

Asset Management Company:

SBI Funds Management Ltd.



(A Joint Venture between State Bank of India & AMUNDI)

KEY INFORMATION MEMORANDUM

ELSS TAX SAVER FUND

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

SBI ELSS TAX SAVER FUND (PREVIOUSLY KNOWN AS SBI LONG TERM EQUITY FUND)

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> • Long term capital appreciation • Investment in a portfolio of equity shares, while offering deduction under section 80C of Income-tax Act, 1961 	 <p>RISKOMETER</p> <p>The risk of the scheme is Very High</p>	Tier I Benchmark i.e. BSE 500 TRI Index  <p>RISKOMETER</p> <p>The risk of the benchmark is Very High</p>

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

Continuous offer for Units at NAV based prices

Name of Mutual Fund: SBI Mutual Fund

Name of Asset Management Company: SBI Funds Management Ltd.(CIN:U65990MH1992PLC065289)

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

Addresses, Website of the entities: Registered Office: 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

 Visit us at www.sbimf.com

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 Investor Service Centres 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.

This Key Information Memorandum is dated October 31st, 2025

Investment Objective	<p>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 the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.</p> <p>Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits. The scheme doesn't assure or guarantee any returns.</p>													
Asset Allocation Pattern & Investment Strategies	<p>Asset Allocation Pattern of the Scheme</p> <table border="1" data-bbox="300 685 1412 976"> <thead> <tr> <th data-bbox="300 685 863 757" rowspan="2">Instruments</th> <th colspan="2" data-bbox="863 685 1412 757">Normal Allocation (% of total assets)</th> </tr> <tr> <th data-bbox="863 757 1139 792">Minimum</th> <th data-bbox="1139 757 1412 792">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="300 792 863 904">Equity/Cumulative Convertible Preference Shares / Fully Convertible Debentures and Bonds*</td> <td data-bbox="863 792 1139 904">80%</td> <td data-bbox="1139 792 1412 904">100%</td> </tr> <tr> <td data-bbox="300 904 863 976">Money market instruments**</td> <td data-bbox="863 904 1139 976">0%</td> <td data-bbox="1139 904 1412 976">20%</td> </tr> </tbody> </table> <p>*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.</p> <p>**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.</p> <p>The Scheme may invest in derivatives (equity as well as debt) and Securitised Debt, as and when, permitted by ELSS /SEBI Guidelines.</p> <p>The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified so as to reduce the risk of underperformance due to unexpected security specific factors. If allowed in future, the fund may invest in foreign equities (subject to relevant RBI guidelines and subject to RBI approval).</p> <p>Investment in FCDs & PCDs will be in securities rated as investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act, 1992. In case a debt instrument is not rated, Mutual Funds may constitute committees who can approve such proposals for investments in unrated instruments subject to the approval of the detailed parameters for such investments by the Board of Directors of SBIFMPL and SBIMFTCPL. The Scheme being open ended, some portion of the</p>			Instruments	Normal Allocation (% of total assets)		Minimum	Maximum	Equity/Cumulative Convertible Preference Shares / Fully Convertible Debentures and Bonds*	80%	100%	Money market instruments**	0%	20%
Instruments	Normal Allocation (% of total assets)													
	Minimum	Maximum												
Equity/Cumulative Convertible Preference Shares / Fully Convertible Debentures and Bonds*	80%	100%												
Money market instruments**	0%	20%												

	<p>portfolio will be invested in highly liquid money market instruments or government paper so as to meet the normal repurchase requirements. The remaining investments will be made in securities which are either expected to be reasonably liquid or of varying maturities. However, the NAV of the Scheme may be impacted if the securities invested in are rendered illiquid after investment.</p> <p>The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme in accordance with paragraph 12.24 of SEBI Master Circular for Mutual funds.</p> <p>However, pursuant to paragraph 12.25 of SEBI Master Circular of Mutual Funds dated June 27, 2024 and SEBI letter no. SEBI/ HO/ IMD – II/ DOF3 / OW/ P/ 2021/ 31487/ 1 dated November 3, 2021 addressed to AMFI, it has been mentioned that cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure.</p> <p>Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <p>Portfolio rebalancing</p> <p>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.</p> <p>Pursuant to Paragraph 2.9 of Master Circular for mutual funds dated June 27, 2024 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26, 2025 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 Paragraph 2.9.4 of Master Circular for mutual funds. 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.</p> <p>There can be no assurance that the investment objective of the scheme will be achieved.</p>
<p>Risk Profile of the Scheme</p>	<p>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:</p> <p>SBI ELSS Tax Saver Fund (previously known as 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.</p>

