

Asset Management Company:

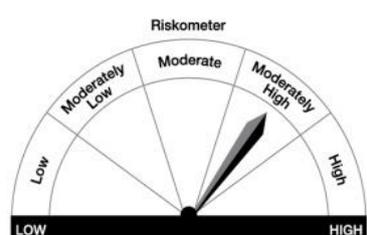
SBI Funds Management Pvt. Ltd.

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

KEY INFORMATION MEMORANDUM


LONG TERM ADVANTAGE FUND – SERIES I

A 10 Year Close-ended Equity Linked Savings Scheme

Product Labelling	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Capital appreciation over a period of 10 years Investment in equity and equity related instruments of companies along with income tax benefit under section 80C of the Income Tax Act 1961 	 <p style="text-align: center; font-size: small;">Investors understand that their principal will be at moderately high risk</p>

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

The Scheme is reopen for Redemption of units after three years lock-in period from the date of allotment of units

Sponsor: State Bank of India

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

Asset Management Company: SBI Funds Management Pvt. Ltd., (CIN: U65990MH1992PTC065289)

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

 Visit us at www.sbimf.com

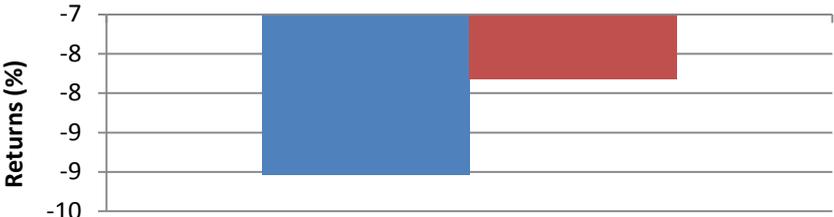
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. Investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the SBIFMPL branches 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.

Name of the Scheme	SBI Long Term Advantage Fund Series I																	
Type of Scheme	A 10 year close ended Equity Linked Savings Scheme																	
Investment Objective	The investment objective of the scheme is to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related instruments of companies along with income tax benefit. However, there can be no assurance that the investment objective of the Scheme will be realized.																	
New Fund Offer Period	The new fund offer of the Scheme was opened for subscription from November 01, 2014 to January 31, 2015. Being a close ended scheme, the Scheme is not opened for subscription on continuous basis.																	
Asset Allocation Pattern	<p>The funds collected under the Scheme shall generally be invested consistent with the objective of the Scheme in the following manner:</p> <table border="1"> <thead> <tr> <th rowspan="2">Type of instrument</th> <th colspan="2">Indicative Allocation (% of total Assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> <th>High/Medium/Low</th> </tr> </thead> <tbody> <tr> <td>Equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies</td> <td>80%</td> <td>100%</td> <td>High</td> </tr> <tr> <td>Money market instruments</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>The scheme shall not invest in derivatives. The scheme shall not invest in repo in corporate debt. The scheme will not make any investment in ADR/ GDR/ Foreign Securities/ Securitised Debt. The Scheme shall not engage in stock lending The Scheme shall not engage in short selling</p>			Type of instrument	Indicative Allocation (% of total Assets)		Risk Profile	Minimum	Maximum	High/Medium/Low	Equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies	80%	100%	High	Money market instruments	0%	20%	Low to Medium
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Investment Strategy	<p>The funds collected under the scheme shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures 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 disinvested within a period of twelve months.</p> <p>SBI Long Term Advantage Fund - Series I is a diversified equity fund. The fund will invest into equity stock of companies listed in India. The fund investment strategy is split into three parts;</p> <p>1. Asset Allocation: The fund will invest a portion of its assets into large caps, midcaps and small caps. The proportion of the exposure to each capitalisation will depend on the following factors:</p> <ul style="list-style-type: none"> ● Liquidity of stocks under each capitalisation range (e.g. Large caps are more liquid than midcaps and midcaps are more liquid than small caps) ● Trading volumes ● Market scenario - It is observed in the past that, in falling markets, large caps fall lesser (in % terms) than midcaps & small caps. It is also observed that, in rising markets, midcaps outperform (in % terms) large caps. <p>2. Top down approach: The top down approach helps identifying sectors where the portfolio should take exposure. The portion of exposure to each sector (vis-a-vis benchmark) depends on the following parameters:</p> <ul style="list-style-type: none"> ● Macroeconomic view ● Policy changes ● Global trends ● Relative valuation of each sectors vis-a-vis other sector ● Risk premium (Risk-reward ratio) <p>3. Bottom-up approach: The bottom-up approach helps identifying stocks where the portfolio should take exposure. The portion of exposure to each stock (vis-a-vis benchmark and within the sector) depends on the following parameters:</p> <ul style="list-style-type: none"> ● Relative valuation of each stock vis-a-vis other stock within the sector or broader market ● Management quality ● Business fundamentals ● Risks associated with business 																	

