

The AMC has estimated that upto 2.25% (plus allowed under regulation 52(6A)) 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) Regulations.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., vis-à-vis the Regular plan and no commission shall be paid from Direct plan. Both the plans viz. Regular and Direct plan shall have common portfolio. 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.

The scheme may charge additional expenses incurred towards different heads mentioned under regulations (2) and (4), not exceeding 0.05% of the daily net assets.

Pursuant to 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.

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. However, as per regulation 52 of SEBI (MF) Regulations, Maximum limit of recurring expenses under Regulation 52 are as under:

Assets under management Slab (in Rs Crores)	Total expense ratio limits
On the first Rs 500 crores of the daily net assets	2.25%
On the next Rs 250 crores of the daily net assets	2.00%
On the next Rs 1,250 crores of the daily net assets	1.75%
On the next Rs 3,000 crores of the daily net assets	1.60%
On the next Rs 5,000 crores of the daily net assets	1.50%
On the next Rs 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs 5000 crores of daily net assets or part thereof.
On balance of the assets	1.05%

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

- The goods & services tax on investment management and advisory fees would be charged in addition to above limit.

- Brokerage and transaction costs (including Goods and Services Tax) 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 percent for derivative market trades. Further, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (Mutual Funds) Regulation.
- In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –
 - 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 subclause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

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

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.
- 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 its website within three working days mentioning the effective date of the change. Investors can refer <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for Total Expense Ratio (TER) details.
- 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".

For all Index Funds:

The AMC has estimated that upto 1.00% (plus allowed under regulation 52(6A)) of the daily net assets 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.

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.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. vis-a-vis the Regular Plan, and no commission shall be paid from Direct plan. Both the plans viz. Regular and Direct plan shall have common portfolio. However, Regular Plan and Direct Plan shall have different NAVs.

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. The total expenses of the scheme including the investment and advisory fees shall not exceed 1.00% of the daily net assets.

For investor education and awareness initiative, the AMC or the Schemes of the Fund will

annually set apart at least 0.01 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation.

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

- The Goods & Services tax on investment management and advisory fees would be charged in addition to above limit.
- 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 percent for derivative transaction. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Services 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.
- In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –
 - 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.
- 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 its website within three working days mentioning the effective date of the change. Investors can refer <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for Total Expense Ratio (TER) details.

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.

For Fund of Funds (FoF)

The AMC has estimated that up to 2.25% (plus allowed under 52(6A)) of the daily net assets will be charged to the scheme as expenses. This includes the expenses charged by the underlying scheme. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, including the investment management and advisory fee and other charges levied by the underlying scheme. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations.

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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.

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.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., vis-à-vis the Regular Plan and no commission shall be paid from Direct plan. Both the plans i.e. Regular Plan & Direct Plan shall have common portfolio. However, Regular Plan and IDCW Plan shall have different NAVs.

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.

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 expenses as permissible under Regulation 52 (6) (c), the AMC may charge the following to the scheme under Regulation 52 (6A):

- i. The Goods & service tax on investment management and advisory fees would be charged in addition to above limit.
- ii. Investors are requested to note that 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.

Further, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. The 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.

- iii. In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –

- (i) 30 percent of gross new inflows in the scheme, or;
- (ii) 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or 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.

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

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

The AMC shall not enter into any revenue sharing arrangement with the Underlying scheme in any manner and shall not receive any revenue by whatever means/head from the Underlying scheme. Any commission or brokerage received from the Underlying schemes shall be credited to scheme's account.

The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.

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.

TAX TREATMENT FOR INVESTORS (UNITHOLDERS) AND THE MUTUAL FUND:

The taxability of any income of a Mutual Fund and income from investments in mutual funds in the hands of investors (unitholders) is subject to the provisions of the Indian Income-tax Act, 1961 ("the Act"), Income-tax Rules, 1962 and the circulars, notifications, directives and instructions issued thereunder. The information provided below summarizes the direct tax implications of various incomes in the hands of the investors (unit holders) as well as the Mutual Fund, as amended vide Finance Act 2023 presently in force in India as at the date of this document.

The tax benefits described in this document are available under the present taxation laws in force in India and are subject to fulfilment of stipulated conditions. The information provided below is only for general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax implications, each investor is advised to consult his/her own tax advisor with respect to the specific direct tax implications arising out of their transactions.

FOR THE MUTUAL FUND:

1. **Registered with SEBI:** SBI Mutual Fund (SBI MF) is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits under Section 10(23D) of the Act. Accordingly, the entire income of SBI MF is exempt from income-tax.
2. **No tax deducted at source (TDS) on receipt of income:** SBI MF will receive all its income without deduction of tax at source as per provisions of Section 196 of the Act.

FOR INVESTORS (UNIT HOLDERS):

1. **Tax on Distributed Income (IDCW Plan):**

With effect from 1st April, 2020 and onwards, income distributed by a mutual fund in respect of units of mutual funds is taxable in the hands of the unit holders at normal tax rates (plus applicable surcharge and cess).

In case of resident unitholders, the standard rate of TDS is 10% on income distributed in excess of Rs.5,000 by a mutual fund.

In case of non-resident unitholders, TDS is applicable at lower of 20% or rate of income-tax provided in relevant Double Taxation Avoidance Agreement (DTAA) (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.

In case PAN is not furnished, then TDS at the rate of 20% would apply as per Section 206AA of the Act (except in case of non-residents who provide specified documents). As per Section 206AB of the Act, tax shall be deducted at twice the applicable rate in case of payment made to a specified person (excluding a non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply.

In case unitholder has PAN Exempted KYC Reference Number ('PEKRN'), this would be considered as PAN not available and TDS would apply at higher rates as per Section 206AA of the Act.

2. **Capital Gains**

The tax implications on Mutual Funds are determined based on:

- i. the type of Mutual Fund (classified based on the % holding in the equity shares of domestic companies); and
- ii. the holding period (from date of acquisition up to the date of the redemption/transfer).

An Equity-Oriented Fund ("Equity Fund") refers to a scheme of a Mutual Fund wherein minimum of 65% of the total proceeds of such fund are invested in the equity shares of domestic companies listed on a recognised stock exchange. A Fund of Fund (FOF) structure is treated as an Equity Fund if a minimum of 90% of the total proceeds of such fund are invested in the units of another fund and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange. The equity holding is computed with reference to the annual average of the monthly averages of the opening and closing figures.

Thus, mutual fund schemes having less than 65% holding in listed equity shares of domestic companies (computed as per above criteria) shall be classified as Non-Equity Funds.

(A) For investments in Non-Equity Funds made on or after April 1, 2023:

% of Equity Holding	Up to 35% **	More than 35%	More than 35%
Type of Capital Gain	SHORT TERM CAPITAL GAINS	SHORT TERM CAPITAL GAINS	LONG TERM CAPITAL GAINS (Section 112)
Period of Holding	Irrespective of Holding Period	Up to 36 months	More than 36 months
(A) Resident Individual / HUF	Applicable Slab rates [§]	Applicable Slab rates [§]	20% \$ (with indexation)
(B) Domestic Company	Applicable Tax rates [§]	Applicable Tax rates [§]	
(C) Non-Resident (other than FII)	Applicable Slab rates ^{§#}	Applicable Slab rates ^{§#}	Listed: 20% \$ # (with indexation) Unlisted: 10% \$ # (without indexation)
(D) Foreign Institutional Investor (FII)	30% [§]	30% [§]	10% [§]

(B) For investments in Non-Equity Funds made on or before March 31, 2023:

Type of Capital Gain	SHORT TERM CAPITAL GAINS	LONG TERM CAPITAL GAINS (Section 112)
Period of Holding	Up to 36 months	More than 36 months
(A) Resident Individual / HUF	Applicable Slab rates [§]	20% [§] (with indexation)
(B) Domestic Company	Applicable Tax rates [§]	
(C) Non-Resident (other than FII)	Applicable Slab rates ^{§#}	Listed: 20% ^{§#} (with indexation) Unlisted: 10% ^{§#} (without indexation)
(D) Foreign Institutional Investor (FII)	30% [§]	10% [§] (without indexation)

(C) For investments in Equity Funds [Subject to Securities Transaction Tax (STT) *]:**

Type of Capital Gain	SHORT TERM CAPITAL GAINS	LONG TERM CAPITAL GAINS
Period of Holding	Up to 12 months	More than 12 months
Tax Rate	Section 111A: 15% ^{§#}	Section 112A: 10% ^{§#} on gains exceeding Rs.1,00,000 in a year (without indexation benefit)

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

(§) Plus applicable surcharge and Health & Education Cess

(#) 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. 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.

(***) STT @ 0.001% is applicable only in respect of sale of units of Equity Funds on a recognised stock exchange and on repurchase (redemption) of units of Equity Funds by the mutual fund. STT is not applicable in respect of purchase/ sale/ redemption of units of non-Equity Funds.

3. Capital Losses:

Losses incurred under the head "Capital gains" during the year cannot be set off against income under other heads of income. Long-term capital loss cannot be set off against any income other than income from long-term capital gain. However, short-term capital loss can be set off against long-term or short-term capital gain.

If loss under the head "Capital gains" incurred during a year cannot be adjusted in the same year, then unadjusted capital loss can be carried forward to next year. In the subsequent year(s), such loss can be adjusted only against income chargeable to tax under the head "Capital gains", however, long-term capital loss can be adjusted only against long-term capital gains. Short-term capital loss can be adjusted against long-term capital gains as well as short-term capital gains. Such loss can be carried forward for eight years immediately succeeding the year in which the loss is incurred. Such loss can be carried forward only if the income-tax return of the year in which loss is incurred is furnished on or before the due date of furnishing such income-tax return, as prescribed under section 139(1) of the Income-Tax Act, 1961.

4. Bonus Stripping:

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

Key Information Memorandum

5. Certain Exemptions available under Capital Gains:

- i. Investors can claim exemption from long-term capital gains under Section 54F by making specified investment in a residential house property as per the conditions specified therein.
- ii. Transfer of units upon consolidation of two or more schemes of Equity Funds or two or more schemes of a fund other than Equity Fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.
- iii. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

6. Investments by charitable and religious trusts:

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

7. Receipt of mutual fund units without consideration or for inadequate consideration:

As per Section 56(2)(x), any sum of money or movable property or immovable property received by any person without consideration or for inadequate consideration is chargeable to tax if it exceeds Rs.50,000. The following amount is chargeable to tax in case a person receives units of a Mutual Fund without consideration or for inadequate consideration:

- i. Without consideration where the aggregate fair market value (FMV) of the units exceeds Rs.50,000: the whole of the aggregate FMV of such units is taxable
- ii. Inadequate consideration which is less than the aggregate FMV of the units by an amount exceeding Rs.50,000: the aggregate FMV of the units as exceeds such consideration

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. 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.

For further details on taxation, investors are requested to refer to Section V(A) – Taxation on investing in Mutual Funds in the SAI.

Unit holders' Information

Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:

The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:

Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/March) is issued, on or before twenty first day of succeeding month, detailing holding at the end of the six months and commission paid to the distributor across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.

Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.

- Account Statements for investors holding demat accounts: Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account.
- 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.

In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to

receive consolidated account statement:

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.

The half yearly portfolio of scheme (along with the ISIN) shall be disclosed within 10 days from close of each half year on the Website of the Mutual Fund (www.sbimf.com) and on the Website of AMFI (www.amfiindia.com). Also, the Fund shall email the half yearly portfolio to the unitholders whose email address is registered with the Fund within 10 days from close of each half year. The AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the schemes portfolio on the Website of the Mutual Fund and on the Website of AMFI and shall also specify the modes through which a written request can be submitted by the unitholder for obtaining a copy of the statement of scheme portfolio. Further, 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 and that of AMFI. A notice shall be published disclosing the hosting of such financial results on the website of the mutual fund, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

Monthly Disclosure of Schemes' Portfolio Statement:

The Fund shall disclose the scheme's portfolio (along with the ISIN) in the prescribed format as on the last day of the month for all the Schemes of SBI Mutual Fund on its website i.e. www.sbimf.com and on the AMFI's website i.e. www.amfiindia.com within 10 days from the close of the 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.

Appointment of MF Central as Official Point of Acceptance

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.

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 & Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <https://mfcentral.com/> and a Mobile App in future.

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).

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.

Annual Report:

Scheme wise Annual Report or an abridged summary thereof shall be provided to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year as follows:

1. The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com. The physical copy of the scheme-wise annual report or abridged summary shall be made available to the unitholders at the registered office of SBI Mutual Fund at all times.
2. The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund.
3. The AMC shall publish an advertisement on annual basis, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the scheme wise annual report on its website viz. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the scheme-wise annual report or abridged summary.
4. The AMC shall provide physical copy of the abridged summary of the Annual report, without charging any cost, on receipt of a specific request from the unitholder.

Scheme specific KIM

To download scheme specific KIM, please visit our website www.sbimf.com.

Waiver of Load for Direct Applications: Pursuant to SEBI Circular No. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore the procedure for waiver of load for direct applications is no longer applicable.

FOR INVESTOR GRIEVANCE PLEASE CONTACT

Name & Address of Registrar:

Computer Age Management Services Ltd.,

(SEBI Registration No.: INR000002813)

Unit: SBI Mutual Fund

Rayala Towers, 158, Anna Salai

Chennai – 600 002

Tel: 044 – 30407101

Email: enq_sbimf@camsonline.com

Website: www.camsonline.com

SBI MUTUAL FUND

Mr. C A Santosh

(Investor Relations Officer)

SBI Funds Management Ltd.

9th Floor, Crescenzo, C-38 & 39,

G Block, Bandra Kurla Complex,

Bandra (East), Mumbai – 400 051

Tel: 022- 61793537

Email: customer.delight@sbimf.com


Website: www.sbimf.com



Date: 31st May, 2023

Key Information Memorandum




PRODUCT LABELING:

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

Riskometer	Fund Name	This product is suitable for investors who are seeking*:
 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>	SBI Magnum Equity ESG Fund	<ul style="list-style-type: none"> Long term capital appreciation Investments in companies following the ESG theme
	SBI Large and Midcap Fund	<ul style="list-style-type: none"> Long term capital appreciation Investments in a diversified portfolio of large and midcap companies.
	SBI Long Term Equity Fund	<ul style="list-style-type: none"> Long term capital appreciation Investment in a portfolio of equity shares, while offering deduction under section 80C of Income-tax Act, 1961
	SBI Magnum Global Fund	<ul style="list-style-type: none"> Long term capital appreciation Investments in equity stocks of MNC companies.
	SBI Equity Hybrid Fund	<ul style="list-style-type: none"> Long term capital appreciation Investments primarily in equity and equity related instruments, with exposure in debt and money market instruments.
	SBI Consumption Opportunities Fund	<ul style="list-style-type: none"> Long term capital appreciation Equity investments in stock of companies following consumption theme.
	SBI Technology Opportunities Fund	<ul style="list-style-type: none"> Long term capital appreciation Equity investments in stock of companies in the technology and technology related sectors.
	SBI Healthcare Opportunities Fund	<ul style="list-style-type: none"> Long term capital appreciation Equity investments in stocks of companies in the healthcare sector.
	SBI Contra Fund	<ul style="list-style-type: none"> Long term capital appreciation Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.
	SBI Nifty Index Fund	<ul style="list-style-type: none"> Long term capital appreciation Passive Investment in stocks comprising the Nifty 50 Index in the same proportion as in the index to achieve returns equivalent to the Total returns Index of Nifty 50 Index.
	SBI Focused Equity Fund	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity and equity related instruments with maximum 30 stocks across multicap space
	SBI Magnum Midcap Fund	<ul style="list-style-type: none"> Long term capital appreciation Investments predominantly in a well -diversified equity stocks of midcap companies.
	SBI Magnum Comma Fund	<ul style="list-style-type: none"> Long term capital appreciation Equity investments in a portfolio of stocks of companies in the commodity and commodity related sectors.
	SBI Flexicap Fund	<ul style="list-style-type: none"> Long term capital appreciation Investment in diversified basket of equity stocks spanning the entire market capitalization spectrum to provide both long term growth opportunities and liquidity
	SBI Multicap Fund	<ul style="list-style-type: none"> Long term Wealth Creation Investment predominantly in equity and equity related securities across market capitalisation
SBI Blue Chip Fund	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity and equity-related instruments of large cap companies 	

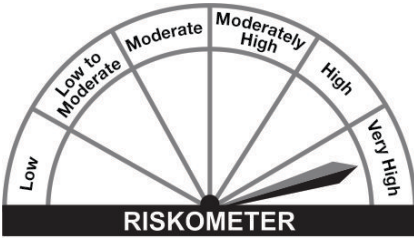
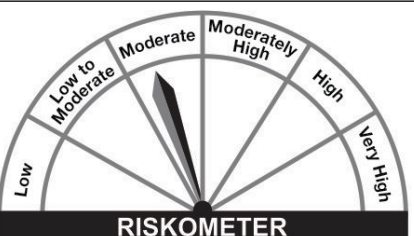

Riskometer	Fund Name	This product is suitable for investors who are seeking*:
 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>	SBI Infrastructure Fund	<ul style="list-style-type: none"> • Long term capital appreciation • Equity investments in stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy.
	SBI PSU Fund	<ul style="list-style-type: none"> • Long term capital appreciation • Investments in diversified basket of equity stocks of domestic Public Sector Undertakings and their subsidiaries.
	SBI Smallcap Fund	<ul style="list-style-type: none"> • Long term capital appreciation • Investment in equity and equity-related securities predominantly of small cap companies.
	SBI Banking And Financial Services Fund	<ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in a portfolio of equity & equity related instruments of companies engaged in banking & financial services sector.
	SBI Equity Minimum Variance Fund	<ul style="list-style-type: none"> • Long term Capital appreciation. • To generate income by investing in a diversified basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility.
	SBI Magnum Children's Benefit Fund- Investment Plan	<ul style="list-style-type: none"> • Long term capital appreciation • Investment primarily in actively managed equity and equity related instruments and secondarily in debt and money market securities.
	SBI International Access- US Equity FoF	<ul style="list-style-type: none"> • Long term capital appreciation • Investment in units of a US focused overseas equity fund
	SBI Nifty Next 50 Index Fund	<ul style="list-style-type: none"> • Long term capital appreciation • Investment in securities covered by Nifty Next 50 Index
	SBI Dividend Yield Fund	<ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity and equity related instruments of dividend yielding companies
	SBI Nifty Midcap 150 Index Fund	<ul style="list-style-type: none"> • Long term capital appreciation • Investment in securities covered by Nifty Midcap 150 Index
	SBI Nifty Smallcap 250 Index Fund	<ul style="list-style-type: none"> • Long term capital appreciation • Investment in securities covered by Nifty Smallcap 250 Index
	SBI Balanced Advantage Fund	<ul style="list-style-type: none"> • Long term capital appreciation • Dynamic Asset allocation between equity and equity related Instruments including derivatives and fixed income instruments
 <p>RISKOMETER Investors understand that their principal will be at low risk</p>	SBI Arbitrage Opportunities Fund	<ul style="list-style-type: none"> • Short term investment • Investments to exploit profitable arbitrage opportunities between the cash and derivative market segments to provide capital appreciation and regular income

Key Information Memorandum

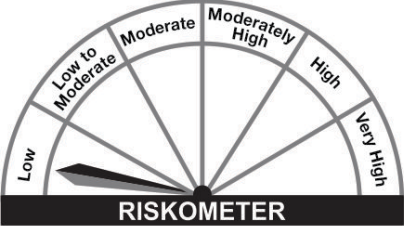

Riskometer	Fund Name	This product is suitable for investors who are seeking*:
 <p>RISKOMETER Investors understand that their principal will be at moderately high risk</p>	SBI Equity Savings Fund	<ul style="list-style-type: none"> Regular income & capital appreciation To generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity
 <p>RISKOMETER Investors understand that their principal will be at moderate risk</p>	SBI CRISIL IBX SDL Index - September 2027 Fund	<ul style="list-style-type: none"> Income over the target maturity period An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX SDL Index – September 2027
	SBI CRISIL IBX Gilt Index - June 2036 Fund	<ul style="list-style-type: none"> Income over the target maturity period An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX Gilt Index – June 2036
	SBI CRISIL IBX Gilt Index - April 2029 Fund	<ul style="list-style-type: none"> Income over the target maturity period An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX Gilt Index – April 2029
 <p>RISKOMETER Investors understand that their principal will be at low to moderate risk</p>	SBI CPSE Bond Plus SDL Sep 2026 50:50 Index Fund	<ul style="list-style-type: none"> Income over the target maturity period An open-ended target maturity index fund

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

SCHEME BENCHMARK RISKOMETER

First Tier Benchmark Riskometer	Fund Name	First Tier Benchmark
 <p>The benchmark riskometer is at Very High risk</p>	SBI Magnum Equity ESG Fund	NIFTY100 ESG TRI
	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI
	SBI Long Term Equity Fund	S&P BSE 500 TRI
	SBI Magnum Global Fund	Nifty MNC TRI
	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index
	SBI Consumption Opportunities Fund	Nifty India Consumption TRI
	SBI Technology Opportunities Fund	S&P BSE Teck TRI
	SBI Healthcare Opportunities Fund	S&P BSE HC TRI
	SBI Contra Fund	S&P BSE 500 TRI
	SBI Nifty Index Fund	Nifty 50 TRI
	SBI Focused Equity Fund	S&P BSE 500 TRI
	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI
	SBI Magnum Comma Fund	Nifty Commodities TRI
	SBI Flexicap Fund	S&P BSE 500 TRI
	SBI Blue Chip Fund	S&P BSE 100 TRI
	SBI Infrastructure Fund	Nifty Infrastructure TRI
	SBI PSU Fund	S&P BSE PSU TRI
	SBI Smallcap Fund	S&P BSE 250 Small Cap Index TRI
	SBI Banking And Financial Services Fund	Nifty Financial Services TRI
	SBI Equity Minimum Variance Fund	Nifty 50 TRI
	SBI Magnum Children's Benefit Fund-Investment Plan	CRISIL Hybrid 35+65 - Aggressive Index
	SBI International Access- US Equity FoF	S&P 500
	SBI Nifty Next 50 Index Fund	Nifty Next 50 TRI
	SBI Multicap Fund	Nifty Multicap 50:25:25 index
	SBI Dividend Yield Fund	Nifty 500 TRI
SBI Nifty Midcap 150 Index Fund	Nifty Midcap 150 Index TRI	
SBI Nifty Smallcap 250 Index Fund	Nifty Smallcap 250 Index TRI	
 <p>The benchmark riskometer is at Moderate risk</p>	SBI Equity Savings Fund	NIFTY Equity Savings Index
	SBI CRISIL IBX Gilt Index – June 2036 Fund	CRISIL IBX Gilt Index – June 2036
	SBI CRISIL IBX Gilt Index – April 2029 Fund	CRISIL IBX Gilt Index – April 2029
 <p>The benchmark riskometer is at Low to Moderate risk</p>	SBI CRISIL IBX SDL Index – September 2027 Fund	"CRISIL IBX SDL Index – September 2027"
	SBI CPSE Bond Plus SDL Sep 2026 50:50 Index Fund	Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index

Key Information Memorandum

 <p>RISKOMETER</p> <p>The benchmark riskometer is at Low risk</p>	<p>SBI Arbitrage Opportunities Fund</p>	<p>Nifty 50 Arbitrage Index</p>
 <p>RISKOMETER</p> <p>The benchmark riskometer is at High risk</p>	<p>SBI Balanced Advantage Fund</p>	<p>NIFTY 50 Hybrid Composite Debt 50:50 Index</p>

SEBI SCHEME CODE

Scheme Name	SEBI Scheme Code
SBI Magnum Equity ESG Fund	SBIM/O/E/THE/97/01/0001
SBI Large & Midcap Fund	SBIM/O/E/LMF/98/04/0003
SBI Consumption Opportunities Fund	SBIM/O/E/THE/99/04/0006
SBI Technology Opportunities Fund	SBIM/O/E/SEC/99/04/0007
SBI Healthcare Opportunities Fund	SBIM/O/E/SEC/99/04/0008
SBI Contra Fund	SBIM/O/E/COF/99/04/0009
SBI Focused Equity Fund	SBIM/O/E/FOC/99/04/0010
SBI Magnum Global Fund	SBIM/O/E/THE/99/08/0013
SBI Long Term Equity Fund	SBIM/O/E/ELS/99/09/0014
SBI Magnum MidCap Fund	SBIM/O/E/MIF/05/01/0023
SBI Magnum COMMA Fund	SBIM/O/E/SEC/05/06/0024
SBI Flexicap Fund	SBIM/O/E/FCF/05/07/0026
SBI BlueChip Fund	SBIM/O/E/LCF/05/12/0027
SBI Infrastructure Fund	SBIM/O/E/SEC/07/04/0029
SBI Small Cap Fund	SBIM/O/E/SCF/09/08/0033
SBI PSU Fund	SBIM/O/E/SEC/10/02/0035
SBI Banking & Financial Services Fund	SBIM/O/E/SEC/14/09/0039
SBI Equity Minimum Variance Fund	SBIM/O/E/THE/18/09/0058
SBI Multi Cap Fund	SBIM/O/E/MCF/21/11/0144
SBI Equity Hybrid Fund	SBIM/O/H/AHF/97/12/0002
SBI Arbitrage Opportunities Fund	SBIM/O/H/ARB/06/03/0028
SBI Balanced Advantage Fund	SBIM/O/H/DAA/21/07/0133
SBI Equity Savings Fund	SBIM/O/H/ESF/15/01/0045
SBI Magnum Childrens Benefit Fund - Investment Plan	SBIM/O/S/CHI/20/06/0116
SBI Nifty Index Fund	SBIM/O/O/EIN/01/10/0019
SBI International Access - US Equity FoF	SBIM/O/O/FOO/20/04/0115
SBI Nifty Next 50 Index Fund	SBIM/O/O/EIN/21/03/0124
SBI Dividend Yield Fund	SBIM/O/E/DYF/23/01/0168
SBI Nifty Midcap 150 Index Fund	SBIM/O/O/EIN/21/08/0153
SBI Nifty Smallcap 250 Index Fund	SBIM/O/O/EIN/21/08/0154
SBI CRISIL IBX Gilt Index – June 2036 Fund	SBIM/O/O/DIN/22/09/0155
SBI CRISIL IBX Gilt Index – April 2029 Fund	SBIM/O/O/DIN/22/09/0157
SBI CRISIL IBX SDL Index – September 2027 Fund	SBIM/O/O/DIN/22/09/0156
SBI CPSE Bond Plus SDL Sep 2026 50:50 Index Fund	SBIM/O/O/DIN/21/07/0132

Key Information Memorandum

DISCLOSURE OF POTENTIAL RISK CLASS (PRC) MATRIX

- SBI CRISIL IBX Gilt Index – April 2029 Fund

Potential Risk Class			
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		

- SBI CRISIL IBX Gilt Index–June 2036

Potential Risk Class			
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		

- SBI CRISIL IBX SDL Index – September 2027 Fund

Potential Risk Class			
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		

- SBI CPSE Bond Plus SDL Sep 2026 5050 Index Fund

Potential Risk Class			
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		

SCHEME SPECIFIC RISK FACTORS

SBI EQUITY HYBRID FUND

SBI Equity Hybrid Fund will be investing in equity & equity related instruments (including derivatives) and also debt instruments (including securitized debt), Government Securities, units issued REITs & InvITs, foreign securities and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InvIT, debt and money market instruments, securitized debt, foreign securities, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI NIFTY INDEX FUND

An investor in an index fund is taking a view on the movement of the stock market in general, and particularly of the stocks that constitute the index. Performance of the Nifty 50 Index will have a direct bearing on the performance of the scheme. The scheme does not seek to protect the value of investment from a fall in the Nifty 50 Index or its constituent stocks. Hence the investor is automatically assuming the risk that if the index falls, his investment is likely to depreciate to that extent. The view taken by the investors on the movements of the stock market and the Nifty is entirely their own and the AMC is not responsible for any loss arising out of the investors' decision to invest or repurchase based on their view of the market.

The portfolio of the fund may underperform to the extent of the impact cost of any transaction by the fund in individual stocks. Other transaction costs and operating costs may also cause the fund to underperform.

Any delay in the receipt of sale proceeds due to the settlement cycles of the stock exchanges, or delay in receipt of dividends from corporates can result in delay in reinvestment of these funds, causing some amount of underperformance. Any delay in receipt of information by the fund manager regarding the change in the composition of the index or corporate actions (dividends, fresh issues of capital, mergers, buyback, etc) related to individual securities in the index may also result in underperformance.

The performance of the scheme may also be impacted by the Tracking Error of the scheme vis-à-vis the Nifty 50 Index. The Tracking Error may arise due to the expenses that the scheme will incur on an ongoing basis, transaction costs involved in buying and selling of index shares, impact cost that may arise due to selling of stocks of the scheme at a loss to meet redemption requirements or on account of holding cash. The Tracking Error that may arise in this scheme is estimated to be in the range of 0.5% to 1.00% on an annualised basis.

SBI MAGNUM EQUITY ESG FUND

SBI Magnum Equity ESG Fund will be investing in Equity and equity related instruments following Environmental, Social and Governance (ESG) criteria (including derivatives and foreign securities), Other equities and equity related instruments, units issued by REIT/InvIT, Debt instruments (including securitized debt) & Money Market Instruments.

The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InvIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

- Risk of green washing by constituent companies: Currently it is difficult to assess if the company's ESG data provided in the reports is accurate and kosher since ESG audits are not yet popular in the country. Companies may also provide different baselines, scopes and boundaries of disclosures which make comparisons difficult
- Risk of divergence in third-party rating providers' and SBI FM's view on ESG scores/controversies etc: All companies being initiated under the Equity universe of SBI MF undergo an ESG assessment on SBI FM's proprietary framework. There is a possibility that the assessment provided by the third-party provider and SBI FM's own assessment differs materially. In such a case, in-depth engagements are done with the rating agencies, company, other stakeholders like competitors of the company, other rating agencies, third party experts etc to formulate a clear opinion.
- Risk of lower performance in case value of stocks in excluded sectors/controversial companies goes up: If the value of companies in excluded sectors like alcohol, tobacco, adult entertainment, gambling and controversial weapons goes up or if a company that has faced a severe controversy, suddenly gains high value, then the ESG Fund may lag the market returns.
- In cases where companies indulge in activities relating to greenwashing, the fund may not be able to detect such practices and may buy/continue to hold such companies as part of the portfolio.
- There may arise some discrepancies pertaining to publishing of non-comparable and non-standardised data that are nonfinancial in nature.
- There may arise a situation where companies with low ESG score or companies from excluded sectors may perform well and hence the Fund may deliver relatively lower investment returns.

Investment Policy - The investment policy encompasses the process followed to periodically review the investments and the strategy pursued. The objective is to generate a beneficial ESG/sustainability impact alongside a financial return and thereby an intended 'real world' outcome in qualitative terms. The investment policy can be accessed here: <https://www.sbimf.com/en-us/pdf/sbi%20mf's%20responsible%20investment%20policy.pdf>

SBI LARGE & MIDCAP FUND

SBI Large & Midcap Fund will be investing in Equity and equity related instruments of large cap companies (including derivatives), Equity and equity related instruments of mid cap companies (including derivatives), Other equities and equity related instruments, foreign securities, Units issued by REIT/InvIT, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InvIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI MAGNUM GLOBAL FUND

SBI Magnum Global Fund investing in equity & equity related companies within MNC space instruments, including derivatives and foreign securities, other equity and equity related instruments, as also debt instruments (including securitized debt), money market instruments, units issued by REIT/InVIT.

The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InVIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI MAGNUM MIDCAP FUND

SBI Magnum Midcap Fund would be investing in Equity and equity related instruments of midcap companies (including derivatives), Other equities and equity related instruments, foreign securities, Units issued by REIT/InVIT, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the schemes investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InVIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI MAGNUM COMMA FUND

- A. SBI Magnum Comma Fund will be investing in Equity and equity related securities of commodity and related companies (including foreign securities), Other equities and equity related instruments, Units issued by REIT/InVIT, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
- B. Commodity prices normally have a tendency to have sharp uptrend in price movements followed by long period of downtrend in prices during which periods the scheme's performance could be impacted.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InVIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI LONG TERM EQUITY FUND

SBI Long Term Equity Fund will be investing in equity & equity related instruments, derivatives as also debt instruments, and money market instruments (such as call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Currency Risk, Settlement Risk & Regulatory Risk associated with securities as detailed in the SID.

SBI TECHNOLOGY OPPORTUNITIES FUND

SBI Technology Opportunities Fund will be primarily investing in Equities and equity related securities in technology and technology related securities (including derivatives and foreign securities), Other equities and equity related instruments, Units issued by REIT/InVIT, Foreign securities, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Currency Risk, Settlement Risk & Regulatory Risk associated with securities as detailed in the SID.

SBI HEALTHCARE OPPORTUNITIES FUND

SBI Healthcare Opportunities Fund will be investing in Equities and equity related securities in Healthcare space (including derivatives and foreign securities, Other equities and equity related instruments, Units issued by REIT/InVIT, Debt instruments (including securitized debt) & Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI CONSUMPTION OPPORTUNITIES FUND

SBI Consumption Opportunities Fund will be investing in primarily in equity & equity related securities in Consumption sector (including derivatives and foreign securities), Other equities and equity related instruments, Units issued by REIT/InVIT, Foreign securities, Debt instruments (including securitized debt) and money market instruments (such as money market instrument, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In

view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI CONTRA FUND

SBI Contra Fund will be investing in primarily in Equity and equity related instruments of companies which follow the contrarian investment theme (including derivatives), Other equities and equity related instruments, Units issued by REIT/InVIT, foreign securities, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, debt and money market instruments, securitized debt, foreign securities, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI FOCUSED EQUITY FUND

The SBI Focused Equity Fund would be exposed to the following Scheme-specific Risk Factors

SBI Focused Equity Fund would be investing in equity & equity related instruments including derivatives, foreign securities Units issued by REIT/InVIT, Debt instruments (including securitized debt) and money market instruments (such as money market instrument, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI).. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities, debt and money market instruments, securitized debt, foreign securities, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI FLEXICAP FUND

SBI Flexicap Fund would be investing in Equity and equity related instruments (including derivatives), Units issued by REIT/InVIT, foreign securities, Debt instruments (including securitized debt, structured obligations and credit enhancements), repo in corporate debt securities, Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified in SID.

SBI BLUE CHIP FUND

SBI Blue Chip Fund would be investing in Equity and equity related instruments of large cap companies (including Derivatives), Other equities and equity related instruments, Units issued by REIT/InVIT, Foreign securities, Debt instruments (including securitized debt) & Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, debt and money market instruments, securitized debt, derivatives, foreign securities and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI ARBITRAGE OPPORTUNITIES FUND

SBI Arbitrage Opportunities Fund would be investing in equity & equity related instruments, including derivatives, debt and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, Derivative including Index Futures, Stock Futures, Index Options and Stock Options, debt and money market instruments, securitized debt and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI INFRASTRUCTURE FUND

SBI Infrastructure Fund would be investing in Equity and equity related securities of companies in infrastructure sector (including foreign securities), Other equities and equity related instruments, Units issued by REIT/InVIT, Debt instruments (including securitized debt). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InVIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI PSU FUND

SBI PSU Fund would be investing in Equities of PSU companies and their subsidiaries (including derivatives), other equity & equity related instruments, Units issued by REIT/InVIT, debt instruments (including securitized debt) and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

Key Information Memorandum

As the scheme would be primarily investing in the stock of PSU companies, so any government policy which will have an impact on the Public Sector Undertakings, will impact the performance of the fund also.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InvIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI SMALL CAP FUND:

The corpus of the Scheme will be primarily invested in equity and equity related instruments of small cap companies (including derivatives), other equities and equity related instruments, units issued by REIT/InvIT, Foreign securities, Debt instruments (including securitized debt) and Money market instruments. . The liquidity of the schemes investment is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InvIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk, short selling risk & Regulatory Risk associated with securities as detailed in the SID.

SBI BANKING & FINANCIAL SERVICES FUND

SBI Banking & Financial Services Fund is a sector fund and sector funds generally tend to hold a relatively smaller number of stocks, all of which tend to be affected by the same factors. Since the Scheme will invest in securities which are sector specific, to this extent investment universe of the fund will be restricted. This will lead to less diversification on the stocks allocation.

The Scheme would be investing in Equity and equity related securities of companies engaged in banking & financial services, Other equities and equity related instruments, Units issued by REIT/InvIT, Foreign securities, Debt instruments (including securitized debt) & Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InvIT, debt and money market instruments, securitized debt, derivatives, foreign securities and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI EQUITY SAVINGS FUND

SBI Equity Savings Fund will be investing in Equity and equity related securities including derivatives, foreign securities, REIT/InvITs, debt and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InvIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

SBI Equity Minimum Variance Fund

SBI Equity Minimum Variance Fund will be investing in Equity and equity related securities including derivatives, debt, government securities, money market instruments (such as term / notice money market). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis.

Risk associated with derivatives: Since investments would be made in equity based derivatives such as options & futures, the risks associated with such derivatives would be applicable Investment in Debt and money market instruments is subject to credit risk, interest rate risk, reinvestment risk, liquidity risk, risk associated with unrated debt instruments, etc.

SBI INTERNATIONAL ACCESS- US EQUITY FOF

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:

The scheme may invest predominantly in the units of the overseas mutual fund(s) / ETFs, which invest in equity or equity related or debt securities of companies in US markets. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the scheme.

The scheme will primarily invest in the overseas mutual funds. For every such investment, the risk factors of the underlying schemes will be relevant and must be treated as risk factors of SBI International Access - US Equity FoF. The risk in such underlying schemes may relate to factors such as performance of underlying stocks, bonds, derivative instruments, offshore investments, interest rates risks and exchange risks to name a few.

The following are the significant risk factors while investing in US markets:

In general, the underlying fund may expose investor's to Market, Liquidity, Volatility, and Developed Country specific Risks.

The value of the underlying scheme will be affected by country specific risk and the economic, political, market, movement in the US. Such changes may adversely affect performance of the scheme, both in the short term as well as in the long term.

The scheme will have currency risk associated with it as the subscription received will have to be converted into foreign currency for investments and similarly the redemption proceeds receive will have to be converted for foreign currency into Indian Rupee for disbursement to unit holders under the scheme.

There could be settlement risk as the local fund and the overseas fund may allow different settlement cycle.

NAV of overseas mutual fund/s may be made available with a time lag up to 24 hrs depending upon the time zone differences and laws applicable to overseas mutual fund/s

The Scheme is subjected to risk factors associated with investments in Equities or equity related instruments, Money Market Instruments, Derivatives. Besides, the scheme is also subjected to risk associated with credit risk, foreign securities, repo in corporate debt, currency risk, settlement risk, segregated portfolio & Regulatory Risk associated with securities as detailed in the SID.

SBI NIFTY NEXT 50 INDEX FUND

An investor in an index fund is taking a view on the movement of the stock market in general, and particularly of the stocks that constitute the index. Performance of the underlying Index will have a direct bearing on the performance of the scheme. The scheme does not seek to protect the value of investment from a fall in the underlying Index or its constituent stocks. Hence the investor is automatically assuming the risk that if the index falls; his investment is likely to depreciate to that extent. The view taken by the investors on the movements of the stock market and the underlying index is entirely their own and the AMC is not responsible for any loss arising out of the investors' decision to invest or repurchase based on their view of the market.

SBI BALANCED ADVANTAGE FUND

SBI Balanced Advantage Fund will be investing in Equity and equity related instruments including derivatives, debt instruments, Government Securities and money market instruments (such as term/notice money market and reverse repos). Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these periods may become significant.

The Scheme is also subjected to risk factors such as segregated Portfolio, risk associated with investing in ADR/GDR/Foreign Securities, Structured Obligations such as Corporate / promoter guarantee and risk factors associated with instruments having special features as detailed in the SID.

SBI MULTICAP FUND

SBI Multicap Fund will invest in Equity and Equity related Securities including equity ETF and derivatives, Debt & Money Market including debt ETFs and debt derivatives & securitised debts, Foreign Securities, REIT and InvITS. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions (including suspending redemptions) under certain circumstances will be in accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016.

Investment in Debt and money market instruments is subject to credit risk, liquidity risk, interest rate risk, reinvestment risk, risk associated with unrated debt instruments etc.

Investment in securitised debt is subject to liquidity risk, limited recourse risk, Delinquency & Credit Risk, Risks due to possible prepayments, risk due to bankruptcy of the Originator or Seller etc.

Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis.

Risk associated with derivatives: Since investments would be made in derivatives such as options & futures, the risks associated with such derivatives would be applicable.

Risk associated with Securities Lending: If the Scheme undertakes Securities lending under the regulations, it may be exposed to the risks inherent to securities lending, including the risk of failure of the other party.

Risk factors associated with repo transactions in corporate debt securities: Corporate Bond Repo transactions are currently done on OTC basis and settled on non-guaranteed basis. Thus, the scheme is exposed to Credit risks on failure of the counter party to repurchase the security as contracted.

Risk associated with investment in ETFs: Investment in ETFs is subject to tracking error. Factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the Underlying Index and regulatory policies may affect the AMC's ability to achieve close correlation with the Underlying Index of the Scheme.

Risks associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities: SO rated securities are often complex structures, with a variety of credit enhancements. The credit risk of debt instruments which are CE rated derives rating based on the combined strength of the issuer as well as the structure. The instruments might be subject to Liquidity risk, issuer level & structure related Credit risk.

Risk factors associated with investments in REITs AND InvITS: Risk of lower than expected distributions: The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/INVIT receives as dividends or the interest and principal payments from portfolio assets.

Risk factors associated with imperfect hedge using Interest Rate Futures. The cost of hedge can be higher than adverse impact of market movements 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. Derivatives will entail a counter-party risk to the extent of amount that can become due from the party.

SBI DIVIDEND YIELD FUND

SBI Dividend Yield Fund will be investing in Equity and equity related instruments including derivatives, debt instruments, Government Securities and money market instruments (such as term/notice money market and reverse repos). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions (including suspending redemptions) under certain circumstances will be in accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016.

Investment in Debt and money market instruments is subject to credit risk, liquidity risk, interest rate risk, reinvestment risk, risk associated with unrated debt instruments etc.

Investment in securitised debt is subject to liquidity risk, limited recourse risk, Delinquency & Credit Risk, Risks due to possible prepayments, risk due to bankruptcy of the Originator or Seller etc.

Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis.

Risk associated with derivatives: Since investments would be made in derivatives such as options & futures, the risks associated with such derivatives would be applicable.

Risk associated with Securities Lending: If the Scheme undertakes Securities lending under the regulations, it may be exposed to the risks inherent to securities lending, including the risk of failure of the other party.

Risk factors associated with repo transactions in corporate debt securities: Corporate Bond Repo transactions are currently done on OTC basis and settled on non-guaranteed basis. Thus, the scheme is exposed to Credit risks on failure of the counter party to repurchase the security as contracted.

Risk associated with investment in mutual fund units & ETFs: Investment in ETFs is subject to tracking error. Factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the Underlying Index and regulatory policies may affect the AMC's ability to achieve close correlation with the Underlying Index of the Scheme.

Risks associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities: SO rated securities are often complex structures, with a variety of credit enhancements. The credit risk of debt instruments which are CE rated derives rating based on the combined strength of the issuer as well as the structure. The instruments might be subject to Liquidity risk, issuer level & structure related Credit risk.

Risk factors associated with investments in REITs AND InvITS: Risk of lower than expected distributions: The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/INVIT receives as dividends or the interest and principal payments from portfolio assets.

Risk factors associated with imperfect hedge using Interest Rate Futures. The cost of hedge can be higher than adverse impact of market movements 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. Derivatives will entail a counter-party risk to the extent of amount that can become due from the party.

The Scheme is also subjected to risk factors such as Risks associated with writing covered call options for equity shares, segregated Portfolio, risk associated with investing in ADR/GDR/Foreign Securities, Structured Obligations such as Corporate / promoter guarantee, and risk factors associated with instruments having special features as detailed in the SID.

SBI NIFTY MIDCAP 150 INDEX FUND

An investor in an index fund is taking a view on the movement of the stock market in general, and particularly of the stocks that constitute the index. Performance of the underlying Index will have a direct bearing on the performance of the scheme. The scheme does not seek to protect the value of investment from a fall in the underlying Index or its constituent stocks. Hence the investor is automatically assuming the risk that if the index falls; his investment is likely to depreciate to that extent. The view taken by the investors on the movements of the stock market and the underlying index is entirely their own and the AMC is not responsible for any loss arising out of the investors' decision to invest or repurchase based on their view of the market.

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

Tracking Error Risk: The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. For Index Fund in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

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

Tracking Difference is the Difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year, 10 year and Scheme Since Inception period. It will be the endeavor of the fund manager to keep the tracking difference as low as possible. Tracking Difference shall be disclosed only if the scheme has completed 1 year period. The Tracking difference is to be disclosed on a monthly basis on www.sbfm.com and AMFI website.

The scheme would be investing in equities, units of liquid mutual fund and money market instruments (such as Triparty Repo or as defined by SEBI regulations, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

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

Risk associated with investment in fixed income securities: Investment in money market instruments is subject to credit risk, counter party risk, interest rate risk, reinvestment risk, liquidity or marketability risk etc.

Risk associated with derivatives: Since investments would be made in derivatives, the risks associated with such derivatives would be applicable.

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

Risks associated with investment in units of mutual fund: Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

Risks associated with segregated portfolio: Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio: • Investor holding units of segregated portfolio may not be able to liquidate their holding till the time there is recovery of money from the issuer. • Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity, as there may not be active trading of units in the stock market. Further trading price of units on the stock market may be at a significant discount compared to the prevailing NAV. • Securities which are part of the segregated portfolio may or may not recover any money, either fully or partially.

Risk pertaining to underlying Index: Nifty Midcap 150 Index comprises of well diversified stocks. Equities are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity instruments is due to various micro and macroeconomic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.

SBI NIFTY SMALLCAP 250 INDEX FUND

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:

a. The Scheme would be investing in Securities covered by Nifty Smallcap 250 index, equity derivatives and Money Market instruments including triparty repo, commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time and units of liquid mutual fund. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified in the Scheme Information Document.

b. Investments under the scheme may also be subject to the following risks:

I. Investment in Equities:

a. Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro-economic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.

b. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the scheme portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the scheme portfolio.

c. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.

d. Risk pertaining to Nifty Smallcap 250 Index: Equities are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity instruments is due to various micro and macroeconomic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.

II. Risk associated with investing in Fixed Income Securities

- a. Credit risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.
- b. Interest Rate risk: This risk is associated with movements in interest rate depends on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
- c. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- d. Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.
- e. Different types of fixed income securities in which the Scheme would invest carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated
- f. The Net Asset Value (NAV) of the Scheme, to the extent invested in Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

III. Tracking Error Risk: The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. For Index Fund in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

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

Tracking Difference is the Difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year, 10 year and Scheme Since Inception period. It will be the endeavor of the fund manager to keep the tracking difference as low as possible. Tracking Difference shall be disclosed only if the scheme has completed 1 year period. The Tracking difference is to be disclosed on a monthly basis on www.sbi.mf.com and AMFI website.

V. Passive Investments:

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

VI. The scheme restricts its investments only in the Securities of the underlying index which represents a particular sector/theme and will therefore be subject to the risks associated with such concentration. The sector, under certain market conditions, could underperform returns from securities included in a broad market equity index or other asset classes. Also, the number of stocks in underlying index is low and hence the concentration on a few small cap stocks could be significantly high. Due to such sector and stock specific concentration the scheme could be exposed to higher levels of volatility and market risk than would generally be the case in a more diverse fund portfolio of equity securities.

c. Risks associated with investment in units of mutual fund:

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

- Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document.
- Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors.
- Default risk - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

d. Risk Associated with investing in derivatives

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

e. Risk associated with Securities Lending:

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

f. Risks associated with segregated portfolio

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

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

g. Risk pertaining to underlying Index

Equities are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity instruments is due to various micro and macroeconomic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.