	For details on risk factors and risk mitigation measures, please refer SID.
Investment Strategy	<p>The scheme will invest in a diversified range of stocks. The fund manager would use a bottom-up analysis focused on a mix of fundamental factors as well as other parameters such as valuations, management quality etc. The stocks in the portfolio are carefully analysed to include companies with robust business models and sustainable competitive advantages compared to their competitors. The fund will be sector- and market-cap agnostic.</p> <p>Derivatives Strategy:</p> <p>The Scheme may take exposure to derivatives for hedging and/or non-hedging purpose as permitted by regulations from time to time. Such exposure to derivative instruments will be in line with the investment objective and overall strategy of the scheme.</p> <p>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”.</p> <p>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.</p> <p>The scheme will predominantly be actively managed to achieve its investment objective.</p>
Plans /Options	<p>The scheme would have two plans viz Direct Plan & Regular Plan.</p> <p>Direct Plan:</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV – Fees and Expenses – B. – Annual Recurring Expenses of the SID. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors’ applications for subscription of units are routed through Distributors].</p> <p>How to apply:</p> <p>Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form.</p> <p>Investors should also indicate “Direct” in the ARN column of the application form.</p> <p>Regular Plan</p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p>The default plan in following cases will be:</p>

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

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

Options

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

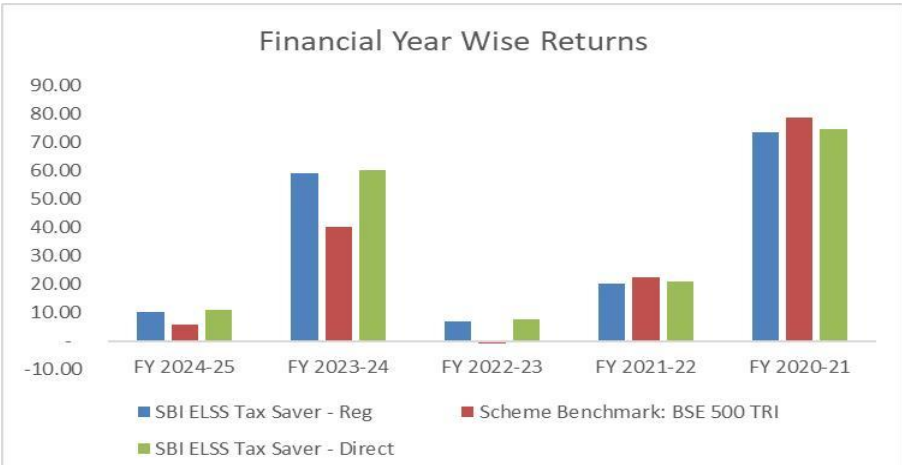
Investor can select only one option either IDCW payout or IDCW reinvestment in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Reinvestment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (IDCW payout / IDCW reinvestment) will reflect for all the units held under the scheme / folio.

Applicable NAV (after the scheme opens for subscriptions and redemptions)

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

1. In respect of valid applications received upto 3.00 p.m. on a Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme before the cut-off time on the same day i.e. available for utilization before the cut-off time on the same day - the closing NAV of the day shall be applicable.
2. In respect of valid applications received after 3.00 p.m. on a Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day – the closing NAV of the next Business Day shall be applicable.

	<p>3. Irrespective of the time of receipt of application at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-in) are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>4. In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts.</p> <p>The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), IDCW Transfer etc. irrespective of the installment date or IDCW record date. For Redemptions including switch-out: In respect of valid applications received on a business day, upto the 3.00 pm by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the 3.00 pm by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>		
Minimum Application Amount/ Number of Units	Purchase Rs. 5000/- and in multiples of Re. 1 thereafter	Additional Purchase Rs. 1000/- and in multiples of Re. 1 thereafter	Redemption 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.
	<p>Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable</p>		
Despatch of Redemption Request	<p>Redemption: Under normal circumstances, within 3 working days of the receipt of the redemption request at the authorised centre of the SBI Mutual Fund.</p> <p>Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM - COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.</p>		
Benchmark Index	BSE 500 TRI Index		
Dividend Policy (IDCW)	<p>The Trustee reserves the right to declare Income Distribution cum Capital withdrawal (IDCW) under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme</p> <p>The procedure and manner of payment of IDCW shall be in line with Chapter 11 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.</p> <p>Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains.</p>		
Name of the Fund Manager	Mr. Dinesh Balachandran		

