This product is suitable for investors who are seeking:

- long-term capital appreciation.
- Investment in equity and equity-related instruments of large cap companies.

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

First Tier Benchmark of the Scheme

**S&P BSE 100 Index TRI**

**First Tier Benchmark Riskometer**

**RISKOMETER**

The benchmark riskometer is at very high risk

---

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

<table>
<thead>
<tr>
<th>Mutual Fund</th>
<th>Trustee Company</th>
<th>Asset Management Company</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Corporate Office</th>
<th>Registered Office:</th>
<th>Registered Office:</th>
</tr>
</thead>
<tbody>
<tr>
<td>9th Floor, Crescenzo, C– 38 &amp; 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</td>
<td>9th Floor, Crescenzo, C– 38 &amp; 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</td>
<td>9th Floor, Crescenzo, C– 38 &amp; 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</td>
</tr>
</tbody>
</table>

[www.sbimf.com](http://www.sbimf.com)
The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / OPAT of SBI MF/ Website / Distributors or Brokers.

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

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

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated April 29, 2022.
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<td>of being taken by any regulatory authority (Chapter VI)</td>
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**HIGHLIGHTS OF THE SCHEME**

<table>
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<th>Type of Scheme</th>
<th>An open ended equity scheme predominantly investing in large cap stocks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheme Code</td>
<td>SBIM/O/E/LCF/05/12/0027</td>
</tr>
<tr>
<td>Investment Objective</td>
<td>The investment 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 large cap equity stocks (as specified by SEBI/AMFI from time to time).</td>
</tr>
<tr>
<td>Liquidity</td>
<td>Open-ended scheme. The scheme would provide redemption / switch facility to investor on every business day at applicable NAV subject to prevailing exit load</td>
</tr>
<tr>
<td>Fund Manager</td>
<td>Ms. Sohini Andani Mr. Mohit Jain - for managing investments in Foreign Securities.</td>
</tr>
<tr>
<td>First Tier Benchmark Index</td>
<td>S&amp;P BSE 100 Index TRI</td>
</tr>
<tr>
<td>Plans / Options</td>
<td>The Scheme has two plans viz. Regular plan &amp; Direct plan.</td>
</tr>
</tbody>
</table>

**Direct Plan:**

Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV – Fees and Expenses – B. – Annual Recurring Expenses. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.

**Eligible investors:** All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.

**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.

**How to apply:**

- Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form.

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

**Regular Plan:**

This Plan is for investors who wish to route their investment through any distributor. In case of Regular and Direct plan the default plan under following scenarios will be:

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Broker Code mentioned by the investor</th>
<th>Plan mentioned by the investor</th>
<th>Default Plan to be captured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Not mentioned</td>
<td>Not mentioned</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>2</td>
<td>Not mentioned</td>
<td>Direct</td>
<td>Direct Plan</td>
</tr>
</tbody>
</table>
Both plans provide two options for investment – Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Under the IDCW option, facility for Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment), Payout of Income Distribution cum capital withdrawal option (IDCW Payout) & 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 Re-investment”, “IDCW Payout” or “IDCW Transfer”, the default will be treated as “IDCW Payout”.

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

<table>
<thead>
<tr>
<th>Income Distribution cum capital withdrawal (IDCW) Frequency</th>
<th>Transparency / NAV Disclosure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under the IDCW option, the plan may consider issuing IDCW, subject to availability of distributable surplus and at the recommendation of the AMC. The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.</td>
<td>The NAV will be calculated and disclosed on every Business Day. NAVs of the Scheme will be displayed on the Website of the Mutual Fund, <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>. NAV will be calculated and disclosed in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on website of the Mutual Fund (<a href="http://www.sbimf.com">www.sbimf.com</a>) by 11.00 p.m. on business day basis. Further, the Mutual Fund shall send the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. The Mutual Fund shall disclose portfolio (alongwith ISIN) as on the last day of the month of the Scheme on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI within 10 days of the succeeding month in the prescribed format. In terms of SEBI notification dated May 30, 2018, a complete statement of the Scheme portfolio would also be sent by the Mutual Fund to all unitholders within 10 days from the close of each half year (i.e. March 31 &amp; September 30) in the manner as may be specified by the Board. Further, the half yearly portfolio of scheme shall be disclosed within 10 days from close of each half year (i.e. March 31 &amp; September 30) on the Website of the Mutual Fund, <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</td>
</tr>
<tr>
<td>Facilities</td>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
<td>----------------------------------------------------------------</td>
</tr>
<tr>
<td>Minimum Investment size</td>
<td>Rs. 5000/- &amp; in multiples of Re.1</td>
</tr>
<tr>
<td>Initial Purchase (Non SIP)</td>
<td></td>
</tr>
<tr>
<td>Additional Purchase (Non-SIP)</td>
<td>Rs. 1000/- &amp; in multiples of Re.1</td>
</tr>
<tr>
<td>SIP Purchase</td>
<td>Daily – Minimum Rs.500 and in multiples of Re. 1 thereafter for minimum twelve installments.</td>
</tr>
<tr>
<td></td>
<td>Weekly - Minimum Rs. 1000 &amp; in multiples of Re. 1 thereafter for minimum of six installments or Minimum 500 &amp; in multiples of 1 thereafter for a minimum of 12 instalments</td>
</tr>
<tr>
<td></td>
<td>Monthly - Minimum Rs. 1000 &amp; in multiples of Re. 1 thereafter for minimum six months (or) minimum Rs. 500 &amp; in multiples of Re. 1 thereafter for minimum one year</td>
</tr>
<tr>
<td></td>
<td>Quarterly - Minimum Rs. 1500 &amp; in multiples of Re. 1 thereafter for minimum one year</td>
</tr>
<tr>
<td></td>
<td>Semi-Annual - Minimum Rs. 3000 &amp; in multiples of Re. 1 thereafter for minimum of 4 installments</td>
</tr>
<tr>
<td></td>
<td>Annual - Minimum Rs. 5000 &amp; in multiples of Re. 1 thereafter for minimum of 4 installments</td>
</tr>
<tr>
<td>Minimum Redemption size in Rupees (Non-SWP/STP)</td>
<td>Rs.500/- or 1 Unit or account balance, whichever is lower.</td>
</tr>
<tr>
<td></td>
<td>Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount, as per the scheme features, the Fund reserves the right to redeem the balance units at applicable repurchase price.</td>
</tr>
<tr>
<td>Cheques/Draft in favour of</td>
<td>“SBIMF - SBI Blue Chip Fund”</td>
</tr>
<tr>
<td>Switches</td>
<td>Allowed</td>
</tr>
<tr>
<td>Loads</td>
<td><strong>Entry Load:</strong></td>
</tr>
<tr>
<td></td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td><strong>Exit Load:</strong></td>
</tr>
<tr>
<td></td>
<td>• For exit within 1 year from the date of allotment – 1%</td>
</tr>
<tr>
<td></td>
<td>• For exit after 1 year from the date of allotment – Nil</td>
</tr>
<tr>
<td></td>
<td>The AMC reserves the right to modify / change the load structure on a prospective basis.</td>
</tr>
</tbody>
</table>
I. INTRODUCTION

A. RISK FACTORS

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

2. Scheme-specific Risk Factors
   a. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
   b. Redemption by the Magnum/Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.
   c. The tax benefits described in the SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unit holder is advised to consult his/her/its own professional tax advisor.
   d. 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, 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 may limit redemptions (including suspending redemptions) under certain circumstances as specified in this document.
   e. Subject to necessary approvals, the Scheme may invest in securities in overseas markets, which could be exposed to currency risk, sovereign risk, economic and political risks. Prices of ADR/GDR
may not move in consonance with the domestic underlying stock due to currency movements and the prices could also be trading at a discount/premium to the underlying stocks.

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

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

i. 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.

ii. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

iii. 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.

iv. 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/rose.

v. 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.

h. The Mutual Fund is not assuring any 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.

i. The initial issue expenses incurred for the launch of the scheme is being amortized over a period not exceeding five years. Amortization of initial issue expenses would be over and above the annual recurring expenses and to that extent would have an impact the NAV of the scheme on an ongoing basis over a period not exceeding five years.

j. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels of risk. Accordingly the scheme’s risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated.

k. The risks involved in derivatives are:

- The cost of hedge can be higher than adverse impact of market movements.
- The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
- An exposure to derivatives in excess of the hedging requirements can lead to losses.
- 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.

• 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.

I. 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. Credit risks could arise if the counterparty does not return the security as contracted on due date. The liquidation of underlying bonds in case of counterparty default would depend on the liquidity of the bond and market conditions at that time. This risk is largely mitigated, as the choice of counterparties is largely restricted and also haircuts are applicable on the underlying bonds depending on credit ratings. Also operational risks are lower as such trades are settled on a DVP basis.

In the event of the scheme being unable to pay back the money to the counterparty as contracted in case of transactions as a borrower, the counter party may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Mutual Fund. Thus, the scheme may in remote cases suffer losses. This risk is normally mitigated by better cash flow planning to take care of such repayments.

m. RISKS FACTORS ASSOCIATED WITH INVESTING IN FOREIGN SECURITIES

• Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in Foreign Securities including foreign equities, ADRs, GDRs, mutual funds and exchange traded funds, unlisted securities, government securities, corporate debt securities, money market instruments, repos not involving borrowing and short term deposits with overseas banks. Such investments carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.

• It is the AMC’s belief that investment in Foreign Securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme(s) would invest only partially in Foreign Securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme.

• Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated under the SEBI Regulations or by RBI and provided such investments do not result in expenses to the Scheme(s) in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Mutual Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.

• To the extent that the assets of the Scheme(s) will be invested in Foreign Securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations.
concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

n. 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. The cash flows generated by portfolio assets from operations may fluctuate primarily based on the below, among other things:

- success and economic viability of tenants and off-takers
- economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets
- force majeure events related such as earthquakes, floods etc. rendering the portfolio assets inoperable
- debt service requirements and other liabilities of the portfolio assets
- fluctuations in the working capital needs of the portfolio assets
- ability of portfolio assets to borrow funds and access capital markets
- changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets
- amount and timing of capital expenditures on portfolio assets
- insurance policies may not provide adequate protection against various risks associated with operations of the REIT/InvIT such as fire, natural disasters, accidents
- taxation and other regulatory factors

Price-Risk: The valuation of the REIT/InvIT units may fluctuate based on economic conditions, fluctuations in markets (eg. real estate) in which the REIT/InvIT operates and the resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events etc. REITs & InvITs may have volatile cash flows. As an indirect shareholder of portfolio assets, unit holders rights are subordinated to the rights of creditors, debt holders and other parties specified under Indian law in the event of insolvency or liquidation of any of the portfolio assets

Interest-Rate Risk: Generally, there would be an inverse relationship between the interest rates and the price of units. Generally, when the interest rates rise, prices of units fall and when interest rates drop, such prices increase.

Liquidity Risk: This refers to the ease with which REIT/InvIT units can be sold. There is no assurance that an active secondary market will develop or be maintained. Hence there would be times when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists.

o. RISK FACTORS ASSOCIATED WITH INVESTMENTS IN SECURITISED DEBT

(i) The Scheme may be exposed to risks associated with investing in asset backed securities (ABS), i.e. securitised debt. The underlying assets in the case of investment in securitised debt could be mortgages [being mortgage backed securities (MBS)] or other assets like credit card receivables, automobile / vehicle, consumer durables, personal, commercial or corporate loans and any other receivables, loans or debt.

(ii) Different types of securitised debt/structured instruments carry different levels and types of risks and the NAV(s) of the Scheme may, to the extent that its assets are invested in such instruments, fluctuate depending on the value of such instruments. For instance, credit risk on securitised bonds depends upon the credit worthiness of the originator and would vary depending on whether such bonds are issued with recourse to the originator or otherwise (a structure with recourse will have a lower credit risk than a structure without recourse). Even within securitised debt, AAA rated securitised debt offers lesser risk of default than AA rated securitised debt. Changes in/withdrawal of the credit rating of the instruments issued by the originator may affect the value of the Scheme’s investments and consequently, the NAV of the Units.
(iii) Underlying assets in securitised debt may assume different forms and the general types of receivables include Auto Finance, Credit Cards, Personal Loans/Receivables, Home Loans/Receivables, Corporate Loans/Receivables and other retail loans. Credit risks relating to these types of receivables depend upon various factors including macro economic factors impacting each of these industries. Specific factors like nature and adequacy of property mortgaged against these borrowings and the nature of loan agreement / mortgage deed in case of Home Loans, adequacy of documentation in case of Auto Finance and Home Loans, capacity of the borrower to meet its obligations in case of Credit Cards and intentions of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.