SBI CRISIL IBX GILT INDEX-APRIL 2029

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

- A.** The Mutual Fund is not assuring any Income Distribution cum capital withdrawal (IDCW) nor is it assuring that it will make any IDCW distributions. All IDCW distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
- B.** Risks associated with investment in units of mutual fund: Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal. • Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document. • Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc.
- C. Risks associated with investment in TREPs:**
1. **Interest rate risk:** This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. While the rate of interest for TREPs remains closely correlated to the repo rate, it also may vary based on inter-bank lending demand & supply. Hence, there remains a risk of rate at which TREPs will get re-invested.
 2. **Settlement risk:** Since the settlement for TREPs happens through CCIL, the risk of default from counterparty is limited. However, in case a clearing member fails to honour their settlement obligations, the "Default Waterfall" mechanism is used to make complete the settlement process. As per the waterfall mechanism, 1st step: the defaulter's margins and the defaulter's contribution to the default fund have been appropriated; 2nd step: CCIL's contribution is used to meet the losses; 3rd step: Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Hence, the scheme is subject to the risk of loss to the extent of initial margin and default fund contribution being invoked in the event of failure of any settlement obligations.
- D. Debt & money market instruments under the scheme may be subject to the following risks:**
1. **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 issuers' ability to meet the obligations.
 2. **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.
 3. **Interest Rate risk** is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
 4. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the security 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.
 5. **Performance Risk:** Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.
 6. **Prepayment Risk:** The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.
 7. **Market Risk:** Lower rated securities are more likely to react to developments affecting the market as they tend to be more sensitive to changes in economic conditions than higher rated securities.
 8. The Net Asset Value (NAV) of the Scheme will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- E. Risks associated with investing in Government of India Securities:**
- Market Liquidity risk with fixed rate Government of India Securities even though the Government of India Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes. Interest Rate risk associated with Government of India Securities - while Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.
- F. Tracking Error Risk**
- The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. Tracking error of the scheme is calculated using standard deviation of difference of daily returns between the scheme and the underlying index annualized over 1 Year Period.

G. Tracking Difference Risk

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

Tracking Difference is the Difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 year, 5 year, 10 year and since Inception period. It will be the endeavor of the fund manager to keep the tracking difference as low as possible.

Tracking Difference shall be disclosed only if the scheme has completed 1 year period. The Fund must maintain a Tracking Difference of not more than 1.25% on a 1-year basis. If the tracking difference over one-year period for SBI CRISIL IBX Gilt Index – April 2029 Fund is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any. Tracking difference is to be disclosed on a monthly basis on www.sbfm.com and AMFI website.

H. Passive Investments

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

I. Concentration Risk

The scheme will predominantly invest in G-Sec. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes that may directly impact the G-Sec spreads etc. and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

J. Risks associated with segregated portfolio

Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio: Investor holding units of segregated portfolio may not be able to liquidate their holding till the time there is recovery of money from the issuer. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity, as there may not be active trading of units in the stock market. Further trading price of units on the stock market may be at a significant discount compared to the prevailing NAV. Securities which are part of the segregated portfolio may or may not recover any money, either fully or partially.

K. Right to Limit Redemptions:

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

L. Asset Class Risk: The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.

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

SBI CPSE BOND PLUS SDL SEP 2026 50:50 INDEX FUND

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

- A.** The Mutual Fund is not assuring any Income Distribution cum capital withdrawal (IDCW) nor is it assuring that it will make any IDCW distributions. All IDCW distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
- B.** Risks associated with investment in units of mutual fund: Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal. • Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document. • Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors within PSUs. • Default risk - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.
- C.** Risks associated with investment in TREPs:
1. Interest rate risk: This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. While the rate of interest for TREPs remains closely correlated to the repo rate, it also may vary based on inter-bank lending demand & supply. Hence, there remains a risk of rate at which TREPs will get re-invested.
 2. Settlement risk : Since the settlement for TREPs happens through CCIL, the risk of default from counterparty is limited. However, in case a clearing member fails to honour their settlement obligations, the "Default Waterfall" mechanism is used to make complete the settlement process. As per the waterfall mechanism, 1st step: the defaulter's margins and the defaulter's contribution to the default fund have been appropriated; 2nd step: CCIL's contribution is used to meet the losses; 3rd step: Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Hence, the scheme is subject to the risk of loss to the extent of initial margin and default fund contribution being invoked in the event of failure of any settlement obligations.
- D.** Debt & money market instruments under the scheme may be subject to the following risks:
1. 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 issuers' ability to meet the obligations.
 2. 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.
 3. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
 4. 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.
 5. Performance Risk: Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.
 6. Prepayment Risk: The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.

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7. **Market Risk:** Lower rated or unrated securities are more likely to react to developments affecting the market as they tend to be more sensitive to changes in economic conditions than higher rated securities.
8. **The Net Asset Value (NAV) of the Scheme,** to the extent invested in Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- E. Risks associated with investing in State Development Loans (SDL):**
Market Liquidity risk with fixed rate SDL, even though the SDL market is relatively liquid when compared to other corporate bond instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by state governments undergo any adverse changes. Interest Rate risk associated with SDL - while SDL generally carry relatively minimal credit risk since they are issued by the respective State Governments, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is, however, not unique to SDL, it exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.
- F. Risks associated with investing in Government of India Securities:**
Market Liquidity risk with fixed rate Government of India Securities even though the Government of India Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes.
Interest Rate risk associated with Government of India Securities - while Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.
- G. Tracking Error Risk**
The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. "Tracking Error" is defined as the annualized standard deviation of the difference between daily returns of the underlying index and the NAV of the scheme. It will be the endeavour of the fund manager to keep the tracking error as low as possible.
Tracking Difference Risk: The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. Tracking Difference is the Difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year, 10 year and Scheme Since Inception period. It will be the endeavor of the fund manager to keep the tracking difference as low as possible. Tracking Difference shall be disclosed only if the scheme has completed 1 year period. The Tracking difference is to be disclosed on a monthly basis on www.sbiimf.com and AMFI website.
- H. Passive Investments**
As the scheme proposes to invest not less than 95% of the net assets in the securities of the underlying Index, the scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select securities or to take defensive positions in declining markets.
- I. Concentration Risk:**
The scheme will predominantly invest in SDLs and may have limited or no diversification to any other types of fixed income securities within its portfolio. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes that may directly impact the SDL spreads etc. and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.
- J. Risks associated with segregated portfolio**
Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio: Investor holding units of segregated portfolio may not be able to liquidate their holding till the time there is recovery of money from the issuer. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity, as there may not be active trading of units in the stock market. Further trading price of units on the stock market may be at a significant discount compared to the prevailing NAV. Securities which are part of the segregated portfolio may or may not recover any money, either fully or partially.
- K. Right to Limit Redemptions:** The Trustee, in the general interest of the unit holders of the underlying scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units which can be redeemed on any business day depending on the total "Saleable Underlying Stock" available with the fund. For details, refer Section on 'Right to limit Redemption'
- L. Asset Class Risk:** The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.
- M. Risks associated with Securities Lending:** Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent in securities lending, including the risk of failure of the other party, in which case the securities might go in for auction. In the event of exceptional circumstances resulting in non-availability of securities in auction, such transactions would be financially closed-out at appropriate rates as per exchange regulations. Besides, there will also be temporary illiquidity of the securities that are lent out and the Scheme(s) will not be able to sell such lent out securities until they are returned.

SBI CRISIL IBX GILT INDEX – JUNE 2036 FUND

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

- A.** The Mutual Fund is not assuring any Income Distribution cum capital withdrawal (IDCW) nor is it assuring that it will make any IDCW distributions. All IDCW distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
- B.** Risks associated with investment in units of mutual fund: Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal. • Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document. • Volatility risks: There is

the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc.

C. Risks associated with investment in TREPs:

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

D. Debt & money market instruments under the scheme may be subject to the following risks:

1. 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 issuers' ability to meet the obligations.
2. 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.
3. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
4. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the security 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.
5. Performance Risk: Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.
6. Prepayment Risk: The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.
7. Market Risk: Lower rated securities are more likely to react to developments affecting the market as they tend to be more sensitive to changes in economic conditions than higher rated securities.
8. The Net Asset Value (NAV) of the Scheme will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

E. Risks associated with investing in Government of India Securities:

Market Liquidity risk with fixed rate Government of India Securities even though the Government of India Securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes. Interest Rate risk associated with Government of India Securities - while Government of India Securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India Securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

F Tracking Error Risk

The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. Tracking error of the scheme is calculated using standard deviation of difference of daily returns between the scheme and the underlying index annualized over 1 Year Period.

G. Tracking Difference Risk

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

Tracking Difference is the Difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year and Scheme Since Inception period. It will be the endeavor of the fund manager to keep the tracking difference as low as possible.

Tracking Difference shall be disclosed only if the scheme has completed 1-year period. The Fund must maintain a Tracking Difference of not more than 1.25% on a 1-year basis. If the tracking difference over one year period for SBI CRISIL IBX Gilt Index – June 2036 Fund is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any. Tracking difference is to be disclosed on a monthly basis on www.sbimf.com and AMFI website.

H. Passive Investments

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

I. Concentration Risk

The scheme will invest in G-Sec and may have limited or no diversification to any other types of fixed income securities within its portfolio. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes that may directly impact the G-Sec spreads etc. and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

J. Risks associated with segregated portfolio

Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio: Investor holding units of segregated portfolio may not be able to liquidate their holding till the time there is recovery of money from the issuer. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity, as there may not be active trading of units in the stock market. Further trading price of units on the stock market may be at a significant discount compared to the prevailing NAV. Securities which are part of the segregated portfolio may or may not recover any money, either fully or partially.

K. Right to Limit Redemptions:

The Trustee, in the general interest of the unitholders of the underlying scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total

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number of units which can be redeemed on any business day depending on the total "Saleable Underlying Stock" available with the fund. For details, refer Section on 'Right to limit Redemption'

- L. **Asset Class Risk:** The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.

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

SBI CRISIL IBX SDL INDEX – SEPTEMBER 2027 FUND

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

- A. The Mutual Fund is not assuring any Income Distribution cum capital withdrawal (IDCW) nor is it assuring that it will make any IDCW distributions. All IDCW distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.
- B. Risks associated with investment in units of mutual fund: Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.
- **Liquidity risk** – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document.
 - **Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc.
- C. **Risks associated with investment in TREPs:**
1. **Interest rate risk:** This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. While the rate of interest for TREPs remains closely correlated to the repo rate, it also may vary based on inter-bank lending demand & supply. Hence, there remains a risk of rate at which TREPs will get re-invested.
 2. **Settlement risk:** Since the settlement for TREPs happens through CCIL, the risk of default from counterparty is limited. However, in case a clearing member fails to honour their settlement obligations, the "Default Waterfall" mechanism is used to make complete the settlement process. As per the waterfall mechanism, 1st step: the defaulter's margins and the defaulter's contribution to the default fund have been appropriated; 2nd step: CCIL's contribution is used to meet the losses; 3rd step: Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Hence, the scheme is subject to the risk of loss to the extent of initial margin and default fund contribution being invoked in the event of failure of any settlement obligations.
- D. **Debt & money market instruments under the scheme may be subject to the following risks:**
1. **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 issuers' ability to meet the obligations.
 2. **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.
 3. **Interest Rate risk** is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
 4. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the security 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.
 5. **Performance Risk:** Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.
 6. **Prepayment Risk:** The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.
 7. **Market Risk:** Lower rated securities are more likely to react to developments affecting the market as they tend to be more sensitive to changes in economic conditions than higher rated securities.
 8. The Net Asset Value (NAV) of the Scheme will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- E. **Risks associated with investing in State Development Loans (SDL)**
- Market Liquidity risk with fixed rate SDL, even though the SDL market is relatively liquid when compared to other corporate bond instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by state governments undergo any adverse changes. Interest Rate risk associated with SDL - while SDL generally carry relatively minimal credit risk since they are issued by the respective State Governments, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is, however, not unique to SDL, it exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income Securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.
- F. **Tracking Error Risk**
- The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. Tracking error of the scheme is calculated using standard deviation of difference of daily returns between the scheme and the underlying index annualized over 1 Year Period.
- G. **Tracking Difference Risk**
- The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. Tracking Difference is the Difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 year, 5 year, 10 year and since Inception period. It will be the endeavour of the fund manager to keep the tracking difference as low as possible.
- Tracking Difference shall be disclosed only if the scheme has completed 1 year period. The Fund must maintain a Tracking Difference of not more than 1.25% on a 1-year basis. If the tracking difference over one-year period for SBI CRISIL IBX SDL Index – September 2027 Fund is higher than 1.25%, the same shall be brought to the notice of trustees with corrective

actions taken by the AMC, if any. Tracking difference is to be disclosed on a monthly basis on www.sbimf.com and AMFI website.

H. Passive Investments

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

I. Concentration Risk

The scheme will invest in SDL and may have limited or no diversification to any other types of fixed income securities within its portfolio. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes that may directly impact the G-Sec spreads etc. and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

J. Risks associated with segregated portfolio

Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio: Investor holding units of segregated portfolio may not be able to liquidate their holding till the time there is recovery of money from the issuer. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity, as there may not be active trading of units in the stock market. Further trading price of units on the stock market may be at a significant discount compared to the prevailing NAV. Securities which are part of the segregated portfolio may or may not recover any money, either fully or partially.

K. Right to Limit Redemptions:

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

L. Asset Class Risk: The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.

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

The Scheme is also subjected to risk factors such as Risks associated with writing covered call options for equity shares, segregated Portfolio, risk associated with investing in ADR/GDR/ Foreign Securities, Structured Obligations such as Corporate / promoter guarantee and risk factors associated with instruments having special features as detailed in the SID.

For detailed risk factors, investors are requested to refer Scheme Information Document of the respective schemes.

RISK CONTROL

Investments in securities 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. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.

Credit Risks: Credit risk shall be mitigated by investing in rated papers of the companies having the sound back ground, 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. Further, the fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. To that extent the Volatility risk will be mitigated in the scheme.

Political/Government Policy Risk: Changes in government policy and political decision can change the investment environment. They can create a favorable environment for investment or vice versa.

Further, the Investment Manager endeavours to invest in REITs/InvITs, where adequate due diligence and research has been performed by the Investment Manager. The Investment Manager also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, etc.

Please refer to Scheme Information Document for scheme specific risk control measures.

INVESTMENT STRATEGY & COMPARISON WITH THE EXISTING SCHEMES

Scheme Name	Investment Strategy
SBI Magnum Equity ESG Fund	<p>SBI Magnum Equity ESG Fund shall follow a combination of the following strategies and processes for stock selection:</p> <p>a) Exclusion/Negative Screening based on adverse impact: The Fund excludes sectors with a negative social connotation like habit forming substances/practices like alcohol, tobacco, gambling and adult entertainment. The fund also excludes controversial weapons that especially include weapons of mass destruction.</p> <p>It will cover the following:</p> <ol style="list-style-type: none"> i. Characteristic: Social adverse impact ii. Threshold/Conditions for exclusion: The fund shall not invest in companies in the above-mentioned sectors if they derive 5% or more consolidated revenue from such sectors iii. Reference: Ethical or Socially Responsible investors across the world tend to exclude sin stocks, as the companies involved are thought to be making money from exploiting human weaknesses and vices. These exclusions may arise from faith-based preferences, or an organisation's own interpretation of ethics or sustainability. The scheme shall use a blended approach and excludes sectors such as alcohol, tobacco, gambling, adult entertainment, and controversial weapons. <p>b) Integration:</p> <p>ESG integration is an integral part of the stock selection process for the scheme. The following process is followed for stock selection:</p> <ul style="list-style-type: none"> • Sector Exclusions: Alcohol, Gambling, Tobacco, Adult Entertainment, Controversial Weapons. • Additional Exclusions: <ul style="list-style-type: none"> o Lowest rated companies on third party ESG data provider's framework. o Companies flagged with high severity/high impact controversies by third party ESG data provider. • Fundamental Financial Analysis of companies by sector specialist analysts • ESG analysis of all new/foreign/unrated companies is done by SBI Funds Management's (SBI FM's) proprietary framework by financial analysts along with review by SBI FM's ESG analysts. Red flags are identified in the material ESG issues identified for companies covered by third party/proprietary ratings and active engagement is undertaken with the managements to discuss the ESG issues. Monitoring and discussions on changes in ESG ratings is undertaken every month in the ESG Review Meetings. SBI FM's Stewardship Report highlights such cases of active engagement. The report is available at : https://www.sbimf.com • Fund Managers consider both the analyses: financial and ESG to make investment decisions • Any over-ride/exception is discussed and deliberated upon and is approved first by the Investment committee and such decision would be duly recorded.

Scheme Name	Investment Strategy
	<p>c) Best-in-class/Positive screening: When selecting stocks amongst a set of companies in the same sector / class, fund managers consider the financial parameters as well as the ESG scores on the third party/proprietary framework to select the suitable stocks The specific metrics for Best-in-class/Positive screening: ESG Scores, controversy history, best potential for improvement in ESG performance</p> <p>d) Decision-making process for Investing: The Fund uses third-party ESG Ratings Agency for Ratings Reports, Controversies and other research to aid decision-making process. The ratings provider considers a sector specific approach to decide material ESG issues to be mapped across each company. The agency provides Exposure or Risk scores to companies based on their business risks, geographical risks and company specific risks. This leads to the generation of an Exposure Score. This score needs to be managed by the company by employing effective policies, practices and future strategies and targets. The agency considers all these initiatives and computes a Management Score. For each material issue or Key issue, the agency reduces the scores related to any controversies. This combination of Exposure, Management and Controversy scores then lead to an ESG score. The Rating agency's methodology details are available here: https://www.sbimf.com/en-us/PDF/ESG_Methodology.pdf</p> <p>SBI Funds Management's (SBI FM's) proprietary framework is sector agnostic in construct but provides guidelines to rate parameters based on relevance to the business. Governance is the most highly weighted pillar as SBI FM believes that well governed companies with strong leadership are able to create environmental and social positive value too. SBI FM's ESG rating framework looks at ESG risks based on business activities and the mitigation measures taken by the company to avoid/reduce the impact. This is complemented by controversy tracking and all three components help in arriving at an ESG score. The Responsible Investment Policy explains the process in detail.</p> <p>Proper systemic and review controls in place to ensure ESG principles defined above are appropriately adopted and reported.</p>
SBI Equity Hybrid Fund	The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in fixed income securities.
SBI Large & Midcap Fund	The scheme follows a blend of growth and value style of investing. The fund will follow a combination of top down and bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of large cap and mid cap stocks. Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st to 250th company in terms of full market capitalization. The exposure to these will be as per limits/classification defined by AMFI/SEBI from time to time
SBI Magnum Global Fund	The fund will follow a bottom-up approach to stock-picking and choose companies across sectors/market capitalization which fall under the criteria of MNC. MNC Companies will be those: 1. Major Shareholding is by foreign entity, 2. Indian companies having over 50% turnover from regions outside India, 3. Foreign listed Companies
SBI Technology Opportunities Fund	<p>The fund will follow a bottom-up approach to stock-picking and choose companies which are expected to derive benefit from development, use and advancement of technology. These will predominantly include companies in the following industries:</p> <ul style="list-style-type: none"> • Technology services, including IT management, software, Data and IT Infrastructure services including Cloud computing, mobile computing infrastructure • Internet technology enabled services including e-commerce, technology platforms, IoT (Internet of Things) and other online services • Electronic technology, including computers, computer products, and electronic components • Telecommunications, including networking, wireless, and wireline services, equipment and support; • Media and information services, including the distribution of information and content providers • IT products, hardware and components like PCs, Laptops, Servers, Chips, Semi-conductors etc
SBI Healthcare Opportunities Fund	<p>The fund will follow a bottom-up approach to stock-picking and choose companies within the healthcare space. The scheme will invest in stocks of companies engaged in:</p> <ol style="list-style-type: none"> 1. Pharmaceuticals 2. Hospitals 3. Medical Equipment 4. Healthcare service providers 5. Biotechnology
SBI Consumption Opportunities Fund	<p>The fund will follow a bottom-up approach to stock-picking and choose companies within the Consumption space. The scheme will invest in stocks of companies engaged in:</p> <ol style="list-style-type: none"> 1. Consumer durables 2. Consumer non-durables 3. Retail 4. Textiles 5. Auto OEM's 6. Media & entertainment 7. Hotels, resorts & travel services. 8. Education services 9. Airlines 10. E-commerce 11. Consumer transportation & logistics services.

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Scheme Name	Investment Strategy
SBI Focused Equity Fund	The fund will follow a bottom-up approach to stock-picking and invest in companies across market capitalization and sectors. The fund will take high conviction bets and the total number of securities would be equal to or under 30.
SBI Long Term Equity Fund	Fund will be investing in equity & equity related instruments as also debt instruments, and money market instruments (such as money market, term/ notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). Investment shall also be made in Partly Convertible Debentures (PCDs) and bonds including those issued on rights basis subject to the condition that as far as possible the non-convertible portion of the debentures so acquired or subscribed shall be divested within a period of 12 months. The balance funds shall be invested in short term money market instruments or other liquid instruments or both. In line with CBDT guidelines, the Fund will invest at least 80% of the net assets in equity and equity related instruments.
SBI Arbitrage Opportunities Fund	Arbitrage opportunities arise due to market inefficiencies. Fund seeks to exploit such inefficiencies that will manifest as mispricing in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment. The fund manager may use corporate action or event driven strategy where there is a potential opportunity for arbitrage in cash or derivate market such as dividend arbitrage or buy-back arbitrage or merger etc. Fund Manager will carry-out such arbitrage opportunities seeking to generate tax efficient risk free returns. In cases where gainful arbitrage opportunities does not exist, the scheme may hold its assets in debt and money market instruments till such time reasonable arbitrage opportunities present itself. The scheme would aim to seize arbitrage opportunities by buying stock in the cash market and simultaneously selling futures on the same stock in F&O segment of the exchange. It is the intention of the scheme to hold the cash market position and the derivative position till expiry to realize the arbitrage. However, if the opportunity is available the same positions will be rolled over to next month expiry by buying the current month future and selling the next month future. In this instance, the strategy would be to keep the underlying, buy back the current future position and sell the next month future position. Debt & money market portion managed by the fund manager by considering factors such as credit quality, interest rates, duration etc. For detailed investment strategy, please refer Scheme Information Document
SBI Blue Chip Fund	The scheme follows a blend of growth and value style of investing. The scheme will follow a combination of top down and bottom-up approach to stock-picking and choose companies across sectors. The scheme will predominantly invest in diversified portfolio of large cap stocks. Large Cap Stocks are – 1st -100th company in terms of full market capitalization. This will be in line with limits/classification defined by AMFI/SEBI from time to time.
SBI Magnum Midcap Fund	The scheme follows a blend of growth and value style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest predominantly in diversified portfolio of mid cap stocks. Mid Cap means:101st to 250th company in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time.
SBI Magnum Comma Fund	The scheme would at all times have an exposure of atleast 80% of its investments in stocks of companies engaged in the commodity and commodity related businesses (derived from commodities). The scheme could invest in companies providing inputs to commodity manufacturing companies. The scheme will invest in stocks of companies engaged in: 1. Oil & Gas (Petrochemicals, Power, and Gas etc.), 2. Metals (Zinc, Copper, Aluminum, Bullion, and Silver etc.), 3. Materials (Paper, jute, cement etc.) Agriculture (Sugar, Edible Oil, Soya, Tea and Tobacco etc.), 4. Textiles 5. Tea & Coffee
SBI Flexicap Fund	The scheme will follow a bottom-up approach to stock-picking and choose companies across sectors/styles. The scheme will invest in diversified portfolio of stocks across market capitalization. Large Cap Stocks – 1st -100th company in terms of full market capitalization. Mid Cap:101st to 250th company in terms of full market capitalization. Small Cap: 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time
SBI Infrastructure Fund	The scheme will be positioned as a sectoral fund and not as a diversified equity fund. The scheme will invest in companies broadly within the following areas/sectors of the economy namely – 1. Airports 2. Banks, Financial Institutions, Term lending Institutions and NBFCs 3. Cement & Cement Products 4. Coal 5. Construction 6. Electrical & Electronic components 7. Engineering 8. Energy including Coal, Oil & Gas, Petroleum & Pipelines 9. Industrial Capital Goods & Products 10. Metals & Minerals 11. Ports 12. Power and Power equipment 13. Road & Railway initiatives 14. Telecommunication 15. Transportation 16. Urban Infrastructure including Housing & Commercial Infrastructure 17. Commercial Vehicles 18. Industrial Manufacturing 19. Logistic Service provider The above list is only indicative and the Fund Manager will have the discretion to invest in new sectors outside the above list depending on the relevance of that sector to the investment objective of the scheme. The scheme will have no sectoral or market capitalization bias.

Scheme Name	Investment Strategy
SBI PSU Fund	The primary strategy of the scheme would be to invest in the stocks of the PSU companies and their subsidiaries. The scheme may invest in quasi PSUs /subsidiaries of PSUs: 1. which could be part of PSU index 2. defined by management control or ability to appoint key managerial personnel and not necessarily by equity stake of 51% (but minimum PSU/ Central govt / state govt stake of 35% and highest among others is required).The scheme would endeavor to identify market opportunities and at the same time would sufficiently diversify its equity portfolio and control liquidity risks and non-systematic risks by selecting well researched stocks which have growth prospects on a long and mid-term basis in order to provide stability and possibility of returns in the scheme Investment in equities would be done through primary as well as secondary market, private placement / QIP, preferential/firm allotments or any other mode as may be prescribed/ available from time to time.
SBI Small Cap Fund	The scheme follows a blend of growth and value style of investing. The scheme will follow a bottom-up approach to stock-picking and choose companies within the small cap space. Small Cap means: 251st company onwards in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time
SBI Banking and Financial Services Fund	<p>The Scheme aims to maximize long-term capital appreciation by investing primarily in equity and equity related securities of companies engaged in Banking and Financial services. The portfolio manager will adopt an active management style to optimize returns. The scheme would invest in Banks as well as Non-banking Financial Services companies, Insurance companies, Rating agencies, Broking companies, Microfinance companies, Housing Finance, Wealth Management, Stock/ commodities exchange etc.</p> <p>Financial services companies are firms that are engaged in providing non-banking financial services to customers. The classification of Financial service companies will be largely guided by AMFI sector classification. The indicative list of industry under financial services includes:</p> <ul style="list-style-type: none"> • Housing Finance • Micro Finance • Stock broking & Allied • Wealth Management • Rating Agencies • Asset Management Companies • Insurance Companies • Stock/ Commodities Exchange • Other NBFC's • Any other company which may derive 70% or more of its revenue from companies engaged in financial services
SBI Equity Savings Fund	<p>a. Cash and Futures equity arbitrage: The scheme endeavours to achieve its primary objective of generating income by exploitation of arbitrage opportunities in equities market. Majority of equity exposure to stocks shall be offset by simultaneously taking equivalent exposure in derivatives. The scheme may invest into equity stocks in the cash market and take short position in futures market equivalent to the extent of equity assets that covers the exposure and only avail arbitrage between spot & futures market. Thus, the entire position may be used to lock risk free returns.</p> <p>b. Net long equity: The Scheme may take limited long only exposures to equity stocks in order to generate market related returns. The secondary objective of the Scheme to generate long-term capital appreciation is endeavoured to be achieved by investing a portion of the Scheme's assets in equity. The Scheme shall invest into a well-diversified portfolio of equity and equity related securities across market capitalisation and sectors to participate in the all-round growth of the Indian economy.</p> <p>c. Debt and Money Market Instruments: The Scheme may invest upto 35% of the net assets of the Scheme into debt and money market instruments. This portion of the scheme assets is discretionary to provide liquidity into the scheme, management of derivative margins and accrual of regular income.</p>
SBI Nifty Index Fund	<p>The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks.</p> <p>The scheme will primarily invest in the securities constituting the underlying index. However, due to changes in underlying index the scheme may temporarily hold securities which are not part of the index. For example, the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as such as reconstitution, addition, deletion etc. The fund manager's endeavour would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index.</p> <p>These investments which fall outside the underlying index as mentioned above shall be rebalanced within a period of 30 days.</p>
SBI Contra Fund	The fund will follow a combination of top-down and bottom-up approach to stock-picking and choose companies within the contrarian investment theme.

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Scheme Name	Investment Strategy
SBI Equity Minimum Variance Fund	<p>The scheme will invest in companies forming a part of Nifty 50 Index, weighting the stocks with the endeavor to minimize the variance of the portfolio. Typically, passive portfolios, which are weighted solely on market capitalization, may tend to overweight expensive stocks & underweight cheap stocks. The investment approach of the scheme will be different from the traditional market cap weighted approach of investing. It will attempt to, while retaining the benefit of traditional market cap weighting, capture sources of capital appreciation existing due to inefficiencies in the market, improve portfolio diversity & reduce risk of the portfolio. The parameters used for selecting & weighting the stocks will be a combination of risk & factor based parameters like portfolio volatility, correlation & covariance.</p> <p>Minimum Variance Strategy will aim to minimize the portfolio volatility based on correlation & volatilities of the stocks in the portfolio. Such a strategy is appropriate for constructing a lower risk portfolio.</p> <p>It will invest in large cap companies which are liquid & are constituents of Nifty 50 Index. The scheme will follow a systematic approach & the portfolio will be reviewed on a periodical basis. This may lead to changes in the portfolio involving both sale and purchase of the existing stocks and purchase of new stocks, if any.</p> <p>To reduce the risk of the portfolio, the Scheme may also use various derivative and hedging products from time to time for hedging and rebalancing purposes, in the manner permitted by SEBI.</p>
SBI Magnum Children's Benefit Fund Investment Plan	<p>The Scheme seeks to invest in Equity and equity related instruments, debt, Money Market Instruments including derivative. The investment strategy for Equity and Debt are as follows:</p> <p>Equity: The scheme will invest in a well-diversified portfolio of equity & equity related securities. The fund manager while selecting stocks will focus on the fundamentals of the business, the quality of management, the financial strength of the company, market leadership etc. The scheme will invest across sectors without any market cap or sectoral bias.</p> <p>Debt: The Scheme will invest in a diversified portfolio of high quality debt and money market instruments. The fund manager will allocate the assets of the scheme taking into consideration the prevailing interest rate scenario, yield curve, yield spread & the liquidity of the different instruments. The portfolio duration and credit exposures will be based on a thorough research of the general macroeconomic condition, political and fiscal environment, inflationary expectations & other economic considerations.</p>
SBI Nifty Next 50 Index Fund	<p>The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty Next 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty Next 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/loss plus dividend payments by the constituent stocks.</p> <p>The scheme will primarily invest in the securities constituting the underlying index. However, due to changes in underlying index the scheme may temporarily hold securities which are not part of the index. For example, the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as reconstitution, addition, deletion etc. The fund manager's endeavour would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index.</p> <p>These investments which fall outside the underlying index as mentioned above shall be rebalanced within a period of 7 days.</p>
SBI Balanced Advantage Fund	<p>The scheme endeavours to provide long term capital appreciation/income from a mix of equity and debt investments. The scheme may also invest in Government securities, money market instruments, securitised debt, corporate debentures and bonds, , quasi Government bonds or any other debt instruments, equity and equity related instruments etc as permitted by regulations.</p> <p>Different asset classes exhibit different risk-return profile and relatively low correlation to each other as compared to investments within the same asset class. The fund manager will determine asset allocation between equity and debt depending on prevailing market and economic conditions. The debt-equity mix at any point of time will be a function of various factors such as equity valuations, interest rates, view on the asset classes and risk management etc.</p>
SBI INTERNATIONAL ACCESS- US EQUITY FOF	<p>SBI International Access – US Equity FoF is an open-ended fund of funds scheme. The scheme seeks to provide long term capital appreciation by investing in units of one or more mutual fund schemes / ETF, which are domiciled overseas and predominantly invest in US markets.</p> <p>Indicative underlying scheme - SBI International Access – US Equity FoF may invest in units of Amundi Funds – US Pioneer Fund, (domiciled in Luxembourg) that invests predominantly in securities in the US. The scheme may also invest in other mutual funds/ETFs which are domiciled overseas and invest predominantly in US markets. Under normal circumstances the Scheme may invest atleast 95% of the total portfolio in Overseas Financial assets/Foreign Securities.</p>
SBI Multicap Fund	<p>The scheme will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of stocks across market capitalization. Large Cap Stocks – 1st -100th company in terms of full market capitalization. Mid Cap: 101st to 250th company in terms of full market capitalization. Small Cap: 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.</p>

Scheme Name	Investment Strategy
SBI Dividend Yield Fund	<p>The scheme would invest predominantly (at least 65% of the net assets) in companies that have a relatively high dividend yield, at the time of making the investment. Companies may also choose to do a buyback in addition to or as an alternative to dividend. This also constitutes a yield to shareholders and will be accordingly used while calculating dividend yield. The Scheme will consider dividend yielding stocks which have paid dividend (or done a buyback) in at least one of the three preceding financial years.</p> <p>While trailing dividend yield will be an important factor in selecting a stock, the fund manager will also consider on business fundamentals, industry outlook, absolute as well as relative valuations, quality of management, ESG parameters & various other fundamental factors.</p> <p>Further, to achieve diversification the Scheme may also invest residual net assets i.e. up to 35% of the net assets in companies other than Dividend Yielding Companies.</p> <p>The overall endeavour is to construct a portfolio with aggregate dividend yield that is at least 50% higher than that of the Nifty 50 Index.</p> <p>The scheme will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of stocks across market capitalization.</p> <p>Thus, the investment strategy of the Scheme would focus on identifying and investing in a basket of dividend yield companies from domestic as well as global universe.</p>
Nifty Midcap 150 Index Fund	<p>The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty Midcap 150 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty Midcap 150 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks.</p> <p>The scheme will primarily invest in the securities constituting the underlying index. However, due to changes in underlying index the scheme may temporarily hold securities which are not part of the index. For example, the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as reconstitution, addition, deletion etc. The fund manager's endeavour would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index.</p> <p>These investments which fall outside the underlying index as mentioned above shall be rebalanced within a period of 7 calendar days.</p>
Nifty Smallcap 250 Index Fund	<p>The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty Smallcap 250 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty Smallcap 250 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks.</p> <p>The scheme will primarily invest in the securities constituting the underlying index. However, due to changes in underlying index the scheme may temporarily hold securities which are not part of the index. For example, the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as reconstitution, addition, deletion etc. The fund manager's endeavour would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index.</p> <p>These investments which fall outside the underlying index as mentioned above shall be rebalanced within a period of 7 calendar days.</p>
SBI CRISIL IBX Gilt Index – June 2036 Fund	<p>The Scheme will track CRISIL IBX Gilt Index – June 2036 and will use a “passive” or indexing approach to endeavour to achieve scheme's investment objective. Unlike other funds, the scheme will not try to “beat” the market it tracks and do not seek temporary defensive positions when market decline or appear overvalued. The AMC does not make any judgments about the investment merit of a particular security nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark. Since the scheme is an index fund, the scheme will only invest in the securities constituting the underlying index. However, under certain circumstances the scheme may temporarily hold securities which are not part of the index. For example, including but not limited to the below situations:</p> <ol style="list-style-type: none"> 1. post allotment of the scheme until full deployment is achieved, 2. the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as reconstitution, addition, deletion etc. <p>The Scheme may also invest a portion of its portfolio in government securities maturing on or before the maturity date of the Scheme, money market instruments including triparty repo and units of liquid mutual fund to manage the liquidity requirement.</p>

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Scheme Name	Investment Strategy
SBI CRISIL IBX Gilt Index–April 2029	<p>The Scheme will track CRISIL IBX Gilt Index – April 2029 and will use a “passive” or indexing approach to endeavour to achieve scheme’s investment objective. Unlike other funds, the scheme will not try to “beat” the market it tracks and do not seek temporary defensive positions when market decline or appear overvalued. The AMC does not make any judgments about the investment merit of a particular security nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark. Since the scheme is an index fund, the scheme will only invest in the securities constituting the underlying index. However, under certain circumstances the scheme may temporarily hold securities which are not part of the index. For example, including but not limited to the below situations:</p> <ol style="list-style-type: none"> 1. post allotment of the scheme until full deployment is achieved, 2. the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as reconstitution, addition, deletion etc. <p>The Scheme may also invest a portion of its portfolio in government securities maturing on or before the maturity date of the Scheme, money market instruments including triparty repo and units of liquid mutual fund to manage the liquidity requirement.</p>
SBI CRISIL IBX SDL Index – September 2027 Fund	<p>The Scheme will track CRISIL IBX SDL Index – September 2027 and will use a “passive” or indexing approach to endeavour to achieve scheme’s investment objective. Unlike other funds, the scheme will not try to “beat” the market it tracks and do not seek temporary defensive positions when market decline or appear overvalued. The AMC does not make any judgments about the investment merit of a particular security nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark.</p> <p>Since the scheme is an index fund, the scheme will only invest in the securities constituting the underlying index. However, under certain circumstances the scheme may temporarily hold securities which are not part of the index. For example, including but not limited to the below situations:</p> <ol style="list-style-type: none"> 1. post allotment of the scheme until full deployment is achieved, 2. the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as reconstitution, addition, deletion etc. <p>The Scheme may also invest a portion of its portfolio in government securities maturing on or before the maturity date of the Scheme, money market instruments including triparty repo and units of liquid mutual fund to manage the liquidity requirement.</p>
SBI CPSE Bond Plus SDL Sep 2026 50:50 Index Fund	<p>The Scheme will track Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index and will use a “passive” or indexing approach to endeavour to achieve scheme’s investment objective. Unlike other funds, the scheme will not try to “beat” the market it tracks and do not seek temporary defensive positions when market decline or appear overvalued. The AMC does not make any judgments about the investment merit of a particular security nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark.</p> <p>Since the scheme is an index fund, the scheme will only invest in the securities constituting the underlying index. However, under certain circumstances the scheme may temporarily hold securities which are not part of the index. For example, including but not limited to the below situations:</p> <ol style="list-style-type: none"> 1. post allotment of the scheme until full deployment is achieved, 2. the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as reconstitution, addition, deletion etc. <p>The fund manager’s endeavour would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index.</p> <p>The Scheme may also invest a portion of its portfolio in Government securities maturing on or before the maturity date of the Scheme, Repo in government securities and TREPS to manage the liquidity requirement.</p> <p>In case of any deviation from the asset allocation pattern, the portfolio to be rebalanced by AMC within 7 days from the date of said deviation</p>

AUM AND FOLIO (as on April 30, 2023)

Scheme Name	Folios	AUM (Rs. In crores)
SBI Magnum Global Fund	3,81,044	5,539.85
SBI Multi Cap Fund	6,31,156	11,922.64
SBI Equity Hybrid Fund	16,47,793	56,299.16
SBI Small Cap Fund	20,06,242	16,592.80
SBI Dividend Yield Fund	1,28,228	3,866.41
SBI Magnum COMMA Fund	54,894	427.79
SBI Contra Fund	7,47,531	9,720.03
SBI Focused Equity Fund	14,56,830	27,964.61
SBI Large & Midcap Fund	6,83,157	10,513.39
SBI Magnum Equity ESG Fund	4,03,486	4,544.04
SBI Magnum Children's Benefit Fund Investment Plan	46,906	851.48
SBI Arbitrage Opportunities Fund	27,134	7,364.23
SBI Infrastructure Fund	1,35,424	977.44
SBI Technology Opportunities Fund	3,28,587	2,812.54
SBI Magnum MidCap Fund	7,11,393	9,371.11
SBI PSU Fund	44,688	557.41
SBI Flexicap Fund	9,38,448	16,458.57
SBI Banking & Financial Services Fund	2,56,378	4,018.44
SBI Nifty Midcap 150 Index Fund	10,598	133.73
SBI Equity Minimum Variance Fund	13,162	141.91
SBI Nifty SmallCap 250 Index Fund	13,241	179.10
SBI Nifty Next 50 Index Fund	42,260	454.93
SBI Nifty Index Fund	1,27,477	3,830.33
SBI Balanced Advantage Fund	5,35,903	21,855.23
SBI EQUITY SAVINGS FUND	53,081	2,256.27
SBI BlueChip Fund	21,55,900	35,772.73
SBI Long Term Equity Fund	12,37,640	12,998.33
SBI Consumption Opportunities Fund	90,642	1,263.27
SBI Healthcare Opportunities Fund	1,15,055	1,638.08
SBI International Access- US Equity FoF	55,144	793.06
SBI CRISIL IBX SDL Index - September 2027 Fund	3,614	1,210.29
SBI CPSE Bond Plus SDL Sep 2026 50:50 Index Fund	19,802	11,222.20
SBI CRISIL IBX Gilt Index - June 2036 Fund	3,231	2,005.64
SBI CRISIL IBX Gilt Index - April 2029 Fund	3,024	2,054.74

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PORTFOLIO TURNOVER RATIO (as on April 30, 2023)

New Scheme Name	Portfolio Turnover Ratio
SBI Magnum Global Fund	0.57
SBI Multi Cap Fund	0.29
SBI Equity Hybrid Fund	0.91
SBI Small Cap Fund	0.81
SBI Dividend Yield Fund	0.00
SBI Magnum COMMA Fund	0.62
SBI Contra Fund	2.75
SBI Focused Equity Fund	0.20
SBI Large & Midcap Fund	0.52
SBI Magnum Equity ESG Fund	0.28
SBI Magnum Children's Benefit Fund Investment Plan	0.99
SBI Arbitrage Opportunities Fund	13.55
SBI Infrastructure Fund	0.45
SBI Technology Opportunities Fund	0.64
SBI Magnum MidCap Fund	0.10
SBI PSU Fund	0.62
SBI Flexicap Fund	0.60
SBI Banking & Financial Services Fund	1.01
SBI Nifty Midcap 150 Index Fund	0.17
SBI Equity Minimum Variance Fund	0.41
SBI Nifty SmallCap 250 Index Fund	0.19
SBI Nifty Next 50 Index Fund	0.49
SBI Nifty Index Fund	0.19
SBI Balanced Advantage Fund	4.02
SBI Equity Savings Fund	4.63
SBI BlueChip Fund	0.18
SBI Long Term Equity Fund	0.15
SBI Consumption Opportunities Fund	0.53
SBI Healthcare Opportunities Fund	0.32
SBI International Access- US Equity FoF	0.00

SCHEMES PORTFOLIO HOLDINGS (As on April 30, 2023)
SBI MAGNUM EQUITY ESG FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
TATA CONSULTANCY SERVICES LTD.	6.92
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	6.44
ICICI BANK LTD.	6.42
INFOSYS LTD.	6.31
LARSEN & TOUBRO LTD.	4.68
AXIS BANK LTD.	4.62
ULTRATECH CEMENT LTD.	3.91
STATE BANK OF INDIA	3.56
BRITANNIA INDUSTRIES LTD.	3.21
MARUTI SUZUKI INDIA LTD.	3.06
GRAND TOTAL	49.13

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	30.39
INFORMATION TECHNOLOGY	18.76
AUTOMOBILE AND AUTO COMPONENTS	11.62
CAPITAL GOODS	6.95
CONSTRUCTION	4.68
CONSTRUCTION MATERIALS	3.91
CONSUMER DURABLES	3.91
FAST MOVING CONSUMER GOODS	3.21
HEALTHCARE	3.00
TEXTILES	2.63
CONSUMER SERVICES	2.55
METALS & MINING	1.83
SERVICES	1.29
OIL, GAS & CONSUMABLE FUELS	1.17
REALTY	1.10
MEDIA, ENTERTAINMENT & PUBLICATION	1.09
CASH, CASH EQUIVALENTS AND OTHERS#	1.91
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI LARGE & MIDCAP FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
ICICI BANK LTD.	5.59
HDFC BANK LTD.	4.56
INFOSYS LTD.	3.46
ITC LTD.	3.36
STATE BANK OF INDIA	3.08
AXIS BANK LTD.	2.78
PAGE INDUSTRIES LTD.	2.77
THE INDIAN HOTELS COMPANY LTD.	2.65
DIVI'S LABORATORIES LTD.	2.58
RELIANCE INDUSTRIES LTD.	2.53
GRAND TOTAL	33.36

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	22.17
HEALTHCARE	10.73
CAPITAL GOODS	10.66
FAST MOVING CONSUMER GOODS	8.42
AUTOMOBILE AND AUTO COMPONENTS	6.37
CONSUMER SERVICES	5.04
CONSTRUCTION MATERIALS	4.50
INFORMATION TECHNOLOGY	4.49
TEXTILES	3.65
OIL, GAS & CONSUMABLE FUELS	3.36
CONSUMER DURABLES	3.00
METALS & MINING	2.84
SERVICES	2.29
CHEMICALS	1.93
TELECOMMUNICATION	1.82
CONSTRUCTION	1.03
POWER	0.99
FOREST MATERIALS	0.52
REALTY	0.03
DIVERSIFIED	0.00
DERIVATIVES	0.97
CASH, CASH EQUIVALENTS AND OTHERS#	5.19
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

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

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

Key Information Memorandum

SBI LONG TERM EQUITY FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
ICICI BANK LTD.	5.24
LARSEN & TOUBRO LTD.	4.49
CUMMINS INDIA LTD.	3.74
RELIANCE INDUSTRIES LTD.	3.61
HDFC BANK LTD.	3.43
BHARTI AIRTEL LTD.	3.42
STATE BANK OF INDIA	3.42
MAHINDRA & MAHINDRA LTD.	3.22
AXIS BANK LTD.	2.97
ITC LTD.	2.89
GRAND TOTAL	36.43

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	26.65
OIL, GAS & CONSUMABLE FUELS	11.51
CAPITAL GOODS	7.39
AUTOMOBILE AND AUTO COMPONENTS	7.13
INFORMATION TECHNOLOGY	6.08
HEALTHCARE	6.01
CONSTRUCTION	5.07
POWER	4.37
FAST MOVING CONSUMER GOODS	3.59
TELECOMMUNICATION	3.42
CONSTRUCTION MATERIALS	2.72
REALTY	2.40
SERVICES	1.91
CHEMICALS	1.87
METALS & MINING	1.57
UTILITIES	0.47
CONSUMER DURABLES	0.30
CONSUMER SERVICES	0.04
CASH, CASH EQUIVALENTS AND OTHERS#	7.50
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI MAGNUM GLOBAL FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
MARUTI SUZUKI INDIA LTD.	9.15
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD.	7.58
ALPHABET INC.	6.99
DIVI'S LABORATORIES LTD.	5.90
PAGE INDUSTRIES LTD.	5.31
HINDUSTAN UNILEVER LTD.	4.88
AETHER INDUSTRIES LTD.	4.62
GRINDWELL NORTON LTD.	4.46
CCL PRODUCTS (INDIA) LTD.	4.35
ABBOTT INDIA LTD.	4.03
GRAND TOTAL	57.27

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FAST MOVING CONSUMER GOODS	21.69
AUTOMOBILE AND AUTO COMPONENTS	15.78
CAPITAL GOODS	13.89
INFORMATION TECHNOLOGY	12.72
HEALTHCARE	12.41
TEXTILES	5.31
CHEMICALS	4.62
DERIVATIVES	4.25
CASH, CASH EQUIVALENTS AND OTHERS#	9.33
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

SBI EQUITY HYBRID FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
GOVERNMENT OF INDIA	9.73
HDFC BANK LTD.	7.77
ICICI BANK LTD.	6.53
BHARTI AIRTEL LTD.	5.25
STATE BANK OF INDIA	4.89
DIVI'S LABORATORIES LTD.	3.57
KOTAK MAHINDRA BANK LTD.	3.44
BAJAJ FINANCE LTD.	3.35
MRF LTD.	3.32
INFOSYS LTD.	3.12
GRAND TOTAL	50.97

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	35.88
SOVEREIGN	11.89
HEALTHCARE	8.40
AUTOMOBILE AND AUTO COMPONENTS	5.46
TELECOMMUNICATION	5.25
INFORMATION TECHNOLOGY	4.30
SERVICES	4.05
CONSUMER SERVICES	3.97
CONSTRUCTION MATERIALS	3.03
OIL, GAS & CONSUMABLE FUELS	3.01
CHEMICALS	2.62
CONSTRUCTION	2.48
METALS & MINING	1.86
CAPITAL GOODS	1.69
POWER	0.97
TEXTILES	0.91
FAST MOVING CONSUMER GOODS	0.69
CONSUMER DURABLES	0.38
AUTOMOBILE	0.00
CASH, CASH EQUIVALENTS AND OTHERS#	3.16
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI CONSUMPTION OPPORTUNITIES FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
ITC LTD.	10.27
HINDUSTAN UNILEVER LTD.	7.39
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD.	4.21
BHARTI AIRTEL LTD.	3.54
UNITED SPIRITS LTD.	3.45
GO FASHION (INDIA) LTD.	3.40
PVR LTD.	3.36
CHALET HOTELS LTD.	3.34
HERO MOTOCORP LTD.	3.34
BRITANNIA INDUSTRIES LTD.	3.32
GRAND TOTAL	45.62

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FAST MOVING CONSUMER GOODS	40.34
CONSUMER SERVICES	16.92
CONSUMER DURABLES	13.41
AUTOMOBILE AND AUTO COMPONENTS	10.01
TEXTILES	5.33
TELECOMMUNICATION	3.54
MEDIA, ENTERTAINMENT & PUBLICATION	3.36
SERVICES	3.20
MUTUAL FUND	2.28
CASH, CASH EQUIVALENTS AND OTHERS#	1.61
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

Key Information Memorandum

SBI TECHNOLOGY OPPORTUNITIES FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
INFOSYS LTD.	25.39
TATA CONSULTANCY SERVICES LTD.	14.65
BHARTI AIRTEL LTD.	9.95
TECH MAHINDRA LTD.	7.21
WIPRO LTD.	4.22
HCL TECHNOLOGIES LTD.	4.16
PVR LTD.	3.76
NETFLIX INC.	3.60
MICROSOFT CORPORATION	3.37
PERSISTENT SYSTEMS LTD.	3.37
GRAND TOTAL	79.68

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
INFORMATION TECHNOLOGY	65.47
TELECOMMUNICATION	9.95
MEDIA, ENTERTAINMENT & PUBLICATION	7.36
CONSUMER SERVICES	5.30
SERVICES	5.08
DERIVATIVES	4.83
CASH, CASH EQUIVALENTS AND OTHERS#	2.01
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI HEALTHCARE OPPORTUNITIES FUND.