Name of the Trustee Company	SBI Mutual Fund Trustee Company Private Limited																													
Performance of the scheme (as on September 30th 2025)	<table border="1"> <thead> <tr> <th data-bbox="308 344 564 568">Compounded Annualized Returns</th> <th data-bbox="568 344 804 568">Scheme Returns % SBI ELSS Tax Saver - Regular Plan - Growth Option</th> <th data-bbox="807 344 1018 568">Benchmark Returns % BSE 500 TRI</th> <th data-bbox="1021 344 1264 568">Scheme Returns % SBI ELSS Tax Saver - Direct Plan - Growth Option</th> <th data-bbox="1267 344 1485 568">Benchmark Returns % BSE 500 TRI</th> </tr> </thead> <tbody> <tr> <td data-bbox="308 573 564 651">Returns for the last 1 year</td> <td data-bbox="568 573 804 651">(5.96)</td> <td data-bbox="807 573 1018 651">(5.50)</td> <td data-bbox="1021 573 1264 651">(5.35)</td> <td data-bbox="1267 573 1485 651">(5.50)</td> </tr> <tr> <td data-bbox="308 656 564 734">Returns for the last 3 years</td> <td data-bbox="568 656 804 734">24.12</td> <td data-bbox="807 656 1018 734">16.12</td> <td data-bbox="1021 656 1264 734">24.96</td> <td data-bbox="1267 656 1485 734">16.12</td> </tr> <tr> <td data-bbox="308 739 564 817">Returns for the last 5 years</td> <td data-bbox="568 739 804 817">24.82</td> <td data-bbox="807 739 1018 817">20.66</td> <td data-bbox="1021 739 1264 817">25.63</td> <td data-bbox="1267 739 1485 817">20.66</td> </tr> <tr> <td data-bbox="308 822 564 898">Returns since inception</td> <td data-bbox="568 822 804 898">16.23</td> <td data-bbox="807 822 1018 898">N.A.</td> <td data-bbox="1021 822 1264 898">16.30</td> <td data-bbox="1267 822 1485 898">14.32</td> </tr> </tbody> </table>					Compounded Annualized Returns	Scheme Returns % SBI ELSS Tax Saver - Regular Plan - Growth Option	Benchmark Returns % BSE 500 TRI	Scheme Returns % SBI ELSS Tax Saver - Direct Plan - Growth Option	Benchmark Returns % BSE 500 TRI	Returns for the last 1 year	(5.96)	(5.50)	(5.35)	(5.50)	Returns for the last 3 years	24.12	16.12	24.96	16.12	Returns for the last 5 years	24.82	20.66	25.63	20.66	Returns since inception	16.23	N.A.	16.30	14.32
Compounded Annualized Returns	Scheme Returns % SBI ELSS Tax Saver - Regular Plan - Growth Option	Benchmark Returns % BSE 500 TRI	Scheme Returns % SBI ELSS Tax Saver - Direct Plan - Growth Option	Benchmark Returns % BSE 500 TRI																										
Returns for the last 1 year	(5.96)	(5.50)	(5.35)	(5.50)																										
Returns for the last 3 years	24.12	16.12	24.96	16.12																										
Returns for the last 5 years	24.82	20.66	25.63	20.66																										
Returns since inception	16.23	N.A.	16.30	14.32																										
	<p>Date of inception: 31/03/1993</p> <p>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. Direct Plan was introduced on January 01, 2013.</p> <p>Financial Year performance:</p>  <p>The bar chart displays the Financial Year Wise Returns for three schemes: SBI ELSS Tax Saver - Reg (blue), Scheme Benchmark: BSE 500 TRI (red), and SBI ELSS Tax Saver - Direct (green) across five financial years from FY 2020-21 to FY 2024-25. The Y-axis represents the return percentage, ranging from -10.00 to 90.00. The X-axis lists the financial years. For FY 2024-25, the returns are approximately 10.00% for Reg, 5.00% for Benchmark, and 12.00% for Direct. For FY 2023-24, the returns are approximately 60.00% for Reg, 40.00% for Benchmark, and 65.00% for Direct. For FY 2022-23, the returns are approximately 8.00% for Reg, 2.00% for Benchmark, and 10.00% for Direct. For FY 2021-22, the returns are approximately 20.00% for Reg, 22.00% for Benchmark, and 20.00% for Direct. For FY 2020-21, the returns are approximately 75.00% for Reg, 80.00% for Benchmark, and 75.00% for Direct.</p>																													
Additional Scheme Related Disclosures (as on September 30th 2025)	<p>Top 10 holdings by issuer & Fund allocation towards various sectors: https://www.sbimf.com/sbimf-top-holdings/018</p> <p>Portfolio Turnover Ratio: 0.14</p>																													
Expenses of the scheme	Continuous Offer																													