	<ul style="list-style-type: none"> ● Ratios (PE, PB etc) <p>Since SBI Long Term Advantage Fund - Series I is long term equity strategy, the portfolio would be constructed using combination of all the above segments (Asset allocation, topdown approach and bottom-up approach).</p>
Risk Profile of the Scheme	<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>Investment in ELSS is subject to lock-in period of three years. During this period investors will not be able to redeem their units. To this extent the liquidity for the investor is restricted and this may restrict exit at opportune moments.</p> <p>SBI Long Term Advantage Fund - Series I would be investing in Equities, cumulative convertible preference shares, fully convertible debentures, bonds of companies, and money market instruments (such as 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 after completion of the lock-in-period, 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.</p> <p>Equity and equity related risk: Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments.</p> <p>Risk associated with close ended equity schemes: A close ended Scheme comes to the end at the scheduled maturity of the Scheme. On the scheduled maturity date, all units are redeemed at the NAV on the maturity date. This redemption is done by liquidating the investments irrespective of their levels. Therefore there is risk associated with close ended schemes where fund manager might have to liquidate the investments at unfavourable levels.</p> <p>Money market securities investments under the scheme may also be subject to the following risks:</p> <p>a) 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 money market instruments are rated according to the issuer's ability to meet the obligations.</p> <p>b) 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.</p> <p>c) Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.</p> <p>d) 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.</p>
Risk Control	<p>Investments in equity and equity related securities and money market securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification. In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market. Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.</p> <p>For risk control, the following may be noted:</p> <p>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.</p> <p>Interest Rate Risk: Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk.</p> <p>Credit Risks:</p>

	<p>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.</p> <p>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.</p> <p>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.</p>
Plans & Options	<p>The scheme has two plans viz Direct Plan & Regular Plan. Both plans offer Growth and Dividend options. Dividend option has the facility of Payout & Transfer. Default plan/ option: In case investor has mentioned the Distributor code (ARN code) and not specified either Regular Plan or Direct Plan, the default plan shall be considered as "Regular Plan". In other cases, the default plan shall be considered as "Direct Plan". In case neither distributor's code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application. Growth will be the default option & dividend payout will be default facility. In case investor wishes to change the dividend facility, the written request for the same must be received at least 30 days in advance before the record date of the dividend. There will be no minimum amount restriction in the Target Scheme for the dividend to be transferred into such scheme.</p>
Switch Out	Switch out is permitted only after the lock-in period of three years from the date of allotment.
Switch In	During the NFO period the switch in facility in the scheme was as follows: Investors can switch into the Scheme from the existing Schemes of SBI Mutual Fund (subject to completion of Lock-in Period, if any) during the New Fund Offer Period.
Applicable NAV	For Repurchase including and Switchout of units: In respect of valid applications received upto 3 p.m. on any business day by the Mutual Fund at any of the designated collection centres, same day's closing NAV shall be applicable. In respect of valid applications received after 3 p.m. on any business day by the Mutual Fund at any of the designated collection centres, the closing NAV of the next business day shall be applicable.
Minimum Application Amount	During the NFO, the minimum amount of subscription was Rs. 500/- and in multiples of Res 500/- thereafter Additional Purchase Amount: NA Repurchase: The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Despatch of Repurchase (Redemption) request	Within 10 business days of the receipt of the repurchase (redemption) request at the authorized centre of SBI Mutual Fund.
Benchmark Index	S & P BSE 500 Index
Liquidity Facility	The Scheme will offer redemption /Switch out facility on every business day at NAV based prices after the lock-in period of three years from the date of allotment.
Dividend Policy	The Trustee reserves the right to declare dividends under the dividend option of the Scheme depending on the net distributable surplus available under the Scheme. The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.
Fund Manager	Mr. Dharmendra Grover
Fund Manager – Tenure of managing the scheme	Managing since inception
Trustee Company	SBI Mutual Fund Trustee Company Private Limited
Performance of	Performance of the scheme (As on May 31, 2016):

the scheme	Scheme Name	1 Year	Since Inception
	SBI Long Term Advantage Fund - Series I - Regular Plan – Growth Option	-2.0558	0.6664
	Benchmark: S&P BSE 500	-2.36	-3.3204
Financial Year performance:			
<div style="text-align: center;"> <h3>Financial Year Wise Returns</h3>  <p>FY 15-16</p> <p>Financial Year</p> <p>■ SBI Long Term Advantage Fund - Series I - Reg - Growth ■ S&P BSE 500</p> </div>			
Schemes Portfolio Holding (As on May 31, 2016)	Top 10 Holdings:		
	Stock Name	% of AUM	
	REPCO HOME FINANCE LTD.	5.77	
	PI INDUSTRIES LTD	5.01	
	TATA COMMUNICATIONS LTD.	4.55	
	D.B.CORP LTD.	4.53	
	HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	4.50	
	ORACLE FINANCIAL SERVICES SOFTWARE LTD.	4.25	
	SHRIRAM TRANSPORT FINANCE CO. LTD.	4.10	
	GODREJ INDUSTRIES LTD.	3.99	
	GABRIEL INDIA LTD.	3.84	
	CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD.	3.84	
Fund Allocations towards various Sectors:			
Sectoral Allocation	% of AUM		
FINANCIAL SERVICES	23.17		
CONSUMER GOODS	17.42		
AUTOMOBILE	13.44		
MEDIA & ENTERTAINMENT	6.34		
INDUSTRIAL MANUFACTURING	6.26		
CHEMICALS	6.07		
FERTILISERS & PESTICIDES	5.01		
CEMENT & CEMENT PRODUCTS	4.95		
IT	4.80		
TELECOM	4.55		
PHARMA	3.43		