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
SUN PHARMACEUTICAL INDUSTRIES LTD.	15.07
MAX HEALTHCARE INSTITUTE LTD.	8.57
CIPLA LTD.	8.21
AETHER INDUSTRIES LTD.	6.94
GLOBAL HEALTH LTD.	5.64
RAINBOW CHILDREN'S MEDICARE LTD.	5.31
KRISHNA INSTITUTE OF MEDICAL SCIENCES LTD.	4.98
ALKEM LABORATORIES LTD.	4.29
MEDPLUS HEALTH SERVICES LTD.	4.06
DIVI'S LABORATORIES LTD.	3.99
GRAND TOTAL	67.06

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
HEALTHCARE	81.91
CHEMICALS	6.94
CONSUMER SERVICES	4.06
CAPITAL GOODS	0.41
CASH, CASH EQUIVALENTS AND OTHERS#	6.68
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

SBI CONTRA FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
GAIL (INDIA) LTD.	3.56
ICICI BANK LTD.	2.96
HDFC BANK LTD.	2.51
TORRENT POWER LTD.	2.25
AXIS BANK LTD.	2.22
EQUITAS SMALL FINANCE BANK LTD.	2.13
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	2.11
TECH MAHINDRA LTD.	2.10
POWER GRID CORPORATION OF INDIA LTD.	2.05
91 DAY T-BILL 11.05.23	2.05
GRAND TOTAL	23.94

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	19.07
OIL, GAS & CONSUMABLE FUELS	9.85
SOVEREIGN	8.42
POWER	6.38
CAPITAL GOODS	5.56
HEALTHCARE	5.42
INFORMATION TECHNOLOGY	4.89
AUTOMOBILE AND AUTO COMPONENTS	4.87
CONSTRUCTION MATERIALS	4.36
FAST MOVING CONSUMER GOODS	4.22
METALS & MINING	2.82
SERVICES	2.38
CHEMICALS	1.62
REALTY	1.50
CONSTRUCTION	1.45
TELECOMMUNICATION	1.29
CONSUMER DURABLES	1.00
TEXTILES	0.80
FOREST MATERIALS	0.23
DERIVATIVES	12.23
CASH, CASH EQUIVALENTS AND OTHERS#	1.64
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI NIFTY INDEX FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
RELIANCE INDUSTRIES LTD.	10.32
HDFC BANK LTD.	9.38
ICICI BANK LTD.	8.08
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	6.34
INFOSYS LTD.	5.63
ITC LTD.	4.73
TATA CONSULTANCY SERVICES LTD.	4.16
LARSEN & TOUBRO LTD.	3.60
KOTAK MAHINDRA BANK LTD.	3.59
AXIS BANK LTD.	2.97
GRAND TOTAL	58.80

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	38.45
INFORMATION TECHNOLOGY	12.73
OIL, GAS & CONSUMABLE FUELS	12.15
FAST MOVING CONSUMER GOODS	9.73
AUTOMOBILE AND AUTO COMPONENTS	5.52
HEALTHCARE	3.79
CONSTRUCTION	3.60
METALS & MINING	3.42
CONSUMER DURABLES	3.04
TELECOMMUNICATION	2.47
POWER	2.05
CONSTRUCTION MATERIALS	1.90
SERVICES	0.65
CHEMICALS	0.48
CASH, CASH EQUIVALENTS AND OTHERS#	0.02
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

Key Information Memorandum

SBI FOCUSED EQUITY FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
BHARTI AIRTEL LTD.	8.21
HDFC BANK LTD.	7.66
ICICI BANK LTD.	7.55
ALPHABET INC.	6.29
MUTHOOT FINANCE LTD.	5.58
STATE BANK OF INDIA	5.58
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD.	5.22
DIVI'S LABORATORIES LTD.	4.79
BAJAJ FINANCE LTD.	4.72
SOLAR INDUSTRIES INDIA LTD.	4.29
GRAND TOTAL	59.89

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	39.76
TELECOMMUNICATION	8.21
FAST MOVING CONSUMER GOODS	7.66
HEALTHCARE	6.93
INFORMATION TECHNOLOGY	6.29
AUTOMOBILE AND AUTO COMPONENTS	5.73
CHEMICALS	4.29
CONSUMER SERVICES	3.35
POWER	3.32
TEXTILES	2.74
CONSUMER DURABLES	2.50
SERVICES	1.92
SOVEREIGN	0.71
CASH, CASH EQUIVALENTS AND OTHERS#	6.59
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI MAGNUM MIDCAP FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
CRISIL LTD.	5.38
SCHAEFFLER INDIA LTD.	4.60
PAGE INDUSTRIES LTD.	4.13
TUBE INVESTMENTS OF INDIA LTD.	3.87
THERMAX LTD.	3.69
CARBORUNDUM UNIVERSAL LTD.	3.56
THE INDIAN HOTELS COMPANY LTD.	3.14
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD.	2.99
CHOLAMANDALAM INVESTMENT & FINANCE CO. LTD.	2.97
SHEELA FOAM LTD.	2.89
GRAND TOTAL	37.22

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
AUTOMOBILE AND AUTO COMPONENTS	18.43
CAPITAL GOODS	16.36
FINANCIAL SERVICES	15.74
TEXTILES	7.49
CHEMICALS	6.56
HEALTHCARE	5.67
CONSTRUCTION MATERIALS	4.72
REALTY	4.37
FAST MOVING CONSUMER GOODS	4.13
CONSUMER SERVICES	3.40
CONSUMER DURABLES	3.00
POWER	2.87
OIL, GAS & CONSUMABLE FUELS	1.88
METALS & MINING	1.04
CONSTRUCTION	0.42
INFORMATION TECHNOLOGY	0.34
SOVEREIGN	0.11
CASH, CASH EQUIVALENTS AND OTHERS#	3.47
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

SBI MAGNUM COMMA FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
TATA STEEL LTD.	7.01
RELIANCE INDUSTRIES LTD.	6.08
ULTRATECH CEMENT LTD.	6.01
CCL PRODUCTS (INDIA) LTD.	5.98
K.P.R. MILL LTD.	5.84
NTPC LTD.	5.44
NEOGEN CHEMICALS LTD.	5.41
HINDALCO INDUSTRIES LTD.	4.28
AMBUJA CEMENTS LTD.	3.94
ARCHEAN CHEMICAL INDUSTRIES LTD.	3.80
GRAND TOTAL	53.79

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
CHEMICALS	17.55
METALS & MINING	17.02
CONSTRUCTION MATERIALS	16.02
OIL, GAS & CONSUMABLE FUELS	11.44
FAST MOVING CONSUMER GOODS	5.98
TEXTILES	5.84
POWER	5.44
FOREST MATERIALS	3.71
UTILITIES	3.63
CAPITAL GOODS	3.50
CASH, CASH EQUIVALENTS AND OTHERS#	9.87
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI FLEXICAP FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
ICICI BANK LTD.	8.90
HDFC BANK LTD.	6.25
ITC LTD.	5.78
KOTAK MAHINDRA BANK LTD.	5.08
INFOSYS LTD.	3.93
STATE BANK OF INDIA	3.53
BANK OF BARODA	2.68
ALPHABET INC.	2.67
RELIANCE INDUSTRIES LTD.	2.63
BAJAJ FINANCE LTD.	2.56
GRAND TOTAL	44.01

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	32.14
INFORMATION TECHNOLOGY	9.14
AUTOMOBILE AND AUTO COMPONENTS	6.87
FAST MOVING CONSUMER GOODS	6.87
OIL, GAS & CONSUMABLE FUELS	6.79
HEALTHCARE	5.28
CONSUMER DURABLES	3.84
CONSTRUCTION	3.25
CAPITAL GOODS	3.17
SERVICES	2.79
CHEMICALS	2.53
CONSTRUCTION MATERIALS	2.47
TELECOMMUNICATION	2.45
TEXTILES	2.20
METALS & MINING	1.95
POWER	1.74
CONSUMER SERVICES	1.31
MEDIA, ENTERTAINMENT & PUBLICATION	0.85
SOVEREIGN	0.12
CASH, CASH EQUIVALENTS AND OTHERS#	4.24
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

Key Information Memorandum

SBI BLUE CHIP FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
HDFC BANK LTD.	9.20
ICICI BANK LTD.	8.48
ITC LTD.	5.83
LARSEN & TOUBRO LTD.	5.00
INFOSYS LTD.	4.39
RELIANCE INDUSTRIES LTD.	4.11
PAGE INDUSTRIES LTD.	3.57
BAJAJ FINANCE LTD.	3.27
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	2.98
BRITANNIA INDUSTRIES LTD.	2.67
GRAND TOTAL	49.50

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	34.94
AUTOMOBILE AND AUTO COMPONENTS	12.39
FAST MOVING CONSUMER GOODS	8.50
HEALTHCARE	6.01
OIL, GAS & CONSUMABLE FUELS	5.32
CONSTRUCTION	5.00
INFORMATION TECHNOLOGY	4.39
CAPITAL GOODS	3.86
TEXTILES	3.57
CONSTRUCTION MATERIALS	3.22
REALTY	2.17
TELECOMMUNICATION	2.11
METALS & MINING	1.58
CONSUMER SERVICES	0.61
CHEMICALS	0.57
SOVEREIGN	0.14
CASH, CASH EQUIVALENTS AND OTHERS#	5.62
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI ARBITRAGE OPPORTUNITIES FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
KOTAK MAHINDRA BANK LTD.	5.68
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	5.17
L&T METRO RAIL (HYDERABAD) LTD. [GUARANTEED BY LARSEN & TOUBRO LTD.]	3.69
RELIANCE INDUSTRIES LTD.	3.66
HDFC BANK LTD.	3.18
ICICI BANK LTD.	2.97
EXPORT-IMPORT BANK OF INDIA	2.46
364 DAY T-BILL 22.03.24	2.33
AMBUJA CEMENTS LTD.	2.00
GRASIM INDUSTRIES LTD.	1.90
GRAND TOTAL	33.04

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	37.22
OIL, GAS & CONSUMABLE FUELS	6.57
SERVICES	6.39
SOVEREIGN	5.99
CONSTRUCTION MATERIALS	4.81
METALS & MINING	4.62
CAPITAL GOODS	4.23
HEALTHCARE	3.72
POWER	2.45
AUTOMOBILE AND AUTO COMPONENTS	2.18
INFORMATION TECHNOLOGY	2.02
FAST MOVING CONSUMER GOODS	1.60
CONSUMER SERVICES	1.42
CONSUMER DURABLES	1.39
CHEMICALS	1.35
REALTY	1.22
TELECOMMUNICATION	1.19
MEDIA, ENTERTAINMENT & PUBLICATION	0.99
CONSTRUCTION	0.34
CASH, CASH EQUIVALENTS, DERIVATIVE MARGIN AND OTHERS#	10.30
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

SBI INFRASTRUCTURE FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
RELIANCE INDUSTRIES LTD.	8.92
LARSEN & TOUBRO LTD.	6.05
TORRENT POWER LTD.	5.08
BHARTI AIRTEL LTD.	4.91
CARBORUNDUM UNIVERSAL LTD.	4.13
HDFC BANK LTD.	3.80
SHREE CEMENT LTD.	3.73
AHLUWALIA CONTRACTS (INDIA) LTD.	3.42
THE RAMCO CEMENTS LTD.	3.39
TEGA INDUSTRIES LTD.	3.37
GRAND TOTAL	46.80

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
CAPITAL GOODS	18.84
OIL, GAS & CONSUMABLE FUELS	14.19
CONSTRUCTION MATERIALS	13.46
CONSTRUCTION	11.85
POWER	6.83
FINANCIAL SERVICES	6.44
AUTOMOBILE AND AUTO COMPONENTS	6.10
TELECOMMUNICATION	4.91
METALS & MINING	4.45
SERVICES	3.78
REALTY	2.82
CONSUMER SERVICES	2.75
CONSUMER DURABLES	1.58
CASH, CASH EQUIVALENTS AND OTHERS#	2.00
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI PSU FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
STATE BANK OF INDIA	13.93
NTPC LTD.	8.77
INDIAN BANK	7.10
BANK OF BARODA	5.47
GAIL (INDIA) LTD.	4.99
POWER GRID CORPORATION OF INDIA LTD.	4.26
BANK OF INDIA	4.14
NATIONAL ALUMINIUM COMPANY LTD.	4.02
CANARA BANK	3.50
MAZAGON DOCK SHIPBUILDERS LTD.	3.45
GRAND TOTAL	59.63

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	40.19
OIL, GAS & CONSUMABLE FUELS	15.51
POWER	13.03
METALS & MINING	12.57
CAPITAL GOODS	9.03
CONSTRUCTION	2.35
CASH, CASH EQUIVALENTS AND OTHERS#	7.32
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

Key Information Memorandum

SBI SMALL CAP FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
BLUE STAR LTD.	4.19
TRIVENI TURBINE LTD.	3.35
CARBORUNDUM UNIVERSAL LTD.	3.21
KALPATARU POWER TRANSMISSION LTD.	2.93
ELGI EQUIPMENTS LTD.	2.80
VEDANT FASHIONS LTD.	2.68
LEMON TREE HOTELS LTD.	2.65
V-GUARD INDUSTRIES LTD.	2.61
TTK PRESTIGE LTD.	2.60
FINOLEX INDUSTRIES LTD.	2.36
GRAND TOTAL	29.38

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
CAPITAL GOODS	19.47
CONSUMER DURABLES	14.07
CONSUMER SERVICES	11.63
CONSTRUCTION	7.63
CHEMICALS	7.20
FINANCIAL SERVICES	5.86
FAST MOVING CONSUMER GOODS	4.11
AUTOMOBILE AND AUTO COMPONENTS	3.37
HEALTHCARE	2.59
MEDIA, ENTERTAINMENT & PUBLICATION	2.09
CONSTRUCTION MATERIALS	1.64
POWER	1.63
SERVICES	1.46
REALTY	1.42
OIL, GAS & CONSUMABLE FUELS	0.52
TEXTILES	0.37
DERIVATIVES	7.64
CASH, CASH EQUIVALENTS AND OTHERS#	7.30
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

SBI BANKING & FINANCIAL SERVICES FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
ICICI BANK LTD.	17.32
HDFC BANK LTD.	13.54
KOTAK MAHINDRA BANK LTD.	8.68
BAJAJ FINANCE LTD.	6.70
STATE BANK OF INDIA	6.67
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	5.28
LIC HOUSING FINANCE LTD.	4.70
BANK OF BARODA	4.62
AXIS BANK LTD.	4.52
BANDHAN BANK LTD.	3.99
GRAND TOTAL	76.02

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	94.11
DERIVATIVES	3.01
CASH, CASH EQUIVALENTS AND OTHERS#	2.88
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI EQUITY SAVINGS FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
GOVERNMENT OF INDIA	7.64
ICICI BANK LTD.	6.98
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	5.64
MARUTI SUZUKI INDIA LTD.	3.29
CHOLAMANDALAM INVESTMENT & FINANCE CO. LTD.	3.26
RELIANCE INDUSTRIES LTD.	3.10
BHARTI TELECOM LTD.	2.89
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD.	2.79
CITICORP FINANCE (INDIA) LTD.	2.22
CUBE HIGHWAYS TRUST	2.22
GRAND TOTAL	40.03

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	36.25
SERVICES	11.54
SOVEREIGN	8.68
AUTOMOBILE AND AUTO COMPONENTS	6.99
CHEMICALS	5.40
CAPITAL GOODS	4.64
TELECOMMUNICATION	3.12
OIL, GAS & CONSUMABLE FUELS	3.10
FAST MOVING CONSUMER GOODS	2.99
CONSTRUCTION	2.95
TEXTILES	2.87
CONSUMER SERVICES	2.35
CONSUMER DURABLES	2.04
HEALTHCARE	1.66
MEDIA, ENTERTAINMENT & PUBLICATION	0.97
REALTY	0.74
INFORMATION TECHNOLOGY	0.66
METALS & MINING	0.63
CONSTRUCTION MATERIALS	0.56
POWER	0.03
CASH, CASH EQUIVALENTS, DERIVATIVE MARGIN AND OTHERS#	1.83
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI EQUITY MINIMUM VARIANCE FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
NESTLE INDIA LTD.	8.47
DR. REDDY'S LABORATORIES LTD.	8.12
BRITANNIA INDUSTRIES LTD.	8.08
HINDUSTAN UNILEVER LTD.	7.43
TATA CONSULTANCY SERVICES LTD.	7.23
CIPLA LTD.	7.09
POWER GRID CORPORATION OF INDIA LTD.	4.76
SUN PHARMACEUTICAL INDUSTRIES LTD.	4.66
BHARTI AIRTEL LTD.	2.31
ITC LTD.	1.52
GRAND TOTAL	59.67

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FAST MOVING CONSUMER GOODS	26.52
HEALTHCARE	21.98
FINANCIAL SERVICES	11.15
INFORMATION TECHNOLOGY	10.90
AUTOMOBILE AND AUTO COMPONENTS	6.20
POWER	5.69
METALS & MINING	4.12
OIL, GAS & CONSUMABLE FUELS	4.08
TELECOMMUNICATION	2.31
CONSUMER DURABLES	2.00
CONSTRUCTION MATERIALS	1.96
SERVICES	1.04
CONSTRUCTION	1.04
CHEMICALS	0.97
CASH, CASH EQUIVALENTS AND OTHERS#	0.04
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

Key Information Memorandum

SBI MAGNUM CHILDREN'S BENEFIT FUND- INVESTMENT PLAN TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
GOVERNMENT OF INDIA	7.74
NETFLIX INC.	5.95
DIVI'S LABORATORIES LTD.	5.38
ALPHABET INC.	4.55
ARCHEAN CHEMICAL INDUSTRIES LTD.	4.51
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	4.24
DODLA DAIRY LTD.	4.08
STATE BANK OF INDIA	4.01
AETHER INDUSTRIES LTD.	3.90
ICICI BANK LTD.	3.67
GRAND TOTAL	48.03

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	26.44
CHEMICALS	10.84
MEDIA, ENTERTAINMENT & PUBLICATION	8.87
SOVEREIGN	7.74
FAST MOVING CONSUMER GOODS	6.99
HEALTHCARE	5.38
CONSUMER DURABLES	5.29
INFORMATION TECHNOLOGY	4.55
TEXTILES	3.84
SERVICES	3.20
TELECOMMUNICATION	2.25
CAPITAL GOODS	1.80
CONSTRUCTION	1.61
CASH, CASH EQUIVALENTS AND OTHERS#	11.20
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI INTERNATIONAL ACCESS- US EQUITY FOF TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
AMUNDI FUNDS US PIONEER FUND -I15 USD CAP	99.53
Grand Total	99.53

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
MUTUAL FUND	99.53
CASH, CASH EQUIVALENTS AND OTHERS#	0.47
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

SBI NIFTY NEXT 50 INDEX FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
LTIMINDTREE LTD.	3.69
BHARAT ELECTRONICS LTD.	3.37
PIDILITE INDUSTRIES LTD.	3.36
SRF LTD.	3.36
BANK OF BARODA	3.18
CHOLAMANDALAM INVESTMENT & FINANCE CO. LTD.	3.13
GODREJ CONSUMER PRODUCTS LTD.	3.12
SHREE CEMENT LTD.	2.96
DABUR INDIA LTD.	2.84
VEDANTA LTD.	2.83
GRAND TOTAL	31.84

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI BALANCED ADVANTAGE FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
GOVERNMENT OF INDIA	18.56
ICICI BANK LTD.	6.04
HDFC BANK LTD.	4.24
NATIONAL HIGHWAYS INFRA TRUST	3.28
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	3.13
AXIS BANK LTD.	3.03
LARSEN & TOUBRO LTD.	2.66
GAIL (INDIA) LTD.	2.62
RELIANCE INDUSTRIES LTD.	2.32
STATE BANK OF INDIA	2.25
GRAND TOTAL	48.13

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	18.11
FAST MOVING CONSUMER GOODS	14.27
CAPITAL GOODS	10.03
CHEMICALS	9.20
CONSUMER SERVICES	7.81
CONSTRUCTION MATERIALS	6.91
OIL, GAS & CONSUMABLE FUELS	6.31
POWER	4.71
CONSUMER DURABLES	4.10
INFORMATION TECHNOLOGY	3.69
AUTOMOBILE AND AUTO COMPONENTS	2.87
METALS & MINING	2.83
REALTY	2.40
TEXTILES	2.21
SERVICES	1.99
HEALTHCARE	1.37
TELECOMMUNICATION	1.18
CASH, CASH EQUIVALENTS AND OTHERS#	0.01
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	27.98
SOVEREIGN	20.31
OIL, GAS & CONSUMABLE FUELS	7.19
SERVICES	5.65
INFORMATION TECHNOLOGY	5.55
AUTOMOBILE AND AUTO COMPONENTS	5.37
POWER	4.89
CAPITAL GOODS	3.36
CONSTRUCTION	2.66
FAST MOVING CONSUMER GOODS	2.58
HEALTHCARE	2.25
METALS & MINING	2.12
TELECOMMUNICATION	2.07
REALTY	1.43
CONSTRUCTION MATERIALS	1.00
CONSUMER SERVICES	0.41
MEDIA, ENTERTAINMENT & PUBLICATION	0.33
CONSUMER DURABLES	0.23
CHEMICALS	0.04
CASH, CASH EQUIVALENTS, DERIVATIVE MARGIN AND OTHERS#	4.58
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

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

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

Key Information Memorandum

SBI MULTICAP FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
STATE BANK OF INDIA	7.28
TVS MOTOR COMPANY LTD.	5.63
ICICI BANK LTD.	5.39
BAJAJ FINANCE LTD.	3.69
AXIS BANK LTD.	3.61
DIVI'S LABORATORIES LTD.	3.56
K.P.R. MILL LTD.	3.54
MARUTI SUZUKI INDIA LTD.	3.39
HINDALCO INDUSTRIES LTD.	3.29
INTERGLOBE AVIATION LTD.	3.22
GRAND TOTAL	42.60

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI NIFTY MIDCAP 150 INDEX FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
SHRIRAM FINANCE LTD.	2.07
MAX HEALTHCARE INSTITUTE LTD.	1.90
AU SMALL FINANCE BANK LTD.	1.79
TRENT LTD.	1.69
THE INDIAN HOTELS COMPANY LTD.	1.67
THE FEDERAL BANK LTD.	1.60
TUBE INVESTMENTS OF INDIA LTD.	1.51
TVS MOTOR COMPANY LTD.	1.49
PERSISTENT SYSTEMS LTD.	1.34
TATA ELXSI LTD.	1.30
GRAND TOTAL	16.36

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	21.69
AUTOMOBILE AND AUTO COMPONENTS	13.40
CHEMICALS	9.19
CONSUMER DURABLES	8.76
TEXTILES	6.14
HEALTHCARE	5.98
CONSUMER SERVICES	5.46
FAST MOVING CONSUMER GOODS	3.30
METALS & MINING	3.29
SERVICES	3.22
CAPITAL GOODS	3.16
MEDIA, ENTERTAINMENT & PUBLICATION	3.03
CONSTRUCTION	2.87
INFORMATION TECHNOLOGY	2.21
SOVEREIGN	1.68
POWER	1.11
DERIVATIVES	1.06
CASH, CASH EQUIVALENTS AND OTHERS#	4.45
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	21.58
CAPITAL GOODS	12.45
HEALTHCARE	11.09
AUTOMOBILE AND AUTO COMPONENTS	9.12
CHEMICALS	7.52
INFORMATION TECHNOLOGY	5.95
CONSUMER SERVICES	5.34
CONSUMER DURABLES	5.01
OIL, GAS & CONSUMABLE FUELS	3.83
REALTY	3.21
METALS & MINING	3.02
POWER	2.76
SERVICES	2.24
CONSTRUCTION MATERIALS	1.97
FAST MOVING CONSUMER GOODS	1.38
TELECOMMUNICATION	1.32
MEDIA, ENTERTAINMENT & PUBLICATION	1.22
DIVERSIFIED	0.52
TEXTILES	0.49
CASH, CASH EQUIVALENTS AND OTHERS#	-0.02
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

SBI NIFTY SMALLCAP 250 INDEX FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
KPIT TECHNOLOGIES LTD.	1.60
INDIAN ENERGY EXCHANGE LTD.	1.30
CARBORUNDUM UNIVERSAL LTD.	1.28
IDFC LTD.	1.28
KEI INDUSTRIES LTD.	1.16
CITY UNION BANK LTD.	1.11
REDINGTON LTD.	1.10
ELGI EQUIPMENTS LTD.	1.10
PVR LTD.	1.07
JINDAL STAINLESS LTD.	1.07
GRAND TOTAL	12.07

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI DIVIDEND YIELD FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
TATA CONSULTANCY SERVICES LTD.	6.87
INFOSYS LTD.	6.80
HDFC BANK LTD.	5.24
ITC LTD.	3.63
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	3.59
LARSEN & TOUBRO LTD.	3.42
HINDUSTAN UNILEVER LTD.	3.18
BAJAJ AUTO LTD.	3.15
L&T TECHNOLOGY SERVICES LTD.	3.12
STATE BANK OF INDIA	2.99
GRAND TOTAL	41.99

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	19.58
CAPITAL GOODS	14.59
HEALTHCARE	9.09
CHEMICALS	6.71
INFORMATION TECHNOLOGY	6.16
CONSUMER SERVICES	5.50
FAST MOVING CONSUMER GOODS	4.61
CONSUMER DURABLES	4.56
AUTOMOBILE AND AUTO COMPONENTS	4.32
SERVICES	4.31
CONSTRUCTION	4.03
OIL, GAS & CONSUMABLE FUELS	2.82
METALS & MINING	2.75
REALTY	1.94
TELECOMMUNICATION	1.87
TEXTILES	1.83
MEDIA, ENTERTAINMENT & PUBLICATION	1.67
CONSTRUCTION MATERIALS	1.57
POWER	0.88
FOREST MATERIALS	0.71
DIVERSIFIED	0.43
CASH, CASH EQUIVALENTS AND OTHERS#	0.07
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
INFORMATION TECHNOLOGY	18.46
FINANCIAL SERVICES	17.58
AUTOMOBILE AND AUTO COMPONENTS	12.02
FAST MOVING CONSUMER GOODS	9.06
SERVICES	4.69
OIL, GAS & CONSUMABLE FUELS	4.60
HEALTHCARE	4.13
CONSTRUCTION	3.42
CAPITAL GOODS	3.10
POWER	2.33
METALS & MINING	1.87
CONSTRUCTION MATERIALS	1.86
CASH, CASH EQUIVALENTS AND OTHERS#	16.88
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

Key Information Memorandum

SBI CRISIL IBX SDL INDEX-SEPT 2027 FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
STATE GOVERNMENT OF TAMIL NADU	38.68
STATE GOVERNMENT OF MAHARASHTRA	27.47
STATE GOVERNMENT OF RAJASTHAN	7.50
STATE GOVERNMENT OF GUJARAT	5.31
STATE GOVERNMENT OF UTTAR PRADESH	3.38
GOVERNMENT OF INDIA	3.35
STATE GOVERNMENT OF MADHYA PRADESH	3.33
STATE GOVERNMENT OF CHHATTISGARH	2.91
STATE GOVERNMENT OF TELANGANA	2.10
STATE GOVERNMENT OF HARYANA	1.65
GRAND TOTAL	95.68

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
SOVEREIGN	97.30
CASH, CASH EQUIVALENTS AND OTHERS#	2.70
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

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

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

SBI CRISIL IBX GILT INDEX-APR-2029 FUND

TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
GOVERNMENT OF INDIA	99.11
GRAND TOTAL	99.11

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
SOVEREIGN	99.11
CASH, CASH EQUIVALENTS AND OTHERS#	0.89
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI CRISIL IBX GILT INDEX- JUNE 2036 FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
GOVERNMENT OF INDIA	96.29
GRAND TOTAL	96.29

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
SOVEREIGN	96.29
CASH, CASH EQUIVALENTS AND OTHERS#	3.71
GRAND TOTAL	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

SBI CPSE BOND PLUS SDL SEP 2026 50 50 INDEX FUND
TOP 10 HOLDINGS*:

Issuer Name	% of Net Asset
REC LTD.	13.81
POWER FINANCE CORPORATION LTD.	13.76
STATE GOVERNMENT OF MAHARASHTRA	12.82
STATE GOVERNMENT OF GUJARAT	9.26
EXPORT-IMPORT BANK OF INDIA	6.06
STATE GOVERNMENT OF WEST BENGAL	5.08
INDIAN RAILWAY FINANCE CORPORATION LTD.	5.06
STATE GOVERNMENT OF UTTAR PRADESH	4.97
STATE GOVERNMENT OF TAMIL NADU	4.50
STATE GOVERNMENT OF HARYANA	3.85
Grand Total	79.17

* Excludes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
SOVEREIGN	54.19
FINANCIAL SERVICES	39.27
POWER	3.92
CASH, CASH EQUIVALENTS AND OTHERS#	2.62
Grand Total	100.00

Includes TREPS, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :
<https://www.sbimf.com/en-us/portfolios>

Key Information Memorandum

I. SBI MAGNUM EQUITY ESG FUND

(An open ended equity scheme investing in companies following the ESG theme)
Continuous Offer for sale of Units at NAV related prices

Investment Objective

The objective of the scheme is to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of companies following Environmental, Social and Governance (ESG) criteria.

The Fund aims at achieving its objectives by aligning itself to its Responsible Investment Policy and using ESG assessments of constituent companies to minimise risks arising from ESG factors and deliver risk-adjusted returns to the investors. The fund uses negative screening, ESG integration and best-in-class approaches for stock selection.

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

Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments following Environmental, Social and Governance (ESG) criteria (including derivatives and foreign securities)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme..

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

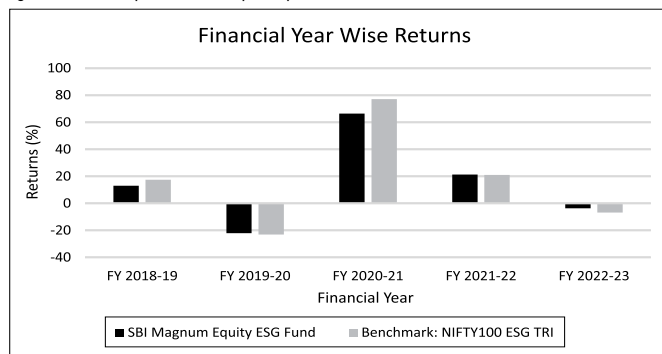
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum Equity ESG Fund - Reg Plan - Growth	3.83%	21.34%	10.74%	14.06%
First Tier benchmark: NIFTY 100 ESG TRI Index	-1.98%	21.87%	11.81%	N.A.

Inception Date - January 1, 1991. Returns are CAGR. Note: Since TRI data is not available prior to 01-Apr-2011 for NIFTY100 ESG Index, performance for such period is not provided.

As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

NIFTY ESG 100 is the benchmark index for the SBI Magnum Equity ESG Fund. The fund is continuously aligned with the ESG characteristics of the benchmark. The methodology of the benchmark can be accessed here: https://www.sbimf.com/en-us/pdf/benchmark_methodology.pdf

Name of the Fund Manager

Mr. Rohit Shimpi

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

Tenure of managing the scheme

Mr. Rohit Shimpi: 1.4 Years, Managing since January 2022

Mr. Mohit Jain: 5.4 years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment - 1%; • For exit after 1 year from the date of allotment - Nil.

The AMC reserves the right to modify / change the load structure on a prospective basis.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Equity ESG Fund	1.96%	1.34%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

II. SBI LARGE AND MIDCAP FUND

(An open ended equity scheme investing in both large cap and mid cap stocks)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in diversified portfolio comprising predominantly large cap and mid cap companies.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments of large cap* companies (including derivatives)	35%-65%	High
Equity and equity related instruments of mid cap* companies (including derivatives)	35%-65%	High
Other equities and equity related instruments	0%-30%	High
Units issued by REIT/InvIT ^A	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-30%	Medium
Money market instruments	0%-30%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

*Large Cap means: 1st -100th company in terms of full market capitalization. Mid Cap means:101st to 250th company in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time. Other equities may include small cap stocks. Small Cap means: 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.

*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 30% of the net assets of the Scheme.

^The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may invest in mutual fund units as permissible.

The scheme may invest in repo in corporate debt.

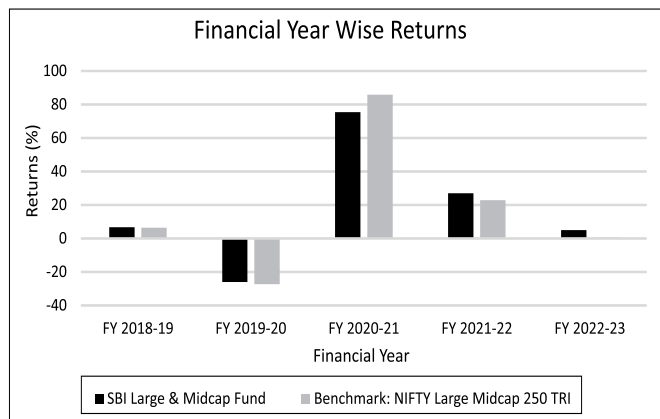
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Large & Midcap Fund - Reg Plan - Growth	8.24%	28.88%	12.74%	14.51%
First Tier benchmark index : NIFTY Large Midcap 250 TRI	5.63%	28.12%	11.71%	N.A.

Inception Date - February, 28 1993

Returns are CAGR. As the scheme was launched before the launch of the above benchmark index, benchmark index figures since inception or the required period are not available.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500 or 1 unit or account balance, whichever is lower.

First Tier Benchmark Index

Nifty Large Mid Cap 250 TRI Index

Name of the Fund Manager

Mr. Saurabh Pant.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

Tenure of managing the scheme

Mr. Saurabh Pant : 6.7 Years. Managing since September 2016

Mr. Mohit Jain : 5.4 years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit on or before 30 days from the date of allotment – 0.10 % • For exit after 30 days from the date of allotment – Nil. The AMC reserves the right to modify / change the load structure on a prospective basis.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Large & Midcap Fund	1.79%	0.99%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

III. SBI LONG TERM EQUITY FUND

(An open ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit)

Continuous Offer for sale of Units of NAV related prices

Investment Objective

The prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investments made in scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.

Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits

Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity/Cumulative Convertible Preference Shares/ Fully Convertible Debentures and Bonds	80 – 100%	Medium
Money Market Instruments**	0%-20%	Low

Investment shall also be made in Partly Convertible Debentures (PCDs) and bonds including those issued on rights basis subject to the condition that as far as possible the non-convertible portion of the debentures so acquired or subscribed shall be divested within a period of 12 months. The balance funds shall be invested in short term money market instruments or other liquid instruments or both. The investment process as above will be completed within six months. In the interim period the funds will be invested in short term money market instruments or other liquid instruments or both. After 6 months from the closure of the scheme, the fund may invest an amount not exceeding 15% of the resources mobilised in money market and other liquid instruments could go upto 20% of the net assets of the scheme.

**Money Market Instruments will include Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short term bank deposits, short-term Government securities (of maturities less than 1 year) and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

The Scheme may invest in derivatives (equity as well as debt) and Securitized Debt, as and when, permitted by ELSS /SEBI Guidelines

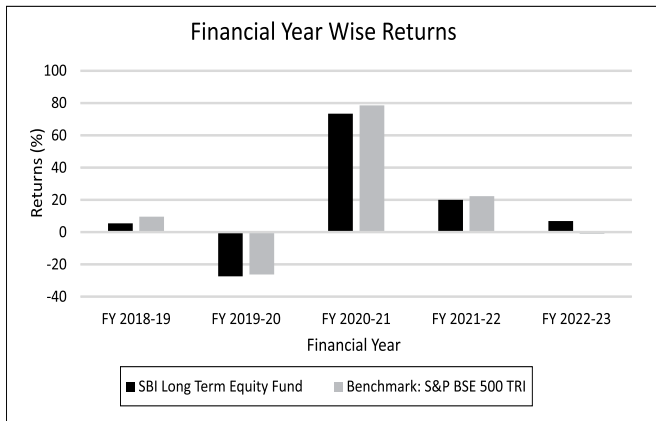
Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Long Term Equity Fund - Reg Plan - Growth	11.57%	26.54%	11.01%	15.45%
First Tier Benchmark: - S&P BSE 500 TRI Index	4.24%	25.50%	11.38%	N.A.

Date of inception: 31/03/1993

Returns are CAGR calculated for Growth option. S&P BSE 500 PRI values are available from 1st February 1999 & S&P BSE 500 TRI values are available from 29th June 2007, hence since inception is N.A.

Key Information Memorandum



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 500 & in multiples of Rs. 500 thereafter.
- **Additional Purchase amount:** Rs. 500 & in multiples of Rs. 500 thereafter.
- **Repurchase:** Rs.500 or 1 unit or account balance, whichever is lower.

(Investment in the schemes would be subject to lock in period of 3 years from the date of allotment)

First Tier Benchmark Index

S&P BSE 500 TRI Index

Name of the Fund Manager :

Mr. Dinesh Balachandran

Tenure of managing the scheme :

6.7 Years. Managing since September 2016

Expenses of the scheme

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no.2; Exit Load – Nil

Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Long Term Equity Fund	1.72%	1.07%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

IV. SBI MAGNUM GLOBAL FUND

(An open ended equity scheme investing in companies following the MNC theme)

Continuous Offer for sale of Units of NAV related prices

Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in diversified portfolio comprising primarily of MNC companies

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related companies within MNC space including derivatives and foreign securities#	80%-100%	High

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT*	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money market instruments	0%-20%	Low

* The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

#The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

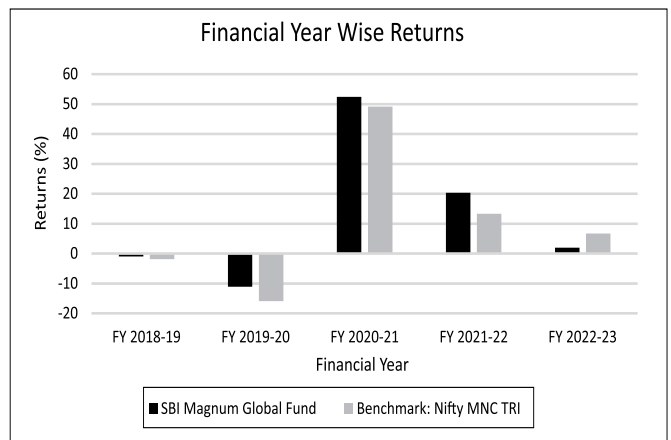
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum Global Fund - Reg Plan - Growth	11.16%	20.38%	10.26%	14.28%
First Tier Benchmark: Nifty MNC TRI	8.60%	18.23%	7.57%	N.A.

Date of inception: 30/04/1994

Returns are CAGR calculated for Growth Option. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty MNC TRI

Name of the Fund Manager

Mr. R. Srinivasan

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

Tenure of managing the scheme

Mr. R. Srinivasan: 1.4 Years. Managing since January 2022

Mr. Mohit Jain: 5.4 years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 12 months from the date of allotment - 1%; • For exit after 12 months from the date of allotment - Nil.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Global Fund	1.92%	1.24%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

V. SBI EQUITY HYBRID FUND

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

The investment objective of the scheme is to provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in fixed income securities.

However, there can be no assurance that the investment objective of the scheme will be achieved. The scheme does not guarantee or assure any returns.

Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments (including derivatives)	65%-80%	High
Units issued by REIT/InvIT [^]	0%-10%	Medium to High
Debt instruments (including securitized debt) and money market instruments	20%-35%	Low to Medium

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

^{*}The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

[^]The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may invest in mutual fund units as permissible.

The scheme may invest in repo in corporate debt.

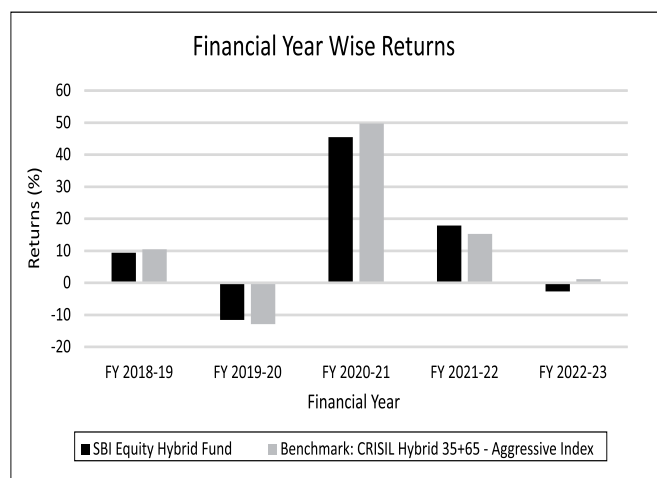
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Equity Hybrid Fund - Reg Plan - Growth	1.89%	17.20%	9.94%	15.00%
First Tier Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	5.30%	17.86%	10.81%	N.A.

Date of inception: 09/10/1995

As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

CRISIL Hybrid 35+65 - Aggressive Index

Name of the Fund Manager

Mr. R. Srinivasan – Equity, Mr. Dinesh Ahuja – Debt.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

Tenure of managing the scheme

Mr. R. Srinivasan - 11.3 years . Managing since January 2012

Mr. Dinesh Ahuja - 11.3 years. Managing since January 2012

Mr. Mohit Jain - 5.4 years, Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 12 months from the date of allotment –

- o For 10% of investments – Nil
- o For remaining investments – 1.00%

• For exit load after 12 months from the date of allotment – Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Equity Hybrid Fund	1.46%	0.79%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

VI. SBI CONSUMPTION OPPORTUNITIES FUND

(An open ended equity scheme following consumption theme)
Continuous Offer for sale of Units of NAV related prices

Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities in Consumption space.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equities and equity related securities in Consumption sector (including derivatives and foreign securities*)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT [^]	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI

*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

[^]The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer to the Scheme Information Document.

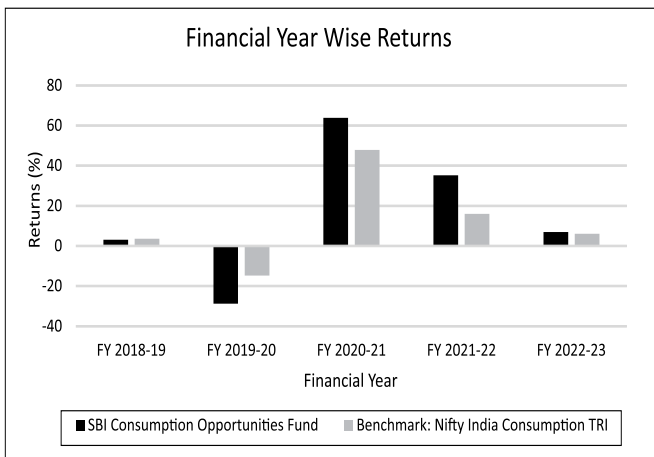
Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Consumption Opportunities Fund - Reg Plan - Growth	9.99%	31.68%	11.14%	15.12%
First Tier Benchmark: Nifty India Consumption TRI Index	7.17%	19.94%	9.39%	N.A.

Date of Inception – July 5, 1999.

As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

Returns are CAGR calculated for Growth Option.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty India Consumption TRI Index

Name of the Fund Manager

Mr. Saurabh Pant

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

Tenure of managing the scheme

Mr. Saurabh Pant: 11.9 Years. Managing since June 2011

Mr. Mohit Jain: 5.4 years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit on or before 30 Days from the date of allotment - 0.10%; • For exit after 30 Days from the date of allotment - Nil. The AMC reserves the right to modify / change the load structure on a prospective basis

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Consumption Opportunities Fund	2.21%	1.17%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

VII. SBI TECHNOLOGY OPPORTUNITIES FUND

(An open ended equity scheme investing in technology and technology related sectors)
Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities in technology and technology related companies.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equities and equity related securities in technology and technology related securities (including derivatives and foreign securities*)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT [^]	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

[^]The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the

net assets of the scheme.

*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

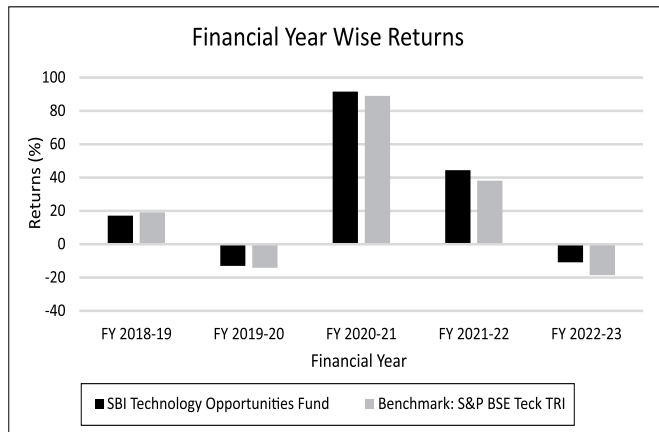
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Technology Opportunities Fund Reg Plan - Growth	-1.79%	29.69%	17.92%	14.64%
First Tier Benchmark: S&P BSE Teck TRI	-10.92%	22.63%	14.07%	N.A.

Date of inception: 05/07/1999

Returns are CAGR calculated for Growth option. As the scheme was launched before the launch of the First tier benchmark index, first tier benchmark index figures since inception or for the required period are not available.



The above performance is of regular plan growth option

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

S&P BSE Teck TRI

Name of the Fund Manager

Mr. Saurabh Pant

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

Tenure of managing the scheme

Mr. Saurabh Pant: 1.4 Years. Managing since January 2022

Mr. Mohit Jain: 5.4 years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 15 days from the date of allotment - 0.50%; •For exit after 15 days from the date of allotment - Nil.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Technology Opportunities Fund	1.97%	0.87%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

VIII. SBI HEALTHCARE OPPORTUNITIES FUND

(An open ended equity scheme investing in healthcare sector)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide the investors with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities in Healthcare space.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equities and equity related securities in Healthcare space (including derivatives and foreign securities*)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT [^]	0%-10%	High
Debt instruments (including securitized debt)	0%-20%	Medium
Money market instruments	0%-20%	Low

[^]The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer to the Scheme Information Document.