(iv) If a court/regulatory authority concludes that the sale from the originator to the securitisation trust was not a “true sale”, the Scheme(s) may, in the event that it has invested in instruments issued by such trust, experience losses or delays in the payments due and the NAV of the Units may be affected thereby. Care is generally taken while structuring the transaction so as to minimize the risk of the sale to the trust not being construed as a “true sale” and legal opinion confirming that the sale constitutes a true sale is usually obtained.

(v) Presently, the secondary market for securitised papers is not very liquid and there is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the Scheme(s) to resell such securities. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

(vi) In case of securitised debt, changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors but may have an impact on the re-investment of the periodic cash flows that an investor receives on securitised papers.

(vii) Securitised debt papers carry credit risk of the obligors and are dependent on the servicing of the Pass Through Certificates, contributions, etc. However, these are offset suitably by appropriate pool selection as well as credit enhancements specified by Credit Rating Agencies. However, the credit enhancement stipulated in a securitization transaction represents a limited loss cover only. Delinquencies and credit losses may cause depletion of the amount available under the cash collateral account and thereby the scheduled payouts of the investors may get affected if the amount available in the cash collateral account is not enough to cover the shortfall. In cases where the underlying facilities are linked to benchmark rates, the securitized debt papers may be adversely impacted by adverse movements in benchmark rates. However, this risk is mitigated to an extent by appropriate credit enhancement specified by Credit Rating Agencies.

p. Risk of Co-mingling
The servicers normally deposit all payments received from the obligors into the collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the loan agreements may not be segregated from other funds of the servicer. If the servicer fails to remit such funds due to investors, the investors may be exposed to a potential loss. Due care is normally taken to ensure that the servicer enjoys highest credit rating on stand alone basis to minimize co-mingling risk.

RISK CONTROL STRATEGIES:

Investments in Equity and equity related instruments including derivatives, debt and money market instruments 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 mitigates.

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.

**Credit Risks**

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

**Volatility risks:**

There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification.

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 their 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.

**B. CREDIT EVALUATION POLICY & DUE DILIGENCE FOR CREDIT RISK**

**(a) CREDIT EVALUATION POLICY**

Credit Analysis is a bottom up approach starting with looking at each individual issuer, industry, terms and covenants of a particular issue, etc. Individual issuer level exposures are taken only after approval from investment committee, i.e. issuer becoming part of “Accepted Credit Universe”. A team of credit analyst will do a detailed analysis and prepare an initiation note to introduce an issuer to the universe.

For every issuer we focus on 4 Cs of credit

- Capacity
- Character
- Collateral
- Covenants

Key focus areas are

- Management Quality
- Financial Analysis
- Business Analysis
- Industry Analysis
- Regulatory Environment
- Feedback from Creditors
- Other Issues; auditor report and qualifications, etc

Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.
Once a credit limit is set, it is regularly monitored based on internal Tier classification.

**DUE DILIGENCE FOR CREDIT RISK**

While carrying out due diligence for credit risk, following parameters/attributes are analysed:

- **Management Quality** – It includes assessment of management quality, reviewing promoter background and track record, performance of group companies and possibility of group support, internal control systems, succession plans & repayment track record including that of other companies in the group.
- **Financial Analysis** – It includes analysis of Balance sheet, Profit and Loss account, and cash flow statement. Ratio analysis for the past years including quarterly/half yearly results analysis wherever available. Different set of ratios are analysed for corporates, banks, NBFCs etc.
- **Business Analysis** – It includes understanding of competitive position and competitor analysis on key parameters, strategies for growth, technical and marketing skill set, manufacturing process, productivity details and future expansion plans.
- **Industry Analysis** – It includes assessment of current and estimated demand and supply scenario, Industry structure (fragmentation), End-user analysis of demand, Industry cycles & seasonal factors affecting the business, Entry barriers, threat of import and prospects of exports, Competition from global players, Outlook for key inputs and sensitivity.
- **Regulatory Environment** - It is tracked separately for different industries in terms of Government policies, Impact of changes in taxation policies, other regulatory provisions and impact of them

**C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

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

**D. SPECIAL CONSIDERATIONS, IF ANY:**

(i) **Termination of the scheme**

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

(a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or

(b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or

(c) if SEBI so directs in the interest of the unit holders.

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

(a) to SEBI; and

(b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.
Provided that where a scheme is to be wound up under clause (a) of sub-regulation (2), the trustees shall obtain consent of the unit holders participating in the voting by simple majority on the basis of one vote per unit and publish the results of voting within forty five days from the publication of notice under sub-regulation (3) of regulation 39.

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

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

(ii) Restrictions on Redemptions

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

1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as:
   i. **Liquidity Issues**: When markets at large become illiquid affecting almost all securities rather than any issuer specific security.
   
   ii. **Market failures, exchange closure**: When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
   
   iii. **Operational Issues**: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).

2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.

3. When restrictions on redemption is imposed, the following procedure will be applied:
   o No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.
   o Where redemption requests are above Rs.2 lakh, AMC shall redeem the first Rs.2 Lacs without such restrictions and remaining part over and above Rs.2 Lacs shall be subject to such restrictions.

Any restriction on Redemption of the units shall be made applicable only after specific approval of the Board of Directors of the Asset Management Company and Trustee Company. The approval from the AMC Board and the Trustee giving details of the circumstances and justification shall also be informed to SEBI immediately.

(iii) The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the SID & SAI.

(iv) Redemption by the Unit Holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.

(v) The tax benefits described in Statement of Additional Information (SAI) are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax
consequences, each investor / Unit Holder is advised to consult his/her/its own professional tax advisor.

(vi) The Mutual Fund is not assuring any returns nor is it assuring that it will make periodic distributions. All Income Distribution cum capital withdrawal (IDCW) distributions are subject to the investment performance of the scheme, availability of distributable profits and computed in accordance with SEBI (MF) Regulations.

(vii) No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.

(viii) In addition to the investment management activity, SBI Funds Management Limited has also been granted a certificate of registration as a Portfolio Manager with Registration Code INP000000852.

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

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

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

SBI Funds Management Limited has received approval from Development Commissioner, Special Economic Zone, vide Letter of Approval dated March 19, 2021 for setting up branch office (IFSC unit) in GIFT city – multi-services – Special Economic Zone for providing Portfolio Management Services and Investment Management activities / services for pooled assets. International Financial Services Centres Authority (IFSCA) has granted certificate of registration dated May 04, 2021 to SBI Funds Management Limited to carry out the activities of Portfolio Management services through a branch office in International Financial Services Centres (IFSC) in India. The registration number of SBI Funds Management Limited is PM/2021-22/0002.

Further, International Financial Services Centres Authority (IFSCA) has also granted certificate of registration dated January 21, 2022 to SBI Investment Opportunities Fund (IFSC) as a Category III Alternative Investment Fund. The registration number of SBI Investment Opportunities Fund (IFSC) is IFSC/AIF3/2021-22/0010.

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

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

Applicable NAV : For purchases:

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

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

3. Irrespective of the time of receipt of application at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-in) are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

4. In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts. The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum Capital withdrawal plan (IDCW Transfer) etc. irrespective of the installment date or IDCW record date.

For Redemptions including switch-out:

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

Blue chip Stock : As per the terms of this Scheme Information Document refers to a stock with market capitalization equal to or more than the least market capitalized stock of BSE 100 Index.

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

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

SID – SBI BlueChip Fund 15
Cut-off time : 3.00 p.m.

Date of Application : The date of receipt of a valid application complete in all respect for issue or repurchase of Magnum/ Units of this scheme by SBIFML at its various offices/branches or the designated centers of the Registrar.

Derivatives : Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as: interest rates, exchange rates, commodities, and equities.

Equity related Instruments : Equity Related Instruments include convertible debentures convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.

Entry Load : Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, No entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund.

Exit Load : A charge paid by the investor at the time of exit from the scheme(s).

Forward Rate Agreement/FRA : A FRA is an agreement to pay or receive the difference between the agreed fixed rate and actual interest prevailing at a stipulated future date. The interest rate is fixed now for a future agreed period wherein only the interest is settled between the counter parties.

Gilts / Govt. Securities : Securities created and issued by the Central Government and/or State Government, as defined under section 2 of Public Debt Act 1944 as amended or re-enacted from time to time.

Interest Rate Swaps : Interest Rate Swaps ("IRS") is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions till maturity. Typically, one party receives a pre-determined fixed rate of interest while the other party receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets.

Magnum / Units : One undivided unit issued under the Scheme by the SBI Mutual Fund

Magnum Holder / Unit Holder : Any eligible applicant who has been allotted and holds a valid Magnum / units in his/her/its name.

Major : means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.

Majority Age : means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.

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

**NAV related price**: The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV and the Sale Price is the price at which the Units can be purchased based on Applicable NAV.

**Net Asset Value / NAV**: Net Asset Value of the Units of the Scheme(s) (including plans / options thereunder) calculated in the manner provided in this Scheme Information Document or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.

**No Entry Load**: It means that no sales load is charged to the investor at the time of entry.

**No Exit Load**: It means that no redemption/exit load is charged to the investor at the time of exit.

**Non Resident Indian / NRI**: A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.

**NSE MIBOR**: NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.

**Official Points of Acceptance (OPAT)**: means SBIFML Corporate Office/ SBIFML Branches, website of the Mutual Fund i.e. www.sbimf.com, SBIFML overseas point of acceptance or the designated centers of the Registrars.

**Options**: An Option gives holder the right (but not the obligation) to buy or sell a security or other asset during a given time for a specified price called the ‘Strike’ price.

**Sale Price**: The price at which the Magnums / Units can be purchased based on Applicable NAV and calculated in the manner provided in this Scheme Information Document.

**Scheme Information Document/ the Scheme**: This document issued by SBI Funds Management Ltd. / SBI Mutual Fund, containing the terms of offering Magnums / Units of the SBI Blue Chip Fund (‘the scheme’) of SBI Mutual Fund as per the terms contained herein. Modifications to the Scheme Information Document, if any, shall be made by way of an addendum which will be attached to the Scheme Information Document. On issuance and attachment of addendum, the Scheme Information Document will be deemed to be an updated Scheme Information Document.

**RBI**: Reserve Bank of India, established under Reserve Bank of India Act, 1934.

**Redemption /Repurchase Price**: The price (being Applicable NAV minus Exit Load, if any) at which the units can be redeemed and calculated in the manner provided in this Scheme Information Document.
Registrars: The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIMF. M/s Computer Age Management Services Ltd. (SEBI Registration Number: INR 00002813), (Computer Age Management Services Ltd. Rayala Towers, 158, Anna Salai, Chennai – 600002 (having Registered Office: A & B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006, India), as Registrars and Transfer Agents to the Schemes

Repos: Sale of Government Securities with simultaneous agreement to repurchase them at a later date.

Reverse Repos: Purchase of government securities with simultaneous agreement to sell them at a later date.

Sale Price: The Sale Price is the price an investor pays for a Magnum / Unit of the scheme at the time of entry.

SBIMFTCPL/Trustees: SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400051. SBIMFTCPL is the Trustee to the SBIIF vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund as disclosed in the section the Statement of Additional Information.

SEBI: Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.

SEBI Regulations: Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, [including by way of circulars or notifications issued by SEBI, the Government of India].

Sponsor / Settlor: State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.

Switches: Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.

Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.

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

The Custodian: The custodian to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. SBIFML has appointed SBI-SG Global Securities Services Pvt. Ltd., SEBI Registration Number: IN/CUS/022, Registered Office: 12th Floor, State Bank Bhavan, Madame Cama Road, Mumbai – 400021, Corporate Office: Ground Floor Jeevan Seva, Annexe Building, , S. V. Road, Santacruz (West), Mumbai – 400054 as the Custodian for this scheme.
**The Fund** : Means SBI Mutual Fund (SBIMF); constituted as a Trust with SBIMFTCPL as the Trustee under the provisions of Indian Trusts Act, 1882, and registered with SEBI.