(i) Load Structure	Exit Load: Nil. The AMC reserves the right to modify / change the load structure on a prospective basis.																
	Pursuant to SEBI Notification dated December 13, 2018, the maximum total expenses of the scheme under Regulation 52(6)(c) shall be subject to following limits:																
(ii) Recurring expenses	<table border="1" data-bbox="304 412 1377 1046"> <thead> <tr> <th>Assets under management Slab (in Rs Crores)</th> <th>Total expense ratio limits</th> </tr> </thead> <tbody> <tr> <td>On the first Rs 500 crores of the daily net assets</td> <td>2.25%</td> </tr> <tr> <td>On the next Rs 250 crores of the daily net assets</td> <td>2.00%</td> </tr> <tr> <td>On the next Rs 1,250 crores of the daily net assets</td> <td>1.75%</td> </tr> <tr> <td>On the next Rs 3,000 crores of the daily net assets</td> <td>1.60%</td> </tr> <tr> <td>On the next Rs 5,000 crores of the daily net assets</td> <td>1.50%</td> </tr> <tr> <td>On the next Rs 40,000 crores of the daily net assets</td> <td>Total expense ratio reduction of 0.05% for every increase of Rs 5000 crores of daily net assets or part thereof.</td> </tr> <tr> <td>On balance of the assets</td> <td>1.05%</td> </tr> </tbody> </table>	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%
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%																
	Actual expenses for the previous financial year: March 31,2025:																
	<table border="1" data-bbox="304 1151 1177 1232"> <thead> <tr> <th>Scheme Name</th> <th>Regular Plan</th> <th>Direct Plan</th> </tr> </thead> <tbody> <tr> <td>SBI ELSS Tax Saver Fund</td> <td>1.60%</td> <td>0.95%</td> </tr> </tbody> </table>	Scheme Name	Regular Plan	Direct Plan	SBI ELSS Tax Saver Fund	1.60%	0.95%										
Scheme Name	Regular Plan	Direct Plan															
SBI ELSS Tax Saver Fund	1.60%	0.95%															
	For the actual current expenses being charged, the investors should refer https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes																
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.																
Tax treatment for the Investors	Investors will be advised to refer to the details in the Statement of Additional Information & also independently refer to their tax advisor.																
Daily Net Asset Value (NAV) Publication	11.00 p.m. on same business day - 10:00 a.m. on following business day – In case the scheme invests in foreign securities The AMC shall update the NAVs on the website of Association of Mutual Funds in India – AMFI (www.amfiindia.com) and on website of the Mutual Fund (www.sbimf.com).																
For Investor Grievances please Contact	<table border="1" data-bbox="304 1850 1503 2020"> <tr> <td>Name and Address of Registrar: Computer Age Management Services. Ltd., (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai</td> <td>SBI Mutual Fund Mr. C. A. Santosh (Investor Relations Officer) SBI Funds Management Ltd.</td> </tr> </table>	Name and Address of Registrar: Computer Age Management Services. Ltd., (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai	SBI Mutual Fund Mr. C. A. Santosh (Investor Relations Officer) SBI Funds Management Ltd.														
Name and Address of Registrar: Computer Age Management Services. Ltd., (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai	SBI Mutual Fund Mr. C. A. Santosh (Investor Relations Officer) SBI Funds Management Ltd.																

	Chennai - 600002 Tel No.: (044)28881101/36 Fax : (044) 30407101 Email: enq_sbimf@camsonline.com, Website: www.camsonline.com	9th Floor, Crescenzo, C-38 & 39,G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 Tel: 022- 61793537 Email: customer.delight@sbimf.com
Unitholders' Information	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/March) is issued, on or before twenty first day 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.</p> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.</p> <ul style="list-style-type: none"> • 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. <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> • 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 in subsequent month. 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. <p>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</p>	

	<p>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.</p>
--	---