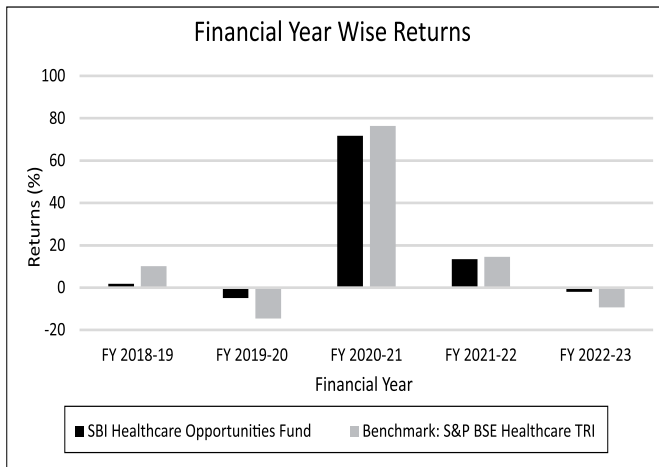
Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Healthcare Opportunities Fund - Reg Plan - Growth	1.91%	17.40%	12.64%	15.21%
First Tier Benchmark: S&P BSE Health Care TRI Index	-4.69%	15.26%	11.01%	13.42%

Date of inception: 05/07/1999

Returns are CAGR calculated for Growth Options. As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of S&P BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.

Key Information Memorandum



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

S&P BSE Healthcare TRI Index

Name of the Fund Manager

Mr. Tanmaya Desai.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

Tenure of managing the scheme

Mr. Tanmaya Desai: 11.9 Years. Managing since June 2011

Mr. Mohit Jain: 5.4 years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 15 Days from the date of allotment - 0.50%; • For exit after 15 Days from the date of allotment - Nil.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Healthcare Opportunities Fund	2.14%	1.08%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

IX. SBI CONTRA FUND

(An open ended equity scheme following contrarian investment strategy)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments of companies which follow the contrarian investment theme (including derivatives)	65%-100%	High
Other equities and equity related instruments	0%-35%	High
Units issued by REIT/InvIT*	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-35%	Medium
Money Market Instruments	0%-35%	Low

*The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

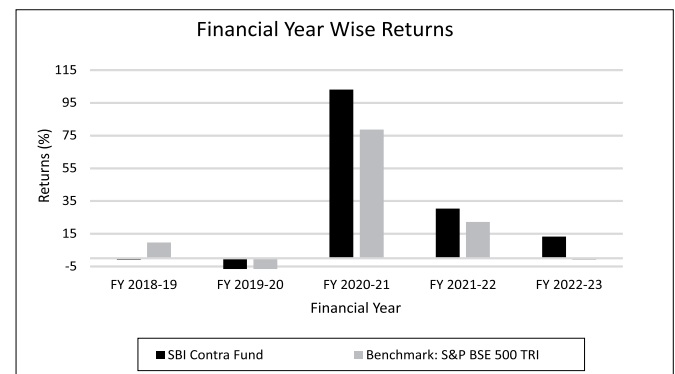
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Contra Fund - Reg Plan - Growth	14.90%	40.38%	14.67%	18.72%
First Tier Benchmark: S&P BSE 500 TRI Index	4.24%	25.50%	11.38%	15.01%

Date of inception: 05/07/1999

Returns are CAGR calculated for Growth Options. As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 05-Jul-99 to 31-Jul-06 and TRI values since 01-Aug-06..



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

S&P BSE 500 TRI Index

Name of the Fund Manager

Mr. Dinesh Balachandran

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

Tenure of managing the scheme

Mr. Dinesh Balachandran: 5 Years . Managing since May 5, 2018

Mr. Mohit Jain: 5.4 Years. Managing since November 2017

Expenses of the scheme:-
Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment – 1% ; • For exit after 1 year from the date of allotment - Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Contra Fund	1.78%	0.90%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

X. SBI NIFTY INDEX FUND

(An open ended scheme tracking Nifty 50 Index)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

The scheme will invest in stocks comprising the Nifty 50 index in the same proportion as their weightage in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/loss plus IDCW payments by the constituent stocks.

The scheme will adopt a passive investment approach.

However, there can be no assurance that the investment objective of the scheme will be achieved

Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Stocks comprising the Nifty 50 Index	95%-100%	High
Cash and Money Market Instruments	0%-5%	Low

The Scheme shall make investment in derivative as permitted under the SEBI Regulations. Investment in derivatives will be upto 100% of the net assets. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

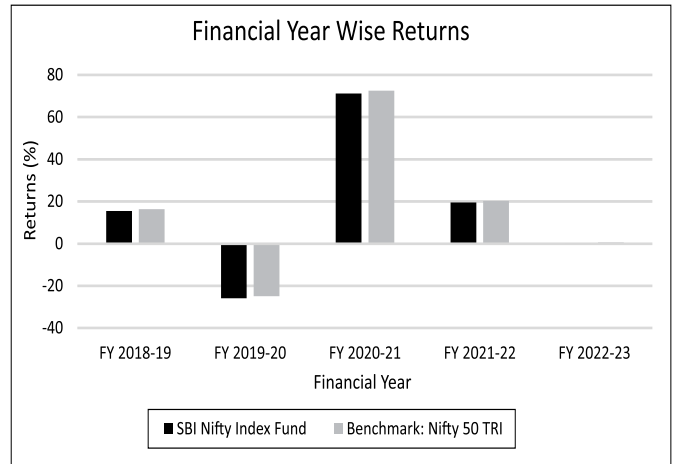
The funds raised under the scheme shall be invested only in the stocks comprising the Nifty 50 Index and will be as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

There can be no assurance that the investment objective of the scheme will be realized. The Fund Manager may churn the portfolio to the extent as considered necessary to replicate the index

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Nifty Index Fund - Reg Plan - Growth	6.31%	22.98%	11.38%	13.80%
First Tier Benchmark: Nifty 50 TRI Index	6.91%	23.78%	12.31%	15.58%

Returns are CAGR calculated for growth option and Inception Date: Jan 17, 2002.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance, whichever is lower.

First Tier Benchmark Index

Nifty 50 TRI Index

Name of the Fund Manager

Mr. Raviprakash Sharma

Mr Mohit Jain

Tenure of managing the scheme

Mr. Raviprakash Sharma - 12.3 Years. Managing since February 2011

Mr. Mohit Jain 5.4 Years. Managing since November 2017

Expenses of the scheme
Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – •For exit within 15 days from the date of allotment - 0.20%; • For exit on or after 15 days from the date of allotment - Nil.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Nifty Index Fund	0.50%	0.18%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XI. SBI FOCUSED EQUITY FUND

(An open ended equity scheme investing in maximum 30 stocks across multicap space)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in a concentrated portfolio of equity and equity related securities.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Key Information Memorandum

Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments including derivatives	65%-100%	High
Units issued by REIT/InvIT*	0%- 10%	Medium to High
Debt instruments (including securitized debt)	0%-35%	Medium
Money Market Instruments	0%-35%	Low

*The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

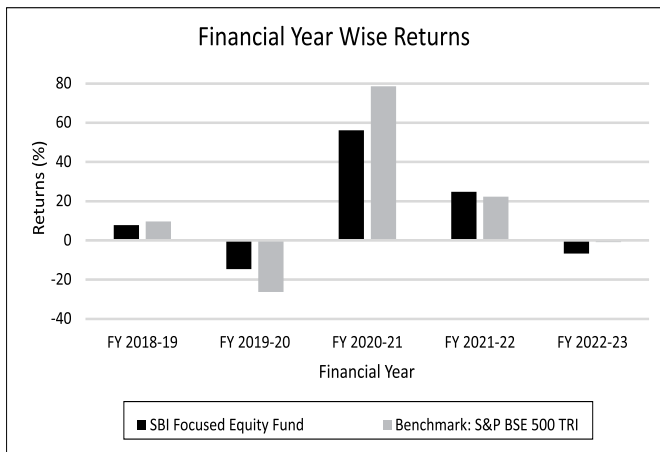
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Focused Equity Fund - Reg Plan - Growth	1.96%	20.83%	10.67%	18.35%
First Tier Benchmark: S&P BSE 500 TRI	4.24%	25.50%	11.38%	14.97%

Date of inception: 17/09/2004

As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

S&P BSE 500 TRI

Name of the Fund Manager

Mr. R. Srinivasan

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

Tenure of managing the scheme

Mr. R. Srinivasan: 14 Years. Managing since May 2009

Mr. Mohit Jain: 5.4 Years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment – 1% ; • For exit after 1 year from the date of allotment - Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Focused Equity Fund	1.61%	0.70%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XII. SBI MAGNUM MIDCAP FUND

(An open ended equity scheme predominantly investing in mid cap stocks)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open ended scheme by investing predominantly in a well-diversified basket of equity stocks of midcap companies.

However, there can be no assurance that the investment objective of the scheme will be achieved

Asset Allocation Pattern of the scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments of midcap*companies (including derivatives)	65%	100%	High
Other equities and equity related instruments	0%	35%	High
Units issued by REIT/InvIT^	0%	10%	Medium to High
Debt instruments (including securitized debt)	0%	35%	Medium
Money Market Instruments	0%	35%	Low

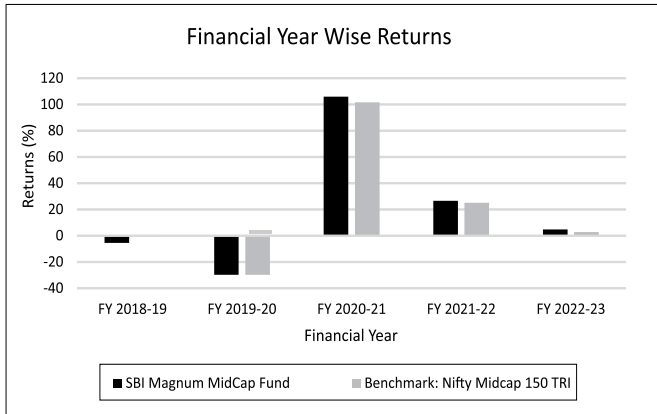
- The scheme may engage in stock lending - upto 20% of the net assets of the scheme
- Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.
- * Mid Cap means:101st to 250th company in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time
- Other equities may include large cap stocks and small cap stocks. Large Cap Stocks – 1st -100th company in terms of full market capitalization. Small Cap - 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.
- ^ The exposure will be in line with SEBI/AMFI limits specified from time to time
- The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.
- The scheme may invest in mutual fund units as permissible.
- The Scheme may invest in repo in corporate debt.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum MidCap Fund - Reg Plan - Growth	6.65%	36.20%	12.53%	16.17%
First Tier Benchmark: Nifty Midcap 150 Index TRI	7.46%	33.55%	12.02%	N.A.

Date of inception: 29 March, 2005

Returns are CAGR calculated for Growth Options. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

First Tier Benchmark Index

Nifty Midcap 150 Index TRI

Name of the Fund Manager

Ms. Sohini Andani.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

Tenure of managing the scheme

Ms. Sohini Andani: 12.9 Years. Managing since July 2010

Mr. Mohit Jain: 5.4 years. Managing since November 2017

Expenses of the scheme
Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – •For exit within 1 year from the date of allotment - 1%; • For exit after 1 year from the date of allotment - Nil.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Midcap Fund	1.79%	0.95%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25

XIII. SBI MAGNUM COMMA FUND

(An open ended equity scheme investing in commodity and commodity related sectors)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

To generate opportunities for growth along with possibility of consistent returns by investing predominantly in a portfolio of stocks of companies engaged in the commodity and commodity related businesses.

However, there can be no assurance that the investment objective of the scheme will be achieved

Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related securities of commodity and related companies (including foreign securities*)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT [^]	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

[^]The exposure will be in line with SEBI/AMFI limits specified from time to time.

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI

*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

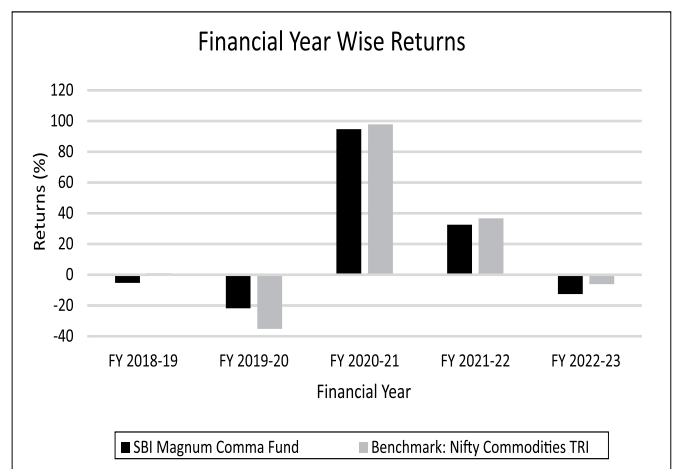
For detailed asset allocation, please refer the Scheme Information Document..

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum Comma Fund - Reg Plan - Growth	-8.55%	26.02%	10.37%	11.17%
First Tier Benchmark: Nifty Commodities TRI Index	-5.70%	31.34%	10.57%	11.05%

Date of inception: 08/08/2005

Returns are CAGR calculated for Growth Options. As TRI data is not available since inception of SBI Magnum Comma Fund, benchmark performance is calculated using composite CAGR of Nifty Commodities PRI values from 08-Aug-05 to 13-Feb-12 and TRI values since 14-Feb-12.



The above performance is of regular plan growth option.

Key Information Memorandum

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty Commodities TRI Index

Name of the Fund Manager

Mr. Richard D'souza

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

Tenure of managing the scheme

Mr. Richard D'souza: 8.8 Years. Managing since August 2014

Mr. Mohit Jain: 5.4 years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit on or before 30 days from the date of allotment - 0.50%

For exit after 30 days from the date of allotment - Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Comma Fund	2.57%	2.03%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XIV. SBI FLEXICAP FUND

(An open ended equity scheme investing across large cap, mid cap, small cap stocks)
Continuous Offer for sale of Units at NAV related prices

Investment Objective

to provide investors with opportunities for long-term growth in capital along with the liquidity of an open ended scheme through an active management of investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum and in debt and money market instruments.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments (including derivatives)	65%-100%	High
Units issued by REIT/InvIT^	0%-10%	Medium to High
Debt instruments (including securitized debt^, structured obligations and credit enhancements#	0%-35%	Medium
Money market instruments	0%-35%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments (including writing covered call options) to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity, overseas ETFs and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The Scheme may invest in repo in corporate debt upto 10% of the net assets of the Scheme and will be in line with SEBI/AMFI limits specified from time to time.

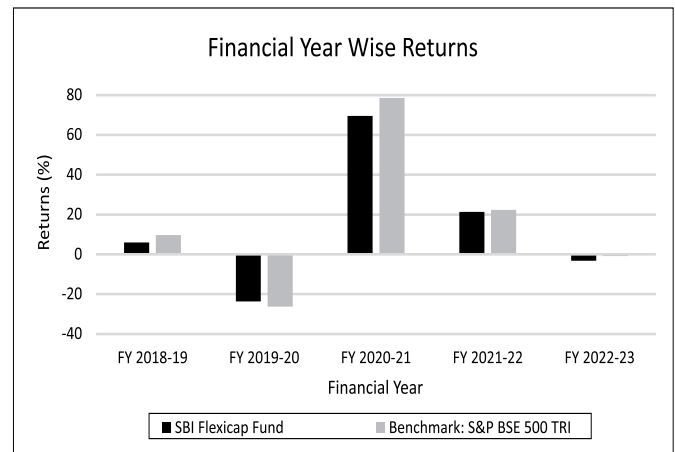
The scheme may invest in Mutual Fund units including ETFs to the extent of 35% of net assets. This investment is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Flexicap Fund - Reg Plan - Growth	4.12%	22.81%	9.88%	12.33%
First Tier Benchmark: S&P BSE 500 TRI Index	4.24%	25.50%	11.38%	12.98%

Inception Date: 29th Sep 2005.

Returns are CAGR calculated for Growth Options. As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 TRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

S&P BSE 500 TRI Index

Name of the Fund Manager

Mr. R. Srinivasan

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

Tenure of managing the scheme

For Mr. R. Srinivasan: 1.4 years Managing since Jan 2022

Mr. Mohit Jain 5.4 years Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit on or before 30 days from the date of allotment - 0.10% • For exit after 30 days from the date of allotment- Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Flexicap Fund	1.70%	0.85%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XV. SBI BLUE CHIP FUND

(An open ended equity scheme predominantly investing in large cap stocks)
 Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of large cap equity stocks (as specified by SEBI/AMFI from time to time).

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

Instruments	Indicative Allocation (% of total assets)	Risk Profile
Equity and Equity related Instruments of large cap companies*(including Derivatives)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT [^]	0%-20%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money market instruments	0%-20%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme.

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 20% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

*Large Cap Stocks – 1st -100th company in terms of full market capitalization. This will be in line with limits/classification defined by AMFI/SEBI from time to time

Other equities could include mid and small cap stocks. Mid Cap:101st to 250th company in terms of full market capitalization. Small Cap: 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.

[^]The exposure will be in line with SEBI/AMFI limits specified from time to time

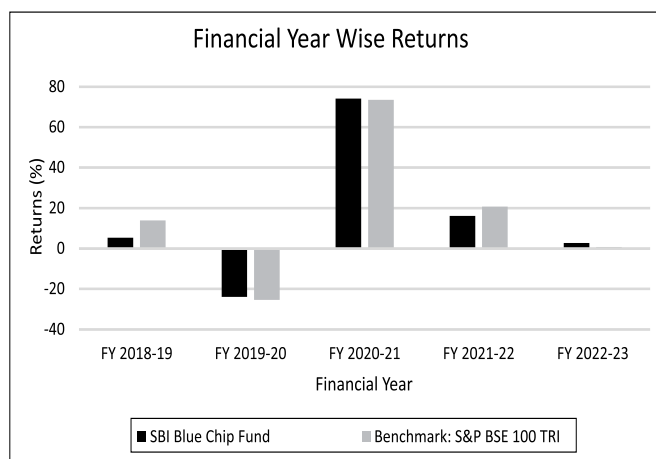
For detailed asset allocation, please refer to the Scheme Information Document..

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Blue Chip Fund - Reg Plan - Growth	9.13%	24.10%	10.48%	11.47%
First Tier Benchmark: S&P BSE 100 TRI Index	5.80%	24.19%	11.89%	12.35%

Date of inception: 14/02/2006.

Returns are CAGR calculated for Growth Options. As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

S&P BSE 100 TRI Index

Name of the Fund Manager

Ms. Sohini Andani

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

Tenure of managing the scheme

Ms. Sohini Andani: 12.6 Years. Managing since September 2010.

Mr. Mohit Jain: 5.4 Years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment – 1%. ; • For exit after 1 year from the date of allotment - Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Blue Chip Fund	1.59%	0.90%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

Key Information Memorandum

XVI. SBI ARBITRAGE OPPORTUNITIES FUND

(An open ended scheme investing in arbitrage opportunities)
Continuous Offer for sale of Units at NAV related prices

Investment Objective

The investment objective of the Scheme is to provide capital appreciation and regular income for unitholders by identifying profitable arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.

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

Asset Allocation Pattern of the scheme

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments	65%	85%	High
Derivative including Index Futures, Stock Futures, Index Options and Stock Options	65%	85%	High
Debt and Money market instruments**	15%	35%	Medium to Low

- The notional value exposure in derivatives would be reckoned for the purposes of the specified limit.
- The margin money deployed on these positions would be included in the money market category.
- Exposure to securitized debt will be not more than 10% of the net assets of the Scheme.

When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be in accordance with the allocation given below. However, in case no arbitrage opportunity is available, then 100% of the remaining investible corpus (to the extent not deployed in arbitrage opportunities in the asset allocation pattern mentioned above) will be deployed in short term debt and money market instruments with tenure not exceeding 91 days (including investments in securitized debt).

In this scenario also, the allocation in Equities and equity related instruments, Derivatives including index futures, stock futures, index options, and stock options, etc will continue to be made in arbitrage opportunities only

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments	0%	65%	High
Derivative including Index Futures, Stock Futures, Index Options and Stock Options	0%	65%	High
Debt and Money market instruments**	0%	100%	Medium to Low

- The notional value exposure in derivatives would be reckoned for the purposes of the specified limit.
- The margin money deployed on these positions would be included in the money market category.
- Exposure to securitized debt will be not more than 10% of the net assets of the Scheme.

** Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Collateralised Borrowing & Lending Obligation (CBLO), Government securities having an unexpired maturity of less than 1 year, Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

The cumulative gross exposure through equity and equity related instruments (including derivatives), debt (including Money Market Instrument) will not exceed 100% of the net assets of the scheme.

The Scheme shall invest in repo in corporate debt securities.

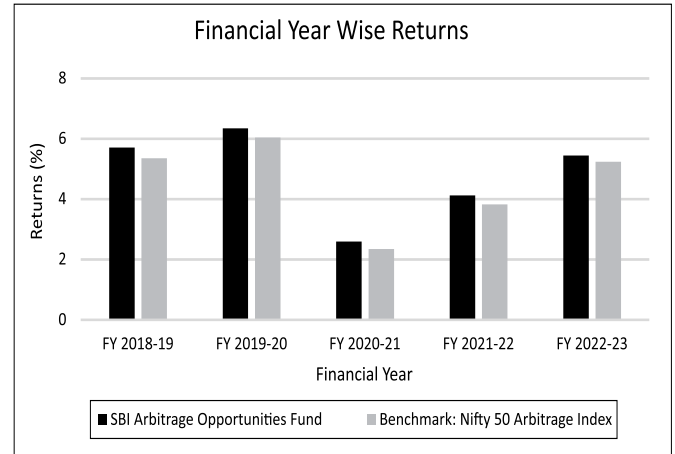
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Arbitrage Opportunities Fund - Reg Plan -Growth	5.62%	4.15%	4.90%	6.65%
First Tier Benchmark: - Nifty 50 Arbitrage Index	5.53%	3.91%	4.64%	N.A.

Date of inception: 03/11/2006.

Returns are CAGR calculated for Growth Options. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty 50 Arbitrage Index

Name of the Fund Manager

Mr. Neeraj Kumar for Equity portion and Mr. Arun R for Debt portion

Tenure of managing the scheme

Mr. Neeraj Kumar - 10.6 Years. Managing since October 2012

Mr. Arun R - 1.9 years. Managing since June 2021.

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – ● For exit on or before 1 month from the date of allotment – 0.25%. ; ● For exit after 1 month from the date of allotment - Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Arbitrage Opportunities Fund	0.82%	0.36%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XVII. SBI INFRASTRUCTURE FUND

(An open ended equity scheme investing in infrastructure and allied sectors)
 Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy and in debt & money market instruments.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

The asset allocation of the scheme under normal circumstances would be as under:

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related securities of companies in infrastructure sector (including foreign securities*)	80%	100%	High
Other equities and equity related instruments	0%	20%	High
Units issued by REIT/InVIT [^]	0%	10%	Medium to High
Debt instruments (including securitized debt)	0%	20%	Medium
Money Market Instruments	0%	20%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through equity and equity related instruments (including derivatives), debt (including Money Market Instrument) will not exceed 100% of the net assets of the scheme.

*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

[^]The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

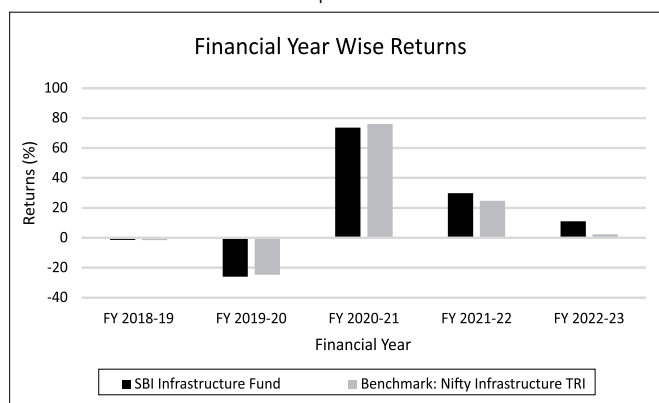
For detailed asset allocation, please refer to the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Infrastructure Fund - Reg Plan - Growth	12.80%	31.03%	11.76%	6.86%
First Tier Benchmark: Nifty Infrastructure TRI Index	5.32%	26.59%	10.68%	3.35%

Date of inception: July 06, 2007

Returns are CAGR calculated for Growth option



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty Infrastructure TRI Index

Name of the Fund Manager

Mr. Bhavin Vitlani

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

Tenure of managing the scheme

Mr. Bhavin Vitlani: 1.4 years, Managing since Jan 2022

Mr. Mohit Jain: 5.4 years, Managing since Nov 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit on or before 30 days from the date of allotment - 0.50%

For exit after 30 days from the date of allotment - Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Infrastructure Fund	2.31%	1.86%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 11-35.

XVIII. SBI PSU FUND

(An open ended equity scheme investing in PSU/PSU subsidiaries sector)
 Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings (and their subsidiaries) and in debt and money market instruments issued by PSUs and others.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equities of PSU companies and their subsidiaries (including derivatives)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InVIT*	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

*The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the

Key Information Memorandum

net assets of the scheme.

The Scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt

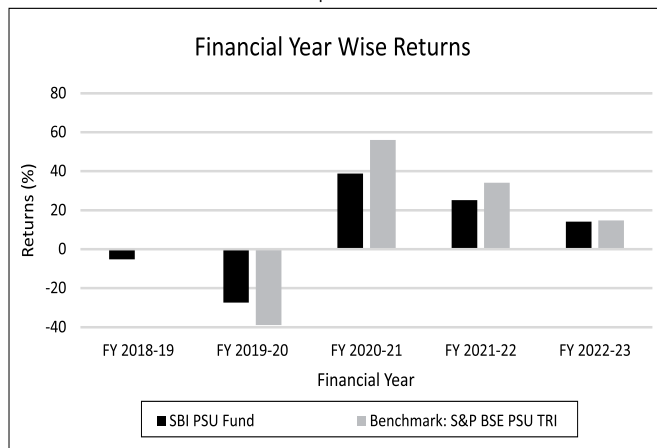
For detailed asset allocation, please refer to the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI PSU Fund - Reg Plan - Growth	18.22%	25.79%	7.26%	3.74%
First Tier Benchmark: S&P BSE PSU TRI Index	19.75%	33.92%	9.44%	3.62%

Date of inception: July 07, 2010

Returns are CAGR calculated for Growth option.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

S&P BSE PSU TRI Index

Name of the Fund Manager

Mr. Richard D'souza.

Tenure of managing the scheme

8.8 Years. Managing since August 2014

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit on or before 30 days from the date of allotment - 0.50%

For exit after 30 days from the date of allotment - Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI PSU Fund	2.48%	1.40%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XIX. SBI SMALL CAP FUND

(An open ended equity scheme predominantly investing in small cap stocks)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of small cap companies.

However, there can be no assurance that the investment objective of the scheme will be achieved.

Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments of small cap* companies (including derivatives)	65%-100%	High
Other equities and equity related instruments	0%-35%	High
Units issued by REIT/InvIT^	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-35%	Medium
Money market instruments	0%-35%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme

*Small Cap means: 251st company onwards in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time

Other equities could include stocks other than small cap. Large Cap means: 1st -100th company in terms of full market capitalization. Mid Cap:101st to 250th company in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time

^The exposure will be in line with SEBI/AMFI limits specified from time to time

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt

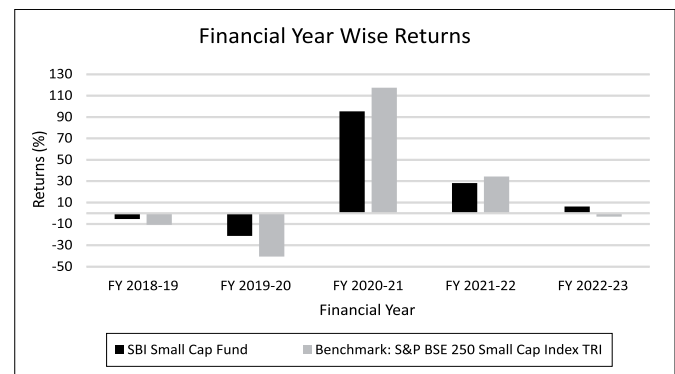
For detailed asset allocation, please refer to the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Small Cap Fund - Reg Plan - Growth	8.11%	35.67%	13.81%	19.49%
First Tier Benchmark: S&P BSE 250 Small Cap Index TRI	3.29%	38.93%	8.40%	9.87%

Date of Inception: September 9, 2009

Returns are CAGR calculated for growth option



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount and Additional Purchase amount::** Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice.
- **Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

First Tier Benchmark Index

S&P BSE 250 Small Cap Index TRI

Name of the Fund Manager

Mr. R. Srinivasan.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

Tenure of managing the scheme

Mr. R. Srinivasan 9.5 years. Managing since Nov 2013

Mr. Mohit Jain 9.5 years. Managing since Nov 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment – 1%. • For exit after 1 year from the date of allotment - Nil.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Small Cap Fund	1.87%	0.81%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XX. SBI BANKING & FINANCIAL SERVICES FUND

(An open ended equity scheme investing in Banking and Financial Services sector)

Continuous Offer for sale of Units at NAV related prices

Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services.

However, there can be no assurance that the investment objective of the scheme will be realized.

Asset Allocation Pattern of the scheme

The asset allocation of the scheme under normal circumstances would be as follows:

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related securities of companies engaged in banking & financial services	80%	100%	High
Other equities and equity related instruments	0%	20%	High
Units issued by REIT/InvIT*	0%	10%	Medium to High

Debt instruments (including securitized debt)	0%	20%	Medium
Money Market Instruments	0%	20%	Low

*The exposure will be in line with SEBI/AMFI limits specified from time to time.

The scheme may engage in stock lending - upto 20% of the net assets of the scheme.

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI.

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 20% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

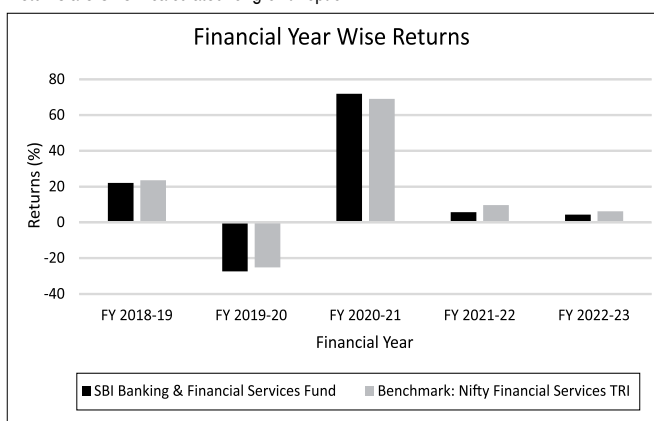
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Banking & Financial Services Fund - Reg Plan - Growth	10.08%	21.38%	10.67%	12.54%
First Tier Benchmark: Nifty Financial Services TRI Index	16.18%	22.64%	13.05%	12.59%

Inception Date: 26 February, 2015

Returns are CAGR calculated for growth option.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty Financial Services TRI Index

Name of the Fund Manager

Mr. Milind Agrawal

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

Tenure of managing the scheme

Mr. Milind Agrawal: 3.8 Years Managing since August 2019

Mr. Mohit Jain: 5.4 Years. Managing since November 2017

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit on or before 30 days from the date of allotment - 0.50%

For exit after 30 days from the date of allotment - Nil

Key Information Memorandum

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Banking & Financial Services Fund	1.91%	0.79%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XXI. SBI EQUITY SAVINGS FUND

(An open ended scheme investing in equity, arbitrage and debt)

Continuous Offer for sale of Magnums/Units at NAV related prices

Investment Objective

The investment objective of the scheme is to generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity

However, there can be no assurance that the investment objective of the scheme will be achieved

Asset Allocation Pattern of the scheme

a) Under normal circumstances, the anticipated asset allocation would be:

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments including derivatives Of which: Cash-future arbitrage: 15%-70% Net long equity exposure: 20%-50%	65%	90%	Medium to High
Debt* and money market instruments (including margin for derivatives)	10%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

Unhedged Equity: 20%-50%

b) Asset allocation when adequate arbitrage opportunities are not available in the derivative and equity markets

The alternate asset allocation # on defensive considerations would be in as per the allocation given below:

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments including derivatives Of which: Cash-future arbitrage: 0%-45% Net long equity exposure: 20%-50%	30%	70%	Medium to High
Debt* and money market instruments (including margin for derivatives)	30%	70%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

Unhedged Equity: 20%-50%

The above alternate asset allocation will be for temporary period and would be rebalanced by the AMC within 30 days.

- (i) The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.
- (ii) *Exposure to domestic securitized debt may be to the extent of 20% of the net assets.
- (iii) The Scheme shall not invest in ADR/ GDR/ Foreign Securities / foreign securitized debt.

(iv) The Scheme shall invest in repo in corporate debt.

(v) The Scheme shall not engage in Stock lending.

(vi) The Scheme shall not engage in short selling

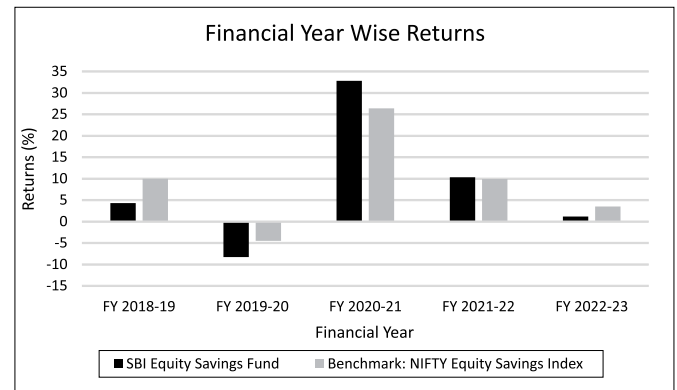
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Equity Savings Fund - Reg Plan - Growth	3.84%	12.50%	7.33%	7.71%
First Tier Benchmark: Nifty Equity Savings Index	6.16%	11.44%	8.55%	8.39%

Inception Date – May 27, 2015

Returns are CAGR calculated for growth option.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty Equity Savings Index

Name of the Fund Manager

Ms. Mansi Sajeja - Debt portion
Ms. Nidhi Chawla – Equity portion
Mr. Neeraj Kumar - Arbitrage portion

Tenure of managing the scheme

Ms. Mansi Sajeja – 1.9 Years. Managing since June 2021
Ms. Nidhi Chawla – 1.4 Years. Managing since Jan 2022
Mr. Neeraj Kumar - 8 Years. Managing since May 2015

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit on or before 15 days from the date of allotment - 0.10%

• For exit after 15 days from the date of allotment - Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Equity Savings Fund	1.19%	0.67%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25

XXII. SBI EQUITY MINIMUM VARIANCE FUND

An Open Ended Equity Scheme following minimum variance theme
 Continuous Offer for sale of Units at NAV related prices

Investment Objective

The investment objective of the scheme is to provide long term capital appreciation by investing in a diversified basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility.

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

Asset Allocation Pattern of the scheme

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments #	90%	100%	High
Debt and Money Market Instrument including units of mutual fund	0%	10%	Low to Medium

Exposure to derivatives may be to the extent of 100% of the net assets.

- The cumulative gross exposure through Equity and equity related instruments including derivative position, debt and Money Market Instruments will not exceed 100% of the net assets of the scheme.
- The Scheme may invest in ADR/ GDR/ Foreign Securities / foreign & domestic securitized debt.
- The Scheme may invest in repo / reverse repo in corporate debt / bonds.
- The Scheme may engage in Stock lending & borrowings as permitted under regulation.
- The Scheme shall not engage in short selling.

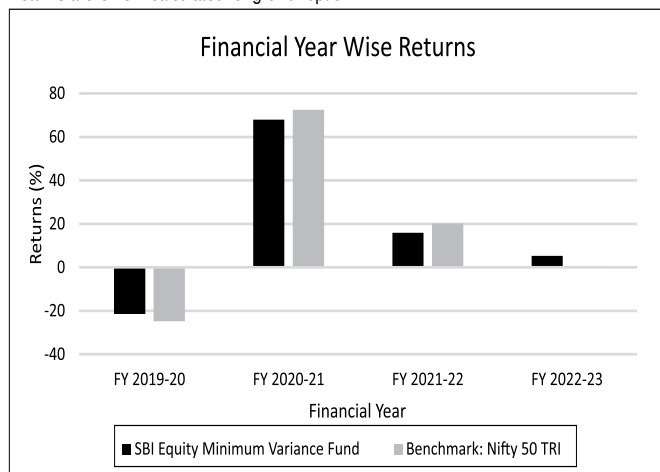
For detailed asset allocation, please refer the Scheme Information Document.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Equity Minimum Variance Fund - Reg Plan - Growth	9.40%	23.36%	N.A.	13.71%
First Tier Benchmark: Nifty 50 TRI Index	6.91%	23.78%	N.A.	12.82%

Date of inception – March 02, 2019

Returns are CAGR calculated for growth option.



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- Repurchase:** Rs.500/- or 1 unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty 50 TRI Index

Name of the Fund Manager

Mr. Raviprakash Sharma

Mr. Mohit Jain - for managing investments in Foreign Securities.

Tenure of managing the scheme

Mr. Raviprakash Sharma - 4.1 Years, Managing Since: March 2019

Mr. Mohit Jain – 4.1 Years, Managing since: March 2019

Expenses of the scheme

Load Structure

Entry Load – Nil

Exit Load: For exit on or before 15 days from the date of allotment - 0.5%

For exit after 15 days from the date of allotment - Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Equity Minimum Variance Fund	0.74%	0.42%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XXIII. SBI NIFTY NEXT 50 INDEX FUND

An open-ended scheme tracking Nifty Next 50 Index
 Continuous Offer for sale of Units at NAV related prices

Investment Objective

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

Asset Allocation Pattern of the Scheme

Instruments	Indicative allocations (% of total assets)	Risk Profile
Securities covered by Nifty Next 50 Index	95-100%	Medium to High
Money Market instruments* including triparty repo and units of liquid mutual fund	0-5%	Low

*money market instruments include commercial papers, commercial bills, treasury bills, triparty repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time

Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period. Other than for above purposes, the Scheme will not invest in Equity Derivatives. These investments would be for a short period of time.

Exposure towards Equity Derivatives instruments shall not exceed 5% of the net assets of the Scheme. The cumulative gross exposure of equity shares, money market instruments and gross notional exposure of equity derivatives instruments shall not exceed 100% of the net assets of the Scheme.

The Scheme will not make any investment in ADR/ GDR/ Foreign Securities/ Securitized Debt.

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

The Scheme shall not invest in repo in corporate debt.

The Scheme shall not engage in short selling.

The Scheme shall not invest in unrated debt instrument.

The Scheme may engage in stock lending and borrowing up to 20% of net assets of the scheme.

Key Information Memorandum

For detailed asset allocation, please refer to SID

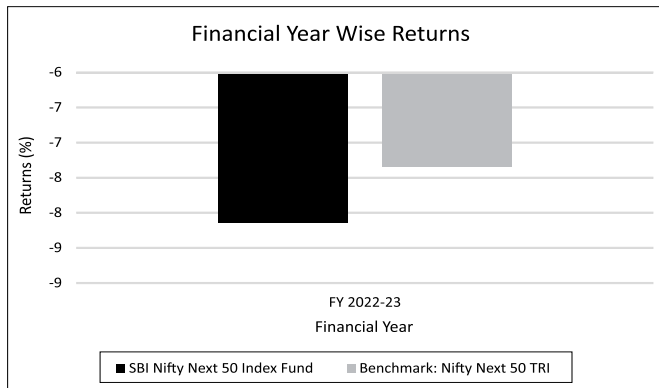
Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Nifty Next 50 Index Fund	-7.23	N.A.	N.A.	3.53
First Tier Benchmark: Nifty 50 TRI	-6.43	N.A.	N.A.	4.46

Inception Date – 19th May 2021

Returns are CAGR calculated for growth option.

Financial Year Wise Returns



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty Next 50 TRI

Name of the Fund Manager

Mr. Raviprakash Sharma

Tenure of managing the scheme

2 Year, managing since May 2021

Expenses of the scheme

Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit on or before 30 days from the date of allotment – 0.25%; For exit after 30 days from the date of allotment – Nil.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Nifty Next 50 Index Fund	0.84%	0.34%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XXIV. SBI INTERNATIONAL ACCESS - US EQUITY FOF

An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
Continuous Offer for sale of Units at NAV related prices

Investment Objective

The scheme seeks to provide long term capital appreciation by investing in units of one or more mutual fund schemes / ETF, which are domiciled overseas and predominantly invest in US markets.

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

Asset Allocation Pattern of the Scheme

Instruments	Indicative allocations (% of total assets)	Risk Profile
Units of overseas mutual fund scheme(s) / ETFs which invest predominantly in the US markets	95-100%	Medium to High
Money Market Instruments**, Triparty Repo, Reverse Repo, units of Liquid and Money market schemes of SBI Mutual Fund	0 -5%	Low to Medium

Indicative underlying scheme: SBI International Access – US Equity FoF, may invest in units of Amundi Funds – US Pioneer Fund, (domiciled in Luxembourg) that invests predominantly in securities in the US. The scheme may also invest in other mutual funds/ETFs which are domiciled overseas and invest predominantly in US markets.

Under normal circumstances the Scheme may invest atleast 95% of the total portfolio in Overseas Financial assets/Foreign Securities in line with the limit as specified under SEBI's circular.

For details, please refer to 'Investment in Foreign Securities' section in scheme specific KIM.

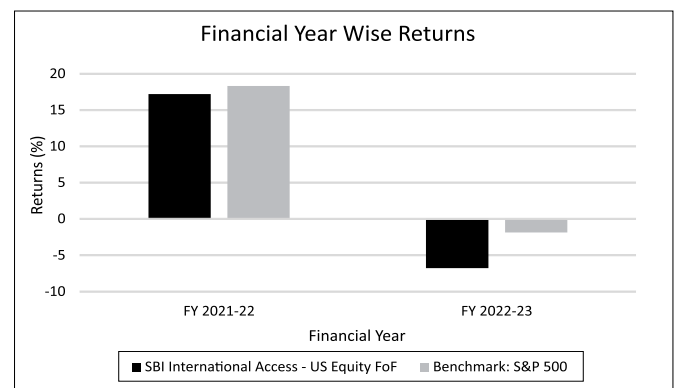
Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI International Access - US Equity FoF - Reg - Growth	2.58%	N.A.	N.A.	4.89%
First Tier Benchmark : S&P 500	7.77%	N.A.	N.A.	8.85%

Inception Date – March 22, 2021

Returns are CAGR calculated for growth option.

Financial Year Wise Returns



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Subscriptions through lumpsum investment (including additional purchases / Switch in) and fresh registrations through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Transfer of IDCW-ins in SBI International Access – US Equity FoF (the Scheme) has been discontinued with effect from February 4, 2022 i.e. post cut-off timing of February 3, 2022, till further notice Existing systematic registrations like SIPs/ STPs/Transfer of IDCW-ins etc. in the Scheme shall remain continue under the Scheme till further notice.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 unit or account balance whichever is lower.

First Tier Benchmark Index

S&P 500 Index

Name of the Fund Manager

Mr. Mohit Jain

Tenure of managing the scheme

2.1 Years; Managing since March 2021

Expenses of the scheme
Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – For exit within 12 months from the date of allotment - 1%; • For exit after 12 months from the date of allotment - Nil.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI International Access- US Equity FoF	1.64%	0.94%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XXV. SBI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund
 Continuous Offer for sale of Units at NAV related prices

Investment Objective

To provide long term capital appreciation / income from a dynamic mix of equity and debt investments. However, there can be no assurance that the investment objective of the Scheme will be realized.

Asset Allocation Pattern of the Scheme

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Equity and Equity related instruments	0	100	High
Debt securities (including securitized debt) and money market instruments (including TRIPARTY REPO, Reverse Repo and equivalent)	0	100	Low to Medium
Units issued by REITs and InvITs*	0	10	Medium to High

The scheme may seek invest opportunities in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities subject to Regulations. Such investment may not exceed 20% of the net assets of the scheme.

The Scheme may invest upto US \$25 million in Overseas securities and invest upto US \$10 million in Overseas ETFs.

The scheme may invest in securitized debt upto 50% of the debt portfolio.

Exposure to equity derivatives (including writing covered call options in line with SEBI guidelines) may be to the extent of 50% of the net assets.

The scheme may invest in debt derivatives to the extent 20% of the net assets of the scheme.

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions 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 SEBI from time to time should not exceed 100% of the net assets of the scheme.

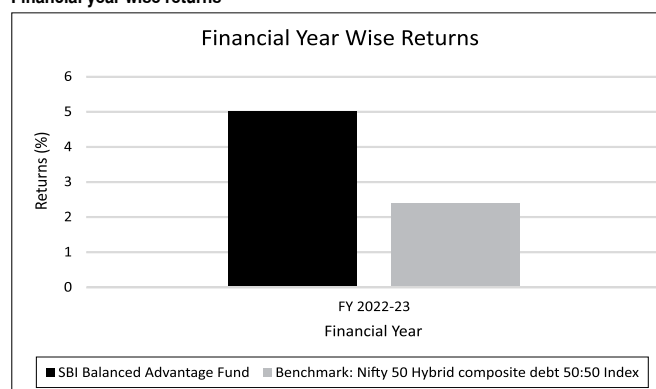
*The exposure will be in line with SEBI limits specified from time to time.

For detailed asset allocation, please refer to SID

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Balanced Advantage Fund - Reg Plan - Growth	8.51	N.A.	N.A.	6.64
First Tier Benchmark: NIFTY 50 Hybrid Composite Debt 50:50 Index	6.74	N.A.	N.A.	4.50

Inception Date: August 31, 2021.

Financial year wise returns


The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 unit or account balance whichever is lower.

First Tier Benchmark Index

NIFTY 50 Hybrid Composite Debt 50:50 Index

Name of the Fund Manager

Mr. Dinesh Balachandran – For equity portion

Mr. Dinesh Ahuja – For Debt portion

Mr. Mohit Jain is the dedicated fund manager for overseas securities

Tenure of managing the scheme

Mr. Dinesh Balachandran: 1.7 years; managing since August 2021

Mr. Dinesh Ahuja: 1.7 years; managing since August 2021

Mr. Mohit Jain: 1.7 years; managing since August 2021

Expenses of the scheme
Load Structure

Entry Load – N.A

Exit Load – Nil;

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Balanced Advantage Fund*	1.65%	0.71%

* The scheme has launched on August 31, 2021.

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

Key Information Memorandum

XXVI. SBI MAGNUM CHILDREN'S BENEFIT FUND – INVESTMENT PLAN

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
Continuous Offer for sale of Units at NAV related prices

Investment Objective

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across sectors and market capitalizations. The scheme will also invest in debt and money market instruments with an endeavour to generate income.

However, there can be no assurance that the investment objective of the Scheme will be realized.

Asset Allocation Pattern of the Scheme

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments including equity ETFs	65	100	High
Debt, including debt ETFs and money market instruments	0	35	Low to Medium
Units issued by REITs and InvITs	0	10	Medium to High
Gold ETFs	0	20	Medium to High

The scheme may seek to invest in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities subject to Regulations. Such investment may not exceed 35% of the net assets of the scheme.

Exposure to domestic securitized debt may be to the extent of 20% of the net assets.

Exposure to equity derivatives (including writing covered call options in line with SEBI guidelines) may be to the extent of 100% of the net assets.

The scheme may invest in debt derivatives to the extent 20% of the net assets of the scheme. The Scheme may indulge in 'Imperfect hedging' using IRFs upto maximum of 20% of the net assets of the scheme.

The Scheme can take exposure up to 20% of its net assets under securities lending and borrowing mechanism.

The scheme may invest in Repo in Corporate Debt as permitted by SEBI.

The scheme may invest in Mutual Fund units including ETFs to the extent of 50% of net assets.

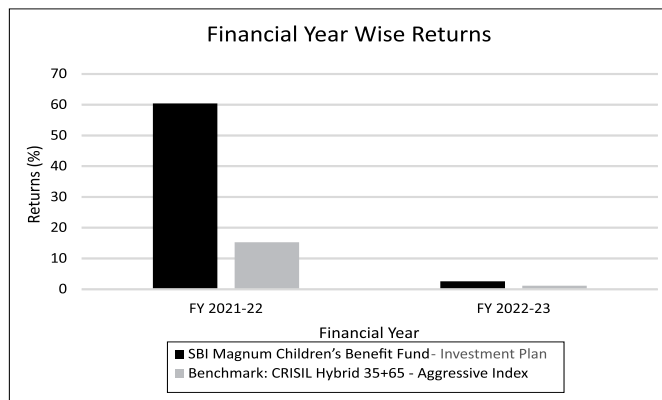
For detailed asset allocation, please refer to SID

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum Children's Benefit Fund – Investment Plan	5.65%	N.A.	N.A.	41.09%
First Tier Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	5.30%	N.A.	N.A.	15.87%

Inception Date: September 29, 2020

Financial year wise returns



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter

First Tier Benchmark Index

CRISIL Hybrid 35+65 -Aggressive Index

Name of the Fund Manager

Mr. R Srinivasan – Equity, Mr. Dinesh Ahuja – Debt,

Mr. Mohit Jain shall be the dedicated fund manager for managing overseas investments under the scheme.