**The Offer** : The issue of Magnums/Units of the Scheme as per the terms contained in this Scheme Information Document.

**Unit Capital** : The aggregate face value of the Units issued and outstanding under the scheme.
F. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

I. The Scheme Information Document of SBI Blue Chip Fund forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

II. All legal requirements connected with the launch of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the scheme.

IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

For SBI Funds Management Limited

Sd/-

Vinay M. Tonse
Managing Director & CEO

Date: April 29, 2022

Place: Mumbai.
II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME - An open ended equity scheme predominantly investing in large cap stocks

B. INVESTMENT OBJECTIVE OF THE SCHEME

The objective of the scheme would be 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 is no guarantee or assurance that the investment objective of the scheme will be achieved.

C. SCHEME ASSET ALLOCATION

The asset allocation pattern under normal circumstances would be as follows:

<table>
<thead>
<tr>
<th>Instrument</th>
<th>Indicative Asset Allocation</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Equity and equity related instruments of large cap companies</em> (including Derivatives)</td>
<td>Minimum 80%  Maximum 100%</td>
<td>High</td>
</tr>
<tr>
<td>Other equities and equity related instruments</td>
<td>Minimum 0%  Maximum 20%</td>
<td>High</td>
</tr>
<tr>
<td>Units issued by REIT/InVIT^</td>
<td>Minimum 0%  Maximum 10%</td>
<td>Medium to High</td>
</tr>
<tr>
<td>Debt instruments (including securitized debt)</td>
<td>Minimum 0%  Maximum 20%</td>
<td>Medium</td>
</tr>
<tr>
<td>Money Market Instruments</td>
<td>Minimum 0%  Maximum 20%</td>
<td>Low</td>
</tr>
</tbody>
</table>

- 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

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.

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

**D. INVESTMENT STRATEGIES**

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.

**E. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST**

**I. Equity and Equity Related Instruments:**

1. Equity share is a security that represents ownership interest in a company.
2. Equity Related Instruments are securities which give the holder of the security right to receive Equity Shares on pre agreed terms. It includes convertible/optionally convertible/compulsorily convertible preference shares, share, convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.
3. Equity Derivatives (Futures and Options)

**II. Debt Instruments & Money Market Instruments**

1. Certificate of Deposits (CDs)
2. Commercial Paper (CPs)
3. Treasury Bills (T-Bills)
4. Triparty Repo
5. Securities created and issued by the Central Governments as may be permitted by RBI, securities guaranteed by the Central Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc.
6. Debentures as well as bonds issued by companies / institutions promoted / owned by the Central Governments and statutory bodies, which may or may not carry a Central Government guarantee, Public and private sector banks, All India Financial Institutions, Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long-term fund requirements. These instruments include Fixed Interest Security with/without put/call option, floating rate bonds, zero coupon bonds.
7. Floating rate debt instruments issued by central government, corporates, PSUs etc. with coupon reset periodically. Fund Manager will have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rate in the economy.
8. Repo (Repurchase Agreement) or Reverse Repo.

III. Foreign Securities

Foreign securities including ADRs / GDRs / Foreign equity and debt securities as may be permitted by SEBI/RBI from time to time.

IV. Real Estate Investment Trust (REITs) & Infrastructure Investment Trust (InvIT)

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

F. TRADING IN DERIVATIVES

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

SEBI has also vide circular DNPD/Cir-29/2005 dated 14th September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Portfolio Investors (FPI). Accordingly, Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts.

I. Position Limit

The position limits for the Mutual Fund and its schemes, for transaction in derivatives segment are in compliance to the SEBI Circular no. SEBI/DNPD/Cir-31/2006 dated September 22, 2006, and to all such amendments as applicable from time to time. The position limits are given as under:

i. Position limit for the Mutual Fund in index options contracts

The Mutual Fund position limits in index option contracts on a particular underlying index shall be higher of:

a. Rs. 500 Crore; or
b. 15% of the total open interest in the market in index options contracts.

This limit would be applicable on open positions in all options contracts on a particular underlying index.

ii. Position limit for the Mutual Fund in index futures contracts:
The Mutual Fund position limits in index futures contracts on a particular underlying index shall be higher of:

a. Rs. 500 Crore; or

b. 15% of the total open interest in the market in index futures contracts.

This limit would be applicable on open positions in all futures contracts on a particular underlying index.

iii. Additional position limit for hedging

In addition to the position limits at point (i) and (ii) above, the Mutual Fund may take exposure in index Derivatives subject to the following limits:

1. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.

2. Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.

iv. Position limit for Mutual Funds for stock based derivative contracts

The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL) (as per SEBI Circular no. SEBI/HO/MRD/DP/CIR/P/2016/143 dated December 27, 2016).

v. Position limit for each scheme of a Mutual Fund

The scheme-wise position limit / disclosure requirements shall be –

1. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:
   
   1% of the free float market capitalization (in terms of number of shares).
   
   Or
   
   5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
   
   2. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.

Illustrations

i. Arbitrage:

Buy 1000 stocks of Company A at Rs 100 and sell the equivalent of stocks future of the Company A at Rs 101.

1. Market goes up and the stock end at Rs 150.

At the end of the month the future expires automatically:

At the settlement date we assume that future price = closing spot price = Rs 150

a. Gain on stock is 1000*(150-100) = Rs 50000
b. Loss on future is 1000*(101-150) = Rs - 49000

c. Then gain realized is 50 000 - 49 000 = Rs 1000

2. Market goes down and the stock end at Rs 50.

At the end of the month the future expires automatically:

At the settlement date we assume that future price = closing spot price = Rs 50

a. Loss on stock is 1000*(50-100) = Rs - 50000

b. Gain on future is 1000*(101-50) = Rs 51000

Then gain realized is 51000 - 50000 = Rs 1000

ii. Unwinding an arbitrage position:

Buy 1000 stocks of Company A at Rs 100 and sell the equivalent of stocks future of the Company A at Rs 101.

The market goes up and at some point of time during the month the stock trades at Rs 150 and the future trades at Rs 149 then we unwind the position:

1. Buy back the future at Rs 149 : loss incurred is (101- 149)*1000= Rs - 48 000

2. Sell the stock at Rs 150 : gain realized : (150-100)*1000 = Rs 50 000

3. Net gain is 50 000 - 48 000 = Rs 2 000

iii. Roll over the futures:

In this case we keep the underlying stock position intact and roll over the futures position into next month. For example, if the underlying stock is trading around Rs 150 on or closer to the expiry date, the stock future is also generally likely to trade closer to similar levels. In such a case, if the next month futures are trading at levels higher than the current month futures, we roll over the future position to the next month (i.e. instead of letting the current month future expire (on expiry day), we buyback the current month future and sell the next month future in its place, keeping the underlying stock position unchanged):

a. Stock future next month is at Rs 151

b. Stock future actual month is at Rs 150

c. Then sell future next month at Rs 151 and buy back actual future at Rs 150 => gain of 1000*(151-150) = Rs 1000 and the arbitrage is continuing.

In case, the future price trades at discount to spot price (any time during the period till the expiry date) then the original position will be squared by buying the future and selling the spot market position.


1. The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment...
2. Mutual Funds shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
   a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
   b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 3.
   c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
   d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
6. Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.

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

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

<table>
<thead>
<tr>
<th>Position</th>
<th>Exposure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Future</td>
<td>Futures Price * Lot Size * Number of Contracts</td>
</tr>
<tr>
<td>Short Future</td>
<td>Futures Price * Lot Size * Number of Contracts</td>
</tr>
<tr>
<td>Option bought</td>
<td>Option Premium Paid * Lot Size * Number of Contracts</td>
</tr>
</tbody>
</table>

II. The risks involved in derivatives are:
1. The cost of hedge can be higher than adverse impact of market movements.

2. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.

3. An exposure to derivatives in excess of the hedging requirements can lead to losses.

4. An exposure to derivatives can also limit the profits from a genuine investment transaction.

5. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.

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

III. Methods to tackle these risks:

1. Hedging will not be done on a carpet basis but based on a view about interest rates, economy and expected adverse impact.

2. Limits of appropriate nature will be developed for counter parties.

3. Such an exposure will be backed by assets in the form of cash or securities adequate to meet cost of derivative trading and loss, if any, due to unfavorable movements in the market.

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

1. As the use of derivatives is based on the judgment of the Fund Manager, the view on market taken may prove wrong resulting in losses.

2. The upside potential of investments may be limited on account of hedging which may cause opportunity losses.

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

1. Curtailing the losses due to adverse movement in interest rates

2. Securing upside gains at cost

VI. VALUATION OF DERIVATIVES

i. The traded derivatives shall be valued at market price in conformity with the stipulations of sub clauses (i) to (v) of clause 1 of the Eighth Schedule to the SEBI Regulations.

ii. The valuation of untraded derivatives shall be done in accordance with the valuation method for untraded investments prescribed in sub clauses (i) and (ii) of clause 2 of the Eighth Schedule to the SEBI Regulations.
VII. REPORTING OF DERIVATIVES

The AMC shall cover the following aspects in their reports to trustees periodically, as provided for in the Regulations:

i. Transactions in derivatives, both in volume and value terms.

ii. Market value of cash or cash equivalents / securities held to cover the exposure.

iii. Any breach of the exposure limit laid down in the scheme Information document.

iv. Shortfall, if any, in the assets covering investment in derivative products and the manner of bridging it.

The Trustees shall offer their comments on the above aspects in the report filed with SEBI under sub regulation (23) (a) of regulation 18 of SEBI Regulations.

F. PORTFOLIO TURNOVER

The Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time. The Asset Management Company does not have a policy statement on portfolio turnover. Generally, the Asset Management Company's portfolio management style is conducive to a low portfolio turnover rate. However, given the nature of the Scheme which follows a monthly cycle or rollover / positions the portfolio turnover is expected to be high. Further, there are trading opportunities that present themselves from time to time. These trading opportunities may be due to trading opportunities in equities, changes in interest rate policy by the Reserve Bank of India, shifts in the yield curve, credit rating changes or any other factors where in the opinion of the fund manager there is an opportunity to enhance the total return of the portfolio. It will be the endeavour of the fund manager to keep portfolio turnover rates as low as possible.

Portfolio Turnover Ratio as on March 31, 2022: 0.073

G. FUNDAMENTAL ATTRIBUTES

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

(i) **Type of a scheme** – An open-ended equity scheme predominantly investing in large cap stocks

(ii) **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).

   o Main Objective – Growth
   o Investment pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations while retaining the option to alter the asset allocation for a short term period on defensive considerations. The asset allocation pattern is detailed in Section C.

(iii) **Terms of Issue**

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

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

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

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(iv) **Any Safety Net or Guarantee provided**

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

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

i. A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

ii. The Unitholders are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

iii. Comments are taken from SEBI before making changes in Fundamental Attributes of the Scheme

**H. BENCHMARK OF THE SCHEME**

The First Tier benchmark of the Scheme is S&P BSE 100 Index TRI

The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme. The Trustee reserve the right to change the benchmark if due to a change in market conditions, a different index /indices appears to provide a more appropriate basis for comparison of fund performance.

**I. FUND MANAGER OF THE SCHEME**

<table>
<thead>
<tr>
<th>Name of the Fund Manager, Age &amp; tenure of managing the scheme</th>
<th>Educational Qualifications</th>
<th>Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ms. Sohini Andani, Age : 50 Years, Tenure of managing the scheme : 11.6 Years. Managing since September 2010.</td>
<td>B.Com. C.A.</td>
<td>Having experience of more than 25 years in the area of financial services. Prior to joining SBI Funds Management Ltd. Ms. Sohini was with ING Investment Management Pvt. Ltd., where she worked as Senior Analyst and was responsible for contributing to Fund Managers and the CIO on their equity investments. Before that she worked with many organizations viz: ASK Raymond James &amp; Associates Pvt. Ltd., LKP Shares &amp; Securities Ltd., Advani Share Brokers Pvt. Ltd. CRISIL, K R Choksey Shares &amp; Securities Pvt. Ltd. handling primarily equity research responsibilities. Presently she is fund manager of SBI Magnum Midcap Fund, SBI Blue Chip Fund.</td>
</tr>
<tr>
<td>Mr. Mohit Jain, Fund Manager for managing investments in Foreign Securities, Age: 32 years</td>
<td>B.E (Engineering), CFA</td>
<td>Mr. Mohit Jain joined SBI Funds Management Limited (SBIFML) in May 2015 as Credit Analyst and has over 8 years of experience in the area of financial services. Prior to joining SBIFML, Mr. Jain was working with Crisil Limited as Research Analyst (Jan 2012-Apr 2015). He is also managing SBI International Access- US Equity FoF. He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have</td>
</tr>
</tbody>
</table>
Tenure of managing the scheme: 4.4 years
Managing since November 2017

J. INVESTMENT RESTRICTIONS

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to schemes of Mutual Funds as amended from time to time.