	ENERGY	2.13
Portfolio Turnover ratio (As on May 31, 2016)	0.10	
Website link to obtain schemes latest monthly portfolio holdings	https://www.sbimf.com/Downloads/Factsheets.aspx	
Expenses of the scheme		
(i) Load Structure	<p>Entry Load : Not applicable Exit Load: Nil</p> <p>The AMC reserves the right to modify / change the load structure on a prospective basis.</p>	
(ii) Recurring expenses	<p>As per the regulations the maximum limit of Recurring Expenses that can be charged to the Scheme are as follows:</p> <p>i) 2.50% on the first Rs.100 cr. of daily net assets. ii) 2.25% on the next Rs.300 cr. of daily net assets. iii) 2.00% on the next Rs.300 cr. of daily net assets. iv) 1.75 % on the balance of the daily net assets.</p> <p>The scheme may charge additional expenses incurred towards different heads mentioned under regulation (2) and (4) not exceeding 0.20% of the daily net assets. The AMC has estimated that upto 2.50% (plus limit of 0.20% specified in Sub-reg (6A)(C) of Regulation 52 of SEBI Regulation) of the daily net assets will be charged to the schemes as expenses.</p> <p>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.</p> <p>In addition to the above, the following expenses will be charged to the scheme under regulation 52(6):</p> <ol style="list-style-type: none"> 1. The service tax on investment management and advisory fees would be charge in addition to the above limit 2. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions. 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 for cash market transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. 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 Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors. 3. 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: 	

	<p>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. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans. Both the plans shall have common portfolio.</p> <p>At least 0.05% will be charged towards distribution and commission expenses, therefore the total expenses of the direct plan shall be lower by at least 0.05% (of Net asset) vis a vis the regular plan i.e. if the expenses of the regular plan are 250 bps, the expenses of direct plan shall not exceed 245 bps (Investors are requested to refer SID for detailed information on recurring expenses structure)</p> <p>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.</p> <p>Any recurring expenses incurred over and above the aforesaid limit shall be borne by AMC</p> <p>Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year:</p> <table border="1" data-bbox="309 696 1225 779"> <thead> <tr> <th>Scheme Name</th> <th>Regular Plan</th> <th>Direct Plan</th> </tr> </thead> <tbody> <tr> <td>SBI Long Term Advantage Fund - Series I</td> <td>3.31%</td> <td>3.00%</td> </tr> </tbody> </table>	Scheme Name	Regular Plan	Direct Plan	SBI Long Term Advantage Fund - Series I	3.31%	3.00%
Scheme Name	Regular Plan	Direct Plan					
SBI Long Term Advantage Fund - Series I	3.31%	3.00%					
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.						
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	<p>NAV of the Scheme is computed and published on every business day. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.</p> <p>In line with the requirements of ELSS guidelines, the Mutual Fund shall announce repurchase price one year after the date of allotment of the units and thereafter on a half-yearly basis. After a period of three years from the date of allotment of units, when the repurchase of units is to commence, Repurchase price will be declared on every business day.</p>						
Monthly Disclosure of Schemes' Portfolio Statement	The fund shall disclose the scheme's portfolio in the prescribed format along with the ISIN as on the last day of the month for all the Schemes of SBI Mutual Fund on its website www.sbimf.com on or before the tenth day of the succeeding month.						
Annual Report	Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.						
For Investor Grievances please Contact	<table border="1" data-bbox="309 1554 1337 1883"> <thead> <tr> <th>Registrar</th> <th>SBI Mutual Fund</th> </tr> </thead> <tbody> <tr> <td> Computer Age Management Services Pvt. Ltd., (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai Chennai - 600002 Tel No.: (044) 30407236 Fax : (044) 30407101 Email: enq_L@camsonline.com, Website: www.camsonline.com </td> <td> Mr. Rohidas Nakashe (Head – Customer Service) SBI Funds Management Pvt. 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 </td> </tr> </tbody> </table>	Registrar	SBI Mutual Fund	Computer Age Management Services Pvt. Ltd., (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai Chennai - 600002 Tel No.: (044) 30407236 Fax : (044) 30407101 Email: enq_L@camsonline.com, Website: www.camsonline.com	Mr. Rohidas Nakashe (Head – Customer Service) SBI Funds Management Pvt. 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		
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Unit holders' 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 tenth day of succeeding month, detailing all the transactions and holding at the end of the</p>						

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 tenth day of succeeding month, detailing holding at the end of the six month, 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.
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 ten 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.

Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept, the fund shall publish the scheme portfolio in the prescribed formats in one national English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated. These shall also be displayed on the website of the mutual fund and AMFI.

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 i.e. www.sbimf.com and that of AMFI www.amfiindia.com. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.

Date: June 30, 2016