Tenure of managing the scheme

Mr. R Srinivasan - 2.6 year Managing since September 2020

Mr. Dinesh Ahuja - 2.6 year Managing since September 2020

Mr. Mohit Jain - 2.6 year Managing since September 2020

Expenses of the scheme

Load Structure

Entry Load – N.A

Exit Load – Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Children's Benefit Fund – Investment Plan	2.29%	1.09%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XXVII. SBI MULTICAP FUND

An open ended equity scheme investing across large cap, mid cap, small cap stocks
Continuous Offer for sale of Units at NAV related prices

Investment Objective

The investment objective of the scheme is to provide investors with opportunities for long term growth in capital from a diversified portfolio of equity and equity related instruments across market capitalization.

However, there can be no assurance that the investment objective of the Scheme will be realized.

Asset Allocation Pattern of the Scheme

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments: Minimum investment in equity & equity related instruments (including derivatives) – 75% of total assets in the following manner:			High
• Large Cap Companies	25	50	
• Mid Cap Companies	25	50	
• Small Cap Companies	25	50	
Debt securities (including securitized debt* & debt derivatives) and money market instruments	0	25	Low to Medium
Units issued by REITs and InvITs*	0	10	Medium to High

*The exposure will be in line with SEBI limits specified from time to time.

The scheme may seek invest opportunities in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities subject to Regulations. Such investment may not exceed 25% of the net assets of the scheme. Pursuant to SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 5, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571

dated June 3, 2021, as may be amended from time to time, the Scheme may invest upto US \$25 million in Overseas securities and invest upto US \$10 million in Overseas ETFs For details, please refer to 'Investment in Foreign Securities' section in this KIM.

^The scheme may invest in securitized debt upto 50% of the debt portfolio.

The cumulative gross exposure through equity, debt, derivative positions (including covered call options), repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs) 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.

Exposure to derivatives instruments (including writing covered call options) may be to the extent of 50% of net assets as permitted by SEBI from time to time subject to prior approval by SEBI.

The Gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the scheme or as permitted by SEBI from time to time.

The scheme shall make investment in Securities lending upto 20% of the total assets with maximum single intermediary exposure restricted to 5% of the total assets or as permitted by SEBI from time to time.

The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme.

The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments having special features or as permitted by SEBI from time to time

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 scheme may invest in Mutual Fund units including ETFs to the extent of 25% of net assets. This investment is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.

The Investment Managers may at their discretion, alter the pattern of investment in keeping with the long-term objectives of the scheme and in the interest of the investors provided such changes do not result in a change in the fundamental attributes / investment profile of the scheme and are short term changes on defensive consideration. 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.

The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit Holders.

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.

Above rebalancing will be subject to market conditions and in the interest of the investors. If the fund manager for any reason is not able to rebalance the asset allocation within above mentioned period, the matter would be escalated to Investment Committee for further direction. The Investment Committee shall record the reason in writing leading the reason for falling the exposure outside the asset allocation and the Committee shall review and as consider necessary may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above / further course of action required in this regard. 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.

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

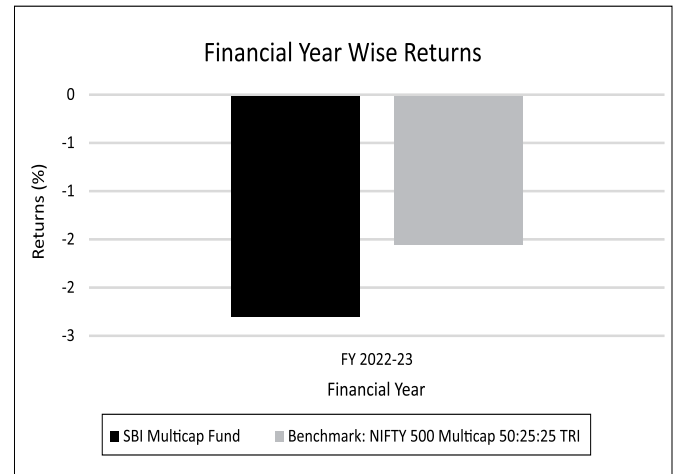
For detailed asset allocation, please refer to SID

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Multicap Fund	3.30%	N.A.	N.A.	4.77%
First Tier Benchmark: NIFTY 500 Multicap 50:25:25 TRI	3.75%	N.A.	N.A.	10.86%

Inception Date - March 08, 2022.

Financial year wise returns



The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter

First Tier Benchmark Index

NIFTY 500 Multicap 50:25:25 TRI

Name of the Fund Manager

Mr. R Srinivasan

Mr. Mohit Jain shall be the dedicated fund manager for managing overseas investments under the scheme.

Tenure of managing the scheme

Mr. R Srinivasan 1.2 Years. Managing since March 2022

Mr. Mohit Jain 1.2 Years. Managing since March 2022

Expenses of the scheme

Load Structure

Entry Load – N.A

Exit Load – Nil

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Multicap Fund	1.76%	0.60%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

Key Information Memorandum

XXVIII. SBI NIFTY MIDCAP 150 INDEX FUND

An open-ended scheme tracking Nifty Midcap 150 Index
(Continuous Offer for sale of Units at NAV related prices)

Investment Objective

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

Asset Allocation Pattern of the Scheme

The investment pattern of the Scheme will be as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Securities covered by Nifty Midcap 150 Index	95%	100%	Medium to High
Money Market instruments* including triparty repo and units of liquid mutual fund [^]	0%	5%	Low

*money market instruments include commercial papers, commercial bills, treasury bills, triparty repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time

[^]The scheme may invest in Mutual Fund units to the extent of 5% of total assets. This investment is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.

Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period. Other than for above purposes, the Scheme will not invest in Equity Derivatives. These investments would be for a short period of time.

Exposure towards Equity Derivatives instruments shall not exceed 5% of the net assets of the Scheme. The cumulative gross exposure of equity shares, money market instruments and gross notional exposure of equity derivatives instruments shall not exceed 100% of the net assets of the Scheme.

The scheme will not make any investment in ADR/ GDR/ Foreign Securities/ Securitised Debt. The Scheme will not make any investment in debt instruments having structured obligations.

The Scheme shall not invest in repo in corporate debt.

The Scheme shall not engage in short selling.

The Scheme shall not invest in unrated debt instrument.

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

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

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 pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021, 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 7 days from the date of said deviation.

The scheme shall be in conformity to the Circular on Development of Passive Funds, SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, or any other such guidelines as recommended by SEBI from time to time. In case of change in constituents of the index due to periodic review, the portfolio shall be rebalanced within 7 calendar days

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

For detailed asset allocation, please refer to SID

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Nifty Midcap 150 Index Fund	N.A.	N.A.	N.A.	3.04
Scheme Benchmark: Nifty Midcap 150 TRI	N.A.	N.A.	N.A.	3.74

Date of inception: October 3, 2022

The Scheme has not completed one year.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty Midcap 150 TRI

Name of the Fund Manager

Mr. Harsh Sethi

Tenure of managing the scheme

Mr. Harsh Sethi: 0.6 years. Managing since Oct 2022

Expenses of the scheme

Load Structure

Entry Load – N.A

Exit Load –

- For exit on or before 30 days from the date of allotment – 0.25%
- For exit after 30 days from the date of allotment – Nil

The AMC reserves the right to modify / change the load structure on a prospective basis.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Nifty Midcap 150 Index Fund	1.00%	0.40%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XXIX. SBI NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme tracking Nifty Smallcap 250 Index
 (Continuous Offer for sale of Units at NAV related prices)

Investment Objective

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

Asset Allocation Pattern of the Scheme

The investment pattern of the Scheme will be as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Securities covered by Nifty Smallcap 250 Index	95%	100%	Medium to High
Money Market instruments* including triparty repo and units of liquid mutual fund	0%	5%	Low

*money market instruments include commercial papers, commercial bills, treasury bills, triparty repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time

Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period. Other than for above purposes, the Scheme will not invest in Equity Derivatives. These investments would be for a short period of time.

Exposure towards Equity Derivatives instruments shall not exceed 5% of the net assets of the Scheme. The cumulative gross exposure of equity shares, money market instruments and gross notional exposure of equity derivatives instruments shall not exceed 100% of the net assets of the Scheme.

The scheme will not make any investment in ADR/ GDR/ Foreign Securities/ Securitized Debt.

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

The Scheme shall not invest in repo in corporate debt.

The Scheme shall not engage in short selling.

The Scheme shall not invest in unrated debt instrument.

The Scheme shall not invest in debt instruments with special features.

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

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

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 pursuant to SEBI Circular no. SEBI/HO/

IMD/DF2/CIR/P/2021/024 dated March 4, 2021, 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 7 days from the date of said deviation.

The scheme shall be in conformity to the Circular on Development of Passive Funds, SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, or any other such guidelines as recommended by SEBI from time to time. In case of change in constituents of the index due to periodic review, the portfolio shall be rebalanced within 7 calendar days

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

For detailed asset allocation, please refer to SID.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Nifty Smallcap 250 Index Fund	N.A.	N.A.	N.A.	2.04
Scheme Benchmark: Nifty Smallcap 250 TRI	N.A.	N.A.	N.A.	2.76

Returns are CAGR calculated for growth option and Inception Date: October 3, 2022.

The Scheme has not completed one year

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty Smallcap 250 Index TRI

Name of the Fund Manager

Mr. Harsh Sethi

Tenure of managing the scheme

Mr. Harsh Sethi: 0.6 years. Managing since Oct 2022

Expenses of the scheme

Load Structure

Entry Load – N.A.

Exit Load –

- For exit on or before 30 days from the date of allotment – 0.25%
- For exit after 30 days from the date of allotment – Nil

The AMC reserves the right to modify / change the load structure on a prospective basis.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Nifty smallcap 250 Index Fund	1.00%	0.40%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

Key Information Memorandum

XXX. SBI CPSE BOND PLUS SDL SEP 2026 50:50 INDEX FUND

An open-ended Target Maturity Index Fund predominately investing in constituents of Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index. A relatively high interest rate risk and relatively low credit risk

(Continuous Offer for sale of Units at NAV related prices)

Investment Objective

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

Asset Allocation Pattern of the Scheme

The investment pattern of the Scheme will be as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Securities# covered by Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index	95	100	Medium to High
Government Securities maturing on or before maturity date of the Scheme, Money Market instruments including Triparty Repo and units of liquid mutual fund*	0	5	Low

The Scheme shall comply with the provisions of SEBI circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, as amended from time to time. For details, please refer to 'Norms for Underlying index' section in SID of this scheme.

* Money Market Instruments will include Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short-term Government securities and any other such short-term instruments as may be allowed under the regulations prevailing from time to time having residual maturity up to 91 days.

The cumulative exposure of debt and money market securities shall not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

The Scheme shall not invest in repo in corporate debt.

The scheme shall not engage in derivatives.

The scheme will not invest in ADR/ GDR/ Foreign Securities/ Securitized Debt.

The scheme shall not engage in short selling.

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

The Scheme shall not invest in unrated debt instrument.

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

The Scheme shall not invest in debt instruments with special features.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

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.

In case of change in constituents of the index due to periodic review, the portfolio of the Scheme shall be rebalanced within 7 calendar days.

In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.

In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018 on "Creation of segregated portfolio in mutual fund schemes".

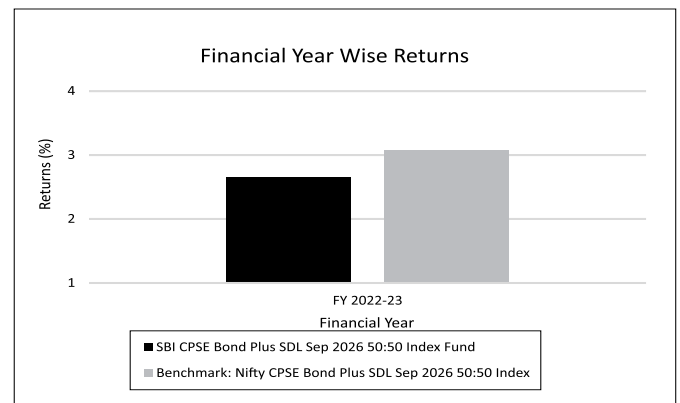
The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view market conditions, market

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 7 days from the date of said deviation.

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI CPSE Bond Plus SDL Sep 2026 50 50 Index Fund	5.18	N.A.	N.A.	3.77
Scheme Benchmark: Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index	5.23	N.A.	N.A.	4.23

Returns are CAGR calculated for growth option and Inception Date: Jan 19, 2022.



Financial Year Performance

The above performance is of regular plan growth option.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower.

Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price

First Tier Benchmark Index

Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index

Name of the Fund Manager

Mr. Dinesh Ahuja

Tenure of managing the scheme

Mr. Dinesh Ahuja: 1.3 years. Managing since Jan 2022

Expenses of the scheme

Load Structure

Entry Load – N.A

Exit Load –

- 0.15% if redeemed on or before 30 days from the date of allotment
- Nil – after 30 days

The AMC reserves the right to modify / change the load structure on a prospective basis.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI CPSE Bond Plus SDL Index Fund	0.40%	0.22%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XXXI. SBI CRISIL IBX GILT INDEX – APRIL 2029 FUND

An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX Gilt Index – April 2029. A relatively high interest rate risk and relatively low credit risk.
 (Continuous Offer for sale of Units at NAV related prices)

Investment Objective

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

Asset Allocation Pattern of the Scheme

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Securities covered by CRISIL IBX Gilt Index – April 2029	95	100	Medium to High
Government Securities maturing on or before maturity date of the Scheme, Money Market instruments including Triparty Repo and units of liquid mutual fund*	0	5	Low

It may be noted that after the closure of the NFO Period/pending deployment of the funds, the Scheme may park the funds in Government Securities maturing on or before the maturity date of the scheme, money market instruments including triparty repo and units of liquid mutual fund until the full deployment in securities issued by eligible issuers is achieved.

*Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time;

Pursuant to SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, as amended by SEBI from time to time the scheme shall be considered to be replicating the underlying index, provided:

- The duration of the portfolio of Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.
- Index Funds replicating a Constant Maturity index may invest in securities with residual maturity within +/- 10% of maturity range of the index.
- In case of Target Maturity (or Target Date) Index Funds, the following norms for permissible deviation in duration shall apply:
 - For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
 - For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
 - However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Index Fund.

The cumulative gross exposure of debt and money market instruments, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

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

The Scheme shall not invest in repo in corporate debt.

The scheme shall not engage in derivatives.

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

The Scheme shall not invest in Securitized debt.

The scheme shall not engage in short selling.

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

The Scheme shall not invest in unrated debt instrument.

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

The Scheme shall not invest in debt instruments with special features.

The Scheme shall not invest in REITs/InvITS.

The scheme shall be in conformity to the Circular on Development of Passive Funds, SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, or any other such guidelines as recommended by SEBI from time to time.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations pursuant to SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2021/024 dated March 4, 2021, 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 7 days from the date of said deviation.

For detailed asset allocation, please refer to SID

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI CRISIL IBX Gilt Index-APR-2029 Fund	N.A.	N.A.	N.A.	5.43
Scheme Benchmark: CRISIL-IBX Gilt Index April 2029	N.A.	N.A.	N.A.	5.56

Returns are CAGR calculated for growth option and Inception Date: Oct 4, 2022.

The scheme has not completed one year.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

CRISIL IBX Gilt Index – April 2029

Name of the Fund Manager

Mr. Dinesh Ahuja

Tenure of managing the scheme

Mr. Dinesh Ahuja: 0.6 years. Managing since Oct 2022

Expenses of the scheme

Load Structure

Entry Load – N.A

Exit Load –

- For exit on or before 30 days from the date of allotment – 0.15%
- For exit after 30 days from the date of allotment – Nil

The AMC reserves the right to modify / change the load structure on a prospective basis.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI CRISIL IBX Gilt Index-APR-2029 Fund	0.45%	0.21%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

Key Information Memorandum

XXXII. SBI CRISIL IBX GILT INDEX – JUNE 2036 FUND

An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX Gilt Index – June 2036. A relatively high interest rate risk and relatively low credit risk.
(Continuous Offer for sale of Units at NAV related prices)

Investment Objective

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

Asset Allocation Pattern of the Scheme

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Securities covered by CRISIL IBX Gilt Index – June 2036	95	100	Medium to High
Government Securities maturing on or before maturity date of the Scheme, Money Market instruments* including Triparty Repo and units of liquid mutual fund	0	5	Low

It may be noted that after the closure of the NFO Period/pending deployment of the funds, the Scheme may park the funds in Government Securities maturing on or before the maturity date of the scheme, money market instruments including triparty repo and units of liquid mutual fund until the full deployment in securities issued by eligible issuers is achieved.

*Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time;

Pursuant to SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, as amended by SEBI from time to time the scheme shall be considered to be replicating the underlying index, provided:

- i. The duration of the portfolio of ETF/ Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.
- ii. ETFs/Index Funds replicating a Constant Maturity index may invest in securities with residual maturity within +/- 10% of maturity range of the index.
- iii. In case of Target Maturity (or Target Date) ETFs/ Index Funds, the following norms for permissible deviation in duration shall apply:
 - a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
 - b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
 - c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the ETF/ Index Fund.

The cumulative gross exposure of debt and money market instruments, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

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

The Scheme shall not invest in repo in corporate debt.

The scheme shall not engage in derivatives.

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

The Scheme shall not invest in Securitized debt.

The scheme shall not engage in short selling.

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

The Scheme shall not invest in unrated debt instrument.

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

The Scheme shall not invest in debt instruments with special feature.

The Scheme shall not invest in REITs/InvITS.

The scheme shall be in conformity to the Circular on Development of Passive Funds, SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, or any other such guidelines as recommended by SEBI from time to time.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations pursuant to SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2021/024 dated March 4, 2021, 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 7 days from the date of said deviation.

For detailed asset allocation, please refer to SID

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI CRISIL IBX Gilt Index- June 2036 Fund	N.A.	N.A.	N.A.	6.28
Scheme Benchmark: CRISIL IBX Gilt Index June 2036	N.A.	N.A.	N.A.	6.14

Returns are CAGR calculated for growth option and Inception Date: Oct 4, 2022.

The scheme has not completed one year.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

CRISIL IBX Gilt Index – June 2036

Name of the Fund Manager

Mr. Dinesh Ahuja

Tenure of managing the scheme

Mr. Dinesh Ahuja: 0.6 years. Managing since Oct 2022

Expenses of the scheme

Load Structure

Entry Load – N.A

Exit Load –

- For exit on or before 30 days from the date of allotment – 0.15%
- For exit after 30 days from the date of allotment – Nil

The AMC reserves the right to modify / change the load structure on a prospective basis.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI CRISIL IBX Gilt Index – June 2036 Fund	0.54%	0.28%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XXXIII. SBI CRISIL IBX SDL INDEX – SEPTEMBER 2027 FUND

An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX SDL Index – September 2027. A relatively high interest rate risk and relatively low credit risk.

(Continuous Offer for sale of Units at NAV related prices)

Investment Objective

The investment objective of the scheme is to provide returns that closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.

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

Asset Allocation Pattern of the Scheme

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Securities covered by CRISIL IBX SDL Index – September 2027	95	100	Medium to High
Government Securities maturing on or before maturity date of the Scheme, Money Market instruments including Triparty Repo and units of liquid mutual fund*	0	5	Low

It may be noted that after the closure of the NFO Period/pending deployment of the funds, the Scheme may park the funds in Government Securities maturing on or before the maturity date of the scheme, money market instruments including triparty repo and units of liquid mutual fund until the full deployment in securities issued by eligible issuers is achieved.

*Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time;

Pursuant to SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, as amended by SEBI from time to time the scheme shall be considered to be replicating the underlying index, provided:

- The duration of the portfolio of Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.
- Index Funds replicating a Constant Maturity index may invest in securities with residual maturity within +/- 10% of maturity range of the index.
- In case of Target Maturity (or Target Date) Index Funds, the following norms for permissible deviation in duration shall apply:
 - For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
 - For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
 - However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Index Fund.

The cumulative gross exposure of debt and money market instruments, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

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

The Scheme shall not invest in repo in corporate debt.

The scheme shall not engage in derivatives.

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

The Scheme shall not invest in Securitized debt.

The scheme shall not engage in short selling.

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

The Scheme shall not invest in unrated debt instrument.

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

The Scheme shall not invest in debt instruments with special features.

The Scheme shall not invest in REITs/InvITS.

The scheme shall be in conformity to the Circular on Development of Passive Funds, SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, or any other such guidelines as recommended by SEBI from time to time.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

For detailed asset allocation, please refer to SID

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI CRISIL IBX SDL Index-Sept 2027 Fund	N.A.	N.A.	N.A.	4.49
Scheme Benchmark: CRISIL IBX SDL Index September-2027	N.A.	N.A.	N.A.	5.17

Returns are CAGR calculated for growth option and Inception Date: Oct 4, 2022.

The scheme has not completed one year.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- Additional Purchase Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

CRISIL IBX SDL Index – September 2027

Name of the Fund Manager

Mr. Dinesh Ahuja

Tenure of managing the scheme

Mr. Dinesh Ahuja: 0.6 years. Managing since Oct 2022

Expenses of the scheme

Load Structure

Entry Load – N.A

Exit Load –

- For exit on or before 30 days from the date of allotment – 0.15%
- For exit after 30 days from the date of allotment – Nil

The AMC reserves the right to modify / change the load structure on a prospective basis.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI CRISIL IBX SDL Index – September 2027 Fund	0.43%	0.23%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

XXXIV. SBI DIVIDEND YIELD FUND

An open ended equity scheme investing predominantly in dividend yielding stocks.

(Continuous Offer for sale of Units at NAV related prices)

Investment Objective

The investment objective of the scheme is to provide investors with opportunities for capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies.

However, there can be no assurance that the investment objective of the Scheme will be realized.

Asset Allocation Pattern of the Scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments of dividend yielding companies (including equity derivatives)	65	100	High
Other equity & equity related instruments	0	35	High
Debt securities (including securitized debt* & debt derivatives) and money market instruments	0	35	Low to Medium
Units issued by REITs and InvITs*	0	10	Medium to High

*The exposure will be in line with SEBI limits specified from time to time.

The scheme may seek invest opportunities in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities subject to Regulations. Such investment may not exceed 35% of the net assets of the scheme. Pursuant to SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 5, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 3, 2021, as may be amended from time to time, the Scheme may invest upto US \$25 million in Overseas securities and invest upto US \$10 million in Overseas ETFs

^The scheme may invest in securitized debt upto 50% of the debt portfolio.

Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021, the cumulative gross exposure through equity, debt, derivative positions (including covered call options), repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs) and such other securities / assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme.

Exposure to derivatives instruments (including writing covered call options) may be to the extent of 50% of net assets as permitted by SEBI from time to time subject to prior approval by SEBI.

The Scheme may invest in Repo in Corporate Debt up to 10% of the net assets of the scheme or as permitted by SEBI.

The scheme shall make investment in Securities lending upto 20% of the total assets with maximum single party exposure restricted to 5% of the total assets or as permitted by SEBI from time to time. The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme. These limits would be as per limit specified by SEBI from time to time.

Pursuant to SEBI Circular no. SEBI / HO / IMD/DF4 / CIR/P / 2021 / 032 dated March 10, 2021, the Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments having special features or as permitted by SEBI from time to time

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 scheme may invest in Mutual Fund units including ETFs to the extent of 25% of net assets. This investment is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.

The Investment Managers may at their discretion, alter the pattern of investment in keeping with the long-term objectives of the scheme and in the interest of the investors provided such changes do not result in a change in the fundamental attributes / investment profile of the scheme and are short term changes on defensive consideration.

The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit Holders.

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021 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. In the event of any deviation from the asset allocation as stated above, the Fund Manager shall review and rebalance the portfolio within 30 calendar days from the date of such 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.

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

Performance of the scheme (As on April 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Dividend Yield Fund	N.A.	N.A.	N.A.	3.57
Scheme Benchmark: Nifty 500 TRI	N.A.	N.A.	N.A.	6.04

Returns are CAGR calculated for growth option and Inception Date: Mar 14, 2023.

The scheme has not completed one year.

Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & IDCW option. IDCW option has Reinvestment, Payout & Transfer facilities.

Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower.

First Tier Benchmark Index

Nifty 500 TRI

Name of the Fund Manager

Mr. Rohit Shimpi

Mr. Mohit Jain is the dedicated fund manager for overseas securities

Tenure of managing the scheme

Mr. Rohit Shimpi: 0.2 years, Managing since Mar 2023

Mr. Mohit Jain: 0.2 years, Managing since Mar 2023

Expenses of the scheme

Load Structure

Entry Load – N.A

Exit Load –

- NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.

- 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment
- NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment

The AMC reserves the right to modify / change the load structure on a prospective basis.

Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2023

Scheme Name	Regular Plan	Direct Plan
SBI Dividend Yield Fund	1.92%	0.80%

Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 13-25.

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

- Please read carefully the Scheme Information Document of the scheme(s) containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Scheme Information Document of the scheme(s) as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Magnums/units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The Scheme Information Document /Key Information Memorandum(s) of the respective Scheme(s) are available with the SBIFML Branches/Office of CAMS/ brokers/distributors and also displayed at the **SBIMF website i.e. www.sbimf.com**
- Please complete the Application Form legibly in black ink or any dark coloured ink, in the English language, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
- Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.5) to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
- Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- Allotment of units: Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
- SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
- Right to Limit 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:

- Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as:
 - Liquidity Issues: When markets at large become illiquid affecting almost all securities rather than any issuer specific security.
 - 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.
 - Operational Issues: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).
 - Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.
 - When restrictions on redemption is imposed, the following procedure will be applied:
 - No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.
 - Where redemption requests are above Rs.2 lakh, AMC shall redeem the first Rs.2 Lacs without such restrictions and remaining part over and above Rs.2 Lacs shall be subject to such restrictions.
- 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.
- Prevention of Money Laundering : In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of mutual fund will be required to produce prescribed documents to any such offices as may be notified by SBIMF of AMFI for time to time in order to comply with KYC norms of SBIMF.
 - Ultimate Beneficial Owner** : Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed there under, SEBI Master circular dated December 31,

2010 on Anti Money Laundering (AML) sufficient information to identify persons who beneficially own or control the securities account is required to be obtained. Also, SEBI had vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 prescribed guidelines regarding identification of Ultimate Beneficial Owner(s) ('UBO').

As per these guidelines UBO means 'Natural Person', or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. Investors are requested to refer to the 'Declaration for UBO' for detailed guidelines on identification of UBO.

The provisions relating to UBO are not applicable where the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company. The AMC/ Trustee reserves the right to reject application forms submitted without disclosing necessary information as prescribed under the aforesaid laws/ rules/ regulations.

Investors are requested to promptly inform the AMC if the information provided undergoes any change in future.

- Application Forms incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected.
- Cash investments in mutual funds** – In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases to the extent of Rs. 50,000/- per investor, per mutual fund, per financial year subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.

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:

- Eligible Investors: Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.
 - 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.
 - Cash collection facility with State Bank of India (SBI) : Currently, the Fund has made arrangement with SBI to collect cash at its selected 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.
- AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.
- By investing in the Scheme, the investor authorizes the AMC to share all sensitive personal data / information collected from the investors with its Registrar and Transfer Agents ("RTA") or with any other third party engaged by the AMC / RTA for the purpose of processing / storage etc. The AMC also authorizes the RTA to collect all such sensitive personal data / information on behalf of the AMC, through any mode of communication either directly from investors or through their distributors or through any other third party engaged by the AMC / RTA. Further, the RTA is entitled to retain all such sensitive personal data / information collected from the investors and distributors or any other third party service providers on a permanent basis for the purpose of authenticating the investor's / distributor's identity.
 - Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
 - All allotments will be provisional, subject to realisation of payment instrument/mode and subject to the AMC having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.
 - The investor agrees that the allotment information, account statement, proceeds towards redemptions and IDCW will be dispatched by a reasonable mode of despatch like courier, post, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor) using reasonable and available means, entirely and solely at the risk of the investor. The investor will not hold the

Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption & IDCW proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the investor

NOTES TO HELP YOU COMPLETE THE APPLICATION FORM

Note 1 - First applicant's personal details:

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details).
- c) In case the Sole / first applicant has an existing Folio No., it should be stated along with name and PAN details in the space provided for them. The form thereafter should be filled from Section 8 (onwards) (i.e. the back side of the form).
- d) Please fill in your date of birth as this may be required to identify you when communicating with us.
- e) If you have an email ID please include it as this will help us resolve any queries more promptly.
- f) To help us service you better, your telephone number(s) / mobile number(s) should also be provided including the relevant STD / ISD code.
- g) The AMC / Fund reserves the right to update communication postal address from KYC records from SEBI designated KYC Registration Authority (KRA).
- h) It is deemed that the applicants are aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.
- i) Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections
- j) **Permanent Account Number :** Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC staff etc.

Micro investments - As per Securities and Exchange Board of India (SEBI) letter no. OW/16541/2012 dated July 24, 2012 regarding 'Exemption from the need for Permanent Account Number (PAN) for micro financial products' informed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to Rs. 50,000/- (Rupees Fifty Thousand) per investor per year per mutual fund shall be exempted from the requirement of PAN. However, such investors shall be required to quote PAN Exempt KYC Reference Number (PEKRN) details of which are given in PAN Exempt Investments. Accordingly, PAN shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro investments"). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

k) Know Your Customer (KYC)

KYC (Know Your Customer) norms are mandatory for ALL investors for all types of transactions including purchase, redemption, switches, systematic transactions and also non financial transactions.

Further, to bring uniformity in KYC process, SEBI has introduced a common KYC for all the SEBI registered intermediaries with effect from January 1, 2012. New investors are therefore requested to carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC application forms are also available on our website www.sbfm.com. SBI Funds Management Ltd. (AMC) or NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

In this regard, all categories of investors who wish to make an investment in the units of mutual fund will be required to submit the KYC form along with the prescribed documents at any of the SBIFML Branches or such other offices as may be notified by SBIFM from time to time to comply with KYC norms.

Central KY C Records Registry (CKY CR) Process

SEBI vide circular no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular no. CIR/MIRSD/120/2016 dated November 10, 2016, has intimated about operationalization of Central KYC Records Registry (CKYCR). Further, AMFI vide circular dated December 22, 2016 has prescribed new CKYC forms which shall be applicable for prospective investors.

Accordingly, with effect from February 1, 2017, any new individual investor who has not done KYC under KRA regime shall fill the new CKYC form. In case any such new individual investor uses the old KYC form, he/she shall provide additional/missing information by filling the Supplementary CKYC form or the new CKYC form. Existing investors who are registered or verified in the KRA system can continue making investments without any additional documentation. However, for any modification to their existing records, they need to fill up the CKYC form. The aforesaid forms are available on the website of the Fund viz. www.sbfm.com and for completion of CKYC process, the investors are required to visit the nearest Point of Service or Point of Acceptance of transactions of the Fund. The KYC requirements shall be governed by SEBI Circulars/ notifications and AMFI Guidelines which may change from time to time.

Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. Investor should enclose the KYC acknowledgement letter with the investment application. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice.

Please refer to www.sbfm.com for details.

It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including purchases, redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Unit holders are advised to use the applicable CKYC & KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA, the unit holders are requested to intimate us/our Registrar and Transfer Agent i.e. Computer Age Management Services Limited, their PAN information along with the folio details for updation in our records.

- i) **If any applicant is a minor,** the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. In case the applicant is a Corporate or a Non-Individual investor, the Contact Person's name should be stated in the space provided.

Guidelines & Procedure in case of investments made on behalf of Minors:

- **On behalf of Minor' accounts :**
 - Minor has to be the first and sole holder in a folio.
 - Guardian, being a natural (father or mother) or a court-appointed guardian shall submit supporting documents to the AMC / Registrar evidencing the relationship / Status of the guardian.
 - Date of birth of minor and supporting documents thereof (i.e. Birth Certificate, School leaving certificate, Passport or any other document evidencing the date of birth of minor) to be provided mandatorily while opening the folio on behalf of a minor.
 - In case of natural guardian, guardian shall provide document evidencing the relationship if the same is not available as part of the documents submitted as per above point.
 - 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 parent or legal guardian only
 - All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation 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.
- **Minor attaining majority:**
 - In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send an advance notice advising the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.

Key Information Memorandum

- The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority.
 - **Change in Guardian:**
 - In case there is a change in guardian of the minor, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including Know Your Customer (KYC) related evidence and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.
 - m) Your address should be written in full. P.O. Box address is not sufficient. **Please provide PIN code to enable us to serve you better.**
 - n) **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRC in original on security paper to the registrars as soon as possible to enable early processing of their applications. NRIs can also apply on a non-repatriable basis from their NRO account. NRIs should mandatorily state their overseas address in complete otherwise the application will be rejected. NRIs are requested to provide an Indian address (if available) for correspondence.
 - o) **Who can invest:**
 - (A) The following is an indicative categories of Indian Nationals who are generally eligible to invest in the scheme: (i) Adult individuals. (ii) Adult individuals, not exceeding three, either - jointly, or - on either/any one or survivor basis, or - on first holder or survivor basis. (iii) Minors through their parents/step parents/guardians (applications of minors jointly with adults not allowed) (iv) Hindu Undivided Family (HUF) in the name of karta. (v) Companies/Bodies corporate/PSUs/Banks/Financial Institutions registered in India. Applications by above should be accompanied by their Memorandum/Articles of Association, and a copy of the Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vi) Religious/Charitable/Other Trusts, wakfs and societies registered under the applicable laws and authorized to invest in mutual funds. Applications by above should be accompanied by their Trust Deed, certified copy of the Board Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vii) Partnership firms. (viii) An association of persons or body of individuals, in either case, consisting only of husband and wife, governed by the system of community of property in force in the state of Goa and the Union Territory of Dadra, Nagar Haveli, Daman & Diu. (ix) Army/Air force/Navy/Paramilitary funds and other eligible institutions. (x) scientific and industrial research organization. (xi) Provident/pension/gratuity & such other funds as & when permitted to invest. (xii) International multilateral agencies approved by Government of India/RBI. (xiii) The trustees, AMC or sponsor or their associates (if eligible & permitted under prevailing laws). (xiv) A mutual fund through its schemes, including fund of funds schemes (xv) Foreign Portfolio Investors (FPI)
 - (B) Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; 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) **Who can not 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).
 - 3. Residents of USA and Canada are not eligible to invest.
- SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.
- Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Magnum holders / 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 Magnum holders / Unit holders to accept such an application. The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.
- q) Please indicate the status of the sole / 1st Applicant at the time of investment. Any change in status during the period of holding units should be given to assist in accurate tax treatment of income arising from such holdings. The abbreviations used in these sections are: HUF - Hindu Undivided Family; AOP - Association of Persons; FPI - Foreign Portfolio Investor; BOI - Body of Individuals
 - r) **Mode of Holding:** Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as "Jointly" in case no choice under "Mode of holding(s)" is indicated. "Single" will entitle only the first holder to operate the account to the exclusion of the joint holders. "Anyone or Survivor" will entitle any one of the joint holders to operate the folio and "Jointly" will allow operation of the account only if all the holders sign the instruction.
 - s) **Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.
- Note 2 - Second and Third Applicants' details:** The Names of Second and Third Applicants should be provided here. Please see note 1 above.
- Note 3 - Bank Particulars:** SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected. To enable verification of the bank mandate details and ensure expeditious clearing, the following should be provided,
- i) Details of the "City" of the Clearing Circle in which the bank / branch participates; and
 - ii) The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf. Copy of a cancelled cheque/leaf is mandatory to verify bank account details.
 - iii) The 11 digit IFSC Code
 - iv) Direct credit facility as and when it is available, we will electronically / directly credit your Redemption proceeds / IDCW in the Bank Account provided by you.
 - v) Depending on your residential status and intent of repatriation, please indicate the type of bank account most relevant to you from the list of options provided.
 - vi) Only CTS -2010 compliant cheques will be accepted.
 - vii) In case of change in bank mandate:
 1. A "CANCELLED" original cheque leaf of the New bank account as well as the old bank account(where the first holder's/investor's name is printed on the face of the cheque).

2. If an investor is unable to provide "CANCELLED" cheque as prescribed above, such investor should furnish an attested* photocopy of the relevant page of his/her bank Pass Book (of the new bank account as well as that of the existing bank account) wherein the first holder's/investor's name, bank a/c no and address is clearly legible.
3. In case of non-availability of either of the above mentioned document/s, such investors may submit a letter from their bank on its letterhead certifying the investors' bank account information (new & existing bank mandate) viz. account holders' name and address, bank account number, bank branch, account type, MICR & IFSC code. In case the old bank account is already closed investors may submit duly stamped letter from such bank on its letter head, confirming the closure of the account with relevant account details.

(*Investors may produce a photocopy of the above mentioned document/s along with the original document/s at any of the SBIFML Branches for verification. The photocopy of such document/s will be verified with the original document/s to the satisfaction of SBI Mutual Fund and the original document/s will be returned to investors after due verification.)

Note: It is desirable for investors to submit the change of Bank mandate request at least 10 days prior to the date of redemption / IDCW payment, if any.

viii) Restriction on acceptance of Third-party payments

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

- 1) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions or deduction out of expense reimbursements.
- 2) Custodian on behalf of an FII or a client
- 3) Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time. (Note: For all the above instances, the investor and the person making the payment should be KYC compliant and also submit 'Third Party Payment Declaration Form' with complete details. The said form is available at the nearest OPAT of SBI Mutual Fund or can be downloaded from our website www.sbimf.com.)
- 4) Payment by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/ services, in the form of the Mutual Fund Units through SIP or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

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

ix) Registration Of Bank Mandate For New Folio Creation

Investor are requested to note that, it is mandatory to submit any one of the following documents in case the pay-out bank account details (i.e. bank account for receipt of redemption / IDCW proceeds) mentioned in the application form is different from pay-in bank details (i.e., bank account from which subscription payment is being made):

- ✓ Original Cancelled cheque with first unit holder name and bank account number printed on the face of the cheque (or)
- ✓ Bank passbook or bank statement (with current entries not older than 3 months) containing the first unit holder name, bank mandate information and bank account number (or)
- ✓ A letter from bank on its letter head duly signed by bank manager/authorised personnel with bank seal, name, designation and employee number confirming the investor details and bank mandate information.

The above documents shall be submitted in original. If copies are furnished, the same must be submitted at any of the Official Point of Acceptance of SBI MF where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager/authorised personnel by affixing the bank seal and mentioning the name, designation and employee code.

The AMC/Trustee reserves the right to amend the aforesaid requirements.

x. Registration of multiple bank accounts:

SBIMF also provides a facility to the investors to register multiple bank accounts. Investor can register upto 5 bank accounts in case of individuals /HUFs, and upto 10

in other cases. Investor may choose one of the registered bank accounts as default bank account for the credit of redemption / IDCW proceeds. In case of existing investors, their existing bank mandate registered with the AMC / RTA, and in case of new investors, their bank account details as mentioned in the application form shall be treated as default bank account for pay-out, if they have not specifically designated a default bank account. Investors may change the same in writing, using the Multiple Bank Account Registration. By registering multiple bank accounts, investors can use any of the registered bank accounts to receive IDCW / redemption proceeds. These account details will be used by the SBIMF/ R&T for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at the nearest SBIFML Branches or the same can be downloaded from our website www.sbimf.com

In case the application for subscription does not comply with the above provisions, SBIMF retains the sole and absolute discretion to reject / not to process such application and refund the subscription money and shall not be liable for any such rejection.

For registration of Multiple bank account investors are requested to submit

- (i) proof of any one of the existing bank account(s) in the folio(s) AND
- (ii) proof of all the new bank account(s) to be registered in the folio(s) alongwith the Multiple Bank Accounts Registration form. Investors can submit any one of the following document/s as supporting document/s for a bank account:
 - ✓ A "CANCELLED" original cheque leaf (where the first holder's / investor's name and bank account number is printed on the face of the cheque)
 - ✓ A copy of the bank pass book or bank statement (with entries not older than 3 months) wherein the first holder's / investor's name, bank a/c no & bank branch is clearly legible.
 - ✓ A letter from the investor's bank on their letter head certifying the investor's bank account information viz. account holder's name and address, bank account number, bank branch, account type, MICR & IFSC code. The letter should be certified by an authorized official of the bank with his/her full signature, name, designation and bank seal.

Investors may produce photocopies of the above mentioned document/s alongwith the original document/s at any of the SBIFML Branches for verification. The photocopies of such document/s will be verified with the original document/s to the satisfaction of SBI Mutual Fund and the original document/s will be returned to investors. In case the original of any document/s is not made available for verification, then the photocopies thereof duly attested by an authorized official of the bank clearly mentioning the name & designation with bank seal shall be accepted.

Note 4 - Services : We offer an online account management service which gives you the latest details of your account 24 hours a day, seven days a week, including your current valuation. Please visit www.sbimf.com for further details. Investors who provides the e-mail address may receive the Statement of Accounts by e-mail.

Note 5 - Investment details:

- i) Payment may be made by cheque/bank draft payable locally, at any of the SBIFML Branches/Corporate Office of the Mutual Fund/Office of the Registrar/SBIFML Branches and Transaction Points of the Registrar or such other Collection Centres as may be decided by the Mutual Fund from time to time. Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. **Cheque/D.D. to be crossed "Account Payee" only and should be drawn payable to** respective scheme name. e.g. SBI Contra Fund
- The name of the scheme as mentioned on the cheque shall prevail in the event of a mismatch in the scheme name between the application form and the cheque.
- ii) If you are from a city not serviced by our authorised SBIFML Branches/ Collection Centre, you may submit a Demand Draft, payable at the nearest service centre/ collection centre, for the investment amount.
- iii) The AMC shall not reimburse any demand draft charges.

iv) INVESTMENT OPTIONS:

Direct Plan is the plan where investors purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Such separate plan have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

Options exercised at the time of application may be changed by the investor at a later date by way of written request to the Registrar of the Scheme. Such changes would be effective from a prospective date.

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Default Option:

Between Regular Plan & Direct Plan:

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.

For all Equity schemes default among Growth & IDCW option will be Growth option. For IDCW frequency the default option for SBI Bluechip Fund, SBI PSU Fund, SBI Flexicap Fund, SBI Large and Midcap Fund, SBI Arbitrage Opportunities Fund, SBI Comma Fund, SBI Magnum Global Fund, SBI Magnum Equity ESG Fund, SBI Infrastructure Fund, SBI Nifty Index Fund the default will be treated as Payout and for all other schemes listed in this KIM the default will be treated as Reinvestment.

v) Terms & conditions for IDCW Transfer Plan:

IDCW Transfer facility is a facility wherein IDCW declared in a scheme of SBIMF can be transferred to another scheme of SBIMF

- Source schemes: All open ended schemes of SBIMF.
- Target schemes: All open ended schemes of SBIMF (except Daily/Weekly IDCW options of all schemes as both source and target schemes).
- Minimum IDCW eligible for transfer under IDCW Transfer Plan will be Rs. 500. If the IDCW in the source scheme is less than Rs. 500, then the IDCW will be automatically reinvested in the source scheme irrespective of the option selected by the investor.
- Investment in the target scheme will be done at the NAV applicable for switches, with record date being the transaction day.
- Investor wishing to select IDCW Transfer Plan will have to opt for all units under the respective plan/option of the source scheme.
- Investors opting for IDCW Transfer Plan has to specify each scheme/plan/option separately & not at the folio level.
- Minimum investment requirement in target scheme will not be applicable for the IDCW Transfer Plan.
- Request for enrollment must be submitted at least 15 days before the IDCW record date
- Investors can terminate this facility by giving a written request atleast 15 days prior to IDCW record date.
- This Facility is available under daily, weekly, and fortnightly IDCW option of all schemes.

vi) IDCW Reinvestment Facility:

Subject to SEBI (Mutual Funds) Regulations, 1996, as and when the IDCW is declared by a Scheme(s) and the IDCW amount payable is less than the minimum amount as mentioned in the respective scheme SID/KIM, the same will be compulsorily reinvested in the respective Scheme(s)/ Plan(s)/ Option(s) immediately on the ex-IDCW date at applicable NAV.

- There will be no exit load on IDCW revestment units.
- Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.

ix) Investment in schemes of SBI Mutual Fund

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load on any application will be charged by the Schemes to the investor.

Note 6 - Direct Credit of IDCW/Redemption: SBIFM has arrangement for direct credit/NEFT/ RTGS facility of IDCW / redemptions with certain banks. For the investors who have a core account with such banks and whose IFSC code is updated in folio records, the payment of IDCW/redemption proceeds would be directly credited into their bank account.

The AMC may alter the list of banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from banks, based on its experience of dealing with any such banks or add/withdraw the name of bank with whom direct credit facility arrangement can be introduced/discontinued as the case may be. However, in the event of the direct credit facility being not available or discontinued or rejected by banks for any reasons whatsoever, the unitholders will receive payments in respect of such IDCW / redemption through any other mode such as cheque, demand draft, warrant etc. as in the normal course.

Note 7 - Systematic Withdrawal Plan (SWP): Under SWP, a minimum amount of Rs. 500/- can be withdrawn every week, month, quarter, half-yearly or annually 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 date of the monthly/ quarterly/ semi – annual /annual SWP. Weekly SWP can be done on 1st/8th/15th/22nd of every month. (Date based feature).

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 nonbusiness 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 date is mentioned, 10th will be considered as the default SWP date. If no frequency mentioned, 'Monthly' will be considered as the default frequency. If 'End date' not mentioned, the same will be considered as 'Perpetual'.

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.

TERMS & CONDITIONS OF BANDHAN - SWP FACILITY

"BANDHAN - SWP" is intended to provide regular payout to the children/spouse/parents/ sibling (family members) of an individual investor who have invested under the Growth options of all open-ended schemes.