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

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

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

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time.

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

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

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

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

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

d. The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights;

Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.

e. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if:

i. Such transfers are done at the prevailing market price for quoted securities on spot basis;

Explanation - “spot basis” shall have the same meaning as specified by the stock exchange for spot transactions, and
II. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

III. For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure

IV. For Duration/Issuer/Sector/Group rebalancing.

f. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction or engage in badla finance.

Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the Board.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

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

h. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions issued by SEBI vide its circular SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IMD/DF2/CIR/P/2019/101 dated September 20, 2019, as may be amended from time to time:

i. “Short Term” for parking of funds shall be treated as a period not exceeding 91 days.

ii. Such short-term deposits shall be held in the name of the Scheme.

iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.

v. The Trustee / AMC shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.

vi. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

vii. The Trustee / AMC shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

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

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

j. The scheme shall not make any investment in:

1) any unlisted security of an associate or group company of the sponsor; or

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

k. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.

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

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

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

o. The Scheme may engage in securities lending and borrowing in accordance with framework specified by SEBI

p. SBI Mutual Fund will invest in the units of REITs and InvITs subject to the following:

(a) SBI Mutual Fund under all its schemes shall not own more than 10% of units issued by a single issuer of REIT and InvITs; and
(b) SBI Blue Chip Fund shall not invest –

i. more than 10% of its NAV in the units of REIT and InvITs; and
   a. more than 5% of its NAV in the units of REIT and InvITs issued by a single issuer.

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

K. PAST PERFORMANCE OF THE SCHEME

i) Financial Year Wise Performance:
ii) Performance of the scheme in percentage (As on March 31, 2022)

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>1 year</th>
<th>3 years</th>
<th>5 years</th>
<th>Since Inception</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Blue Chip Fund - Regular Plan – Growth</td>
<td>16.13</td>
<td>15.29</td>
<td>12.36</td>
<td>11.76</td>
</tr>
<tr>
<td>Benchmark: - S&amp;P BSE 100 Index TRI</td>
<td>20.66</td>
<td>15.88</td>
<td>14.74</td>
<td>12.89</td>
</tr>
</tbody>
</table>

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.
Date of inception: 14/02/2006

L. Schemes Portfolio Holdings (Top 10 Holdings) as on September 30, 2021:

i) Top 10 Holdings:

<table>
<thead>
<tr>
<th>Issuer</th>
<th>% of Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDFC BANK LTD.</td>
<td>8.17</td>
</tr>
<tr>
<td>ICICI BANK LTD.</td>
<td>6.96</td>
</tr>
<tr>
<td>INFOSYS LTD.</td>
<td>6.47</td>
</tr>
<tr>
<td>RELIANCE INDUSTRIES LTD.</td>
<td>4.80</td>
</tr>
<tr>
<td>LARSEN &amp; TOUBRO LTD.</td>
<td>4.19</td>
</tr>
<tr>
<td>HCL TECHNOLOGIES LTD.</td>
<td>4.06</td>
</tr>
<tr>
<td>HOUSING DEVELOPMENT FINANCE CORPORATION LTD.</td>
<td>3.89</td>
</tr>
<tr>
<td>ITC LTD.</td>
<td>3.68</td>
</tr>
<tr>
<td>STATE BANK OF INDIA</td>
<td>2.84</td>
</tr>
<tr>
<td>DIVI'S LABORATORIES LTD.</td>
<td>2.76</td>
</tr>
</tbody>
</table>

ii) Fund allocation towards various sectors as on March 31, 2022

<table>
<thead>
<tr>
<th>Sector</th>
<th>% of Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>FINANCIAL SERVICES</td>
<td>31.18</td>
</tr>
<tr>
<td>IT</td>
<td>11.73</td>
</tr>
<tr>
<td>AUTOMOBILE</td>
<td>10.39</td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>6.87</td>
</tr>
<tr>
<td>OIL &amp; GAS</td>
<td>6.68</td>
</tr>
<tr>
<td>PHARMA</td>
<td>5.91</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>CONSUMER GOODS</th>
<th>5.81</th>
</tr>
</thead>
<tbody>
<tr>
<td>INDUSTRIAL MANUFACTURING</td>
<td>5.10</td>
</tr>
<tr>
<td>CEMENT &amp; CEMENT PRODUCTS</td>
<td>3.40</td>
</tr>
<tr>
<td>METALS</td>
<td>2.81</td>
</tr>
<tr>
<td>TELECOM</td>
<td>2.46</td>
</tr>
<tr>
<td>TEXTILES</td>
<td>1.19</td>
</tr>
<tr>
<td>HEALTHCARE SERVICES</td>
<td>1.18</td>
</tr>
<tr>
<td>CONSUMER SERVICES</td>
<td>0.83</td>
</tr>
<tr>
<td>FERTILISERS &amp; PESTICIDES</td>
<td>0.53</td>
</tr>
<tr>
<td>CASH, CASH EQUIVALENTS AND OTHERS #</td>
<td>3.77</td>
</tr>
</tbody>
</table>

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

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

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

L. DEBT MARKET IN INDIA

The Indian debt markets are one of the largest and rapidly developing markets in Asia. Government and Public Sector enterprises are the predominant borrowers in the market. The debt markets have received lot of regulatory and governmental focus off late and are developing fast, with the rapid introduction of new instruments including derivatives. Foreign Portfolio Investors are also allowed to invest in Indian debt markets subject to ceiling levels announced by the government. There has been a considerable increase in the trading volumes in the market. The trading volumes are largely concentrated in the Government of India Securities, which contribute a significant proportion of the daily trades.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks), Treasury Bills (issued by RBI) and the Triparty Repo.

Government securities are largely traded on a Negotiated Order Matching system (NDS OM) apart from the OTC market. The settlement of trades both in the Gsec markets and the overnight repo and Triparty Repo are guaranteed and done by a central counterparty, the Clearing corporation of India (CCIL). Money market deals involving CD’s and CP’s are traded and settled on an OTC basis. The clearing and settlement of corporate bond deals are now routed through a central counterparty established by the exchanges BSE (ICCL) and NSE (NSCCL) which settles deals on a DVP (Delivery versus payment ) non guaranteed basis.

The current market yields of various instruments and the factors affecting prices of such securities are given hereunder. The securitized instruments of higher ratings generally offer yields which are 50-75 basis points higher than the comparable normal debt instruments.

Following are the yield matrix of various debt instruments as on March 31, 2022:

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Indicative yield range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overnight rates</td>
<td>3.55%-3.65%</td>
</tr>
</tbody>
</table>

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The interest rate market conditions are influenced by the Liquidity in the system, Credit growth, GDP growth, Inflows into the Country, Currency movement in the Forex market, demand and supply of issues and change in investors' preference. Generally when there is a rise in interest rates the price of securities fall and vice versa. The extent of change in price shall depend on the rating, tenor to maturity, coupon and the extent of fall or rise in interest rates. The Government securities carry zero credit risk, but they carry interest rate risk like any other Fixed Income Securities. Money market instruments such as CP’s and CD’s which are fairly liquid are not listed in exchanges. The impact cost of offloading the various asset classes differ depending on market conditions and may impair the value of the securities to that extent. Further, investments in securitized instruments or structured obligation papers carry a higher illiquidity risk. They also carry limited recourse to the originator, delinquency risk out of the defaults on the receivables and prepayment risk which affects the yields on the instruments.

M. INVESTMENTS OF AMC IN THE SCHEME

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

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

N. INVESTMENTS IN OTHER SCHEMES

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

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

O. STOCK LENDING

The scheme may also engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period. The Fund may in future carry out stock-

<table>
<thead>
<tr>
<th>Security Type</th>
<th>Rate Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 day Commercial Paper</td>
<td>4.05%-4.12%</td>
</tr>
<tr>
<td>91-day T-bill</td>
<td>3.80%-3.85%</td>
</tr>
<tr>
<td>1 year G-Sec</td>
<td>4.60%-4.65%</td>
</tr>
<tr>
<td>5 year G – Sec</td>
<td>6.10%-6.15%</td>
</tr>
<tr>
<td>10 year G-Sec</td>
<td>6.80%-6.84%</td>
</tr>
<tr>
<td>1 year AAA Bond</td>
<td>5.00%-5.05%</td>
</tr>
<tr>
<td>5 year AAA Bond</td>
<td>6.30%-6.35%</td>
</tr>
</tbody>
</table>
lending activity under the scheme, in order to augment its income. Stock lending may involve risk of
default on part of the borrower. However, this risk will be substantially reduced as the Fund has opted for
the "Principal Lender Scheme of Stock Lending", where entire risk of borrower's default rests with
approved intermediary and not with the Fund. There may also be risks associated with Stock Lending
such as liquidity and other market risks. Any stock lending done by the scheme shall be in accordance
with any Regulations or guidelines regarding the same. The AMC will apply the following limits, should it
desire to engage in Stock Lending:

(a) Not more than 20% of the net assets can generally be deployed in Stock Lending
(b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single
intermediary.

Q. Investment in repo in Corporate Debt Securities

In accordance with the applicable regulatory guidelines on repo transactions, the following broad
guidelines shall be followed by the Fund for participating in repo in corporate debt securities:

1. 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 concerned scheme.

2. 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.

3. The Scheme shall participate in repo transactions only in AA and above rated corporate debt
securities.

4. The Scheme shall borrow through repo transactions only if the tenor of the transaction does not
exceed a period of 6 months in terms of Regulation 44 (2) of SEBI (Mutual Funds) Regulations,
1996.

Further, the following conditions and norms shall apply to repo in corporate debt securities as
approved by the Board of AMC & Trustee Company:

1. **Category of counterparty** - The schemes of SBI Mutual Fund would transact in corporate
bond repo only with counterparties in the approved list applicable for secondary market
transactions in Corporate and Money market securities.

2. **Credit Rating of the counterparty** - The schemes shall participate in corporate bond repo
transactions with only those counterparties who have a credit rating of AA- and above and are
part of the approved counterparty universe. Corporate bond repo transactions with
counterparties rated below AA- would be with prior approval of the Board.

3. **Tenor of collateral** - The tenor of the repo would be capped at 3 months. This would apply to
transactions where the schemes are either a lender or a borrower. The tenor of the collateral
would be capped at 10 years. Prior approval of the investment committee of SBI Mutual Fund
would be taken for any extension of the term of the repo or increase in the tenor of the collateral
in compliance with the applicable SEBI guidelines.

4. **Applicable haircuts** - The applicable minimum haircut would be as per the extant RBI and
SEBI guidelines. As per RBI circular RBI/2012-13/365 IDMD.PCD. 09/14.03.02/2012-13 dated
07/01/2013, all corporate bond repo transactions will be subject to a minimum haircut given as
below. The minimum haircut will be applicable on the market value of the corporate debt
securities prevailing on the day of trade of the 1st leg. The schemes may ask for a higher
haircut (while lending) or give a higher haircut (while borrowing) depending on the prevailing
market situation
R. DISCLOSURES PERTAINING TO SECURITIZED DEBT

Risk profile of securitized debt vis-a-vis risk appetite of the scheme

The risk of investing in securitized debt is similar to investing in debt securities. However, it differs from other debt securities in two ways:

- **Liquidity:** Typically the liquidity of securitized debt is less than similar debt securities
- **Pre-payment:** For certain types of securitized debt (backed by mortgages, personal loans, credit card debt, etc.), there is an additional pre-payment risk. Pre-payment risk refers to the possibility that loans are repaid before they are due, which may reduce returns if the re-investment rates are lower than initially envisaged.

**Policy relating to originators:**

A securitization transaction involves sale of receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers.

The scheme will invest in instruments of the originator only if the originator has an investment grade rating. Over and above the credit rating assigned by credit rating agencies to the originator, SBI MF will conduct an additional evaluation on

- Previous track record on origination, servicing and performance of existing pools
- Willingness to pay, through credit enhancement facilities etc.
- Ability to pay
- Business risk assessment, wherein following factors are considered:
  - Outlook for the economy (domestic and global)
  - Outlook for the industry
  - Originator/Pool specific factors

For single loan PTC, credit evaluation of the underlying corporate will be carried out as with any other debt instruments

**Risk mitigation strategies:**

Risk mitigation strategies will depend on each asset class, whether they are unsecured loans or secured, seasoning, collection history, past recovery rates, originator’s financial profile, servicing performance, etc for each asset class. SBI MF will invest in pools with investment grade rating by SEBI recognised rating agencies. In addition some specific risk mitigation measures will include

<table>
<thead>
<tr>
<th>Risk</th>
<th>Mitigants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Risk</td>
<td>Analysis of originator with respect to past track record, systems and processes, performance of pools, collateral adequacy and disclosure frequency; Analysis of specific pool with respect to nature of underlying asset, seasoning, loan sizes, loan to value ratio, geographical diversity, etc</td>
</tr>
</tbody>
</table>
The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments:

Framework that will be applied while evaluating investment decision relating to a pool securitization transaction:

<table>
<thead>
<tr>
<th>Characteristics/ Type of Pool</th>
<th>Mortgage Loan</th>
<th>Commercial Vehicle and Construction Equipment</th>
<th>CAR 2 wheelers</th>
<th>Micro Finance Pools</th>
<th>Personal Loans</th>
<th>Single Sell Downs</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approximate Average maturity (in Months)</td>
<td>60-120 months</td>
<td>12-48 months</td>
<td>12-48 months</td>
<td>12-24 months</td>
<td>12 months</td>
<td>12-36 months</td>
<td>NA</td>
</tr>
<tr>
<td>Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)</td>
<td>5-20%</td>
<td>5-20%</td>
<td>5-20%</td>
<td>5-20%</td>
<td>10-30%</td>
<td>10-30%</td>
<td>NA</td>
</tr>
<tr>
<td>Average Loan to Value Ratio</td>
<td>Less than 90%</td>
<td>Less than 90%</td>
<td>Less than 90%</td>
<td>Less than 90%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Average seasoning of the Pool</td>
<td>6-12 months</td>
<td>3-6 months</td>
<td>3-6 months</td>
<td>3-12 weeks</td>
<td>1-3 months</td>
<td>0-3 months</td>
<td>NA</td>
</tr>
<tr>
<td>Maximum single exposure range</td>
<td>3-4%</td>
<td>3-4%</td>
<td>Retail</td>
<td>Retail</td>
<td>Retail</td>
<td>Retail</td>
<td>NA</td>
</tr>
<tr>
<td>Average single exposure range %</td>
<td>1-1.5%</td>
<td>1.5-2%</td>
<td>Retail</td>
<td>Retail</td>
<td>Retail</td>
<td>Retail</td>
<td>NA</td>
</tr>
</tbody>
</table>

Information illustrated in the Table above, is based on the current scenario relating to Securitized Debt market and is subject to change depending upon the change in the related factors. The investment committee will review the above guidelines considering the extant RBI guidelines pertaining to securitization.

We endeavor to consider some of the important risk mitigating factors for securitized pool i.e.

- Average original maturity of the pool: based on different asset classes and current market practices
- Collateral margin including cash collateral and other credit enhancements
- Loan to Value Ratio
- Average seasoning of the pool, which is a key indicator of past pool performance
- Default rate distribution
- Geographical Distribution
- Maximum single exposure: Retail pools (passenger cars, 2-wheelers, Micro finance, personal loans, etc) are generally well diversified with maximum and average single exposure limits within 1%.
As illustrated above, these factors vary for different asset classes and would be based on interactions with each originator as well as the credit rating agency

**Minimum retention period of the debt by originator prior to securitization:**

The scheme shall invest in securitized debt as per final RBI guidelines issued on May 7, 2012 and as amended till date.

**Minimum retention percentage by originator of debts to be securitized**

The scheme shall invest in securitized debt as per final RBI guidelines issued on May 7, 2012 and as amended till date.

**The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund**

Investments made by the Scheme in any asset are done based on the requirements of the Scheme and is in accordance with the investment policy. All Investments are made entirely at an arm’s length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitized debt are made as per the Investment pattern of the Scheme and are done after detailed analysis of the underlying asset. There might be instances of Originator investing in the same scheme but both the transactions are at arm’s length and avoid any conflict of interest.

**The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt**

As with any other debt instruments, investment in securitized debt instruments will be closely monitored by a dedicated team of credit analysts, ratings of any such instruments will be continuously tracked and periodic performance report from Trustee and MIS from Originators, if any would be scrutinized closely

**PROCEDURES FOLLOWED FOR INVESTMENT DECISIONS**

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

**R. HOW THE SCHEME IS DIFFERENT FROM OTHER EXISTING EQUITY SCHEMES OF SBI MUTUAL FUND**

The investment objective of SBI BlueChip Fund would be 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).

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

SID – SBI BlueChip Fund
<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Investment objectives</th>
<th>Investment Strategy</th>
<th>Asset Allocation</th>
<th>AUM (Rs. In crores) (as on March 31, 2022)</th>
<th>Folio (as on March 31, 2022)</th>
</tr>
</thead>
</table>
| SBI Large & Midcap Fund    | 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. | 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 | • Equity and equity related instruments of large cap companies (including derivatives) - 35% - 65%  
• Equity and equity related instruments of mid cap companies (including derivatives) – 35% - 65%  
• Other equities and equity related instruments – 0% - 30%  
• Units issued by REIT/InVIT – 0%-10%  
• Debt instruments (including securitized debt) – 0% - 30%  
• Money Market Instruments – 0% - 30% | 6,393.89 | 468,666 |
| SBI Magnum Global Fund      | To provide the investor with the opportunity of long term capital appreciation by investing in diversified portfolio comprising primarily of MNC companies | 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 | • Equity and equity related companies within MNC space including derivatives and foreign securities – 80-100%  
• Other equities and equity related instruments – 0% - 20%  
• Units issued by REIT/InVIT – | 5,228.94 | 391,467 |
| SBI Technology Opportunities Fund | 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. | 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: · 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. | 0% - 10% Debt instruments (including securitized debt) – 0% - 20% • Money Market Instruments – 0% - 20% • Equities and equity related securities in technology and technology related securities (including derivatives and foreign securities) – 80%-100% • Other equities and equity related instruments – 0% -20% • Units issued by REIT/InVIT – 0%-10% • Debt instruments (including securitized debt) – 0% - 20% • Money Market Instruments – 0%-20% | 2,640.16 | 264,288 |
**SBI Healthcare Opportunities Fund**

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.

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:

1. Pharmaceuticals
2. Hospitals
3. Medical Equipment
4. Healthcare service providers
5. Biotechnology

- Equities and equity related securities in Healthcare space (including derivatives and foreign securities) – 80%-100%
- Other equities and equity related instruments – 0%-20%
- Units issued by REIT/InVIT – 0% -10%
- Debt instruments (including securitized debt) – 0% to 20%
- Money Market Instruments – 0% -20%

<table>
<thead>
<tr>
<th>SID</th>
<th>SBI BlueChip Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>1,777.79</td>
</tr>
<tr>
<td>126,737</td>
<td></td>
</tr>
<tr>
<td>SBI Focused Equity Fund</td>
<td>The investment objective of the Scheme is to provide the investor with the opportunity of long term capital appreciation by investing in a concentrated portfolio of equity and equity related securities.</td>
</tr>
<tr>
<td>-------------------------</td>
<td>-------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>SBI Equity Minimum Variance Fund</td>
<td>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.</td>
</tr>
<tr>
<td>SBI Magnum Midcap Fund</td>
<td>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.</td>
</tr>
<tr>
<td>Fund Name</td>
<td>Objective</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| **SBI Magnum Comma Fund**                                                 | 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. | 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 | • Equity and equity related securities of commodity and related companies (including foreign securities) – 80% - 100%  
• Other equities and equity related instruments – 0% - 20%  
• Units issued by REIT/InVIT – 0% - 10%  
• Debt instruments (including securitized debt) – 0% - 20%  
• Money Market Instruments – 0% - 20% | 486.87  
58,697 |
| **SBI Flexicap Fund (previously known as SBI Magnum MultiCap Fund)**      | 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. | 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 | • Equity and equity related instruments (including derivatives) – 65% -100%  
• Units issued by REIT/InVIT – 0% -10%  
• Debt instruments (including securitized debt) – 0% - 35%  
• Money Market Instruments – 0% -35% | 15,736.38  
948,195 |
<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Description</th>
<th>Limits/Classification</th>
<th>AMFI/SEBI</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SBI Infrastructu re Fund</strong></td>
<td>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 in the Indian economy and in debt &amp; money market instruments.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
• Other equities and equity related instruments – 0% - 20%  
• Units issued by REIT/InVIT – 0% - 10%  
• Debt instruments (including securitized debt) – 0% - 20%  
• Money Market Instruments – 0% -20% | 787.23  
136,348 |
| **SBI PSU Fund**          | 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 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 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). | • Equities of PSU companies and their subsidiaries (including derivatives) – 80% -100%  
• Other equities and equity related instruments – 0% -20%  
• Units issued by REIT/InVIT – 0% - 10%  
• Debt instruments | 460.07  
37,396 |
<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Description</th>
<th>Investment Strategy</th>
<th>Portfolio Composition</th>
<th>Cap Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI BlueChip Fund</td>
<td>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.</td>
<td>• Money Market Instruments – 0% - 20%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| SBI Small Cap Fund | 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. | 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 | • Equity and equity related instruments of small cap companies (including derivatives) – 65% - 100% • Other equities and equity related instruments – 0% - 35% • Units issued by REIT/InvIT – 0% - 10% Debt instruments (including securitized debt) – 0% - 35% • Money Market Instruments – 0% - 35% |

| SBI Contra Fund | 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. | The fund will follow a combination of top-down and bottom-up approach to stock-picking and choose companies within the contrarian investment theme. | • Equity and equity related instruments of companies which follow the contrarian investment theme (including derivatives) – 65%-100% |

| SBI Small Cap Fund | 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. | 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 | • Equity and equity related instruments of small cap companies (including derivatives) – 65% - 100% • Other equities and equity related instruments – 0% - 35% • Units issued by REIT/InvIT – 0% - 10% Debt instruments (including securitized debt) – 0% - 35% • Money Market Instruments – 0% - 35% |

| SBI Contra Fund | 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. | The fund will follow a combination of top-down and bottom-up approach to stock-picking and choose companies within the contrarian investment theme. | • Equity and equity related instruments of companies which follow the contrarian investment theme (including derivatives) – 65%-100% |
| SBI Long Term Equity Fund | The prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investment made in the 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. | 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. | • Other equities and equity related instruments – 0%-35%  
• Units issued by REIT/InVIT – 0%-10%  
• Debt instruments (including securitized debt) – 0%-35%  
• Money Market Instruments – 0% - 35%  
• Equities, Cumulative Convertible Preference Shares, and Fully Convertible Debentures (FCDs) & Bonds – 80% - 100%  
• Money Market Instruments – 0% - 20% | 10,619.98  
1,142.969 |
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.

"SBI Magnum Equity ESG Fund shall follow a combination of the following strategies and processes for stock selection:

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."

"It will cover the following:

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."