The details of this facility are as under:

- This facility will be available to new and existing investors with 'Individual' status on any of the existing SWP dates viz. 1st / 5th / 10th / 15th / 20th / 25th / 30th (last working day in case of February) only at **MONTHLY** frequency .
- This facility will be available only under the Growth option for both Regular and Direct plans of the eligible open-ended schemes. Existing unit holders, who have investments under the Growth option of the eligible schemes, can apply for "BANDHAN - SWP" facility.
- Existing unit holders who have their investments under IDCW option of the eligible schemes and are desirous to avail of the "BANDHAN - SWP" facility, will have to submit a duly filled Switch application form to SBI Mutual Fund OR our R&T Agent, M/s Computer Age Management Services Ltd. (CAMS) for switching their units from IDCW option to Growth option at the applicable NAVs of the respective Options. Please refer Scheme Information Document / Key Information Memorandum of respective scheme/s for detailed switch provisions.
- This facility will work similar to Systematic Withdrawal Plan (SWP), where the 1st unitholder can apply for the facility and can opt for monthly payment to maximum 3 of his eligible family members specifying the SWP date & amount. The SWP request for this facility should be submitted at least 7 days prior to the first SWP date. If the SWP due date is a non-business day, then the same will be processed on the next business day.
- The beneficiary should be resident individual and cannot be an NRI.**
- Unit holder/s are required to submit the following documents on behalf of the beneficiary at the time of registration for "BANDHAN- SWP" facility. **These documents should be attested by unitholder(s).**

- 1) Proof of relation such as Passport, PAN card, Birth Certificate, SSC / Degree certificate, Marriage certificate wherein the name of the specified family member is mentioned with the relationship. This document should clearly establish the relationship between the unit holder and the beneficiary.
 - 2) Cancelled cheque of the Bank account OR Copy of Bank Statement/Passbook of the beneficiary family member where the name of the beneficiary and bank a/c no. is printed on it.
 - 3) Proof of ID and Address of the Beneficiary. In case KYC Acknowledgment or specific documents mentioned as proof of ID and address are not available, then the following documents can be submitted as 'OTHERS'.
 Proof of Identity - Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
 Proof of Address - Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
7. The amount of SWP payout will be minimum of Rs.5000/- and in multiples of Rs.1/- thereof. Minimum number of monthly installments would be 12. If no specific amount is mentioned by the unitholder, then the default specified amount will be Rs.5000/- per month. If no SWP date is mentioned, then the default date will be considered as "10th" and if no specific period is mentioned, then the default period will be considered as "perpetual".
 8. Only 1 SWP of a specified amount under the "BANDHAN - SWP" facility per Folio/ Scheme shall be accepted.
 9. Under "BANDHAN - SWP" facility, the beneficiary is restricted to only 3 family member of the first unitholder i.e. child/sibling above 15 years of age or spouse or either of the parents. It is clarified that the unitholder/s under the same Folio may opt to enroll for normal SWP for self and SWP under "BANDHAN - SWP" facility simultaneously.
 10. "BANDHAN - SWP" facility will discontinue on happening of any OR all of the following events:
 1. Value of outstanding units in the investor Folio/Scheme is nil/ insufficient
 2. On completion of SWP period
 3. On receipt of written communication of the death of the 1st unitholder or the registered beneficiary
 4. In the event of change of option under the scheme/s
 5. If the units are under pledge/STOP due to any reason
 6. The holding mode is changed from physical to dematerialized holdings
 11. The investments/payouts under the said facility will be subject to applicable exit load, tax & other provisions applicable in the eligible schemes.
 12. Unitholder has the option to discontinue the "BANDHAN- SWP" facility anytime by submitting cancellation request to SBI Mutual Fund OR our R&T Agent CAMS at least 7 days prior to the next SWP date.
 13. These terms & conditions is an integral part of the Scheme Information Document (SID), the Statement of Additional Information (SAI) & Key Information Memoranda (KIM) of the eligible schemes of SBI Mutual Fund and shall be read in conjunction with the SID, SAI & KIM.
 14. All other remaining terms & conditions of normal SWP facility shall also apply to "BANDHAN - SWP" facility.
 15. Any tax liability arising out of such payout under the Bandhan-SWP facility to the registered beneficiary shall be the sole liability of the investor.
 16. SBIMF reserves the right to seek any additional information/document from the unitholder/s as it deems fit and necessary from time to time, failing which, SBIMF reserves the right to cancel the Bandhan-SWP facility.
 17. Separate Bandhan SWP form has to be filled to opt for multiple beneficiaries from a

single folio/scheme

Note 8 - Systematic Transfer Plan (STP): STP 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 investment applicable for each scheme under SIP would be applicable to STP also. STP facility would allow investors to transfer a predetermined amount from one scheme of the Mutual Fund to the other. The transfer would be processed on any business day as decided by the investor at the time of opting for this facility.

STP is allowed 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.

General terms and conditions for STP, Flex STP and CASTP

1. Exit load shall be as applicable for all transfers in the target/source schemes.
2. The enrolment / termination request should be submitted, 7 days prior to the desired commencement / termination date.
3. Default options:
 - Between Regular STP, Flex STP and CASTP – Regular STP
 - Between daily, weekly, monthly & quarterly frequency – monthly frequency
 - Default date for monthly and quarterly frequency – 10th
4. 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.
5. In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.
6. Weekly transfer will be done on 1st, 8th, 15th & 22nd of the month.(Date based feature)
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 STP'.
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..
11. In case investor chooses an STP date prior to the date of registration, the STP will get registered from the next available date as per the frequency opted by investor.

Terms and conditions of monthly & quarterly STP:

1. STP would be permitted for a minimum period of six months between two schemes.
2. Investor can transfer the amount from the switch-out scheme, subject to a minimum transfer of Rs.1000 and in multiples of Rs. 1 thereafter per month for 6 months, Rs. 500 and in multiples of Rs. 1 thereafter per month for 12 months and Rs. 1500 and in multiples of Rs. 1 thereafter per quarter for one year for other equity schemes, without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme.
3. Where, SBI Long term equity fund is the target scheme, Minimum number of installments for monthly STP & quarterly STP shall be 6.

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 / 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 schemes the minimum amount of STP will be Rs. 500 and in multiples of Rs. 1 thereafter for daily STP & Rs. 1000 and in multiples of Rs. 1 thereafter for weekly STP.
3. Minimum number of instalments for daily & weekly STP will be 6. Where SBI Long term equity fund is the target scheme, Minimum number of instalments for daily STP & for weekly STP shall be 6.
4. **For SBI Small Cap Fund**
 - a. Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice.

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- b. All on-going / existing SIPs, STP-in registered before February 4, 2021 will continue to be processed in the Scheme.
- c. Fresh registration through SIP/STP-in on or after February 4, 2021 in the Scheme will be capped at INR 25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies.
- d. The limits for various frequencies will be as under:
 - Daily SIP/STP-in: INR 1,250,
 - Weekly SIP/STP-in: INR 6,250,
 - Monthly SIP/STP-in: INR 25,000,
 - Quarterly SIP/STP-in: INR 75,000
- e. SIPs will not be available under Semi-Annual and Annual frequency in the Scheme.
- f. SIP Top-up facility, Flex STP-in, CASTP-in, DTP-in and Swing STP-in will not be available in the Scheme.

All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme.

Flex Systematic Transfer Plan (Flex STP):

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:

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 instalment x number of instalments already executed, including the current instalment) - market value of the investments through Flex STP in the transferee scheme on the date of transfer]
2. The first Flex STP instalment will be processed for the fixed instalment amount specified by the investor at the time of enrolment. From the second Flex STP instalment onwards, the transfer amount shall be computed as per formula stated above.
3. Flex STP is available for Weekly, Monthly and Quarterly frequencies.
4. Weekly flex STP can be done on 1st/ 8th/ 15th/ 22nd of every month.
5. Flex STP is available only in "Growth" option of the target scheme.
6. 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 rest of the instalments for the fixed amount.
7. A single Flex STP enrolment form can be filled for transfer into one scheme/ plan/ option only.
8. 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.
9. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

Capital Appreciation Systematic Transfer Plan (CASTP):

CASTP is a facility wherein an investor can opt to transfer the entire capital appreciation linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended scheme (source scheme) to another open-ended scheme (target scheme).

Terms & conditions for Capital Appreciation Systematic Transfer Plan (CASTP):

1. Investor can avail this facility by submitting the request to transfer entire capital appreciation, subject to minimum of Rs. 100 on any business day.
2. Source scheme: This facility is available only under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund.
3. Target scheme: All open ended schemes except ETFs and daily IDCW option.
4. The facility is available for weekly, monthly & quarterly frequencies.
5. Minimum number of instalments will be 6 for weekly and monthly frequencies and 4 for quarterly frequency.
6. Capital appreciation, if any, will be calculated from the enrolment date of the CASTP, 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.

7. 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 transfer mentioned in the application, provided the minimum number of instalments is met.
8. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not applicable for CASTP.
9. Investor can register only one CASTP for transfer from a source scheme.

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, All plans of SBI Magnum Children Benefit Fund, All plans of SBI Retirement Benefit Fund and ETF Schemes) of SBI Mutual Fund.
2. Target scheme: Growth option in all open ended schemes (Excluding SBI Long Term Equity Fund, All plans of SBI Magnum Children Benefit Fund, All plans of SBI Retirement Benefit 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:

Frequency	Dates of Transfers	Default Date
Weekly Interval	1st, 8th, 15th & 22nd of every month. or Any day (Monday to Friday)	For Day based, Wednesday will be considered as default if investor has not selected any day.
Monthly Interval every	1 st , 5 th , 10 th , 15 th , 20 th , 25 th & 30 th (In case of February last working day)	10 th of every
Quarterly Interval every	1 st , 5 th , 10 th , 15 th , 20 th , 25 th & 30 th (In case of February last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.	10 th of every quarter

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

5. The minimum amount for the first instalment shall be as follows:
 - Weekly & Monthly frequency: Rs. 1,000 and in multiples of Re. 1
 - Quarterly frequency: Rs. 3,000 and in multiples of Re. 1
6. Minimum number of instalments
 - Weekly & Monthly frequency: 12
 - Quarterly frequency: 4
7. If there is any other financial transaction (purchase / redemption / switch / SIP 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 instalments for the fixed amount.
8. Amount of transfer: The first Swing STP instalment will be processed for the instalment amount specified by the investor at the time of enrollment. From the second Swing STP instalment 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.

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.

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:

- For weekly frequency – 48
- For monthly frequency – 12
- For quarterly frequency – 4

Minimum percentage for Top-up (percentage option): 12% per annum

11. Investors have an option to consider the existing investments in target scheme for calculating swing STP amount.
12. A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/ Option only.
13. The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis.
14. 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.
15. The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date.
16. 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.
17. Load structure prevalent in source & target schemes (for reverse transfer) at the time of Swing STP registration will be applicable during the tenure of the Swing STP.

18. 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.

19. The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes.

Note 9 - Switchover facility: Unit holders will have the facility of switchover to other plans/ options within scheme/plan/to other plans in the scheme/other schemes. Switch from Regular Plan with broker code to Direct Plan shall be subject to applicable exit load, if any. However, no exit load shall be charged for any switch from Regular Plan to Direct Plan where the transaction received without broker code in the Regular Plan. Further, no exit load shall be levied in case of switches from Direct Plan to Regular Plan. Inter Scheme switches between schemes shall be subject to exit load as applicable for the respective scheme. 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.

Note 10 - Nomination facility/ succession: Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. Applicants can make multiple nominations upto maximum of three. NRI can also be a Nominee subject to the exchange controls in force from time to time. Applicants may change their nomination at any time. In case of multiple nominations, applicants must clearly specify the percentage of units in favor of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that the total of such allocation/share should add up to 100 percent.

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

Note 11 - Declaration and signatures:

- a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases to be attested by an authorised official of State Bank Group (SBG), Magistrate, Notary Public under his/her official seal.
- b) If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a duly certified notarised photocopy of the PoA. Alternatively, the original PoA can be submitted, which will be returned after verification. If the PoA is not received within 30 days of submitting the application, the application is liable to be rejected.

Note 12 - TERMS AND CONDITIONS FOR SYSTEMATIC INVESTMENT PLAN (SIP)

- a) For individual investors, the fund offers a Systematic Investment Plan (SIP) through NACH/Direct Debit for all schemes. Under the SIP an investor can invest a fixed amount (b) every day for minimum 12 installments (subject to a minimum of Rs. 500 per installment and in multiples of Re 1 thereafter) (c) every week for minimum six weeks (subject to a minimum of Rs. 1000 per week and in multiples of Re. 1) or every week for minimum twelve weeks (subject to a minimum of Rs. 500 per week and in multiples of Re. 1) (d) every month for minimum six months (subject to a minimum of Rs. 1000 per month and in multiples of Re. 1) (e) every month for one year (subject to a minimum of Rs. 500 per month and in multiples of Re. 1) (f) every quarter for one year (subject to a minimum of Rs. 1500 per quarter and in multiples of Re.1) at applicable NAV-related prices. This facility will help the investor to average out their cost of investment over a period of time and thus overcome the short-term fluctuations in the market.

For SBI Long Term Equity Fund :

Minimum amount of SIP:

Weekly – Minimum Rs. 500 & in multiples of Rs. 500 thereafter for minimum 6 weeks
 Monthly – Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum Rs 500 & in multiples of Re. 1 thereafter for minimum one year
 Quarterly – Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum one year

Following will be the terms and conditions for Daily SIP:

Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter for all the schemes other than SBI Long Term Equity Fund wherein it would be INR 500 and multiples of INR 500 thereafter.

SIP Top up facility would not be available under this facility

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Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM

All other terms and conditions pertaining to SIP will be applicable for Daily SIP also.

With 'Any Day SIP facility', an 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.

For Weekly SIP

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

A minimum 20 days gap needs to be maintained between SIP application submission date and first instalment date. The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The number of Units allotted to the investor will be equal to the amount invested during the month divided by the NAV for that day.

- b) New investors need not have an existing folio for investments into respective Schemes. Such investors can start a folio with a SIP.

The provision for 'Minimum Application Amount specified in' the respective scheme offer document will not be applicable for SIP investments. For e.g. the minimum application amount for new investors in SBI Contra Fund is Rs. 5000 . However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 1000 per month (6 months)/Rs. 500 per month (12 months)/Rs. 1500 per quarter (12 months)

- c) SIP offers investors the following frequencies:
- i) Daily Systematic Investment Plan (DSIP) except in daily IDCW option of eligible schemes.
 - ii) Weekly Systematic Investment Plan (WSIP)
 - ii) Monthly Systematic Investment Plan (MSIP)
 - iii) Quarterly Systematic Investment Plan (QSIP)

Semi-annual and Annual SIP under SIP frequency

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.

- d) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.
- e) Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
- f) An intimation of the allotment will be sent to the investor. The facility may be terminated by the investor after giving at least three weeks' written notice to the Registrar.

- g) For investment through NACH/Direct Debit, please complete the registration cum mandate form along with the application form

Fixed-end period SIP & Top-up SIP facilities in all open ended schemes of SBI Mutual Fund offering Systematic Investment Plan (SIP) facility:

• **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 10th 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 for Equity Schemes.
5. If investor specifies the end date and also the fixed end period, the end date would be considered.

• **Top-up SIP**

Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP instalment by a fixed amount 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 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 SIP Top-Up would be made applicable. In case the investor selects multiple % 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 enrol 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**

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.

• **SIP Pause:**

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:

1. Investors can pause their SIP at any time by filling SIP pause form and submitting the same at any branch of SBIMF/CAMS. Pause request should be received 15 days prior to the subsequent SIP date.
2. SIP Pause facility is available for SIP registration with Daily, Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.
3. SIP shall restart immediately after the completion of Pause period.
4. SIP Pause facility will allow investors to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a period upto one year. The actual number of instalments that will get paused will be as per the SIP frequency.
5. Investors can avail this facility multiple times during the tenure of the existing SIP.
6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them.
7. If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs.3,000/-.
8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP instalments whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandate in the same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate.
9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion.
10. In case of discrepancies in the information provided in the SIP Pause Form and the details registered with the AMC, the details registered with the AMC shall be considered for processing or in case of ambiguity in the SIP Pause Form, the AMC reserves the right to reject the SIP Pause Form.
11. Investor cannot cancel the SIP Pause once registered.

Note 13 - TERMS AND CONDITIONS FOR SYSTEMATIC INVESTMENT PLAN (SIP) THROUGH NACH /DIRECT DEBIT

NACH (National Automated Clearing House) is a funds clearing platform set up by NPCI (National Payments Corporation of India) similar to ECS of RBI.

LIST OF DIRECT DEBIT BANKS (All core branches): SBIMF has arrangement for direct debit facility for SIP with certain banks.

The AMC may alter the list of banks participating in direct debit arrangement from time to time / withdraw direct debit facility from banks, based on its experience of dealing with any such bank or add/withdraw the name of the bank with whom direct debit facility arrangement can be introduced/ discontinued as the case may be.

- i. Completed application form, SIP registration form and the first cheque should be submitted atleast 20 days before the first installment date.
- ii. Completed Application Form for Cancellation/Change of Bank Mandate for SIP debit can be submitted on any date of the month and the same would be processed subject to the condition that there would be a minimum of 20 days period between the submission of the application and the SIP date.
- iii. **Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.**
- iv. **For Daily, Monthly, Quarterly, Semi Annual and Annual SIP: SIP facility is available on any day of the month, or the subsequent day in case that happens to be a non – business day.**
For Weekly SIP - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month.
- v. The investor agrees to abide by the terms and conditions of Reserve Bank of India (RBI).

- vi. Investor will not hold SBI Funds Management Ltd , its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to interruptions/delays at bank's end.
- vii. SBI Funds Management Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss , damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- viii. SBI Funds Management Ltd. reserves the right to reject any application without assigning any reason thereof.
- ix. Investor can cancel SIP by submitting cancellation form 20 days in advance from the next SIP due date.

Note 14 - MITRA SIP : MITRA SIP is a facility that allows investor to make initial investment through Systematic Investment Plan (SIP) and after completion of specific tenure, Switch the units to another scheme or continue to remain in the same scheme as per the option selected by the investor and Systematic Withdrawal through SWP from the target scheme.

Terms and Conditions for MITRA SIP

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

Name of Schemes (for SIP)	Name of Schemes (for Switch and SWP)
SBI Magnum Equity ESG Fund	SBI Conservative Hybrid Fund
SBI Large & Midcap Fund	SBI Multi Asset Allocation Fund
SBI Magnum Global Fund	SBI BlueChip Fund
SBI Equity Hybrid Fund	SBI Arbitrage Opportunities Fund
SBI Consumption Opportunities Fund	SBI Short Term Debt Fund
SBI Technology Opportunities Fund	SBI Banking & PSU Fund
SBI Healthcare Opportunities Fund	SBI Equity Savings Fund
SBI Contra Fund	SBI Balanced Advantage Fund
SBI Nifty Index Fund	SBI Equity Hybrid Fund
SBI Focused Equity Fund	
SBI Conservative Hybrid Fund	
SBI Magnum MidCap Fund	
SBI Magnum COMMA Fund	
SBI Flexicap Fund	
SBI Multi Asset Allocation Fund	
SBI BlueChip Fund	
SBI Infrastructure Fund	
SBI PSU Fund	
SBI Small Cap Fund	
SBI Banking & Financial Services Fund	
SBI Equity Minimum Variance Fund	
SBI International Access-US Equity FoF	
SBI Nifty Next 50 Index Fund	
SBI Balanced Advantage Fund	
SBI Multicap Fund	

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SBI Nifty Midcap 150 Index Fund	
SBI Nifty Smallcap 250 Index Fund	
SBI Dividend Yield Fund	

4. Minimum installment amount under this facility for SIP / SWP would be the same as prescribed under Monthly frequencies in the respective schemes. All other terms and conditions pertaining to SIP and SWP shall be applicable for MITRA SIP / SWP.
5. On completion of the SIP period, the entire accumulated clear unit balance shall be switched on T+15 calendar days to a pre-defined target scheme (T is the last SIP transaction date of the facility) or continue to remain in the same scheme as per option selected by the investor. In case the source and target scheme is different, then switch out from the source scheme would be subject to applicable exit load and taxes if any.
6. SWP shall commence from the target scheme from the next month onwards on the same SIP instalment date. The SWP transaction shall be subject to applicable exit load and taxes if any.
7. Investor can opt for SWP instalment amount as per the matrix below or specific amount to be mentioned, provided that the amount mentioned by the investor is less than or equal to amount mentioned as per the matrix and shall be subject to minimum SWP amount of the respective schemes.

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

For example, for a 10 years SIP with instalment amount of Rs 10,000, SWP amount must be less than or equal to Rs 15,000 (i.e 1.5 times of monthly SIP instalment). If SWP amount mentioned on application form is greater than the applicable slab, then it shall lead to rejection of the application. In case investor does not fill in any SWP amount, the default amount shall be as per the applicable slab given above.

8. In case no SIP tenure is selected, the default tenure shall be 12 years. In case no SIP date is selected, the default date shall be 10.
9. In case, no scheme is mentioned in the target scheme section in Switch-In/SWP, the SWP shall be triggered from existing source SIP scheme itself.
10. SWP Date will be same as the SIP date. The Start date of SWP will be the month following the last SIP instalment date and the SWP End Date will be perpetual i.e. the SWP under this facility shall be processed till units are available in the respective target scheme. In case, the SWP trigger date is a non-business day, the next business day shall be considered as trigger date.
11. This facility shall get discontinued in the following events:
 - i) On cancellation of SIP before the end of tenure, the switch trigger and SWP will cease.
 - ii) In case, redemption / switch-out processed in Source Scheme during the SIP tenure, the Switch trigger and SWP will cease, however SIP shall continue under the source scheme as normal SIP.
 - iii) In case redemption / switch-out is processed in Source Scheme after the SIP tenure till the execution of switch trigger, the switch trigger and the SWP will cease.
12. SIP Top-Up and SIP Pause is allowed under this facility. However, SWP would get registered based on the initial SIP instalment amount / slab mentioned in the application form.
13. Under a single folio, an investor can have multiple registrations under this facility. However, if investor wishes to invest in multiple schemes, investor shall have to submit separate MITRA SIP registration forms.
14. This facility will not be available under DEMAT mode and for Minor investors.

Note 15 - APPLICATION VIA ELECTRONIC MODE

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

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

- ii. Transmitter accepts that the electronic transactions shall not be processed until time-stamped as a valid transaction in the scheme in line with SEBI regulations;
- iii. Acceptance of electronic transactions will be solely at the risk of the transmitter of such transactions and the recipient shall not in any way be liable or responsible for any loss, damage, costs caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions;
- iv. Recipient will also not be liable in case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient;
- v. Recipient, instead of accepting electronic transactions, may require the transmitter to apply through any other permitted manner and is under no obligation to act on any electronic transaction received, which is sent or purported to be sent by the transmitter;
- vi. Transmitter acknowledges that electronic transactions is not a secure means of giving instructions/ requests and that the transmitter is aware of the risks involved arising out of such transmission, including but not limited to, such transmission being inaccurate, incomplete, lacks clarity or quality, altered, misrepresented, unlawful, or is not received on time as prescribed, etc.;
- vii. Recipient on receiving any electronic transaction may in good faith agree to process the same on the presumption that it is transmitted in lawful manner. Recipient shall not be liable or responsible if any complaint is received thereafter in respect of such transmission;
- viii. Transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to co-operate with the recipient to enable confirmation of such electronic transaction;
- ix. Transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, SBI Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on electronic transaction or relying upon such electronic transaction, which is sent or purported to be sent by the transmitter.

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

Note 16 - TRANSACTION CHARGES

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

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

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

(i) First Time Mutual Fund Investor (across Mutual Funds):

Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.

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

Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.

(iii) Transaction charges shall not be deducted for:

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

Note 17 - As per the 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, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on applicable transactions (Purchase, Switch-in, IDCW Reinvestment & Systematic transactions viz. SIP/STP-in etc.) to the unit holders would be reduced to that extent.

Note 18 - DEMAT ACCOUNT

Investors who wish to hold Mutual Fund units in Demat mode must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. **The application form should mandatorily accompany the latest Client Master / Demat Account Statement.** If the details mentioned in the application are incomplete/incorrect or not matches with the Depository data, in such cases units shall be allotted in physical mode. Wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned. Further allotment of units (through additional purchase / SIP) in the same scheme/plan in same folio will be allotted in Demat mode and investor can do further transactions through near Depository Participant only.

Note 19 - SMS (Short Messaging Service) Transactions facility (“m-Easy”)

The SMS Transactions facility “m-Easy” enables Unitholders to subscribe and/or redeem Units of the Scheme by sending instructions through SMS from their registered mobile phone number on the dedicated number 9210192101. This facility is available for purchase and redemption for amounts less than Rs 1 crore. To avail this facility investor needs to provide a duly signed m-Easy mobile no. and bank mandate registration form. For purchase send SMS “INV <AMOUNT> <SCHEME CODE>”, for redemption send SMS “RED <AMOUNT/ ALL> <SCHEME CODE>”, for switch send SMS SWT <AMOUNT / ALL> <FROM SCHEME CODE> <TO SCHEME CODE> and for any help send SMS “HELP”.

For detail term & conditions, please refer SAI/ registration mandate/ website (www.sbfm.com)

Note 20 - COMPLIANCE REQUIREMENTS UNDER FOREIGN LAWS / REGULATIONS, INCLUDING FOREIGN ACCOUNT TAX COMPLIANCE ACT (“FATCA”):

As a part of various ongoing tax and regulatory developments around the globe (e.g. iAs a part of various ongoing tax and regulatory developments around the globe (e.g. information exchange laws such as FATCA, CRS), financial institutions like SBIFML are being cast with additional investor and counterparty account related due diligence requirements.

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Banks, Mutual Funds, etc. to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our investors and counterparties. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

The onus to provide accurate, adequate and timely inputs in this regard would be that of the investor or counterparty. In this regard, any change in the status or information or certification previously provided should also be intimated to SBIFML / Authorised Registrar / KRA, as applicable forthwith but not later than thirty days from the date of knowledge of such change in status / information. Please note that we will be unable to provide advice to you about any tax status or FATCA/CRS classification relevant to your account. It is your responsibility to ensure that you record your correct tax status / FATCA/ CRS classification. You may seek advice from your tax advisor in this regard.

Please note that you may receive more than one request for information if you have multiple relationships with SBI or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

For detail term & conditions, please refer SAI/ registration mandate/ website (www.sbfm.com)

Note 21 - APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED

SBI Funds Management Limited (“the AMC”) has entered into an Agreement with MF Utilities India Private Limited (“MFUI”), a “Category II – Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of 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.

Accordingly, all financial and non-financial transactions pertaining to Schemes of SBI Mutual Fund can be done through MFU either electronically on www.mfuonline.com 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 www.mfuonline.com as may be updated from time to time. The Online Transaction Portal of MFUI i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of the AMC.

Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of SBI Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall

be applicable for applications received by MFU (physical / online). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

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. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of MFUI (www.mfuindia.com) to download the relevant forms.

Note 22 - Ultimate Beneficial Owner

Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed there under, SEBI Master circular dated December 31, 2010 on Anti Money Laundering (AML) sufficient information to identify persons who beneficially own or control the securities account is required to be obtained. Also, SEBI had vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 prescribed guidelines regarding identification of Ultimate Beneficial Owner(s) (“UBO”).

As per these guidelines UBO means ‘Natural Person’, or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. Investors are requested to refer to the ‘Declaration for UBO’ for detailed guidelines on identification of UBO.

The provisions relating to UBO are not applicable where the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company. The AMC/ Trustee reserves the right to reject application forms submitted without disclosing necessary information as prescribed under the aforesaid laws/ rules/ regulations. Investors are requested to promptly inform the AMC if the information provided undergoes any change in future

Note 23 - FACILITATING TRANSACTIONS THROUGH STOCK EXCHANGE MECHANISM

In terms of SEBI Circular SEBI/IMD/CIR No.11/183204/2009 dated November 13, 2009, units of the Scheme can be transacted through all the registered stock brokers and distributor of the National Stock Exchange of India Limited and / or BSE Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly such stock brokers shall be eligible to be considered as ‘official points of acceptance’ of SBI Mutual Fund.

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.

Note 24- Systematic Withdrawal Plan (A) in SBI Equity Hybrid Fund:

SBI Equity Hybrid Fund Systematic Withdrawal Plan (A) (SWP (A)/the facility), under IDCW option, with effect from June 14, 2019. Under SWP (A) investors will have the option to withdraw a specific amount, on a quarterly basis. The investor whose market value of the investment in SBI Equity Hybrid Fund - IDCW option is minimum of INR 1 lakh, at the time of registration of this facility shall be eligible to avail this facility in the Scheme. In case of a new investor, he/she can opt for the facility provided the initial subscription amount at the time of registration of this facility is minimum of INR 1 lakh. The terms and conditions of Systematic Withdrawal Plan (A) shall be as follows:

- a) The withdrawal amount under SWP (A) per quarter shall be up to 2% of the folio balance at the time of registration, which shall be rounded-off to the nearest highest multiple of INR 1 OR the minimum withdrawal amount should be INR 500. Minimum available balance required in the folio for availing the said facility is INR 1 lakh at the time of registration.
- b) Investors can opt for this facility and withdraw their investments systematically on a quarterly basis (i.e. quarters ended March, June, September and December). Withdrawals will be made / effected on the 25th of last month of the particular quarter and would be treated as redemptions. In case 25th is a non-business day, then withdrawal would be effected on next business day.
- c) Investor can opt for this facility at folio level by specifying the period, subject to exit load if any as per Scheme Information Document, provided a minimum time gap from the date of request is 5 business days i.e. investors are required to submit the registration request at least 5 business days prior to the date of 1st withdrawal. In case start date is not selected / not legible / not clear, the withdrawal under this facility will start from the subsequent quarter.
- d) Investor has to submit a separate registration form to avail SWP (A) facility in each folio. The withdrawal under this facility will terminate automatically if no balance is available in

Key Information Memorandum

the folio on the date of trigger or if the enrollment period expires; whichever is earlier. In case the balance in the folio falls below the specified amount or % for SWP (A), the remaining amount in the folio will be processed.

- e) The applicant will have the right to discontinue the SWP (A) at any time, if he / she so desires, by providing a written request at any of the branches of the AMC or RTA. Request for discontinuing this facility shall be subject to an advance notice of 10 days.
- f) The AMC reserves the right to not initiate redemption under this facility in a particular quarter, if IDCW has been declared under the Scheme, irrespective of quantum of IDCW declared.
- g) Conversion of physical unit to demat mode will nullify any existing / future SWP (A) registration request and the request cannot be re-submitted.
- h) In case the investor mentions both % and amount as withdrawal amount under the facility, then % will be considered to calculate withdrawal amount under SWP (A), by default (provided maximum of 2% will be considered, in case higher % is mentioned in the registration form).
- i) In case of there is an ongoing SWP and the investor opts for SWP (A), the SWP (A) will begin if the folio balance at the time of registration is INR 1 lakh or more. In this case both SWP and SWP (A) will happen from the scheme.

The AMC reserves the right to reject the registration request without any notice to the investor, if the request made under the Scheme is not in line with the applicable provisions of the scheme related documents. Further, the AMC or Trustees of SBI Mutual Fund may at their sole and absolute discretion decide to amend / terminate this facility under the Scheme. All the aforesaid conditions shall be applicable to the Scheme till further notice.

NOTE 25 - SWP (A) IN SBI BALANCED ADVANTAGE FUND:

Under SWP(A) facility, investors will have the option to withdraw the following fixed percentages or any other amount to meet their regular cashflows:

Fixed % of the cost of investment as on date of registration of SWP (A) to be withdrawn or specified amount (in INR) subject to minimum of INR 500 Frequency Applicability of months for withdrawal in a specified frequency

0.5% Monthly All months

1.5% Quarterly December, March, June September

3% Half Yearly March & September

6% Yearly March

Any amount Monthly/Quarterly/Half Yearly/Yearly Applicable months as per chosen frequency

As stated in the table above, the withdrawal of the investment amount can be executed on a monthly/quarterly/half yearly/yearly basis. Withdrawals will be made / effected on the 25th of the last month of the particular month/quarter/Half year/year and would be treated as redemptions. In case 25th is a non business day, withdrawals would be effected on the next business day.

Terms & Conditions:

The withdrawal amount under SWP (A) per month/quarter/half year/year shall be up to 0.5%/1.5%/3%/6% respectively of cost of investment or any other amount specified by the investor as on the date of registration of SWP (A), which shall be rounded-off to the nearest highest multiple of Rs. 1 provided the minimum withdrawal amount should be Rs. 500.

Investors can opt for this facility and withdraw their investments systematically on a monthly/quarterly/half yearly/yearly basis. Withdrawals will be made / effected on the 25th of the last month of the particular month/quarter/half year/year and would be treated as redemptions. In case 25th is a non-business day, withdrawals would be effected on the next business day.

Investors can opt for this facility at folio/scheme/plan level by specifying the period, subject to exit load if any as applicable. Investors are required to submit SWP (A) request at least 10 days prior to the first trigger date. However please note that SWP (A) 1st trigger

will commence only on or after 25th April 2022 , In case start date is not selected / not legible / not clear, the withdrawal under this facility will start from the subsequent month/quarter/half year/year .

SWP (A) option is available in both options i.e. Growth / IDCW under Regular / Direct Plans. Only one active SWP(A) registration will be allowed per folio/scheme/plan.

Investor has to submit a separate registration form to avail SWP (A) facility in each folio/scheme/plan. The withdrawal under this facility will terminate automatically if no unit balance is available in the folio/scheme/plan on the date of trigger or if the enrolment period expires; whichever is earlier. In case the unit balance in the folio/scheme/plan falls below the specified amount or % for SWP (A), the entire remaining amount in the folio will be processed and SWP (A) will be terminated.

The applicant will have the right to discontinue the SWP (A) at any time, if he / she so desires, by providing a written request at any of the branches of the AMC or RTA. Request for discontinuing this facility shall be subject to an advance notice of 10 days.

Conversion of physical unit to demat mode will nullify any existing / future SWP (A) registration request and the request cannot be re-submitted.

In case an investor mentions both fixed % and amount as withdrawal amount under the facility, then fixed % will be considered under SWP (A) by default, subject to the maximum permissible percentage, and minimum withdrawal amount is Rs. 500.

In case the investor mentions amount but fails to mention frequency then the default frequency shall be considered as quarterly. In case investor fails to tick any of the two options viz., amount and frequency or Fixed %, then default shall be considered as quarterly frequency with 1.5 % fixed withdrawal on cost of investment as on date of registration subject to minimum of Rs. 500.

If the investor selects fixed % however if the amount upon calculation falls below Rs. 500, then the SWP (A) request will be rejected.

In case there is a regular SWP and the investor opts for SWP (A) in the same Folio / scheme / plan, then both SWP and SWP (A) will happen from the scheme/plan.

The AMC reserves the right to reject the registration request without any notice to the investor, if the request made under the Scheme is not in line with the applicable provisions of the scheme related documents. Further, the AMC or Trustees of SBI Mutual Fund may at their sole and absolute discretion decide to amend / terminate this facility under the Scheme. All the aforesaid conditions shall be applicable to the Scheme till further notice.

NOTE 26 - SBI MULTI SELECT:

The open ended schemes of SBI Mutual Fund, offers a facility namely SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque / demand draft. Minimum subscription amount in a scheme would be as per the SID of the respective scheme. However, minimum total investment in the facility shall be INR 20,000 in case of lumpsum purchase. In case of SBI Multi Select SIP, minimum total investment would be according to the Minimum Investment Amount in the respective schemes. Minimum Investment in a scheme would be as per the existing details pertaining to Monthly SIP as stated in SID/KIM. Investors are requested to visit "http://www.sbfm.com" HYPERLINK "http://www.sbfm.com" www.sbfm.com for detailed terms & conditions of the facility.

NOTE 27 - SBI CHOTA SIP

SBI Chota SIP (earlier known as MicroSIP) facility under the current Systematic Investment Plan facility is available under the Growth Options of SBI Equity Hybrid Fund, SBI Large & Midcap Fund, SBI Contra Fund & SBI Blue Chip Fund. The Minimum Investment Amount will be Rs. 100 and in multiples of Rs 50/- thereof. The Minimum Redemption Amount will be Rs. 500. Minimum tenure of SIP will be 5 years.

SBI Chota SIP facility would be offered to investors having Auto debit facility/ Direct debit facility with certain banks where SBI Funds Management Limited has specific arrangements. All other terms and conditions as applicable to Systematic Investment Plan facility of the Scheme also apply to SBI Chota SIP facility.

NOTE 28 - ACCOMPANYING DOCUMENTS.

Please submit the following documents alongwith your application (wherever applicable). All documents should be original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	FPIs
1. Resolution / Authorisation to invest	✓	✓	✓		✓		✓
2. List of Authorised Signatories with Specimen signature(s)	✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed					✓		
5. Bye-laws		✓					
6. Partnership Deed			✓				
7. Overseas Auditors's Certificate							✓
8. Notarised Power of Attorney				✓			
9. Foreign Inward Remittance Certificate in case ayment is made by DD from NRE/FCNR A/c where applicable						✓	
10. PAN	✓	✓	✓	✓	✓	✓	✓
11. Know Your Customer (KYC)	✓	✓	✓	✓	✓	✓	✓

In case of Corporates or Non-Individual investors, all the necessary documents to be submitted along with the application form

NOTE 29 - LEGAL ENTITY IDENTIFIER (LEI) FOR NON-INDIVIDUALS:

As per RBI circular, w.e.f. 1st April 2021, LEI is mandatory for RTGS / NEFT transactions of Rs. 50 Crores and above undertaken by entities (non-individuals). Accordingly, it is mandatory to include remitter and beneficiary LEI information while initiating RTGS and NEFT transaction of Rs. 50 Crore and above.

While transferring funds (Rs. 50 crore and above) by non-individual investors through RTGS / NEFT to SBIMF bank accounts, investors should mention LEI of SBI MF as mentioned below.

Name	LEI	Validity
SBI Mutual Fund	335800ABZMKJ462QSS41	21 Jan 2026

NOTE 30 – RENAMING IDCW OPTIONS:

As per SEBI Circular, SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 5, 2020, the nomenclature of dividend plan / option / facility available under all the respective schemes of SBI Mutual Fund has been renamed with effect from April 1, 2021, as under:

Existing IDCW option / Plan Name	Revised IDCW option / Plan Name
Dividend Payout	Payout of Income Distribution cum capital withdrawal option (IDCW Payout)
Dividend Re-investment	Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment)
Dividend Transfer Plan	Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer)

In line with SEBI circular, dividend plan / option / facility available under all schemes is rephrased with Income Distribution cum capital withdrawal option (IDCW). Accordingly, all existing schemes offering various dividend plan/ option / facility viz. Daily, Weekly, Fortnightly, Monthly, Quarterly, Half- Yearly, Annual etc. has been renamed in accordance with the aforesaid revised nomenclature.

In this regard, investors are also 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.

COMMON APPLICATION FORM
FOR NEW INVESTORS - FRESH PURCHASE ONLY

(Please fill in BLOCK Letters only)

(Please use financial transaction form for additional purchase)

Name & ARN Code / RIA Code** / PMRN	Branch Code (Only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Employee/Reference No.

Declaration for "Execution-only" transaction (where the above EUIN box is left blank & no investment advice is solicited) / Registered Investment Advisor (RIA) Transaction:
 * I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

** By mentioning RIA code, I / we authorize you to share with the SEBI Registered Investment Adviser (RIA), the details of my / our transactions in the scheme(s) of SBI Mutual Fund.

SIGNATURE (S)	1 st Holder/Authorised Signatory/Guardian	2 nd Holder/Authorised Signatory	3 rd Holder/Authorised Signatory

SECTION I - INDIVIDUAL INVESTOR / SOLE PROPRIETOR

Investor Details	1 st Applicant/Minor	2 nd Applicant	3 rd Applicant
Investor Name (As per Income Tax)			
PAN Number			
Date of Birth (As per Income Tax)	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Guardian Details (In case of Minor) (Please fill details as per Income Tax)	Guardian Name	Relationship with Minor <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian	Relationship Proof attached <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Passport
	Guardian PAN	Guardian Date of Birth DD/MM/YYYY	<input type="checkbox"/> Aadhar Card <input type="checkbox"/> Court Order
Mode of Holding	<input type="checkbox"/> Single <input type="checkbox"/> Joint	<input type="checkbox"/> Anyone or Survivor(s)	<i>(Joint applicants not allowed in case of Minor investment)</i>
CKYC Number (KIN)			
Tax Status	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Resident Minor	<input type="checkbox"/> Resident Individual <input type="checkbox"/> PIO	<input type="checkbox"/> Resident Individual <input type="checkbox"/> PIO
	<input type="checkbox"/> NRI (Repatriable) <input type="checkbox"/> NRI (Non Repatriable)	<input type="checkbox"/> NRI (Repatriable) <input type="checkbox"/> NRI (Non Repatriable)	<input type="checkbox"/> NRI (Repatriable) <input type="checkbox"/> NRI (Non Repatriable)
	<input type="checkbox"/> NRI - Minor (Repatriable) <input type="checkbox"/> NRI - Minor (Non Repatriable)		
	<input type="checkbox"/> PIO <input type="checkbox"/> Sole Proprietor <i>(Please attach GST Certificate)</i>		
Power of Attorney (POA) Details - If applicable			
POA Holder Name			
PAN of POA Holder			
POA copy attached	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION II NON - INDIVIDUAL INVESTOR

Investor Name (As per Income Tax)				
PAN Number	Date of Incorporation (As per Income Tax) DD/MM/YYYY	CKYC Number (KIN)		
Contact Person Name				
Legal Entity Identifier (LEI Copy to enclosed)	LEI No.	Validity DD/MM/YYYY	Note: LEI code mandatory if investment value is equal to or exceeds ₹ 50 crore limit.	
Tax Status of Entity	<input type="checkbox"/> Partnership Firm <input type="checkbox"/> Private Limited Company <input type="checkbox"/> AOP <input type="checkbox"/> NPO*	<input type="checkbox"/> Bank & Institutions		
	<input type="checkbox"/> HUF <input type="checkbox"/> Public Limited Company <input type="checkbox"/> BOI <input type="checkbox"/> NGO*	<input type="checkbox"/> Gratuity Fund		
	<input type="checkbox"/> LLP <input type="checkbox"/> Government Body <input type="checkbox"/> FOF <input type="checkbox"/> Trust*	<input type="checkbox"/> Body Corporate		
	<input type="checkbox"/> FII/FPI <input type="checkbox"/> Pension & Retirement Fund <input type="checkbox"/> Society* <input type="checkbox"/> NPS Trust*	<input type="checkbox"/> Others _____		
*NPO Declaration: (Mandatory for Trust & Society) (Please attach Darpan Certificate)	*I/We are Non-profit organisation (NPO) <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes, please quote registration number of Darpan Portal _____ We are falling under "Non-Profit organisation (NPO) which has been constituted for religious or charitable purpose referred to in clause (15) of section of 2 of Income-Tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State Legislation or Company Registered under the section 8 of the Companies Act, 2013 (18 of 2013). If not registered, please register immediately and confirm with the above information to avoid non processing of applications. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF/AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We are aware that we may be liable for any fines or consequences as required under the respective statutory requirement and authorise you to deduct such fines/charges under intimation to us or collect such fines/charges in any other manner as might be applicable.			
Other Details	Is the entity involved/providing any of the following service(s) :		YES	NO
	For foreign exchange/money changer services		<input type="checkbox"/>	<input type="checkbox"/>
	Money Lending/Pawning		<input type="checkbox"/>	<input type="checkbox"/>
Gaming/Gambling/Lottery services (eg Casinos/betting syndicates)		<input type="checkbox"/>	<input type="checkbox"/>	
Networth in Rs. (Not older than 1 year) Mandatory	Rs.	As on	DD/MM/YYYY	

Note: Non-Individual Investors should mandatorily fill separate FATCA/CRS & UBO Form (Annexure - I) along with this form.

SECTION III - CONTACT & BANK DETAILS

Address for Communication	Correspondence Address (Address as per KRA records)				Overseas Address (Mandatory for NRI/PIO/FII applicant)				
	City/Town		Pin		City/Town		Zip		
	State		Country		State		Country		
	Tel. (Res.)		Tel. (Off.)		Tel. (Res.)		Tel. (Off.)		
Bank Details <small>(Please attach Bank Account proof)</small>	Bank Name				Bank Account No.				
	Branch Name				IFSC		MICR (9 Digit)		
	Branch Address				City		Pin code		
	A/C Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others _____								
Contact Details	1st Applicant/Minor			2nd Applicant			3rd Applicant		
Mobile Number	Country Code -			Country Code -			Country Code -		
Given Mobile Number Pertains to	<input type="checkbox"/> Self	<input type="checkbox"/> Dependent Children		<input type="checkbox"/> Self	<input type="checkbox"/> Dependent Children		<input type="checkbox"/> Self	<input type="checkbox"/> Dependent Children	
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Dependent Parents		<input type="checkbox"/> Spouse	<input type="checkbox"/> Dependent Parents		<input type="checkbox"/> Spouse	<input type="checkbox"/> Dependent Parents	
	<input type="checkbox"/> Guardian	<input type="checkbox"/> Dependent Sibling		<input type="checkbox"/> Guardian	<input type="checkbox"/> Dependent Sibling		<input type="checkbox"/> Guardian	<input type="checkbox"/> Dependent Sibling	
	<input type="checkbox"/> Custodian	<input type="checkbox"/> POA	<input type="checkbox"/> PMS	<input type="checkbox"/> Custodian	<input type="checkbox"/> POA	<input type="checkbox"/> PMS	<input type="checkbox"/> Custodian	<input type="checkbox"/> POA	<input type="checkbox"/> PMS
Email ID									
Given Email ID Pertains to	<input type="checkbox"/> Self	<input type="checkbox"/> Dependent Children		<input type="checkbox"/> Self	<input type="checkbox"/> Dependent Children		<input type="checkbox"/> Self	<input type="checkbox"/> Dependent Children	
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Dependent Parents		<input type="checkbox"/> Spouse	<input type="checkbox"/> Dependent Parents		<input type="checkbox"/> Spouse	<input type="checkbox"/> Dependent Parents	
	<input type="checkbox"/> Guardian	<input type="checkbox"/> Dependent Sibling		<input type="checkbox"/> Guardian	<input type="checkbox"/> Dependent Sibling		<input type="checkbox"/> Guardian	<input type="checkbox"/> Dependent Sibling	
	<input type="checkbox"/> Custodian	<input type="checkbox"/> POA	<input type="checkbox"/> PMS	<input type="checkbox"/> Custodian	<input type="checkbox"/> POA	<input type="checkbox"/> PMS	<input type="checkbox"/> Custodian	<input type="checkbox"/> POA	<input type="checkbox"/> PMS

SECTION IV - INVESTMENT DETAILS

Investment Type	<input type="checkbox"/> Lumpsum Investment		<input type="checkbox"/> Systematic Investment Plan (SIP) <small>(Please Attach SIP & OTM Form)</small>		<input type="checkbox"/> Lumpsum with SIP Investment <small>(Please Attach SIP & OTM Form)</small>	
Scheme Details	Scheme 1 <small>(Please provide separate cheque for each Scheme)</small>		Scheme 2 <small>(Please provide separate cheque for each Scheme)</small>		Scheme 3 <small>(Please provide separate cheque for each Scheme)</small>	
Scheme Name						
Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW (Dividend)	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW (Dividend)	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW (Dividend)
IDCW Facility	<input type="checkbox"/> Payout	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout	<input type="checkbox"/> Reinvest
	<input type="checkbox"/> Transfer <small>(In case you wish to transfer IDCW amount to other scheme)</small>		<input type="checkbox"/> Transfer <small>(In case you wish to transfer IDCW amount to other scheme)</small>		<input type="checkbox"/> Transfer <small>(In case you wish to transfer IDCW amount to other scheme)</small>	
IDCW Transfer Details <small>(If selected IDCW transfer)</small>	To Scheme Name		To Scheme Name		To Scheme Name	
	Plan	Option	Plan	Option	Plan	Option
	IDCW Facility	IDCW Frequency	IDCW Facility	IDCW Frequency	IDCW Facility	IDCW Frequency
IDCW Frequency	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly
	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annual	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annual	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annual
Payment Details <small>(Cheque in favour of Scheme Name)</small>	Cheque No. / UTR No. / Reference No.		Cheque No. / UTR No. / Reference No.		Cheque No. / UTR No. / Reference No.	
	Cheque Date	D D / M M / Y Y Y Y	Cheque Date	D D / M M / Y Y Y Y	Cheque Date	D D / M M / Y Y Y Y
Amount in Rs.						
Amount in Words						
Drawn on	Bank Name		Bank Name		Bank Name	
	Branch Name		Branch Name		Branch Name	
	Bank A/c No.		Bank A/c No.		Bank A/c No.	
Payment Mode	<input type="checkbox"/> Cheque	<input type="checkbox"/> RTGS/NEFT	<input type="checkbox"/> Cheque	<input type="checkbox"/> RTGS/NEFT	<input type="checkbox"/> Cheque	<input type="checkbox"/> RTGS/NEFT
	<input type="checkbox"/> Fund Transfer	<input type="checkbox"/> OTM	<input type="checkbox"/> Fund Transfer	<input type="checkbox"/> OTM	<input type="checkbox"/> Fund Transfer	<input type="checkbox"/> OTM
DEMAT Details <small>(Please provide details ONLY if you wish to hold units in / under Demat)</small>	Depository Participant Name			Proof Attached <input type="checkbox"/> Latest Client Master <input type="checkbox"/> Demat Account Statement		
	<input type="checkbox"/> National Securities Depository Limited (NSDL)			<input type="checkbox"/> Central Depository Securities (India) Limited (CDSL)		
	DP ID & Beneficiary Account No.			Beneficiary Account No.		

Note: The sequence of names as mentioned in the MF application form should be as per the sequence of names in Demat account.

SECTION V - FATCA & CRS INFORMATION MANDATORY FOR INDIVIDUAL / SOLE PROPRIETOR

Non-Individual Investors should Mandatorily fill separate FATCA/CRS & UBO Form (Annexure - I) along with this form.