Active weights of a security will be determined by the ESG scores. A positive score will enable a positive active weight, and vice-versa. For securities lacking data, the portfolio manager will look

- Equity and equity related instruments of following Environment al, Social and Governance (ESG) criteria (including derivatives and foreign securities)– 80% - 100%
- Other equities and equity related instruments - 0% - 20%
- Units issued by REIT/InVIT - 0% - 10%
- Debt instruments (including securitized debt) - 0% - 20%
- Money Market Instruments - 0% - 20%
to engage with the company. Active weights may be capped to zero.

b) Integration:
ESG integration is an integral part of the stock selection process for the scheme. The following process is followed for stock selection:
• Sector Exclusions:
  Alcohol, Gambling, Tobacco, Adult Entertainment, Controversial Weapons.
• Additional Exclusions:
  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."
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"
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

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. Proper systemic and review controls in place to ensure ESG principles defined above are appropriately adopted and reported.

| SBI Multicap Fund | 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. | 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 |
| | | • Equity and Equity related instruments: Minimum investment in equity & equity related instruments (including derivatives) – 75% of total assets in the following manner: • Large Cap Companies 25-50% • Mid Cap Companies |

| | | 9,059.6 |
| | | 351,797 |
SBI Banking & Financial Services Fund

<table>
<thead>
<tr>
<th>Financial services companies</th>
<th>Equity and equity related securities of companies engaged in banking &amp; financial services</th>
<th>25-50%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td>• Small Cap Companies 25-50%</td>
<td></td>
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<tr>
<td></td>
<td>• Debt securities (including securitized debt &amp; debt derivatives) and money market instruments</td>
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<tr>
<td></td>
<td>0-25%</td>
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<tr>
<td></td>
<td>• Units issued by REITs and InvITs* 0-10%</td>
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<tr>
<td></td>
<td>Financial services companies are firms that are engaged in providing non-banking financial</td>
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<tr>
<td></td>
<td>services to customers. The classification of Financial service companies will be largely</td>
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<tr>
<td></td>
<td>guided by AMFI sector classification. The indicative list of industry under financial services</td>
<td></td>
</tr>
<tr>
<td></td>
<td>includes:</td>
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<tr>
<td></td>
<td>· Housing Finance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Micro Finance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Stock broking &amp; Allied</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Wealth Management</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Rating Agencies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Asset Management Companies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Insurance Companies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Stock/ Commodities Exchange</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Other NBFC’s</td>
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<tr>
<td></td>
<td>· Any other company which may derive 70% or more of its revenue from companies engaged in</td>
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<tr>
<td></td>
<td>financial services</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0-25%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Other equities and equity related instruments – 0% - 20%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Units issued by REIT/InvIT – 0% - 10%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Debt instruments (including securitized debt) – 0% - 20%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Money Market Instruments – 0% - 20%</td>
<td></td>
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<td></td>
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<tr>
<td></td>
<td>However, there can be no assurance that the investment objective of the Scheme will be</td>
<td></td>
</tr>
<tr>
<td></td>
<td>realized.</td>
<td></td>
</tr>
</tbody>
</table>

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

This section provides details you need to know for investing in the scheme.

A. NEW FUND OFFER (NFO)

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
</table>
| New Fund Offer Period | NFO opened on: December 23, 2005  
NFO closed on: January 20, 2006 |
| New Fund Offer Price: | Rs. 10/- per unit |
| Minimum Amount for Application in the NFO | Not Applicable |
| Minimum Target amount | Not Applicable |
| Maximum Amount to be raised | No upper limit. |
| Plans / Options offered | The scheme is offered on an ongoing basis kindly refer ongoing offer details |
| Allotment | The scheme is offered on an ongoing basis |
| Income Distribution cum capital withdrawal (IDCW) Policy | Not applicable |
| Refund | This is not a new fund offer. |
| Who can invest | This is not a new fund offer and the Scheme is opened for subscription on ongoing basis. Please refer to the Ongoing Offer details. |
| Where can you submit the filled up applications | Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID. |
| How to Apply | This is not a new fund offer and the Scheme is opened for subscription on ongoing basis. Please refer to the Ongoing Offer details. |
| Listing | Units of the Scheme is not listed in any Stock Exchange |
| The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same. | Not Applicable |
| Special Products / facilities available during the NFO | Not Available |
| Restrictions, if any, on the right to freely retain or dispose of units being offered. | Not Applicable |
## B. ONGOING OFFER DETAILS

<table>
<thead>
<tr>
<th>Ongoing Offer Period</th>
<th>The Scheme has been opened for subscription with effect from February 17, 2006. However, the Fund may temporarily suspend acceptance of fresh application at any time.</th>
</tr>
</thead>
<tbody>
<tr>
<td>This is the date from which the scheme will reopen for subscription/redemptions after the closure of the NFO period.</td>
<td></td>
</tr>
<tr>
<td>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors</td>
<td>For purchase of units, the following are provisions for applicable NAV:</td>
</tr>
<tr>
<td>This is the price you need to pay for purchase/switch-in.</td>
<td>.1. In respect of valid applications received up to 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.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal (IDCW) record date</td>
<td></td>
</tr>
<tr>
<td>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</td>
<td>The Units purchased under this scheme can be sold back to the fund on any business day and would be subject to the exit load structure as</td>
</tr>
</tbody>
</table>
This is the price you will receive for redemptions/switch outs. For applications received at the OPAT of SBI MF on any business day, the repurchase price will be based on the applicable NAV. In case the offices of the AMC or the registrars or the Banks are closed for any reason the repurchase date will be taken as the date of the next business day.

The repurchased Magnums / Units will be extinguished and will not be reissued. The Magnum holder / Unit holder may request the redemption of a specified rupee amount or a specified number of Magnums/Units. The redemption would be permitted to the extent of the credit balance in the Magnum holder's / Unit holder’s account. The number of Magnums/Units redeemed will be equal to the amount redeemed divided by the applicable repurchase price. The number of Magnums/Units redeemed will be subtracted from the Magnum holder’s / Unit holder’s account and a revised account statement will be issued to the Magnum holder / Unit holder. Magnums / Units purchased by cheque cannot be redeemed till the cheque is cleared.

<table>
<thead>
<tr>
<th>Cut off timing for subscriptions/ redemptions/ switches</th>
<th>Cut-off time for subscriptions / redemptions/ switches: 3.00 pm</th>
</tr>
</thead>
<tbody>
<tr>
<td>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</td>
<td>For submitting the applications for purchase/ redemption please see the official points of acceptance given on last page.</td>
</tr>
<tr>
<td>Where can the applications for purchase/redemption switches be submitted?</td>
<td>Minimum amount for purchase: Rs. 5000/- &amp; in multiples of Re.1</td>
</tr>
<tr>
<td></td>
<td>Minimum amount for additional purchase: Rs. 1000/- &amp; in multiples of Re.1</td>
</tr>
<tr>
<td>Plans / Options offered</td>
<td>SBI Blue Chip Fund is an open-ended scheme offering investor two Plans viz, Regular Plan &amp; Direct Plan.</td>
</tr>
<tr>
<td></td>
<td>a) Direct Plan</td>
</tr>
<tr>
<td></td>
<td>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA)and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV – Fees and Expenses – B. – Annual Recurring Expenses. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</td>
</tr>
<tr>
<td>Eligible investors: All categories of investors as mentioned in the Scheme Information Document.</td>
<td></td>
</tr>
</tbody>
</table>
permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.

**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.

**How to apply**:
- Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form.
- Investors should also indicate “Direct” in the ARN column of the application form.

**b) Regular Plan**

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

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

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Broker Code mentioned by the investor</th>
<th>Plan mentioned by the investor</th>
<th>Default Plan to be captured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Not mentioned</td>
<td>Not mentioned</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>2</td>
<td>Not mentioned</td>
<td>Direct</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>3</td>
<td>Not mentioned</td>
<td>Regular</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>4</td>
<td>Mentioned</td>
<td>Direct</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>5</td>
<td>Direct</td>
<td>Not Mentioned</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>6</td>
<td>Direct</td>
<td>Regular</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>7</td>
<td>Mentioned</td>
<td>Regular</td>
<td>Regular Plan</td>
</tr>
<tr>
<td>8</td>
<td>Mentioned</td>
<td>Not Mentioned</td>
<td>Regular Plan</td>
</tr>
</tbody>
</table>

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.

Both the Plans have two options for investment - Income Distribution cum capital withdrawal.
(IDCW) Option option and Growth option.

Growth Option

IDCW will not be declared under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.

IDCW Option

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

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

Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment), Facility

Unit holders opting for IDCW Option may choose to reinvest the IDCW to be received by them in additional Units of the Scheme(s). Under this facility, the IDCW due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the IDCW Option at the prevailing ex-IDCW Net Asset Value per Unit on the record date. The amount of IDCW re-invested will be net of tax deducted at source, wherever applicable. The IDCW so reinvested shall constitute a constructive payment of IDCW to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units. On reinvestment of IDCW, the number of Units to the credit of Unit holder will increase to the extent of the IDCW reinvested IDCW by the Applicable NAV as explained above. There shall, however, be no Entry Load and Exit Load on the IDCW so reinvested. The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations.

Under the IDCW option, facility for IDCW re-investment/ IDcw payout & IDCW transfer of IDCW is available. The IDCW option would endeavour to declare IDCW subject to the availability of distributable surplus and at the discretion of the Fund Manager subject to the
approval of the Trustees. The Growth option would not declare IDCW and returns in this option would be through capital appreciation only. Both options however may declare bonus Magnums / Units subject to the availability of distributable surplus. Both the options would be maintained as a common portfolio.

The Unit holders may reinvest any IDCW due to them, at no sales charge by indicating at the appropriate place in the application form. The IDCW re-investment may be cancelled on receipt of a request from the Unit holders for the same.

As and when the IDCW is declared by a Scheme if the payable IDCW amount is less than or equal to Rs. 500/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 500/- then it will be either reinvested or paid as per the mandate selected by the investor.

Between “Growth” or “IDCW” option, the default will be treated as “Growth”. In “IDCW” option between “IDCW Re-investment”, “IDCW Payout” or “IDCW Transfer”, the default will be treated as “IDCW Payout.

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

Minimum amount for redemption/switches

Rs.500/- or 1 Unit or account balance, whichever is lower.

Minimum balance to be maintained and consequences of non maintenance.

Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount, as per the scheme features, the Fund reserves the right to redeem the balance units at applicable repurchase price.

Special Products

(i) Systematic Investment Plan

For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF’s locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.
The Scheme offers daily, weekly, Monthly, Quarterly, Semi-Annual & Annual Systematic Investment Plan.

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

1. Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12.
2. SIP Top up facility would not be available under this facility
3. Investors enrolling for Daily SIP should select “As & when presented” as payment frequency in the OTM.

Terms & conditions for Monthly, Quarterly, Semi-Annual & Annual Systematic investment plan are as follows:
- Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months
- Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year
- Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & Rs. 5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of instalments will be 4.

b) **Weekly Systematic Investment Plan**

The terms & conditions for the weekly SIP are as follows:
1) Minimum amount for weekly SIP:
   - Rs. 1000 and in multiples of Re.1 thereafter with minimum number of 6 instalments.
   - Rs. 500 and in multiples of Re.1 thereafter with minimum number of 12 instalments
2) Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
3) In case the date of SIP falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.
4) In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.

Default option between daily, weekly, monthly, quarterly, semi-annual and annual SIP will be Monthly.
The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.

c) Any Day SIP’ Facility

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

Post Dated Cheques

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

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

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

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

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

• **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.

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 installment 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) The Top-up option must be specified by the investors while enrolling for the SIP facility.
2) The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500.
3) The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
4) In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
5) In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
6) Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
7) All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
8) SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility only

Top-up SIP Cap:

- Under this 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. The terms and conditions of Top-up SIP Cap shall be as follows:

  - **Top-up SIP CAP Amount:** Investor has an option to fix the SIP Top-up amount once it reaches a maximum predefined amount. The pre-defined amount should be equal to or lesser than the maximum amount mentioned by the investor in One Time Debit Mandate Form (OTM). The instalment amount after Top-up shall not exceed the amount mentioned in OTM at any given time.
  - If SIP amount reaches the Top-up Cap before the end of SIP tenure, the SIP Top-up will cease and last 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 option 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 Top-up SIP Cap at its discretion.

(ii) Systematic Withdrawal Plan

Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter or weekly or half yearly or on an annual basis by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP can be processed on any day of the month in
case of all the other frequencies other than weekly SWP and 1st / 8th / 15th / 22nd of every month in case of Weekly SWP and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. In case any of these days is a non-business day then the immediately next business day will be considered.

If no date is mentioned, 10th will be considered as the default date. If no frequency mentioned, ‘Monthly’ will be considered as the default frequency. If ‘End date’ not mentioned, the same will be considered as ‘Perpetual’.

SWP entails redemption of certain number of Magnums / Unit that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.

The complete application form for enrolment / termination for SWP should be submitted, at least 10 days prior to the desired commencement/termination date.

Any Day SWP' Facility:

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

(iii) Systematic Transfer Plan

Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. The complete application form for enrolment / termination for STP should be submitted, at least 10 days prior to the desired commencement/termination date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual
Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars. STP is available in all open-ended schemes as source and target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes) for STPs of all available frequencies.