FATCA & CRS	1 st Applicant	2 nd Applicant	3 rd Applicant	Guardian
Country of Birth				
Place/City of Birth				
Nationality				
Is the applicant(s) Country of Birth/ Nationality/Tax Residency other than India	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, Please provide following information:				
Country of Tax Residency 1				
Identification Type				
Tax Payer Ref ID No.				
Country of Tax Residency 2				
Identification Type				
Tax Payer Ref ID No.				
Country of Tax Residency 3				
Identification Type				
Tax Payer Ref ID No.				

Note: In case Tax Identification Number is not available, kindly provide its functional equivalent. If no TIN is available or has not yet been issued, please provide an Explanation and attach this to the form. (Please attach additional sheet if necessary and mention all countries in which applicant is a tax resident and provide relevant details)

SECTION VI - OTHER PERSONAL INFORMATION

Other Information	1 st Applicant/Minor	2 nd Applicant	3 rd Applicant	Guardian
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
Father's Name				
Spouse Name				
Occupation	<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Doctor	<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Doctor	<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Doctor	<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Doctor
	<input type="checkbox"/> Business <input type="checkbox"/> Professional	<input type="checkbox"/> Business <input type="checkbox"/> Professional	<input type="checkbox"/> Business <input type="checkbox"/> Professional	<input type="checkbox"/> Business <input type="checkbox"/> Professional
	<input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired	<input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired	<input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired	<input type="checkbox"/> Agriculture <input type="checkbox"/> Retired
	<input type="checkbox"/> Student <input type="checkbox"/> House Wife	<input type="checkbox"/> Student <input type="checkbox"/> House Wife	<input type="checkbox"/> Student <input type="checkbox"/> House Wife	<input type="checkbox"/> Student <input type="checkbox"/> House Wife
	<input type="checkbox"/> Others (Please Specify) _____	<input type="checkbox"/> Others (Please Specify) _____	<input type="checkbox"/> Others (Please Specify) _____	<input type="checkbox"/> Others (Please Specify) _____
	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs
<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs	
<input type="checkbox"/> 25 lacs - 1 Cr <input type="checkbox"/> 1-5 Cr	<input type="checkbox"/> 25 lacs - 1 Cr <input type="checkbox"/> 1-5 Cr	<input type="checkbox"/> 25 lacs - 1 Cr <input type="checkbox"/> 1-5 Cr	<input type="checkbox"/> 25 lacs - 1 Cr <input type="checkbox"/> 1-5 Cr	
<input type="checkbox"/> 5-10 Cr <input type="checkbox"/> > 10cr	<input type="checkbox"/> 5-10 Cr <input type="checkbox"/> > 10cr	<input type="checkbox"/> 5-10 Cr <input type="checkbox"/> > 10cr	<input type="checkbox"/> 5-10 Cr <input type="checkbox"/> > 10cr	
OR				
Networth in Rs. (Not older than 1 year)				
	Rs. _____	Rs. _____	Rs. _____	Rs. _____
	As on DD/MM/YYYY	As on DD/MM/YYYY	As on DD/MM/YYYY	As on DD/MM/YYYY
Politically Exposed Person (PEP)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP
Type of Address given at KRA	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office

Contd...



ACKNOWLEDGMENT SLIP

Application No.:

Name of the Investor			ARN No.:	EUIN No.:
			Scheme Name:	
Investment Details	Date: DD/MM/YYYY	Amount:	Plan: <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option: <input type="checkbox"/> Growth <input type="checkbox"/> IDCW
	Cheque/UTR No.:		Signature, Date & Stamp	
	Bank & Branch Name:			

SECTION VII - NOMINATION

Nomination (Applicable for individual Investors except Minor)	<input type="checkbox"/> I/We wish to Nominate the following person(s). (ALL THE BELOW FIELDS ARE MANDATORY) OR <input type="checkbox"/> I/We do not wish to Nominate - Nominee OPT Out (Please sign Declaration for No Nomination) #		
Nominee Details	Nominee 1	Nominee 2	Nominee 3
Name of the Nominee			
PAN of Nominee (Optional)			
Allocation% (Total of allocation% should be 100%)			
Relationship of Nominee with investor			
Nominee Date of Birth (Mandatory if Nominee is Minor)	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Guardian Name (In case Nominee is Minor)			
Nominee/Guardian Address			
Nominee/Guardian Contact Details	Mobile No.	Mobile No.	Mobile No.
	Email Id	Email Id	Email Id
Identification Details of Nominee/Guardian (in case of Minor)- Please tick any one Option	<input type="checkbox"/> PAN Card <input type="checkbox"/> Aadhar (last 4 Digits)	<input type="checkbox"/> PAN Card <input type="checkbox"/> Aadhar (last 4 Digits)	<input type="checkbox"/> PAN Card <input type="checkbox"/> Aadhar (last 4 Digits)
	<input type="checkbox"/> Passport(NRI/PIO/OCI) <input type="checkbox"/> Driving Licence	<input type="checkbox"/> Passport(NRI/PIO/OCI) <input type="checkbox"/> Driving Licence	<input type="checkbox"/> Passport(NRI/PIO/OCI) <input type="checkbox"/> Driving Licence
Please mention ID Number of the opted Option	Identification Number	Identification Number	Identification Number
# Declaration for No Nomination:	I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my/our mutual fund units held in my/our folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by court or other competent authority, based on the values of assets held in my/our mutual fund folio.		
*Signature(s) (All Applicants must Sign)	1 st Applicant	2 nd Applicant	3 rd Applicant
*If the account holder affixes thumb impression instead of signature, Please use separate nomination form.			
I / We want the details of my / our nominee to be printed in the Statement of Account, provided to me / us by the AMC as follows; (please tick, as appropriate)			
<input type="checkbox"/> Name of Nominee(s) with Details and Percentage		<input type="checkbox"/> Nomination without Details and Percentage (Default Option)	



All communication related to your investment, scheme-wise annual report or abridged summary will be sent to your registered Email ID. However if you wish to receive the above in physical form, please tick below box.

I wish to receive scheme wise annual report or abridged summary through physical mode.

DECLARATION : I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment. (ii) The amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund ("the Fund") is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time. (iii) The monies invested by me/us in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"). (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/resident of Canada. (v) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us. (vi) As per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust, I/We am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust. (vii) @I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/ FCNR Account. (viii) I/We do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) issued by KYC Registration Agency and also confirm that the aggregate of lump sum and SIP installments in a rolling 12 months period or financial year does not exceed Rs. 50,000/- (Rupees Fifty Thousand) per Financial year per AMC (Applicable for "Micro Investments" only). (ix) All information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting. (x) That we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same. (xi) I/We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time. (xii) Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) The Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided. (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities. (c) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. (d) As may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/ our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency. (f) I have understood the information requirements of this form (read along with the FATCA/CRS instructions) and hereby confirm that the information provided by me/us on these form, including the tax payer identification number is true, correct and complete. I also confirm that I have read and understood the FATCA Terms and Conditions below and accept the same. (xiii) I/We understand that, a penalty shall be levied on every inaccurate reportable account as provided under the Income Tax Act, 1961. The MF/AMC has the right to recover this penalty from the unit holder(s) or retain out of any money in its possession, due to inaccurate information or false self-certifications provided by unit holders. (xiv) If the name/date of birth/date of incorporation given in the Application is not matching with PAN, Application may liable to get rejected or further transactions may be liable to get rejected. By using this application, I/We agree to issue a cheque in favour of the scheme which will be invested as per the option selected/mentioned under clause (Section IV) of the form. \$Applicable to other than Individuals/HUF; @Applicable to NRI

I/We have read, understood & agree to the terms & conditions mentioned in the SID & KIM of the respective Scheme(s) along with the above declaration. I/We hereby confirm that the information provided by me/us on this form is true, correct and complete.

Signature(s) (All Applicants must Sign)	1 st Applicant/Guardian/ Authorised Signatory - Affix Rubber Stamp	2 nd Applicant Authorised Signatory - Affix Rubber Stamp	3 rd Applicant Authorised Signatory - Affix Rubber Stamp
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Date: / /

Place:

Any communication in connection with this application should be addressed to the Registrar or the Investment Manager

Investment Manager :
SBI Funds Management Ltd.
(A Joint Venture between SBI & AMUNDI)
9th Floor, Crescenzo, C-38 & 39,G Block, Bandra Kurla Complex,
Bandra (East), Mumbai - 400 051.

Registrar:
Computer Age Management Services Ltd.,
(SEBI Registration No. : INR00002813)
Rayala Towers, 158, Anna Salai, Chennai - 600 002.
Email: enq_sbimf@camsonline.com • Website: www.camsonline.com

Toll Free	Email ID	Website
1800 425 5425 / 1800 209 3333 +91-22-62511600/+91-80-25512131 (for overseas investors)	customer.delight@sbimf.com	www.sbimf.com

**DECLARATION TO BE SUBMITTED BY NON-RESIDENT INDIANS (NRIs) /
PERSONS OF INDIAN ORIGIN (PIO)**

To

SBI Funds Management Limited (“SBI FML”)

Dear Sir,

I hereby confirm and agree that:

1. I am a person resident outside India who is either a citizen of India or a person of Indian origin (“**Non-Resident Indian**” as defined under the Foreign Exchange Management Act, 1999), and:

- (a) am employed or have a business or vocation outside of India; or
- (b) am a student studying outside of India; or
- (c) intend to stay outside of India for an uncertain period.

I am not:

- (a) a person residing in India for more than 182 days during the course of the preceding financial year;
- (b) a person or body corporate registered or incorporated in India;
- (c) having any office, branch or agency in India owned or controlled by a person resident outside India;
- (d) having any office, branch or agency outside India owned or controlled by a person resident in India.

2. I am eligible to invest in the schemes of SBI Mutual Fund in accordance with all the laws applicable to me. Further, all nominees appointed by me are, and will be, eligible to hold the units of the schemes of SBI Mutual Fund in accordance with applicable laws, failing which SBI Mutual Fund reserves the right to cancel their nomination;

3. My investment in schemes of SBI Mutual Fund is pursuant to, and on the basis of legal advice obtained by me and out of my own free will and knowledge, on a voluntary basis;

4. I will provide SBI FML or any other person authorized by SBI FML in this behalf, with any details, information or documents that may be requested from time to time;

5. I will notify you of any change to the information provided to SBI FML, including any change in my circumstances which may affect the accuracy of any representation made by me in this declaration.

Any matter not specifically set forth in this declaration will be governed by the terms and conditions of the relevant schemes of SBI Mutual Fund (“**Terms**”), including the applicable Key Information Memorandum (KIM), Scheme Information Document (SID) and Statement of Additional Information (SAI). When signed, this document will be legally binding and will form a part of and supplement the Terms.

Name/s of Applicant/s:

Name of 1st Applicant

Name of 2nd Applicant

Name of 3rd Applicant

Signature/s of Applicant/s:

Sign of 1st Applicant

Sign of 2nd Applicant

Sign of 3rd Applicant

Date:

Place:

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ANNEXURE I - DETAILS OF ULTIMATE BENEFICIAL OWNER/ CONTROLLING PERSON INCLUDING ADDITIONAL FATCA & CRS INFORMATION

 Name of the Entity

 Customer ID / Folio Number

 PAN Date of incorporation DD / MM / YYYY

 Type of address given at KRA Residential Business Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

 Type of Identification Document given at KRA

 Identification Document No.

 Document Issuing Country

 Place of incorporation

 Country of incorporation

 Entity Constitution Type Partnership Firm HUF Private Limited Company Public Limited Company Society AOP/BOI
Please tick as appropriate Trust Liquidator Limited Liability Partnership Artificial Juridical Person Others specify _____

Please tick the applicable tax resident declaration -

 1. Is "Entity" a tax resident of any country other than India Yes No

(If yes, please provide all countries in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number [%]	Identification Type (TIN or Other, please specify)

[%] In case Tax Identification Number is not available, kindly provide its functional equivalent. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

 In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code⁸ here
FATCA & CRS Declaration
(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)
PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

 1. We are a: Financial institution¹ or Direct reporting NFE² (please tick as appropriate)

 GIIN

 Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

 Name of sponsoring entity

 GIIN not available (please tick as applicable) Applied for

 (Applicable only for Financial Institutions) Not required to apply for - please specify 2 digits sub-category³

 Not obtained – Non-participating FI

¹Refer 1 of Part D | ²Refer 3(vii) of Part D | ³Refer 1A of Part D | ⁸Refer 3(viii) of Part D

PART B Ultimate Beneficial Ownership [UBO] / Controlling Persons Declaration
Category

 Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details].

 Name of the Stock Exchange where it is listed# _____

 Security ISIN# _____

 Name of the Listed Company (applicable if the investor is subsidiary/associate): _____

 #mandatory in case of Listed company or subsidiary of the Listed Company

 Unlisted Company Partnership Firm / LLP Unincorporated association / body of individuals Public Charitable Trust

 Private Trust Religious Trust Trust created by a Will Others [please specify] _____

PART C UBO / Controlling Person(s) details
Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?
 Yes No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
% of beneficial interest#.	>10% controlling interest <input type="checkbox"/> >15% controlling interest <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest <input type="checkbox"/> >15% controlling interest <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest <input type="checkbox"/> >15% controlling interest <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Place & Country of Birth#	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #			
UBO / SMO PEP#	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>
UBO / SMO Address [include City, Pincode, State, Country]	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:
UBO / SMO Address Type	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/>	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/>	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/>
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>
UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>
SMO Designation#			
UBO / SMO KYC Complied?	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.

Mandatory column.

Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.

* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank/Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with SBI Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal

Authorized Signatory	Authorized Signatory	Authorized Signatory
Name:	Name:	Name:
Designation:	Designation:	Designation:

Place: _____

Date: __/ __/ ____

PART D FATCA and CRS Instructions & Definitions

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- ∇ Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - ∇ Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - ∇ Investment entity is any entity:
 - ∇ That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- ∇ The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

∇ Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

A. FI not required to apply for GIIN:	
Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI (Please provide Owner Reporting Statement or Auditor's Letter with required details as mentioned in Form W8 BEN E)

2. Non-financial entity (NFE) - Any entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

- a. *Publicly traded company (listed company)*
A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- b. *Related entity of a publicly traded company*
The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> ÿ It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; ÿ It is exempt from income tax in India; ÿ It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity	An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.
(ii) Passive NFE	<p>The term passive NFE means</p> <ul style="list-style-type: none"> (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or (ii) an investment entity defined in clause 1 of part D of these instructions (iii) a withholding foreign partnership or withholding foreign trust; <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
(iii) Passive income	<p>The term passive income includes income by way of :</p> <ul style="list-style-type: none"> (1) Dividends, (2) Interest (3) Income equivalent to interest, (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE (5) Annuities (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets, (8) The excess of foreign currency gains over foreign currency losses (9) Net income from swaps (10) Amounts received under cash value insurance contracts <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer</p>

(iv) *Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated March 7, 2023, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

(v) *Specified U.S. person – A U.S. person other than the following:*

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) *Owner documented FFI*

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) *Direct reporting NFE*

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) *Exemption code for U.S. persons*

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

INSTRUCTIONS ON CONTROLLING PERSONS / ULTIMATE BENEFICIAL OWNER

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
 - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

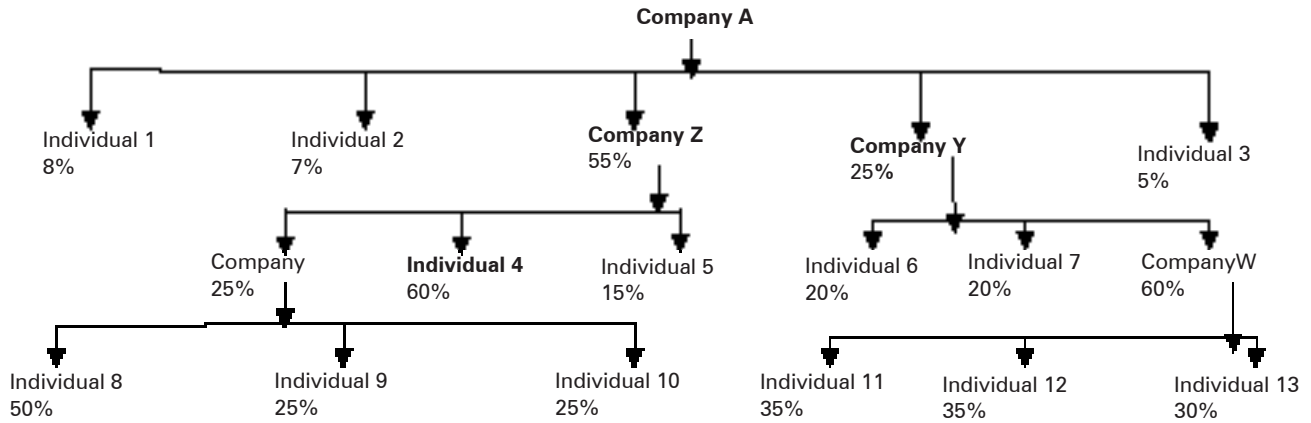
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

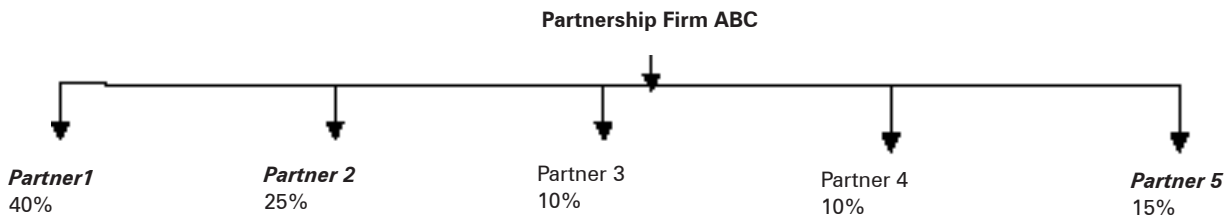
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



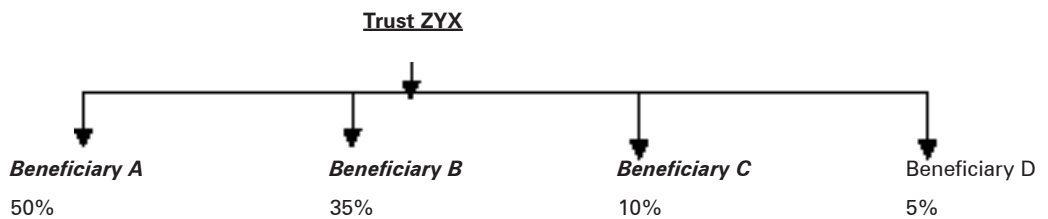
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 & 5 are considered as UBO as each of them holds >10% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for $\geq 10\%$ of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

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ANNEXURE II - Additional KYC-FATCA & CRS Form for Individuals

 (To be enclosed with purchase application which do not have provision for additional KYC/FATCA/CRS information)
 (Please fill in BLOCK Letters)

1. APPLICANT DETAILS

	First Applicant / Guardian		Second Applicant		Third Applicant	
Applicant's Name						
Applicant's PAN						
Gender						
Date of Birth						
Father's Name						
Spouse's Name						
Nationality						
Place of Birth						
Country of Birth						
Type of address given at KRA	<input type="checkbox"/> Residential <input type="checkbox"/> Business	<input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business	<input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business	<input type="checkbox"/> Registered Office
Type of Identification Document given at KRA						
Identification Document No.						
Document Issuing Country						

Address of tax residences would be taken as available in KRA database. In case of any change please approach KRA & notify the changes.

2. ADDITIONAL KYC INFORMATION

Category	First Applicant / Guardian		Second Applicant		Third Applicant																			
Gross Annual Income in Rs. OR	<input type="checkbox"/> Below 1 Lakh	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> Below 1 Lakh	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> Below 1 Lakh	<input type="checkbox"/> 10-25 Lacs																		
	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 25 Lacs - 1 Cr	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 25 Lacs - 1 Cr	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 25 Lacs - 1 Cr																		
	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> > 1 Crore	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> > 1 Crore	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> > 1 Crore																		
Net Worth in Rs.																								
Net Worth as of	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
Occupation [Please tick any one (✓)]	<input type="checkbox"/> Professional		<input type="checkbox"/> Retired		<input type="checkbox"/> Professional		<input type="checkbox"/> Retired		<input type="checkbox"/> Professional		<input type="checkbox"/> Retired													
	<input type="checkbox"/> Business		<input type="checkbox"/> Housewife		<input type="checkbox"/> Business		<input type="checkbox"/> Housewife		<input type="checkbox"/> Business		<input type="checkbox"/> Housewife													
	<input type="checkbox"/> Government Service		<input type="checkbox"/> Student		<input type="checkbox"/> Government Service		<input type="checkbox"/> Student		<input type="checkbox"/> Government Service		<input type="checkbox"/> Student													
	<input type="checkbox"/> Private Sector Service		<input type="checkbox"/> Forex Dealer		<input type="checkbox"/> Private Sector Service		<input type="checkbox"/> Forex Dealer		<input type="checkbox"/> Private Sector Service		<input type="checkbox"/> Forex Dealer													
	<input type="checkbox"/> Public Sector Service		<input type="checkbox"/> Doctor		<input type="checkbox"/> Public Sector Service		<input type="checkbox"/> Doctor		<input type="checkbox"/> Public Sector Service		<input type="checkbox"/> Doctor													
	<input type="checkbox"/> Agriculturist		<input type="checkbox"/> Others [Please specify]		<input type="checkbox"/> Agriculturist		<input type="checkbox"/> Others [Please specify]		<input type="checkbox"/> Agriculturist		<input type="checkbox"/> Others [Please specify]													
Politically Exposed Person [PEP]	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Related to PEP		<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Related to PEP		<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Related to PEP													
Any other information relating to KYC if applicable	[Please specify]		[Please specify]		[Please specify]		[Please specify]		[Please specify]		[Please specify]													

3. FATCA INFORMATION

 Is your Country of Birth / Citizenship / Nationality / Tax Residency other than India? – Yes No

If Yes, please provide the following information [mandatory]

Category	First Applicant / Guardian	Second Applicant	Third Applicant
Country of Tax Residency 1*			
Tax Identification Number#			
Identification Type (TIN or Other, please specify)			
Country of Tax Residency 2*			
Tax Identification Number#			
Identification Type (TIN or Other, please specify)			
Country of Tax Residency 3*			
Tax Identification Number#			
Identification Type (TIN or Other, please specify)			

(Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form

* To also included USA, where the individual is a citizen/green card holder of the USA

4. DECLARATION

I/We confirm that the information provided in this form is true & accurate. In the event any of the above information is / are found to be false / incorrect and /or the declaration is not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and / or reverse the allotment of units and the AMC / Trustee / Mutual Fund shall not be liable for the same / I/We will be liable for the consequences arising therefrom. I/We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am/are aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency.

SIGNATURE(S) (ALL Applicants must sign)	1st Applicant/Guardian	2nd Applicant	3rd Applicant
⊗	⊗	⊗	

Date	Place

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Annexure - III Declaration Form of Non-Profit Organization (NPO) (Mandatory for Trusts/Society)

Investor Name										
PAN										

- I/We hereby confirm that above stated entity / organization is falling under **"Non-profit organization"** [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
- Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal	<Unique ID provided by DARPAN portal should be provided>
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If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

- I/We hereby confirm that the above stated entity / organization is **NOT** falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
----------------------	----------------------	----------------------

Place: _____

Date: __/ __/ ____

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ANNEXURE IV - Additional KYC Form for Power of Attorney [POA] Holder(s)

(Mandatory for POA Holder(s))

(Please fill in BLOCK Letters)

1. APPLICANT & POA HOLDER DETAILS

	First Applicant / Guardian	Second Applicant	Third Applicant
Applicant Name			
Applicant PAN			
POA Holder Name			
POA Holder PAN			
POA Holder Address			

2. ADDITIONAL KYC INFORMATION

Category	PoA Holder 1	PoA Holder 2	PoA Holder 3
Gross Annual Income in Rs. OR	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore	<input type="checkbox"/> Below 1 Lakh <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr <input type="checkbox"/> > 1 Crore
Net Worth in Rs.			
Net Worth as of	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Occupation [Please tick any one (√)]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others [Please specify]
Politically Exposed Person [PEP]	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP
Any other information relating to KYC if applicable	[Please specify]	[Please specify]	[Please specify]

3. DECLARATION

I/We confirm that the information provided in this form is true & accurate. In the event any of the above information is / are found to be false / incorrect and /or the declaration in not provided, then the AMC/Trustee/Mutual Fund shall reserve the right to reject the application and / or reverse the allotment of units and the AMC / Trustee / Mutual Fund shall not be liable for the same / I/We will be liable for the consequences arising therefrom. I/We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; Towards compliance as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency.

SIGNATURE(S) Applicants must sign as per mode of holding	⊗	⊗	⊗
	POA Holder 1	POA Holder 2	POA Holder 3
Date	Place		

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SIP ENROLMENT CUM ONE TIME DEBIT MANDATE FORM

New investors subscribing to the scheme through SIP must submit this Form alongwith Common Application Form

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

Declaration for "execution-only" transaction (only where EUIN box is left blank) : I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	1 st Applicant / Guardian / Authorised Signatory	2 nd Applicant / Authorised Signatory	3 rd Applicant / Authorised Signatory

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

INVESTOR DETAILS												
Folio No./Application No.												
Name of 1 st Applicant												
SIP Cheque No/s :	1			2			3					
Scheme Name												
Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	Frequency	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	Frequency	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	Frequency	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	Frequency
Income Distribution cum Capital Withdrawal (IDCW) Facility	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout		<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout		<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout		<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout	
Each SIP Instalment Amount (₹)												
SIP Frequency	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly
	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly
	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual
SIP Date (for Monthly, Quarterly, Half-Yearly & Annual)	<input type="checkbox"/> 1 st	<input type="checkbox"/> 15 th	<input type="checkbox"/> 30 th (For February, last business day)	<input type="checkbox"/> 1 st	<input type="checkbox"/> 15 th	<input type="checkbox"/> 30 th (For February, last business day)	<input type="checkbox"/> 1 st	<input type="checkbox"/> 15 th	<input type="checkbox"/> 30 th (For February, last business day)	<input type="checkbox"/> 1 st	<input type="checkbox"/> 15 th	<input type="checkbox"/> 30 th (For February, last business day)
	<input type="checkbox"/> 5 th	<input type="checkbox"/> 20 th		<input type="checkbox"/> 5 th	<input type="checkbox"/> 20 th		<input type="checkbox"/> 5 th	<input type="checkbox"/> 20 th		<input type="checkbox"/> 5 th	<input type="checkbox"/> 20 th	
	<input type="checkbox"/> 10 th (Default)	<input type="checkbox"/> 25 th	(Any other date from 1 st to 30 th)	<input type="checkbox"/> 10 th (Default)	<input type="checkbox"/> 25 th	(Any other date from 1 st to 30 th)	<input type="checkbox"/> 10 th (Default)	<input type="checkbox"/> 25 th	(Any other date from 1 st to 30 th)	<input type="checkbox"/> 10 th (Default)	<input type="checkbox"/> 25 th	(Any other date from 1 st to 30 th)
(for Weekly Fixed Date or Day)	<input type="checkbox"/> Fixed dates (1,8,15,22)	OR	<input type="checkbox"/> Any Day (Default)	<input type="checkbox"/> Fixed dates (1,8,15,22)	OR	<input type="checkbox"/> Any Day (Default)	<input type="checkbox"/> Fixed dates (1,8,15,22)	OR	<input type="checkbox"/> Any Day (Default)	<input type="checkbox"/> Fixed dates (1,8,15,22)	OR	<input type="checkbox"/> Any Day (Default)
	(Monday to Friday)			(Monday to Friday)			(Monday to Friday)			(Monday to Friday)		
SIP Period	From			From			From			From		
	To			To			To			To		
	OR	<input type="checkbox"/> 3 yrs	<input type="checkbox"/> 5 yrs	<input type="checkbox"/> 10 yrs	OR	<input type="checkbox"/> 3 yrs	<input type="checkbox"/> 5 yrs	<input type="checkbox"/> 10 yrs	OR	<input type="checkbox"/> 3 yrs	<input type="checkbox"/> 5 yrs	<input type="checkbox"/> 10 yrs
		<input type="checkbox"/> 15 yrs	<input type="checkbox"/> 20 yrs	<input type="checkbox"/> 30 yrs		<input type="checkbox"/> 15 yrs	<input type="checkbox"/> 20 yrs	<input type="checkbox"/> 30 yrs		<input type="checkbox"/> 15 yrs	<input type="checkbox"/> 20 yrs	<input type="checkbox"/> 30 yrs

Use Existing One Time Debit Mandate (if already registered in the Folio)

Bank Name _____ Bank A/c No _____

TOP-UP SIP (Select anyone % or Amount)			
Top-Up Percentage (in multiples of 5% only)	<input type="checkbox"/> 5% <input type="checkbox"/> 10% OR <input type="checkbox"/> Other _____	<input type="checkbox"/> 5% <input type="checkbox"/> 10% OR <input type="checkbox"/> Other _____	<input type="checkbox"/> 5% <input type="checkbox"/> 10% OR <input type="checkbox"/> Other _____
OR	OR	OR	OR
Top-Up Amount Rs. (in multiples of Rs. 500 only)	Amount Rs. _____	Amount Rs. _____	Amount Rs. _____
Top-Up Frequency	<input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual

TOP-UP SIP CAP (Investor has to choose only one option)			
Top-Up SIP CAP Amount ₹ (maximum SIP installment including Top-Up amount)	OR		
Top-Up SIP CAP Month-Year	<input type="text" value="M M Y Y Y Y"/>	<input type="text" value="M M Y Y Y Y"/>	<input type="text" value="M M Y Y Y Y"/>

DECLARATION : I/We hereby declare that the particulars given in this mandate form are correct and express my/our willingness to make payments towards investment in the schemes of SBI Mutual Fund. I/We hereby confirm and declare that the monies invested by me in the schemes of SBI Mutual Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"). I/We are aware that SBI Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform SBI Mutual Fund/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addendum issued from time to time of the respective Scheme(s) of SBI Mutual Fund. I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

ONE TIME DEBIT MANDATE FORM (OTM)

UMRN _____ Date _____

Sponsor Bank Code _____ Utility Code _____

CREATE I/We, hereby authorize **SBI Mutual Fund** To debit (Please)

MODIFY _____

CANCEL _____

Bank A/c No. _____

with Bank _____ Bank Name _____ IFSC _____ OR MICR _____

an amount of Rupees _____ ₹ _____

FREQUENCY: Weekly Monthly Quarterly As & when presented DEBIT TYPE: Fixed Amount Maximum Amount

Folio No.: _____ Mobile No.: _____

Appln No.: _____ Email ID: _____

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD	From <input type="text" value=""/>	To <input type="text" value=""/>	Signature of 1 st Bank Account Holder	Signature of 2 nd Bank Account Holder	Signature of 3 rd Bank Account Holder
	<input type="text" value=""/>	<input type="text" value=""/>	_____	_____	_____
	Name as in Bank records		Name as in Bank records		Name as in Bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I/We are authorizing the User entity/Corporate to debit my account, based on the instruction as agreed and signed by me/us. I/We have understood that I/ we are authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity /Corporate or the bank where I/We have authorized the debit.

INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE (OTM)

- Investors who have already submitted One Time Debit Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account in the Folio. However, if such investors wish to add a new bank account towards OTM facility may submit the new OTM form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned (as per bank records).
- Along with OTM, investors should enclose an original CANCELLED cheque (or a copy) with name and account number pre-printed of the bank account to be registered failing which registration may not be accepted.
- First applicant / unitholder must be one of the account holder in the bank account. Investor's cheque / bank account details are subject to third party validation.
- Investors are deemed to have read and understood the terms and conditions of Systematic Investment Plan mentioned in SID, SAI & KIM of the respective Scheme(s) of SBI Mutual Fund.
- UMRN, Sponsor Bank Code and Utility Code are meant for Office use only and need not be filled by investors.
- Please mention OTM date and OTM "From date" in DDMMYYYY format.
- For the convenience of the investors the frequency of the mandate mentioned as "As and When Presented".
- From date & to date is mandatory. However, the maximum duration for enrollment is 30 years.
- Please provide all the information / details in the OTM.

Mandatory information to be provided in One Time Debit Mandate (OTM):

- Date of Mandate
- Bank A/c Type
- Bank A/c No. (please enclose CANCELLED cheque leaf)
- Bank Name
- IFSC and/or MICR Code
- Maximum Amount (Rupees and Words)
- Mandate From date
- Mandate To date
- Signature/s of account holders in bank records
- Name/s of account holders as in bank records

Instructions for Top-Up SIP

- Investors can either opt for fixed amount SIP Top-up or percentage SIP Top-Up option. In case investors selects both the options, percentage SIP Top-Up would be made applicable. In case the investor selects multiple % SIP Top-up options under percentage-based SIP Top-Up option, the lower percentage would be considered.
- 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.
- 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.
- Percentage SIP Top-up would be computed on the immediately preceding SIP instalment value as on the SIP Top-Up trigger date.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enrol for a fresh SIP with Top-up option.
- 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.
- In case of Quarterly SIP, only the Yearly frequency is available for Top-up.
- 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.
- All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

Instructions for Top-up SIP Cap

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:

- 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.
- 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.
- 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.
- 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.

- 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.
- The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

Illustration for Top us SIP

Fixed amount Top-up SIP:

SIP Tenure	01-Mar- 2017 to 1-Mar-2022
SIP Amount (Rs)	5000
SIP Frequency	Monthly
Top-up Amount	1000
Top-up Frequency	Yearly

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	1000	6000
01-Mar-19	01-Feb-20	6000	1000	7000
01-Mar-20	01-Feb-21	7000	1000	8000
01-Mar-21	01-Feb-22	8000	1000	9000

In the above scenario, if the investor specifies an SIP Top-up cap amount of Rs. 7000. The calculation would be as shown below:

SIP From Date:	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	1000	6000
01-Mar-19	01-Feb-20	6000	1000	7000
01-Mar-20	01-Feb-21	7000	N.A	7000
01-Mar-21	01-Feb-22	7000	N.A	7000

In the above scenario, if the investor specifies SIP Top-up Cap month and Year as Dec 2019. The calculation would be as show below:

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	1000	6000
01-Mar-19	01-Feb-20	6000	1000	7000
01-Mar-20	01-Feb-21	7000	N.A.	7000
01-Mar-21	01-Feb-22	7000	N.A.	7000

Percentage Top-up SIP:

SIP Tenure	01-Mar- 2017 to 1-Mar-2022
SIP Amount (Rs)	5000
SIP Frequency	Monthly
Top-up Percentage	10%
Top-up Frequency	Yearly

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	500	5500
01-Mar-19	01-Feb-20	5500	550	6050
01-Mar-20	01-Feb-21	6050	610	6660
01-Mar-21	01-Feb-22	6660	670	7330

* SIP Top-up amount is rounded off to nearest Rs. 10

In the above scenario, if the investor specifies an SIP Top-up cap amount of Rs. 6500. The calculation would be as shown below:

SIP From Date:	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	500	5500
01-Mar-19	01-Feb-20	5500	550	6050
01-Mar-20	01-Feb-21	6050	610	6500
01-Mar-21	01-Feb-22	6500	N.A	6500

* SIP Top-up amount is rounded off to nearest Rs. 10

In the above scenario, if the investor specifies SIP Top-up Cap month and Year as Dec 2019. The calculation would be as show below:

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	500	5500
01-Mar-19	01-Feb-20	5500	550	6050
01-Mar-20	01-Feb-21	6050	N.A	6050
01-Mar-21	01-Feb-22	6050	N.A	6050

* SIP Top-up amount is rounded off to nearest Rs. 10

SIP ENROLMENT CUM ONE TIME DEBIT MANDATE FORM

New investors subscribing to the scheme through SIP must submit this Form alongwith Common Application Form

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

Declaration for "execution-only" transaction (only where EUIN box is left blank) : I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	1 st Applicant / Guardian / Authorised Signatory	2 nd Applicant / Authorised Signatory	3 rd Applicant / Authorised Signatory

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

INVESTOR DETAILS												
Folio No./Application No.												
Name of 1 st Applicant												
SIP Cheque No/s :	1			2			3					
Scheme Name												
Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
Option	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	Frequency	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	Frequency	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	Frequency	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	Frequency
Income Distribution cum Capital Withdrawal (IDCW) Facility	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout		<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout		<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout		<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout	
Each SIP Instalment Amount (₹)												
SIP Frequency	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly
	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly
	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual
SIP Date (for Monthly, Quarterly, Half-Yearly & Annual)	<input type="checkbox"/> 1 st	<input type="checkbox"/> 15 th	<input type="checkbox"/> 30 th (For February, last business day)	<input type="checkbox"/> 1 st	<input type="checkbox"/> 15 th	<input type="checkbox"/> 30 th (For February, last business day)	<input type="checkbox"/> 1 st	<input type="checkbox"/> 15 th	<input type="checkbox"/> 30 th (For February, last business day)	<input type="checkbox"/> 1 st	<input type="checkbox"/> 15 th	<input type="checkbox"/> 30 th (For February, last business day)
	<input type="checkbox"/> 5 th	<input type="checkbox"/> 20 th		<input type="checkbox"/> 5 th	<input type="checkbox"/> 20 th		<input type="checkbox"/> 5 th	<input type="checkbox"/> 20 th		<input type="checkbox"/> 5 th	<input type="checkbox"/> 20 th	
	<input type="checkbox"/> 10 th (Default)	<input type="checkbox"/> 25 th	(Any other date from 1 st to 30 th)	<input type="checkbox"/> 10 th (Default)	<input type="checkbox"/> 25 th	(Any other date from 1 st to 30 th)	<input type="checkbox"/> 10 th (Default)	<input type="checkbox"/> 25 th	(Any other date from 1 st to 30 th)	<input type="checkbox"/> 10 th (Default)	<input type="checkbox"/> 25 th	(Any other date from 1 st to 30 th)
(for Weekly Fixed Date or Day)	<input type="checkbox"/> Fixed dates (1,8,15,22)	OR	<input type="checkbox"/> Any Day (Default)	<input type="checkbox"/> Fixed dates (1,8,15,22)	OR	<input type="checkbox"/> Any Day (Default)	<input type="checkbox"/> Fixed dates (1,8,15,22)	OR	<input type="checkbox"/> Any Day (Default)	<input type="checkbox"/> Fixed dates (1,8,15,22)	OR	<input type="checkbox"/> Any Day (Default)
	(Monday to Friday)			(Monday to Friday)			(Monday to Friday)			(Monday to Friday)		
SIP Period	From			From			From			From		
	To			To			To			To		
	OR	<input type="checkbox"/> 3 yrs	<input type="checkbox"/> 5 yrs	<input type="checkbox"/> 10 yrs	OR	<input type="checkbox"/> 3 yrs	<input type="checkbox"/> 5 yrs	<input type="checkbox"/> 10 yrs	OR	<input type="checkbox"/> 3 yrs	<input type="checkbox"/> 5 yrs	<input type="checkbox"/> 10 yrs
		<input type="checkbox"/> 15 yrs	<input type="checkbox"/> 20 yrs	<input type="checkbox"/> 30 yrs		<input type="checkbox"/> 15 yrs	<input type="checkbox"/> 20 yrs	<input type="checkbox"/> 30 yrs		<input type="checkbox"/> 15 yrs	<input type="checkbox"/> 20 yrs	<input type="checkbox"/> 30 yrs

Use Existing One Time Debit Mandate (if already registered in the Folio)
Bank Name _____ Bank A/c No _____

TOP-UP SIP (Select anyone % or Amount)			
Top-Up Percentage (in multiples of 5% only)	<input type="checkbox"/> 5% <input type="checkbox"/> 10% OR <input type="checkbox"/> Other _____	<input type="checkbox"/> 5% <input type="checkbox"/> 10% OR <input type="checkbox"/> Other _____	<input type="checkbox"/> 5% <input type="checkbox"/> 10% OR <input type="checkbox"/> Other _____
OR	OR	OR	OR
Top-Up Amount Rs. (in multiples of Rs. 500 only)	Amount Rs. _____	Amount Rs. _____	Amount Rs. _____
Top-Up Frequency	<input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual

TOP-UP SIP CAP (Investor has to choose only one option)			
Top-Up SIP CAP Amount ₹ (maximum SIP installment including Top-Up amount)	OR		
Top-Up SIP CAP Month-Year	<input type="text" value="M M Y Y Y Y"/>	<input type="text" value="M M Y Y Y Y"/>	<input type="text" value="M M Y Y Y Y"/>

DECLARATION : I/We hereby declare that the particulars given in this mandate form are correct and express my/our willingness to make payments towards investment in the schemes of SBI Mutual Fund. I/We hereby confirm and declare that the monies invested by me in the schemes of SBI Mutual Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"). I/We are aware that SBI Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform SBI Mutual Fund/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addendum issued from time to time of the respective Scheme(s) of SBI Mutual Fund. I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

ONE TIME DEBIT MANDATE FORM (OTM)

UMRN _____ Date

Sponsor Bank Code _____ Utility Code _____

CREATE I/We, hereby authorize **SBI Mutual Fund** To debit (Please)

MODIFY _____

CANCEL _____

Bank A/c No. _____

with Bank _____ Bank Name _____ IFSC _____ OR MICR _____

an amount of Rupees _____ ₹ _____

FREQUENCY: Weekly Monthly Quarterly As & when presented DEBIT TYPE : Fixed Amount Maximum Amount

Folio No.: _____ Mobile No.: _____

Appln No. : _____ Email ID: _____

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD

From _____

To _____

Signature of 1st Bank Account Holder _____ Signature of 2nd Bank Account Holder _____ Signature of 3rd Bank Account Holder _____

Name as in Bank records _____ Name as in Bank records _____ Name as in Bank records _____

This is to confirm that the declaration has been carefully read, understood & made by me/us. I/We are authorizing the User entity/Corporate to debit my account, based on the instruction as agreed and signed by me/us. I/We have understood that I/ we are authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity /Corporate or the bank where I/We have authorized the debit.

INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE (OTM)

- Investors who have already submitted One Time Debit Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account in the Folio. However, if such investors wish to add a new bank account towards OTM facility may submit the new OTM form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned (as per bank records).
- Along with OTM, investors should enclose an original CANCELLED cheque (or a copy) with name and account number pre-printed of the bank account to be registered failing which registration may not be accepted.
- First applicant / unitholder must be one of the account holder in the bank account. Investor's cheque / bank account details are subject to third party validation.
- Investors are deemed to have read and understood the terms and conditions of Systematic Investment Plan mentioned in SID, SAI & KIM of the respective Scheme(s) of SBI Mutual Fund.
- UMRN, Sponsor Bank Code and Utility Code are meant for Office use only and need not be filled by investors.
- Please mention OTM date and OTM "From date" in DDMMYYYY format.
- For the convenience of the investors the frequency of the mandate mentioned as "As and When Presented".
- From date & to date is mandatory. However, the maximum duration for enrollment is 30 years.
- Please provide all the information / details in the OTM.

Mandatory information to be provided in One Time Debit Mandate (OTM):

- Date of Mandate
- Bank A/c Type
- Bank A/c No. (please enclose CANCELLED cheque leaf)
- Bank Name
- IFSC and/or MICR Code
- Maximum Amount (Rupees and Words)
- Mandate From date
- Mandate To date
- Signature/s of account holders in bank records
- Name/s of account holders as in bank records

Instructions for Top-Up SIP

- Investors can either opt for fixed amount SIP Top-up or percentage SIP Top-Up option. In case investors selects both the options, percentage SIP Top-Up would be made applicable. In case the investor selects multiple % SIP Top-up options under percentage-based SIP Top-Up option, the lower percentage would be considered.
- 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.
- 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.
- Percentage SIP Top-up would be computed on the immediately preceding SIP instalment value as on the SIP Top-Up trigger date.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enrol for a fresh SIP with Top-up option.
- 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.
- In case of Quarterly SIP, only the Yearly frequency is available for Top-up.
- 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.
- All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

Instructions for Top-up SIP Cap

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:

- 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.
- 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.
- 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.
- 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.

- 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.
- The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

Illustration for Top us SIP

Fixed amount Top-up SIP:

SIP Tenure	01-Mar- 2017 to 1-Mar-2022
SIP Amount (Rs)	5000
SIP Frequency	Monthly
Top-up Amount	1000
Top-up Frequency	Yearly

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	1000	6000
01-Mar-19	01-Feb-20	6000	1000	7000
01-Mar-20	01-Feb-21	7000	1000	8000
01-Mar-21	01-Feb-22	8000	1000	9000

In the above scenario, if the investor specifies an SIP Top-up cap amount of Rs. 7000. The calculation would be as shown below:

SIP From Date:	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	1000	6000
01-Mar-19	01-Feb-20	6000	1000	7000
01-Mar-20	01-Feb-21	7000	N.A	7000
01-Mar-21	01-Feb-22	7000	N.A	7000

In the above scenario, if the investor specifies SIP Top-up Cap month and Year as Dec 2019. The calculation would be as show below:

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	1000	6000
01-Mar-19	01-Feb-20	6000	1000	7000
01-Mar-20	01-Feb-21	7000	N.A.	7000
01-Mar-21	01-Feb-22	7000	N.A.	7000

Percentage Top-up SIP:

SIP Tenure	01-Mar- 2017 to 1-Mar-2022
SIP Amount (Rs)	5000
SIP Frequency	Monthly
Top-up Percentage	10%
Top-up Frequency	Yearly

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	500	5500
01-Mar-19	01-Feb-20	5500	550	6050
01-Mar-20	01-Feb-21	6050	610	6660
01-Mar-21	01-Feb-22	6660	670	7330

* SIP Top-up amount is rounded off to nearest Rs. 10

In the above scenario, if the investor specifies an SIP Top-up cap amount of Rs. 6500. The calculation would be as shown below:

SIP From Date:	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	500	5500
01-Mar-19	01-Feb-20	5500	550	6050
01-Mar-20	01-Feb-21	6050	610	6500
01-Mar-21	01-Feb-22	6500	N.A	6500

* SIP Top-up amount is rounded off to nearest Rs. 10

In the above scenario, if the investor specifies SIP Top-up Cap month and Year as Dec 2019. The calculation would be as show below:

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	500	5500
01-Mar-19	01-Feb-20	5500	550	6050
01-Mar-20	01-Feb-21	6050	N.A	6050
01-Mar-21	01-Feb-22	6050	N.A	6050

* SIP Top-up amount is rounded off to nearest Rs. 10

MITRA SIP ENROLMENT CUM ONE TIME DEBIT MANDATE FORM

(New investors subscribing to this option must submit this Form alongwith Common Application Form)

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

Declaration for "execution-only" transaction (only where EUIN box is left blank) : I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)		
1st Applicant / Guardian / Authorised Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

INVESTOR DETAILS

Folio No./Application No. <input style="width: 90%;" type="text"/>	
Name of 1 st Applicant <input style="width: 95%;" type="text"/>	
SIP Cheque No/s <input style="width: 95%;" type="text"/>	
Scheme Name	SBI <input style="width: 60%;" type="text"/> Plan: <input style="width: 20%;" type="text"/> Option: Growth (Default) <small>(List of eligible schemes are given in terms and conditions, refer point no. 3)</small>
SIP Amount (Rs.) <input style="width: 60%;" type="text"/>	SIP Frequency : Monthly (Default)
SIP Start Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
SIP Tenure	<input type="checkbox"/> 8 Years <input type="checkbox"/> 10 Years <input type="checkbox"/> 12 Years <input type="checkbox"/> 15 Years <input type="checkbox"/> 20 Years <input type="checkbox"/> 25 Years <input type="checkbox"/> 30 Years
Switch-In/SWP Scheme Name (Post completion of SIP Tenure)	SBI <input style="width: 60%;" type="text"/> Plan: <input style="width: 20%;" type="text"/> Option: Growth (Default) <small>(List of eligible schemes are given in terms and conditions, refer point no. 3 or mention the same scheme as SIP scheme)</small>

SWP Date: Same as SIP Date SWP Frequency : Monthly (Default)

SWP Amount (tick any one of the option below from A Or B)

A. As per below matrix basis SIP tenure

SIP Tenure	8 Years	10 Years	12 Years	15 Years	20 years	25 years	30 Years
SWP Amount	1 x SIP Instalment Amount	1.5 x SIP Instalment Amount	2 x SIP Instalment Amount	3 x SIP Instalment Amount	5 x SIP Instalment Amount	8 x SIP Instalment Amount	12 x SIP Instalment Amount

OR

B. Any other Amount (Rs.) (This amount should be less than or equal to SWP amount mentioned as per the matrix above)

Use Existing One Time Debit Mandate (if already registered in the Folio)

Bank Name Bank A/c No

TOP-UP SIP

Top-Up Percentage <small>(in multiples of 5% only)</small>	<input type="checkbox"/> 5% <input type="checkbox"/> 10% OR <input type="checkbox"/> Other <input style="width: 20%;" type="text"/>
OR	OR
Top-Up Amount Rs. <small>(in multiples of Rs. 500 only)</small>	Amount Rs. <input style="width: 80%;" type="text"/>
Top-Up Frequency	<input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual

TOP-UP SIP CAP (Investor has to choose only one option)

Top-Up SIP CAP Amount ₹ <small>(maximum SIP installment including Top-Up amount)</small>	OR
Top-Up SIP CAP Month-Year	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

DECLARATION : I/We hereby declare that the particulars given in this mandate form are correct and express my/our willingness to make payments towards investment in the schemes of SBI Mutual Fund. I/We hereby confirm and declare that the monies invested by me in the schemes of SBI Mutual Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"). I/We are aware that SBI Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform SBI Mutual Fund/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addendum issued from time to time of the respective Scheme(s) of SBI Mutual Fund. I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

ONE TIME DEBIT MANDATE FORM (OTM)

UMRN Date

Sponsor Bank Code Utility Code

CREATE <input checked="" type="checkbox"/>	I/We, hereby authorize SBI Mutual Fund	To debit (Please <input checked="" type="checkbox"/>) <input style="width: 90%;" type="text" value="SB / CA / CC / SB-NRE / SB-NRO / Other"/>
MODIFY	Bank A/c No. <input style="width: 95%;" type="text"/>	
CANCEL		

with Bank Bank Name IFSC OR MICR

an amount of Rupees ₹

FREQUENCY: Weekly Monthly Quarterly As & when presented DEBIT TYPE : Fixed Amount Maximum Amount

Folio No.: Moblie No.:

Appln No. : Email ID:

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD			
From <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	Signature of 1 st Bank Account Holder	Signature of 2 nd Bank Account Holder	Signature of 3 rd Bank Account Holder
To <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/>	Name as in Bank records	Name as in Bank records	Name as in Bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I/We are authorizing the User entity/Corporate to debit my account, based on the instruction as agreed me/us and signed by me. I/We have understood that I/We are authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity /Corporate or the bank where I/We have authorized the debit.

TERMS AND CONDITIONS FOR MITRA SIP AND OTM

What is MITRA SIP?

MITRA SIP is a facility that allows investor to make initial investment through SIP and after completion of specific tenure, Switch the units to another scheme or continue to remain in the same scheme as per the option selected by the investor and Systematic Withdrawal (SWP) from the target scheme post switch.

TERMS AND CONDITIONS FOR MITRA SIP

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

Name of Schemes (for SIP)	Name of Schemes (for Switch and SWP)
SBI Magnum Equity ESG Fund	SBI Conservative Hybrid Fund
SBI Large & Midcap Fund	SBI Multi Asset Allocation Fund
SBI Magnum Global Fund	SBI BlueChip Fund
SBI Equity Hybrid Fund	SBI Arbitrage Opportunities Fund
SBI Consumption Opportunities Fund	SBI Short Term Debt Fund
SBI Technology Opportunities Fund	SBI Banking & PSU Fund
SBI Healthcare Opportunities Fund	SBI Equity Savings Fund
SBI Contra Fund	SBI Balanced Advantage Fund
SBI Nifty Index Fund	SBI Equity Hybrid Fund
SBI Focused Equity Fund	
SBI Conservative Hybrid Fund	
SBI Magnum MidCap Fund	
SBI Magnum COMMA Fund	
SBI Flexicap Fund	
SBI Multi Asset Allocation Fund	
SBI BlueChip Fund	
SBI Infrastructure Fund	
SBI PSU Fund	
SBI Small Cap Fund	
SBI Banking & Financial Services Fund	
SBI Equity Minimum Variance Fund	
SBI International Access-US Equity FoF	
SBI Nifty Next 50 Index Fund	
SBI Balanced Advantage Fund	
SBI Multicap Fund	
SBI Nifty Midcap 150 Index Fund	
SBI Nifty Smallcap 250 Index Fund	
SBI Dividend Yield Fund	
SBI S&P BSE Sensex Index Fund	
SBI Nifty50 Equal Weight Index Fund	
SBI Energy Opportunities Fund	

- Minimum instalment amount under this facility for SIP / SWP would be the same as prescribed under Monthly frequencies in the respective schemes. All other terms and conditions pertaining to SIP and SWP shall be applicable for MITRA SIP / SWP.
- On completion of the SIP period, the entire accumulated clear unit balance shall be switched on T+15 calendar days to a pre-defined target scheme (T is the last SIP transaction date of the facility) or continue to remain in the same scheme as per option selected by the investor. In case the source and target scheme is different, then switch out from the source scheme would be subject to applicable exit load and taxes if any.
- SWP shall commence from the target scheme from the next month onwards on the same SIP instalment date. The SWP transaction shall be subject to applicable exit load and taxes if any.
- Investor can opt for SWP instalment amount as per the matrix below or specific amount to be mentioned, provided that the amount mentioned by the investor is less than or equal to amount mentioned as per the matrix and shall be subject to minimum SWP amount of the respective schemes.

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

For example, for a 10 years SIP with instalment amount of Rs 10,000, SWP amount must be less than or equal to Rs 15,000 (i.e 1.5 times of monthly SIP instalment). If SWP amount mentioned on application form is greater than the applicable slab, then it shall lead to rejection of the application. In case investor does not fill in any SWP amount, the default amount shall be as per the applicable slab given above.

- In case no SIP tenure is selected, the default tenure shall be 12 years. In case no SIP date is selected, the default date shall be 10.
- In case, no scheme is mentioned in the target scheme section in Switch-In/SWP, the SWP shall be triggered from existing source SIP scheme itself.
- SWP Date will be same as the SIP date. The Start date of SWP will be the month following the last SIP instalment date and the SWP End Date will be perpetual i.e. the SWP under this facility shall be processed till units are available in the respective target scheme. In case, the SWP trigger date is a non-business day, the next business day shall be considered as trigger date.

- This facility shall get discontinued in the following events:
 - On cancellation of SIP before the end of tenure, the switch trigger and SWP will cease.
 - In case, redemption / switch-out processed in Source Scheme during the SIP tenure, the Switch trigger and SWP will cease, however SIP shall continue under the source scheme as normal SIP.
 - In case redemption / switch-out is processed in Source Scheme after the SIP tenure till the execution of switch trigger, the switch trigger and the SWP will cease.
- SIP Top-Up and SIP Pause is allowed under this facility. However, SWP would get registered based on the initial SIP instalment amount / slab mentioned in the application form.
- Under a single folio, an investor can have multiple registrations under this facility. However, if investor wishes to invest in multiple schemes, investor shall have to submit separate MITRA SIP registration forms.
- This facility will not be available under DEMAT mode and for Minor investors.

INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE (OTM)

- Investors who have already submitted One Time Debit Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account in the Folio. However, if such investors wish to add a new bank account towards OTM facility may submit the new OTM form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned (as per bank records).
- Along with OTM, investors should enclose an original CANCELLED cheque (or a copy) with name and account number pre-printed of the bank account to be registered failing which registration may not be accepted.
- First applicant / unitholder must be one of the account holder in the bank account. Investor's cheque / bank account details are subject to third party validation.
- Investors are deemed to have read and understood the terms and conditions of Systematic Investment Plan mentioned in SID, SAI & KIM of the respective Scheme(s) of SBI Mutual Fund.
- UMRN, Sponsor Bank Code and Utility Code are meant for Office use only and need not be filled by investors.
- Please mention OTM date and OTM "From date" in DDMMYYYY format.
- For the convenience of the investors the frequency of the mandate mentioned as "As and When Presented".
- From date & To date is mandatory. However, the maximum duration for enrollment is 30 years.
- Please provide all the information / details in the OTM.

MANDATORY INFORMATION TO BE PROVIDED IN ONE TIME DEBIT MANDATE (OTM):

- Date of Mandate
- Bank A/c Type
- Bank A/c No. (please enclose CANCELLED cheque leaf)
- Bank Name
- IFSC and/or MICR Code
- Maximum Amount (Rupees and Words)
- Mandate From date
- Mandate To date
- Signature/s of account holders in bank records
- Name/s of account holders as in bank records

INSTRUCTIONS FOR TOP-UP SIP CAP

- Investor can choose either Top-Up SIP Cap amount (i.e. maximum SIP installment including Top-Up amount) or Top-Up SIP Cap Month-Year. In case of multiple selection, Top-Up SIP Cap amount will be considered as default selection.
- If none of the above option is selected by the investor, then the Top-Up SIP will continue as per the SIP end date and Top-Up SIP amount specified by the investor and the maximum amount mentioned in OTM Form shall be considered as Top-Up SIP Cap Amount.
- Top-Up SIP CAP (Amount): Investor has an option to freeze the Top-Up SIP CAP amount (i.e. maximum SIP installment including Top-Up amount) once SIP installment amount reaches a fixed predefined amount. Maximum Top-Up SIP cap amount should not exceed the maximum amount mentioned in OTM Debit Mandate Form. In case of difference between the Top-Up SIP CAP Amount & the OTM Debit Mandate maximum amount, then amount which is lower of the two shall be considered as the default amount of Top-Up SIP Cap Amount.
- If SIP Top-Up amount reaches the SIP Top-Up Cap amount before the end of SIP tenure, the Top-Up SIP will cease and last SIP instalment amount will remain constant for remaining installments.
- Top-Up SIP Cap (Month-year) : This is the date from which Top-Up SIP Cap amount will cease and last SIP instalment amount will remain constant for remaining installments.

1. PERSONAL DETAILS

Folio No.

Name of the First Unit Holder :

2. SIP PAUSE REQUEST

Scheme: _____ Plan: _____ Option: _____

SIP Date : 1st 5th 10th 15th 20th 25th 30th (For February, last business day)

(Any other date from 1st to 30th) _____

Frequency : Weekly (1st, 8th, 15th and 22nd) Monthly Quarterly Half-yearly Annual

Debit Bank Name: _____ Account Number

SIP Installment Amount : ₹

Number of Installments to be paused: _____

Investors can pause their existing SIP during the tenure of SIP across all frequencies for a period of up to one year

SIP Pause period : From To

(SIP Pause request must be submitted 15days in advance from the next SIP due date. All the above fields are mandatory otherwise request will be liable for rejection)

3. SIGNATURE/S AS PER MODE OF HOLDING IN THE FOLIO:

First Unit Holder / Guardian/
POA / Authorised Signatory

Second Unit Holder /
Authorised Signatory

Third Unit Holder /
Authorised Signatory

SIP PAUSE Form received from.....for Folio.....
(subject to verification of documents)

Signature, Date & Stampe of
Receiving Branch of SBI Mutual Fund

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Terms and Conditions:

1. Investor can Pause SIP at any time by filling SIP Pause form and submitting the same at any branch of SBIMF/CAMS. Pause request should be received 15 days prior to the subsequent SIP date.
2. SIP Pause facility is available for SIP registration with Daily, Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.
3. SIP shall restart from the immediate installment/ month after the completion of Pause period.
- 4) SIP Pause facility will allow investors to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a period upto one year. The actual number of instalments that will get paused will be as per the SIP frequency.
- 5) Investors can avail this facility multiple times during the tenure of the existing SIP
6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them.
7. If the SIP pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP installment amount prior to Pause period is INR 2,000/- and Top-up amount is INR 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 INR 3,000/-.

TRANSACTION SLIP (Please fill in BLOCK Letters)

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))
 * I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	1st Applicant / Guardian / Authorised Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory

INVESTOR DETAILS (MANDATORY)

EXISTING FOLIO NO.

Name (Mr/Ms/M/s)

Email ID

Email ID pertains to Self(default) Spouse Dependent Children Dependent Sibling Dependent Parents Guardian PMS Custodian POA

Mobile No. Telephone (O) Telephone (R)

Mobile No. pertains to Self(default) Spouse Dependent Children Dependent Sibling Dependent Parents Guardian PMS Custodian POA

PAN DETAILS (Enclose PAN copy & KYC acknowledgement)

First Applicant / Guardian	Second Applicant	Third Applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>
PAN Exempt KYC Ref no (PEKRN for Micro investments) - <input type="text"/>	PAN Exempt KYC Ref no (PEKRN for Micro investments) - <input type="text"/>	PAN Exempt KYC Ref no (PEKRN for Micro investments) - <input type="text"/>
KIN (KYC Identification No.) <input type="text"/>	KIN (KYC Identification No.) <input type="text"/>	KIN (KYC Identification No.) <input type="text"/>

Legal Entity Identifier (LEI) for Non-Individuals Validity

ADDITIONAL PURCHASE REQUEST

Scheme Name

Plan (Please ✓) Regular Direct Growth IDCW

Option (Please ✓) Reinvestment Payout Transfer

Income Distribution cum Capital Withdrawal (IDCW) Facility (Please ✓) Reinvestment Payout Transfer

Payment Mode (Please ✓ any one only) Cheque RTGS NEFT Fund Transfer OTM (Registered in the Folio)

Cheque No. & Date / UTR No. Bank Name OTM - Bank Name & A/c No.

Investment Amount (Rs. in Figures) Investment Amount (Rs. in Words)

DEMAT ACCOUNT DETAILS

If you wish to hold units in Demat mode, please provide below details and enclose the latest Client Master / Demat Account Statement (Mandatory). Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
Depository Participant Name <input type="text"/>	Depository Participant Name <input type="text"/>
DP ID No. <input type="text"/>	Beneficiary Account No. <input type="text"/>
Beneficiary Account No. <input type="text"/>	

Please note wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned. Further allotment of units (through additional purchase / SIP) in the same scheme/plan will be allotted in Demat mode and investors can do further transactions through their Depository Participant only.

SWITCH REQUEST

Amount OR Number of Units OR All units (Please ✓)

From Scheme To Scheme

Plan (✓)	Option (✓)	IDCW Facility (✓)
<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer

In case of IDCW Transfer facility, please mention target scheme along with plan/option.
 Scheme / Plan / Option

REDEMPTION REQUEST

Scheme

Plan (✓) Regular Direct Growth IDCW (Reinvestment / Payout / Transfer)

Amount OR Number of Units OR All units (Please ✓)

✂️ TEAR HERE ✂️

TRANSACTION SLIP - ACKNOWLEDGEMENT

Sponsor : State Bank of India,
 Investment Manager : SBI Funds Management Ltd.
 (A Joint Venture between SBI & AMUNDI)

Folio No.

(To be filled in by the First applicant/Authorized Signatory) :

Received from <input type="text"/>	Scheme Name / Plan / Option / IDCW Facility <input type="text"/>			Amount <input type="text"/>	Units <input type="text"/>	Stamp Signature & Date
Additional Purchase / Redemption	Scheme Name / Plan / Option / IDCW Facility <input type="text"/>			Amount (Rs.) <input type="text"/>	Frequency <input type="text"/>	SIP/SWP Date <input type="checkbox"/> 1 st <input type="checkbox"/> 5 th <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 20 th <input type="checkbox"/> 25 th <input type="checkbox"/> 30 th (For February, last business day)
Systematic Investment Plan / Withdrawal Plan	Scheme Name / Plan / Option / IDCW Facility <input type="text"/>			Amount <input type="text"/>	Units <input type="text"/>	STP Commencement Date
Systematic Transfer Plan / Switch Over	From <input type="text"/>	To <input type="text"/>	Amount <input type="text"/>	Units <input type="text"/>	STP Commencement Date	

Change of Address (Please ✓)

SWP / STP FACILITY REQUEST

Systematic Withdrawal Plan (SWP)	Scheme / Plan	SWP installment amount (Rs.)	Amount (in words)	Frequency (Please ✓ any one) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Annual <input type="checkbox"/> Weekly - Fixed Dates (1 st , 8 th , 15 th & 22 nd) OR <input type="checkbox"/> Weekly - Any Day (Monday to Friday)
	SWP From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		SWP To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
SWP Date <input type="checkbox"/> 1 st <input type="checkbox"/> 5 th <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 20 th <input type="checkbox"/> 30 th (For February, last business day) <input type="checkbox"/> _____ (Any other date from 1 to 30)				

Systematic Transfer Plan (STP)	STP Facility Request (Please ✓ any one)		<input type="checkbox"/> Regular STP	<input type="checkbox"/> CASTP	<input type="checkbox"/> Flex STP
	From (Scheme)		To (Scheme)		
	Scheme	Plan (✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	Plan (✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
	Option (✓)	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW	Option (✓)	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW	<input type="checkbox"/> IDCW Facility (✓) <input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer In case of IDCW Transfer facility, please mention target scheme along with plan/option. Scheme / Plan / Option _____

STP Frequency & Enrolment Period (Please ✓ any one)	<input type="checkbox"/> Daily <input type="checkbox"/> Quarterly	STP Installment Amount (Rs.)	STP From		STP To	
	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly - Fixed Dates (1 st , 8 th , 15 th & 22 nd) OR <input type="checkbox"/> Weekly - Any Day (Monday to Friday)		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

CHANGE OF ADDRESS FOR NON-KYC FOLIOS (Identity and Address proof mandatory)

Local Address of 1st Applicant	<input type="text"/>
Landmark	<input type="text"/>
City	<input type="text"/> Pin <input type="text"/>
State	<input type="text"/>
Address for Correspondence for NRI Applicants only (Please (✓)) Indian by Default <input type="checkbox"/> Foreign <input type="checkbox"/>	
Foreign Address (Mandatory for NRI / FII)	<input type="text"/>
City	<input type="text"/>
Country	<input type="text"/> Zip <input type="text"/>

DECLARATION I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment; (ii) the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund ("the Fund") is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time; (iii) the monies invested by me in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"); (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/resident of Canada; (v) the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us; (vi) * as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust, I/We am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust; (vii) ** I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account; (viii) *** I/We do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) issued by KYC Registration Agency and also confirm that the aggregate of lump sum and SIP installments in a rolling 12 months period or financial year does not exceed Rs. 50,000/- (Rupees Fifty Thousand); (ix) all information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting; (x) that we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/ RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same; (xi) I/We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; (xii) Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency;
 * Applicable to other than Individuals / HUF; ** Applicable to NRIs; *** Applicable to "Micro investments"

SIGNATURE(S) (ALL Applicants must sign)	<input type="text"/>	<input type="text"/>	<input type="text"/>
	1st Applicant/Guardian/ Authorised Signatory	2nd Applicant/Authorised Signatory	3rd Applicant/ Authorised Signatory

Date <input type="text"/>	Place <input type="text"/>
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All future communication in connection with this application should be addressed to the Registrars to the scheme or SBIMF Corporate Office.

Investment Manager : SBI Funds Management Ltd. (A Joint Venture between SBI & AMUNDI) 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 Tel: 022- 61793537 Email: customer.delight@sbimf.com	Registrar: Computer Age Management Services Ltd., SEBI Registration No. : INR000002813 Rayala Towers, 158, Anna Salai, Chennai – 600 002 Email: enq_sbimf@camsonline.com Website: www.camsonline.com
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Know Your Customer (KYC) Application Form | Individual

Important Instructions:

- | | |
|---|---|
| <p>A. Fields marked with "*" are mandatory fields.</p> <p>B. Tick " wherever applicable.</p> <p>C. Please fill the form in English and BLOCK letters.</p> <p>D. Please fill the date in DD-MM-YY format.</p> <p>E. For particular section update, please tick () in the box section number and strike off the sections not required to be updated.</p> | <p>F. Please read section wise detailed guide</p> <p>G. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.</p> <p>H. List of two character ISO 3166 country codes is available at the end.</p> <p>I. CKYC number of applicant is mandatory for update application.</p> <p>J. The 'OTP based E-KYC' check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode</p> |
|---|---|

For office use only	Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update
(To be filled by financial institution)	CKYC Number (KIN) Number <input type="text"/> (Mandatory for KYC update request)
	Account Type* <input type="checkbox"/> Normal <input type="checkbox"/> Minor <input type="checkbox"/> Aadhaar OTP based E-KYC (in non-face to face mode)

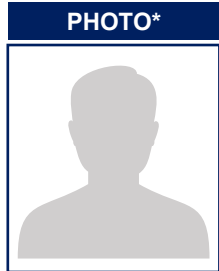
1. Personal Details (Please refer instruction A at the end)

	Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T- Transgender	
PAN*	<input type="text"/>			
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others – Country _____	Country Code <input type="text"/>	
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin

2. PROOF OF IDENTITY AND PERMANENT ADDRESS* (Please refer instruction B at the end)

I Certified copy of Officially valid document (OVD) or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- | | | | |
|--|---|-----------------------------|----------------------|
| <input type="checkbox"/> A-Passport Number | <input type="text"/> | Passport Expiry Date | <input type="text"/> |
| <input type="checkbox"/> B-Voter ID Card | <input type="text"/> | | |
| <input type="checkbox"/> C-Driving Licence | <input type="text"/> | Driving Licence Expiry Date | <input type="text"/> |
| <input type="checkbox"/> D-NREGA Job Card | <input type="text"/> | | |
| <input type="checkbox"/> E-National Population Register Letter | <input type="text"/> | | |
| <input type="checkbox"/> F-Proof of Possession of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> | | |
| II <input type="checkbox"/> E-KYC Authentication | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> | | |
| III <input type="checkbox"/> Offline verification of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> | | |



Signature /Thumb Impression across photo without covering the face

Address [For other than resident Individual, please mention Overseas Address]

Line 1*	<input type="text"/>
Line 2	<input type="text"/>
Line 3	<input type="text"/>
District*	<input type="text"/>
	City/Town/Village* <input type="text"/>
	Pin/Post Code* <input type="text"/> State/U.T Code* <input type="text"/> ISO 3166 Country Code* <input type="text"/>

3. CURRENT/CORRESPONDENCE ADDRESS DETAILS (Please refer instruction B at the end)

- Same as above mentioned address (In such cases address details as below need not be provided)
- I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- | | |
|--|---|
| <input type="checkbox"/> A-Passport Number | <input type="text"/> |
| <input type="checkbox"/> B-Voter ID Card | <input type="text"/> |
| <input type="checkbox"/> C-Driving Licence | <input type="text"/> |
| <input type="checkbox"/> D-NREGA Job Card | <input type="text"/> |
| <input type="checkbox"/> E-National Population Register Letter | <input type="text"/> |
| <input type="checkbox"/> F-Proof of Possession of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> |
| II <input type="checkbox"/> E-KYC Authentication | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> |
| III <input type="checkbox"/> Offline verification of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> |

IV Deemed Proof of Address – Document Type code

Address

Line 1*	<input type="text"/>
Line 2	<input type="text"/>
Line 3	<input type="text"/>
District*	<input type="text"/>
	City/Town/Village* <input type="text"/>
	Pin/Post Code* <input type="text"/> State/U.T Code* <input type="text"/> ISO 3166 Country Code* <input type="text"/>

4. Contact Details (All communications will be sent to Mobile number/Email-ID provided) (Please refer instruction C at the end)

Tel. (Off) - Tel. (Res) - Mobile -
Email ID

5. Remarks (If any)

6. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address and to download the information from CKYCR.
- I am providing the consent to MF/RTA/SEBI registered intermediary to share this KYC data/ applicable Aadhaar XML data with KRA and share the data to other Participating intermediaries as mandated by PMLA Act/ Rules/ SEBI guidelines.

Signature/Thumb Impression of Applicant

Date: - -
Place:

7. Attestation / For Office Use only

Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline verification Digital KYC Process
 Equivalent e-document Video Based KYC

KYC documents verification carried out by (Refer instruction E)

Date: - -

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

In-Person Verification (IPV) carried out by (Refer instruction F)

Date: - -

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

[Institution Stamp]

Instruction / Check list / Guidelines for filling individual KYC Application Form

General instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [E].
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
7. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
8. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Personal Details' section

1. Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Current Address details' section

1. In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
2. PoA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not in force.
3. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
4. In Section 2, one of I, II and III is to be selected. In case of online E-KYC authentication, II is to be selected.
5. In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
6. List of documents for 'Deemed Proof of Address'

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

7. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
8. "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
9. "Digital KYC process" has to be carried out as stipulated in the PML Rules, 2005.

C. Clarification / Guidelines on filling 'Contact details' section

1. Email/ Mobile is mandatory for upload into KRA system and please provide.
2. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
3. Do not add '0' in the beginning of Mobile number.

D. Clarification on Minor

1. Guardian details are optional for minors above 10 years of age for opening of bank account only
2. However, in case guardian details are available for minor 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

E. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

F. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

G. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarkhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

Important Instructions:

- A. Fields marked with '**' are mandatory fields.
- B. Tick '✓' wherever applicable.
- C. Please fill the date in DD-MM-YYYY format.
- D. Please fill the form in English and in BLOCK letters.
- E. CKYC number(KIN) of applicant is mandatory for update application.
- F. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- G. List of two-character ISO 3166 country codes is available at the end.
- H. Please read section wise detailed guidelines/instructions at the end.
- I. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only	Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update	
(To be filled by financial institution)	CKYC number(KIN) <input style="width: 100%;" type="text"/>	(Mandatory for KYC update request)

1. Entity Details* (Please refer instruction A at the end)

Name*

Entity Constitution Type* Others (Specify) (Please refer instruction A at the end)

Date of Incorporation/Formation* Date of Commencement of Business

Place of Incorporation/Formation* Country of Incorporation/Formation* TIN or Equivalent Issuing Country

PAN*

TIN/GST Registration Number

2. PROOF OF IDENTITY (POI)* (Please refer instruction B at the end)

Officially valid document(s) in respect of person authorised to transact

Certificate of Incorporation/Formation Registration Certificate

Memorandum and Articles of Association Partnership Deed Trust Deed

Resolution of Board/Managing Committee Power of Attorney granted to its manager, officers or employees to transact on its behalf

Activity proof – 1 (For Sole Proprietorship Only) Activity proof – 2 (For Sole Proprietorship Only)

3. ADDRESS (Please see instruction C at the end)

3.1 Registered Office Address/Place of Business*

Proof of Address* Certificate of Incorporation/Formation Registration Certificate Other Document

Line 1*

Line 2

Line 3 City/Town/Village*

District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

3.2 Local Address in India (If different from above)* (Proof to be enclosed) (Latest telephone bill/electricity bill/ bank statement/lease/sale agreement/any other proof)

Line 1*

Line 2

Line 3 City/Town/Village*

District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

4. Contact Details (All communications will be sent to Mobile number/Email-ID provided may be used) (Please refer instruction D at the end)

Tel. (Off) - Fax -

Mobile - Email ID

Mobile - Email ID

5. Number of Related Persons (Please fill Annexure A-2 for each related persons & also refer instruction E at the end)

Important Instructions:

- A. Fields marked with '*' are mandatory fields.
- B. Tick '✓' wherever applicable.
- C. Please fill the date in DD-MM-YY format.
- D. Please fill the form in English and in BLOCK letters.
- E. CKYC number(KIN) of applicant is mandatory for update application.
- F. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- G. List of two-character ISO 3166 country codes is available at the end.
- H. Please read section wise detailed guidelines/instructions at the end.
- I. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only Application Type* New Update Delete
 (To be filled by financial institution) CKYC number(KIN) (Mandatory for KYC update and delete request)

1. Details of Related Person* (Please refer instruction E at the end)

Addition of Related Person Deletion of Related Person Update Related Person Details
 KIN of Related Person (if available*) (If KYC number is available, only 'Related Person Type' & 'Name' is mandatory)
Related Person Type* Director Promoter Karta Trustee Partner Court Appointment Official Proprietor
 Beneficiary Authorised Signatory Beneficial Owner Power of Attorney Holder Other (Please specify) _____
 DIN (Director Identification Number) (Mandatory if Related Person Type is Director)

1.1 Personal Details (Please refer instruction E at the end)

	Prefix	First Name	Middle Name	Last Name
Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T- Transgender	
Nationality*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others (ISO 3166 Country Code <input type="text"/>)		
PAN*	<input type="text"/>			

1.2 Proof of Identity and Address* (Please refer instruction E at the end)

I Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- A-Passport Number
- B-Voter ID Card
- C-Driving Licence Driving Licence Expiry Date - -
- D-NREGA Job Card
- E-National Population Register Letter
- F-Proof of Possession of Aadhaar

II E-KYC Authentication

III Offline verification of Aadhaar

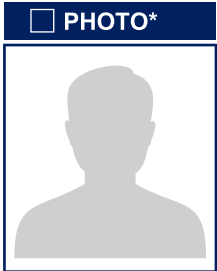
Address

Line 1*

Line 2

Line 3 City/Town/Village*

District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*



1.3 Current Address Details (Please refer instruction E at the end)

Same as above mentioned address (In such cases address details as below need not be provided)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- A-Passport Number
- B-Voter ID Card
- C-Driving Licence
- D-NREGA Job Card
- E-National Population Register Letter
- F-Proof of Possession of Aadhaar

II E-KYC Authentication

III Offline verification of Aadhaar

IV Deemed PoA

V Self-Declaration

Address

Line 1*

Line 2

Line 3 City/Town/Village*

District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

1.4 Contact Details (All communications will be sent on provided Mobile no. / Email-ID provided) (Please refer instruction **D** at the end)

Tel. (Off) - Tel. (Res) - Mobile -

Email ID

2. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/KRA to share this KYC data with CKYCR, download the information from CKYCR, and other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines

Signature/Thumb Impression of Applicant

Date: - - Place:

6. Attestation / For Office Use only

Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline verification

Digital KYC Process Equivalent e-document

KYC documents verification carried out by

Date: - -

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

A. Clarification / Guidelines on filling 'Entity Details' section

1. Entity Constitution Type

- | | | |
|--|---|---|
| A – Sole Proprietorship | H – Trust | O – Artificial Juridical Person |
| B – Partnership Firm | I – Liquidator | P – International Organisation or Agency/Foreign Embassy or Consular Office, etc. |
| C – HUF | J – Limited Liability Partnership | Q – Not Categorized |
| D – Private Limited Company | K – Artificial Liability Partnership | R – Others |
| E – Public Limited Company | L – Public Sector Banks | S – Foreign Portfolio Investors |
| F – Society | M – Central/State Government Department or Agency | |
| G – Association of Persons (AOP)/Body of Individuals (BOI) | N – Section 8 Companies (Companies Act, 2013) | |

2. In case of companies and partnerships, PAN of the entity is mandatory.

B. Clarification / Guidelines on filling 'Proof of Identity [POI]' section

- Activity Proof – 1 and Activity Proof – 2 are applicable for accounts in case of proprietorship firms. Please refer to relevant instructions issued by the Reserve Bank of India in this regard.
- Please refer to the relevant instructions issued by the regulator regarding applicable documents for the legal entity.
- Certified copy of document or equivalent e-document or OVD obtained through Digital KYC process to be submitted.
- 'Equivalent e-document' means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
- 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
- KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.

C. Clarification/Guidelines for filling Proof of Address [PoA]' section

- State/U.T Code and Pin/Post Code will not be mandatory for overseas addresses.
- Certified copy of document or equivalent e-document to be submitted.

D. Clarification/Guidelines for filling 'Related Person Details' section

- Please mention two-digit 'country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- Do not add '0' in the beginning of Mobile number.

E. Clarification/Guidelines for filling 'Related Person Details' section

- Personal Details
 - The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- Proof of Address [PoA]
 - PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
 - State/U.T Code and Pin/Post Code will not be mandatory for Overseas addresses.
 - In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
 - REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository.
- If KYC number of Related Person is available, no other details except 'Person Type' and 'Name of the Related' are required.
- Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
- One of the following is mandatory: Mother's name, Spouse's name, Father's name.

F. Provision for capturing signature of multiple authorised persons is to be made by the RE.**G. List of people authorized to attest the documents after verification with the originals:**

- Authorised officials of Asset Management Companies (AMC).
- Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
- KYD compliant mutual fund distributors.
- Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
- Government authorised officials who are empowered to issue Apostille Certificates.

General instructions:

- Self-Certification of documents is mandatory.
- Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
- If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If current & permanent addresses are different, then proofs for both have to be submitted.
- Sole proprietor must make the application in his individual name & capacity.
- For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
- In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarkhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rica	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascensino and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

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No.133, Santram Sindhi Colony, Opposite J K Nursing Home, Indore Road, Ujjain, Madhya Pradesh – 456010, **Phone no:** 09977719159 **VADODARA** :SBI Funds Management Ltd, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel : (0265) 2323010. **VIJAYAWADA** :SBI Funds Management Ltd, 1st Floor, Datta Sai Vemuri Towers, Door No: 39-10-10, Veterinary Hospital Road, Labbipet, Vijayawada -520010, Tel : 0866 2436113 / 2438217 **VALSAD**: SBI Funds Management Ltd, 101, Amar Chambers, Near HDFC Bank, Opposite Lal School, Valsad - 396001, Tel: 02632- 245440. **VAPI** : SBI Funds Management Ltd, C/o State Bank of India, 1st Floor, Shop No. 21, Shopper Stop, Opp. Imran Nagar, Silvasa Road, Vapi – 396191, Gujarat. **VARANASI**: SBI Funds Management Ltd, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sagra, Varanasi-221010, Tel: 0542-2222492. **VELLORE** : SBI Funds Management Ltd, AKT Complex , First Floor, No 1/3, New Sankaran Palayam Road, Tolgate, Vellore-632001, Tamil Nadu. Tel No-0416 - 2225005. **VERSOVA** : SBI Funds Management Limited, Shop No.12, Kabra Metro One, Pratap CHS Ltd, J. P. Road, Versova, Andheri (West), Mumbai – 400 053, **Phone no:** 022 – 26300155 / 022 – 26300156. **Email id:** cs.versova@sbimf.com **VISHAKAPATNAM**: SBI Funds Management Ltd, 1st Floor, Esvar Paradise, Dwarakanagar, Visakhapatnam – 530016, Andhra Pradesh, Tel no: 0891-2511853. **VASHI** : SBI Funds Management Ltd, Thakkar Tower, Shop no 3, Sector 17, near Saraswat Bank, Vashi, Navi Mumbai - 400703, Tel

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: 022-27801018 / 27801016. **VIZIANAGARAM:** SBI Funds Management . Ltd. C/o SBI Main Branch, M G Road, Vizianagaram - 535001, Andhra Pradesh. **Phone No:** 08922275439 **Email Id:** cs.vizianagaram@sbimf.com **WARANGAL:** SBI Funds Management Ltd, # 2-4-646/F 23 to 25, 1st Floor, ABK Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal-506001, Telangana. **Phone No:** 0870-2430307 **Email ID:** cs.warangal@SBIMF.COM **YAMUNANAGAR** 486 - L, Ground Floor, Opposite Deepak Pustak Bhandar, Model Town, Yamunanagar – 135001, Haryana. **Phone No:** 01732-295044 **Email ID:** cs.yamunanagar@sbimf.com 115, First Floor, A1 North Block, Bahu Plaza, Jammu-180012 **Phone No:** 0191-2474975 **Email ID:** cs.jammu@sbimf.com

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AHMEDABAD: 111-113, 1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69. **AGARTALA: CAMS Service Centre.** Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West – 799001. Phone No: 9436761695 , 0381-2323009 Email id: camsaga@camsonline.com. **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA :**Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI :** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, BalBhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR:** 3rd Floor Bearing Unit no-313, Mukut House, Amritsar – 143001. **Email Id:** camsamt@camsonline.com **Phone No:** 0183-5009990 **AMRELI:** B1, 1st Floor, Mira Arcode, Library Road, Opp SBS Bank, Amreli-365601, Gujarat. Email: camsamre@camsonline.com Phone no: 02792-220792 **ANAND:** 101, A.P. Tower, B/H, SardharGunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANGUL:** Similipada, Near Sidhi Binayak+2 Science College, Angul – 759122. **ANDHERI :** 351, Icon, 501, 5th floor, Western Express Highway, Andheri (East), Mumbai - 400069, Tel: 7303923299. **ANKLESHWAR:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, NrValia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ARAMBAGH:** Ward No 5, Basantapur More, PO Arambag, Hoogly Arambagh – 712601, West Bengal, Tel no. 03211-211003. **ARRAH:** Old NCC Office, Ground Floor, Club Road, Arrah – 802301, Email id: camsaar@camsonline.com. **ASANSOL:** Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341- 2316054. **AURANGABAD :** 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opposite HDFC Bank, Aurangabad – 431001, Tel: 0240-6450226. **BAGALKOT:** 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **BAGALKOT:** Shop No.02 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot-587101, Karnataka. Email: camsbkt@camsonline.com Phone no: 8354-220909 **BALASORE:** B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BANGALORE:** First Floor, 17/1, (272), 12th Cross Road, Wilson Garden, Bangalore – 560027 Email: camsbwg@camsonline.com .Phone no: 09513759058. **BANKURA:** 1st Floor, Central Bank Building, Machantala, Post Office & District Bankura, West Bengal -722101. Email: camsbqa@camsonline.com Tel. no. 03242 - 252668. **BAREILLY:** D-61, Butler Plaza, Civil Lines, Bareilly- 243001, Phone No.: 0581-6450121. **BARASAT:** N/39, K.N.C Road, 1st Floor, Shri Krishna Apartment, Behind HDFC Bank Barasat Branch, Post Office and Police Station Barasat, 24PGS (North), West Bengal – 700124. Email Id: camsbrst@camsonline.com **BARDOLI:** F-10, First Wings, Desai Market, Gandhi Road, Bardoli-394601. Gujarat. Email: camsbrd@camsonline.com Phone no: 08000791814 **BALURGHAT:** Narayanpur, Near Balurghat Bus Stand, P.O & P.S – Balurghat, District Dakshin Dinajpur, West Bengal – 733101, Phone No.: 0967901bori3116. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **Basirhat :** CAMS Service Center Apurba Market, Ground Floor, Vill Mirjapur, Opposite Basirhat College, Post Office at Basirhat College, North Parganas 24, Basirhat – 743412 **BELGAUM:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006, Phone No.: 09243689047. **BELLARY:** 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102 Email: camsbry@camsonline.com **Phone no:** 6361070264. **BERHAMPUR:** Kalika Temple Street, Besides SBI BAZAR Branch, Berhampur-760 002, Ganjam, Odisha Tel: 9238120071. **BHADRAK:** Das & Das Complex, 1st Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha – 756100 **Phone No –** 8093319512 **E-mail Id-** camsbrk@camsonline.com **BHAGALPUR:** Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur – 812001. Phone No: 9264499905 **email Id:** camsblp@camsonline.com. **BHARUCH (PARENT: ANKLESHWAR TP):** A-111, 1st First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat. Phone No: 098253 04183. **BHATINDA:** 2907 GH, GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar-364002, **Tel:0278-2225572, Email id:** camsbha@camsonline.com **BHILAI:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020, Tel: 9203900630 / 9907218680. **BHILWARA:** Indraparstha tower, Second floor, Shyamkisabjmandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL:** Plot no 10, 2nd

Key Information Memorandum

Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharvelNagar,Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ:** Office No. 4-5, First Floor RTO, Relocation Commercial Complex-B, Opposite Fire Station, Near RTO Circle, Bhuj, Kutch – 370001. **Email:** camsbuj@camsonline.com **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelaide Apartment, ChristainMohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, **BIHAR:** C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea - 854301, Bihar.E-mail- camsbna@camsonline.com **BIHAR SHARIF :** R&C Palace, Amber Station Road, Opp. Mamta Complex, BiharSharif-803101, Nalanda, Tel no.- 06112-235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIJAPUR:** Padmasagar Complex, 1st floor, 2nd Gate, Ameer Talkies Road, Vijayapur – 586101, Bijapur **Phone No:** 083 52259520. **Email id:** camsbij@camsonline.com. **BIKANER:** Behind Rajasthan patrika, In front of Vijaya Bank,1404, Amar Singh Pura, Bikaner-334001, Tel: 9214245819. **BILASPUR:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Tel: 9203900626. **BOHOROMPUR:** 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal – 742103. West Bengal. Tel: 08535855998 **BOKARO:** 1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro- 827004, Jharkhand, India, Tel: 06542 – 359182 **Email id:** camsbkr@camsonline.com **BONGAIGAON:** G.N.B.Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon-783380, Assam. Email: camsbon@camsonline.com Phone no: 03664-230008 **BOLPUR:** Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204, Phone No.: 09800988054. **BORIVALI:** 501 -Tiara CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai -400092. Email ID: camsbor@camsonline.com Phone No.: 022 – 28900132. **BURDWAN:** 399, G T Road, Basement, Talk of the Town, Burdwan - 713101, West Bengal, Tel: 0342-3551397, Email ID- camsbdw@camsonline.com **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHAIBASA :** CAMS Service Centre Gram - Gutusahi under the Nimdih Panchayat, Post office Chaibasa, Muffasil Thana, District - West Singhbhum, Jharkhand - 833201. Email ID - camsCBSA@camsonline.com Phone No - 9437340883 **CHANDIGARH:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR:** Opposite Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur-442402, Tel: 7172-253108. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565. **CHENNAI:** Rayala Towers, 158, Anna Salai, Chennai – 600002 Tel: 044 30407236. **CHENNAI:** Ill Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai – 600 045. Email: camstam@camsonline.com Phone no: 044-22267030 / 29850030. **CHHINDWARA:** Shop No. 01, Near Puja Lawn, Parasia Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM:** Shop No. 1 & 2, saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **Cochin:** Modayil Building, Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin – 682 016 **COIMBATORE:** No 1334; Thadagam Road, Thirumoothy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002, Tel: 0422-2434355/53. **COOCHBEHAR:** N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal, Tel. no.: 9378451365. **CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA:** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk Laheriasarai, Darbhanga-846001, Tel: 9204790656. **DAVENEGERE:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 NariShilpMandirMarg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS:** 11 Ram Nagar - 1st Floor, A. B. Road, Near Indian-Allahabad Bank, Dewas – 455001, Madhya Pradesh. **Phone No:** 07272 – 403382 **Email id:** 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, Jammalal 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. **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:** 9/1/51, Rishi Tola, Fatehganj, Ayodhya, Faizabad Uttar Pradesh-22400, **Email Id:** camsfzd@camsonline.com **FARIDHABAD:** LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002 **Phone No:** 0129-4320372 **Email id:** camsfdb@camsonline.com **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:** camsgdm@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: camsgtka@camsonline.com **GAYA:** C/O Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya – 823001. **Phone No:** 9472179424 **Email Id:** camsgaya@camsonline.com **GHAZIABAD:** First Floor C - 10 RDC Rajnagar, Opposite Kacheri Gate No.2 Ghaziabad – 201002. **Phone No:** 0120 – 6510540 **Email Id:** camsgha@camsonline.com **GOA:** Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji, Goa - 403 001, Tel: 0832- 6450439.

Key Information Memorandum

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Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GORAKHPUR :** CAMS SERVICE CENTRE UNIT NO-115, FIRST FLOOR, VIPUL AGORABUILDING, 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:**camsgur@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, Himmatnagar, Himmatnagar -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 CommercialAutomobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, YudhishthirMarg, 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 **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 : Jalpaigur – 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. **JAMSHEDPUR:** Tee Kay Corporate Towers, Third Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001, Jharkhand, Tel: 0657-2320015, Email id: camsjpr@camsonline.com **JAUNPUR :**248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR:** 1/5, Nirmal Tower, 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, 4th Floor, Seasons Business Centre, Opposite KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan West – 421 301. Email id: 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 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:** HN.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 **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 **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@

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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 **KOTA:** B-33 'KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Thamarapallil Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam – 686001, Phone No.: 9207760018. **KRISHNANAGAR:** R.N Tagore Road, In front of Kotwali P. S., Krishnanagar, Nadia. Pin-741101 **KUMBAKONAM:** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. **Email ID:** camskum@camsonline.com **Phone No.:** 0435-2403747 **KURNOOL:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad – 500072. **LUCKNOW:** Office no, 107, 1st floor, Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow – 226001, Uttar Pradesh. **Phone No:** 0522 – 4007938 **Email id:** camsluc@camsonline.com **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** Shop No 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625001. **Phone No.:** 0452- 4983515 **Email ID:** camsmdu@camsonline.com **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. Email: camsmdi@camsonline.com **MANDI GOBINDGARH:** Opp State Bank Of India, Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301, Punjab. **Email:** camsmgg@camsonline.com **Phone no:** 01765-506175 **MAHABUBNAGAR:** H.No: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar-509001, Telengana, Tel : 08542-222529, **Email:** camsmbnr@camsonline.com Tel : 09440033182 **MALAPPURAM:** Kadakkadan Complex, Opp central school, Malappuram-676505, Kerala. Email: 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:** camsmgg@camsonline.com **Phone no:** 01765-506175 **MANGALORE:** 14-6-674/15(1), shop no -UG11-2, Maximus complex, light house hill road, Mangalore- 575 001, Karnataka, **Tel:** 0824-4627561, **Email id:** camsman@camsonline.com **MANIPAL:** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal – 576104. Email id: camsmpl@camsonline.com Phone No: 9243689046 **MAPUSA (PARENT ISC : GOA):** Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa – 403 507, Goa.. **MARGAO:** F4 - Classic Heritage, Near Axis Bank, Opposite BPS Club, Pajifond, Margao, Goa - 403 601. Tel no.: 0832-6480250, **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, 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 **MIRZAPUR:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Email:** camsmpr@camsonline.com **Phone no:** 5442 – 220282 **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MOGA:** Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001, Punjab, **Phone no:** 01636 – 513234, **Email:** camsmog@camsonline.com **MORADABAD:** H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001, Tel: 0591- 6450125. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZAFFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. **MUZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 Email: camsmrn@camsonline.com Phone no: 131 - 2442233/ 09027985915 **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **MANCHERIAL 3 – 407 / 40 – 4,** Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302, Telangana. **Phone No - 08736-356325 E-mail -** camsmci@camsonline.com. **NADIAD (PARENT TP: ANAND TP):** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47, Court Road, Nagercoil-629 001, Tel: 4652-229549. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAGAON :** Amulapathy, V.B.Road, House No.315, Nagaon-782003, Assam. Email: 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-** camsnlq@camsonline.com **NASIK:** 1st Floor, “ Shradha Niketan “, Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 – 6450102. **NADED:** Shop No.8,9 Cellar “Raj Mohammed Complex”, Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. **NAVSARI: 214-215, 2nd floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 Email:** camsnvs@camsonline.com. **NELLORE:** Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore-524001, Tel: 0861-2302398, **Email** camsnel@camsonline.com. **NEW DELHI :** 7-E, 4th Floor, DeenDayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **New Delhi:** Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. Email: camsidel@camsonline.com **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana. Tel: 08462 – 250018 **NOIDA:** Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida – 201301 Uttar Pradesh, **Phone No:** 0120-4562490, **Email id:** camsnoi@camsonline.com **ONGOLE:** Shop No:1128, First Floor, 3rd Line, Sri Babuji Market Complex, Ongole – 523001, Andhra Pradesh. Tel: 08592 – 281514 Email ID : camsoge@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: camspal@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, 1st 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, Near Saket Tower, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR:** 1st Floor, 1st floor, Opposite Mishra Store , Near Junglighat Milk Booth, Khaitan Kalyana Mandapam, Jinglyghat Colony, Port Blair – 744103 Andaman and Nicobar Islands. Phone No.: 03192-230306/506. **Email Id:** 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 **PRATAPGARH:** Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. **Email:** camspra@camsonline.com **Phone no:** 5342-221941 **PITAMPURA:** Aggarwal Cyber Plaza-ii, Commercial Unit No 371, 3rd Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi-110034. **PURULIA-** Anand Plaza, Shop No. 06, 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia – 723101, West Bengal, E-mail Id- Camspr@Camsonline.Com **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIGANJ:** Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North Dijaipur, Raiganj – 733134, West Bengal. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAIGAD:** CAMS Service Centre 1st Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh - 496001 , Chhattisgarh E-mail Id- camsrig@camsonline.com **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, 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. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal& Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :** Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Tel: - 0233 – 6600510. **SATARA:** 117 / A / 3 / 22, 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 **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 - 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 **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 **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 -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, Sonapat – 131001, Email id: camssnp@camsonline.com. **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, VijayaGanapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942-650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Shop No – G - 5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002 **Email:** camssur@camsonline.com **SURENDRANAGAR:** Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001. **Phone No:** 02752-232599 **Email Id:** 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

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