Terms and conditions of monthly & quarterly STP:

STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars. In respect of STP transactions, an investor would now be permitted to transfer any amount from the switchout scheme, subject to:

Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months
Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year

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

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

Terms and conditions of daily & weekly STP:

1. Under this facility, investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis.
2. Minimum amount of STP for SBI Long Term Equity Fund will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 500 & in multiple of Re. 1 for daily STP & Rs. 1000 & in multiple of Re. 1 for weekly STP.
3. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Where SBI Long Term Equity Fund is the target scheme, Minimum number of installments for daily STP & for weekly
STP shall be 6.
4. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non-business day then the immediate next business day will be considered.
5. The complete application form for enrolment / termination for STP should be submitted, at least 7 days prior to the desired commencement/termination date.
6. Exit load shall be as is applicable in the target/source schemes.

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

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

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

Terms and conditions of Flex STP are as follows:

1. The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:
   
   Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]

2. The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.

3. Flex STP would be available for Weekly, Monthly and Quarterly frequencies.

4. Weekly Flex STP can be done on 1st / 8th / 15th / 22nd of every month.

5. Flex STP is available from “Daily / Weekly” IDCW plans of the source schemes.

6. Flex STP is available only in “Growth” option of the target scheme.

7. If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the installments for a fixed amount.

8. A single Flex STP Enrolment Form can be
9. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of determining the applicability of NAV.

10. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor’s folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.

11. The complete application form for enrolment / termination for Flex STP should be submitted, at least 10 days prior to the desired commencement/ termination date.

12. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

**Swing STP**

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

**Terms & conditions of Swing STP are as follows:**

1. Source scheme: All open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
2. Target scheme: Growth option in all open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
3. Frequency: Weekly, Monthly and Quarterly intervals. In case the Frequency is not indicated, Monthly frequency shall be treated as the Default Frequency.
4. Dates: The dates of transfers/ default dates shall be as under:
<table>
<thead>
<tr>
<th>Frequenc y</th>
<th>Dates of Transfers</th>
<th>Default Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly Interval</td>
<td>1st, 8th, 15th &amp; 22nd of every month</td>
<td></td>
</tr>
<tr>
<td>Monthly Interval</td>
<td>1st, 5th, 10th, 15th, 20th, 25th &amp; 30th (In case of February last working day)</td>
<td>10th of every month</td>
</tr>
<tr>
<td>Quarterly Interval</td>
<td>1st, 5th, 10th, 15th, 20th, 25th &amp; 30th (In case of February last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.</td>
<td>10th of every quarter</td>
</tr>
</tbody>
</table>

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

5. The minimum amount for the first installment shall be as follows:
   - Weekly & Monthly frequency: Rs. 1,000 and in multiples of Re. 1
   - Quarterly frequency: Rs. 3,000 and in multiples of Re. 1

6. Minimum number of installments
   - Weekly & Monthly frequency: 12
   - Quarterly frequency: 4

7. If there is any other financial transaction (purchase / redemption / switch / SIP / DTP etc.) processed in the target scheme/plan/option during the tenure of Swing STP, the Swing STP will be processed as normal STP for the rest of the installments for the fixed amount.

8. Amount of transfer: The first Swing STP installment will be processed for the installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:

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

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

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

10. **Top-up option**: Investor can choose Swing STP based on fixed amount installment and additionally investor has an option to choose top-up option. Under this, investor can indicate an absolute amount or percentage (in annualized terms) by which each installment amount will be increased. Amount of transfer will be calculated by taking into consideration of the target market value (including top-up amount) and actual market value of the investments in the target scheme.

a. Amount of transfer: The first Swing STP installment will be processed for the first installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:

**In case Top-up amount mentioned as absolute amount:**

Target market value Minus Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer.

Target market value = \((\text{Target market value at the time of last installment} + \text{First installment amount} + (\text{Top-up absolute amount} \times \text{Number of installments excluding the current installment}))\).

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 = \((\text{Target market value at the time of last installment} + \text{First installment amount} + (\text{Target value at the time of last installment} \times \text{Top-up percentage/ No. of periods}))\)

No. of periods will be considered as below:

- For weekly frequency – 48
• For monthly frequency – 12
• For quarterly frequency – 4

b. Minimum percentage for Top-up (percentage option): 12% per annum

11. A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.

12. The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis.

13. The provision of ‘Minimum Redemption Amount’ as specified in the Scheme Information Document of the source scheme (target scheme in case of Reverse Transfer) and ‘Minimum Purchase Amount’ specified in the Scheme Information Document of the target scheme (source scheme in case of Reverse Transfer) will not be applicable for Swing STP.

14. The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date.

15. In case the Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application as per the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day). In case the End Date is not mentioned, the application will be registered for perpetual period.

16. 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.

17. Swing STP will be automatically terminated if balance is not available in the source scheme/plan/option on the date of Swing STP installment processing.

18. The Swing STP Facility is available only for units held in Non-demat Mode in the source and target schemes.

The Trustees / AMC reserves the right to change / modify the terms and conditions of the Swing STP or withdraw the Swing STP facility at the later date.

**Capital Appreciation Systematic Transfer Plan (CASTP):**

Under this facility investors can transfer capital appreciation from their invested scheme (source scheme) to another open-ended scheme (target scheme). The salient features and terms & conditions of CASTP are given below:

1. Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme &
1. Exchange Traded Funds (ETFs) of SBI Mutual Fund.
2. Target scheme: All open ended schemes except ETFs and daily IDCW options.
3. Frequency: CASTP offers transfer facility at weekly (1st, 8th, 15th & 22nd), monthly & quarterly intervals.
4. Amount to be transferred: Capital appreciation, if any, will be transferred to the target Scheme, subject to minimum of Rs. 100 on any business day.
5. Minimum number of installments:
   - Weekly & monthly frequency – six installments
   - Quarterly frequency - four installments.
6. Capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and transferred) and the current CASTP date.
7. The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/termination date.
8. In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period.
9. In case End Date is mentioned but Start Date is not mentioned, the application will be registered after the expiry of 10 days from the submission of the application for the date of the transfer mentioned in the application, provided the minimum number of installments is met.
10. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not applicable for CASTP.
11. Default options:
   a. Between Regular STP, Flex STP and CASTP – Regular STP
   b. Between weekly, monthly & quarterly frequency – Monthly frequency
   c. Default date for monthly and quarterly frequency – 10th
12. Investor can register only one CASTP for transfer from a source scheme.
13. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.
14. Exit load shall be as applicable in the target/source schemes.

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

**Switchover facility**

Unit holders under the scheme will have the
facility of switchover between the two Options in
the scheme at NAV. Switchover between this
scheme and other scheme of the Mutual Fund
would be at NAV related prices. Switchovers
would be at par with redemption from the outgoing
option/Plan/scheme and would attract the
applicable tax provisions and load at the time of
switchover.

**SIP Pause facility**

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 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 investor to
    'Pause' their existing SIP during the tenure of SIP
    across all frequencies for a period upto one year.
    The actual number of instalments that will get
    paused will be as per the SIP frequency.
5. Investors can avail this facility multiple times
    in the tenure of the existing SIP.
6. SIP Pause facility will not be available for the
    SIPs sourced/registered through MFU, Exchange
    & Channel platforms as the mandate is registered
    by them.
7. If the SIP Pause period is coinciding with the
    Top-Up facility, the SIP instalment amount post
    completion of pause period would be inclusive of
    SIP Top-up amount. For e.g. SIP instalment
    amount prior to Pause period is Rs. 2,000/- and
    Top-up amount is Rs. 1,000/-. If the pause period
    is completed after date of Top-up, then the SIP
    instalment amount post completion of pause
    period shall be Rs.3,000/-. 
8. In case of multiple SIPs registered in a
    scheme, SIP Pause facility will be made
    applicable only for those SIP instalments whose
    SIP date, frequency, amount and Scheme/Plan is
    specified in the form. Further for different or
    multiple SIP mandate in the same scheme,
    separate SIP Pause Forms are required to be
    submitted for each SIP mandate.
9. The AMC reserves the right to terminate this
    facility or modify the conditions of the SIP Pause
    facility at its discretion.
10. In case of discrepancies in the information
    provided in the SIP Pause Form and the details
    registered with the AMC, the details registered
    with the AMC shall be considered for processing
    or in case of ambiguity in the SIP Pause Form, the
AMC reserves the right to reject the SIP Pause Form.
11. Investor cannot cancel the SIPPause once registered.

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 certain schemes of SBI Mutual Fund (mentioned in point no. 3 below) for a fixed SIP tenure of either 8 years, 10 years, 12 years or 15 years.
2. This facility is allowed under ‘Monthly’ frequency for Growth option of the schemes mentioned in point 3 below.
3. Schemes eligible for SIP, Switch-in and SWP: The target scheme can either be the Source Scheme (i.e. SIP scheme) or any one of the pre-defined schemes mentioned below.

<table>
<thead>
<tr>
<th>Name of Schemes (for SIP)</th>
<th>Name of Schemes (for Switch SWP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI Magnum Equity ESG Fund</td>
<td>SBI Conservative Hybrid Fund</td>
</tr>
<tr>
<td>SBI Large &amp; Midcap Fund</td>
<td>SBI Multi Allocation Fund</td>
</tr>
<tr>
<td>SBI Magnum Global Fund</td>
<td>SBI Bluechip Fund</td>
</tr>
<tr>
<td>SBI Equity Hybrid Fund</td>
<td>SBI Art Opportunities Fund</td>
</tr>
<tr>
<td>SBI Consumption Opportunities Fund</td>
<td>SBI Short Debt Fund</td>
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<tr>
<td>SBI Technology Opportunities Fund</td>
<td>SBI Banking &amp; PSU Fund</td>
</tr>
<tr>
<td>SBI Healthcare Opportunities Fund</td>
<td>SBI Equity Savings Fund</td>
</tr>
<tr>
<td>SBI Contra Fund</td>
<td>SBI Balanced Advantage Fund</td>
</tr>
<tr>
<td>SBI Nifty Index Fund</td>
<td>SBI Equity Fund</td>
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<tr>
<td>SBI Focused Equity Fund</td>
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<tr>
<td>SBI Conservative Hybrid Fund</td>
<td></td>
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<tr>
<td>SBI Magnum Midcap Fund</td>
<td></td>
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<tr>
<td>SBI Magnum COMMA Fund</td>
<td></td>
</tr>
</tbody>
</table>
4. Minimum installment amount under this facility for SIP / SWP would be the same as prescribed under monthly frequencies in the respective Schemes. All other terms and conditions pertaining to SIP and SWP shall be applicable for MITRA SIP facility.

5. On completion of the SIP period (either 8 years, 10 years, 12 years or 15 years as the case may be), the entire accumulated clear unit balance shall be switched on T+15 calendar days to a pre-defined target scheme (T is the last SIP transaction date of the facility) or continue to remain in the same scheme as per option selected by the investor. In case the Source and Target Scheme is different, then switch out from the Source Scheme would be subject to exit load and taxes, as applicable.

6. SWP will commence from the target scheme from next month onwards on the same SIP instalment date. The SWP transaction shall be subject to exit load and taxes, as applicable.

7. Investor can opt for SWP instalment amount as per the matrix below or specific amount to be mentioned, provided that the amount mentioned by the investor is less than or equal to amount mentioned as per the matrix and shall be subject to minimum SWP amount of the respective schemes.
For example, for 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 as target scheme for SWP, the SWP shall be triggered from the existing source SIP scheme itself.

10. In case, where SIP and Switch-In scheme is same, no switch shall be initiated and SWP shall be triggered from the source SIP scheme itself.

11. 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.

12. 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 facilities in all the open-ended schemes of SBI Mutual Fund

<table>
<thead>
<tr>
<th>IDCW Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme. 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, and 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.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Trigger facilities in all the open-ended schemes of SBI Mutual Fund</th>
</tr>
</thead>
</table>
| Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point). Types of Triggers: 1. **NAV Appreciation / Depreciation Trigger:** Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated. 2. **Index Level Appreciation / Depreciation Trigger:** Under this facility, investor would
indicate the Sensex level as the trigger to redeem/switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level.

3. **Capital Appreciation / Depreciation**: Under this facility, investors will be given the option to indicate the capital appreciation/depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation/Depreciation should be Rs. 10,000 & in multiples of Rs. 1000 thereafter.

**Terms and conditions of Trigger facility are as follows:**

1. Trigger facility is available only in “Growth” option of the source scheme.
2. Trigger facility is not available in “Daily / Weekly” options of the target scheme.
3. Investor has the option to select the entire amount/appreciation to be processed on the activation of trigger.
4. The Trigger option mandate will be registered on T+10 basis.
5. Minimum investment amount under the “Trigger Facility” is Rs. 25,000/- and in multiples of Rs. 1 thereafter.
6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers.
7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge/lien.
8. Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes.
9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option.
10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates.
11. If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.

**Transfer of Income Distribution cum capital withdrawal plan in all open ended schemes of SBIMF**

Transfer of Income Distribution cum capital withdrawal plan is a facility wherein the IDCW declared under an open-ended Scheme (Source Scheme) will automatically be invested into another Open ended Scheme (Target Scheme) except Liquid Schemes.

Terms and conditions for availing the above facility is detailed below:
1. Minimum amount of IDCW eligible for transfer is Rs.250. If the IDCW in the source scheme happens to be less than Rs.250, then such IDCW will be automatically reinvested in the source scheme irrespective of the option selected by the investor.

2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day.

3. Investor wishing to select Transfer of Income Distribution cum capital withdrawal plan will have to opt for all units under the respective plan/option of the source scheme.

4. Investors opting for Transfer of Income Distribution cum capital withdrawal plan has to specify each scheme/plan/option separately & not at the folio level.

5. Minimum investment amount requirement in the target scheme/s will not be applicable for the Transfer of Income Distribution cum capital withdrawal plan.

6. Request for enrollment must be submitted at least 15 days before the IDCW record date.

7. Investors can terminate this facility by giving a written request at least 15 days prior to the IDCW record date under the source scheme. The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.

SBI MULTI SELECT facility

With a view to provide convenience and promote diversification benefits to investor(s), SBI Mutual Fund (SBIMF) has introduced a new facility i.e. SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque / demand draft. Minimum subscription amount in a scheme would be as per the Scheme Information Document of the respective scheme. However, minimum total investment in the facility shall be INR 20,000. The facility is also available through Systematic Investment Plan (SIP). Minimum investment amount in a Scheme would be as per the existing details pertaining to monthly SIP as stated in Scheme Information Document of the respective scheme(s). Top-up facility will not be available under this facility. All the terms and conditions pertaining to SIP shall also be applicable to SIP through SBI MULTI SELECT facility. Investors are requested to visit www.sbimf.com for detailed terms & conditions of the facility.

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

Accounts Statements

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

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

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

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

- **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.

If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder.

Investors will be issued a Unit Statement of Account in accordance with the Regulations. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee.

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

The IDCW warrants shall be dispatched to the unitholders within 15 days from the record date. In the event of failure to dispatch IDCW within the stipulated 15 days period, the AMC shall be liable to pay interest @ 15% per annum to the Unitholders from the record date. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their IDCW directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.

**Redemption**

The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.

**Delay in payment of redemption / repurchase proceeds**

The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

**Loan facility**

Magnum / Unit holders can obtain loan against their Units from any bank, subject to relevant RBI regulations and the respective bank's instructions, by getting a lien registered / recorded with the Registrars.

Magnum / Unit holders who have borrowed against their Units by recording a lien against their holding can avail of repurchase facility only after...
the receipt of instructions from the concerned lender that the loan has been repaid in full and the lien can be discharged. In case such an instruction is not received, the lender can apply for redemption in his favour. In such a case, the Mutual Fund reserves the right to redeem the Units in favour of the concerned lender after giving 15 days notice to the Unit holder.

Scheme to be binding

The Trustees may, from time to time, add to or otherwise vary or alter all or any of the features or terms of the scheme, with prior approval of SEBI and the Unit holders in accordance with SEBI Regulations, and the same shall be binding on each Unit holder and any person(s) claiming through or under it, as if each Unit holder or such person(s) expressly agreed that such features or terms should be so binding.

Termination of the scheme

The Trustees reserve the right to terminate the scheme at any time if the corpus of the scheme falls below Rs. 1 crore. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund is to be wound up

(a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or

(b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or

(c) if SEBI so directs in the interest of the unit holders.

Where a scheme is wound up under sub-regulation, the trustees shall give a notice within one day disclosing the circumstances leading to the winding up of the scheme:

(a) to SEBI; and

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

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

Provided further that in case the trustees fail to obtain the required consent of the unit holders under clause (a) of sub-regulation (2), the schemes shall be reopened for business activities from the second business day after publication of results of the voting.
In case of termination of the scheme, the Trustees shall proceed as follows:

From the proceeds of the assets of the scheme, the Trustees shall first discharge all liabilities of the scheme and make provision for meeting the expenses of the winding-up of the scheme, including the fees of the AMC. The Trustees shall distribute the proceeds to the Unit holders, in proportion to their respective interest in the assets of the scheme as on the date when the decision for winding up was taken, all proceeds derived from the realization of the investments, after recovering all costs, charges, expenses, claims, liabilities, whether actual or contingent, incurred, made or apprehended by the Trustees in connection with or arising out of the termination of the scheme. It will be ensured that the redemption proceeds are dispatched to the Unit holder within a maximum period of 10 working days from the date of redemption for the holders of Statement of Account, or from the date he/she has tendered the unit certificates to the Registrars.

| Right to Limit /Suspend Subscription under the Scheme: | In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable or occurring of any operational event(s) or any events which in the opinion requires limit / suspend subscription under the Scheme, the Trustees reserve the right to stop fresh / ongoing subscription of units to investors in the best of interest of scheme / investor. The Trustees reserves the right at its sole discretion to withdraw/suspend/limit the allotment/subscription of units in the Scheme temporarily or indefinitely in the above circumstance(s). |
| 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 / Transfer of Income Distribution cum Capital withdrawal plan, etc.
(c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).
(d) purchases / subscriptions routed through Stock Exchange(s) through Stock Brokers.

Who can invest
This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.

Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:

- Indian resident adult individuals, either singly or jointly (not exceeding three);
- Minor through parent / lawful guardian; (please see the note below)
- Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;
- Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;
- Partnership Firms constituted under the
Partnership Act, 1932;
- A Hindu Undivided Family (HUF) through its Karta;
- Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;
- Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis.

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;
- Foreign Portfolio Investor
- Army, Air Force, Navy and other para-military funds and eligible institutions;
- Scientific and Industrial Research Organisations;
- Provident / Pension / Gratuity and such other Funds as and when permitted to invest;
- International Multilateral Agencies approved by the Government of India / RBI; and
- The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).
- A Mutual Fund through its schemes, including Fund of Funds schemes.

Note: Following is the process for investments made in the name of a Minor through a Guardian:

- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.
- Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from ‘minor’ to ‘major’.
- All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.
- No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.

Notes:

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.

2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.

Applications not complying with the above are liable to be rejected.

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

Who cannot invest

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

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).


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 Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

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.

| Where can you submit the filled up applications. | Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID. |
### How to Apply

Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.

SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.

Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.

Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF OPAT. The application amount in cheque or Demand Draft shall be payable to “SBI Blue Chip Fund” The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests will be accepted.

### Option to hold unit in demat form

Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form.

The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP’s Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.

Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdsllndia.com. The holding of units in the
dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.
<table>
<thead>
<tr>
<th>Listing</th>
<th>The Scheme being open-ended, the Units are not proposed to be listed on any stock exchange. However, the AMC may, at its sole discretion, list the Units on one or more stock exchanges at a later date.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The policy regarding reissue of repurchased Units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</td>
<td>Presently, the AMC does not intend to reissue the repurchased/redeemed Units. The Trustee reserves the right to reissue the repurchased Units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.</td>
</tr>
<tr>
<td>Restrictions, if any, on the right to freely retain or dispose of Units being offered.</td>
<td>The Units under the Scheme are transferable. However, additions/deletion of names will not be allowed under any folio of the Scheme. The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer. The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</td>
</tr>
<tr>
<td>Dematerialization of Units</td>
<td>The Unit Holders are given an option to hold the units by way of an Account Statement (Physical form) or in Dematerialized (&quot;Demat&quot;) form. Mode of holding shall be clearly specified in the Application Form. Unit Holders opting to hold the Units in Demat form must provide their Demat Account details in the specified section of the Application Form. The Unit Holder intending to hold the units in Demat form is required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the Application Form, the DP’s name, DP ID Number and the beneficiary account number of the applicant with the DP. In case of Unit Holders who do not provide their Demat Account details, an Account Statement shall be sent to them. In case the Unit holder desires to hold Units in dematerialized mode at a later date, he will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will have to submit the account statement along with the prescribed request form to any of the SBIFML Branches for conversion of Units into demat form. The AMC will issue the Units in dematerialized form to the Unit holder within two Business Days from the date of receipt of such request.</td>
</tr>
<tr>
<td>Rematerialization of Units</td>
<td>Rematerialization of Units shall be carried out in</td>
</tr>
</tbody>
</table>
accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

The process for rematerialisation of Units will be as follows:

- Unit Holders/investors should submit a request to their respective Depository Participant for rematerialisation of Units in their beneficiary accounts.

- Subject to availability of sufficient balance in the Unit Holder's/investor's account, the Depository Participant will generate a Rematerialisation Request Number and the request will be despatched to the AMC/Registrar.

On acceptance of request from the Depository Participant, the AMC/Registrar will despatch the account statement to the investor and will also send electronic confirmation to the Depository Participant.
| Cash investments in mutual funds | Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014, in order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment redemptions, Income Distribution cum capital withdrawal (IDCW), etc. with respect to aforementioned investments shall be paid only through banking channel.

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:

1) Eligible Investors: Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.

2. Mode of application: Applications for subscription with ‘Cash’ as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund.

3. Cash collection facility with State Bank of India (SBI): Currently, the Fund has made arrangement with SBI to collect cash at its designated branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches.

AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.

| 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 Schemes can be transacted through Mutual Fund Service System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Ltd. (BSE) through all the registered stock brokers of the NSE and / or BSE who are also registered with AMFI and are |
empanelled as distributors with SBI Mutual Fund. Accordingly such stock brokers shall be eligible to be considered as ‘official points of 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.
| Appointment of Mf Utilities India Private Limited | 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.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU 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. Investors can visit the website of MFUI (www.mfuindia.com) to download the relevant forms. The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time. |
| Appointment of MFCentral 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 interoperable 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.

<table>
<thead>
<tr>
<th>Aggregate Investment in the Scheme</th>
<th>Aggregate investment in the Scheme by following category:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category</td>
<td>Aggregate investment (cost) Amount in Rs. Market value as on March 31, 2022 Amount in Rs.</td>
</tr>
<tr>
<td>AMC’s Board of Directors</td>
<td>16,95,000 26,85,980.50</td>
</tr>
<tr>
<td>Schemes Fund Manager</td>
<td>1,42,01,001.3 8 3,04,22,694.9 6</td>
</tr>
<tr>
<td>Other Key personnel</td>
<td>94,41,105.11 1,66,88,252.0 3</td>
</tr>
</tbody>
</table>

C. PERIODIC DISCLOSURES

Net Asset Value

This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by

NAV of the Scheme would be computed and declared on all business day. NAV will be disclosed in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com. Further, the Mutual Fund shall send the latest available NAVs to the unitholders through SMS, upon receiving a specific request in this regard.

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on website of the Mutual Fund (www.sbimf.com) by 11.00 p.m.
**Half yearly Disclosures:**

**Portfolio / Financial Results**

This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.

**Half Yearly disclosure of Un-Audited Financials:**

Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half-yearly unaudited financial results on the website of the Fund i.e. 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.

**(ii) Half Yearly disclosure of Scheme’s Portfolio:**

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

1. The Fund shall disclose the scheme’s portfolio (alongwith the ISIN) in the prescribed format as on the last day of the half year for all the Schemes of SBI Mutual Fund on its website i.e. www.sbimf.com and on the AMFI’s website i.e. www.amfiindia.com within 10 days from the close of the half-year.
2. A Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within 10 days from the close of each half year.
3. The AMC shall publish an advertisement every half year, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the half yearly schemes portfolio statement on its website viz. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the statement of scheme portfolio.

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.

**Monthly Disclosure of Schemes’ Portfolio Statement**

The fund shall disclose the scheme’s portfolio in the prescribed format along with the ISIN as on the last day of the month for all the Schemes of SBI Mutual Fund on its website www.sbimf.com and on the AMFI’s website i.e. www.amfiindia.com within 10 days from the close of the month. Further, the Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within the above prescribed timeline. Further, the AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.

**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.
<table>
<thead>
<tr>
<th>Associate Transactions</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Please refer to Statement of Additional Information (SAI).</td>
</tr>
</tbody>
</table>
SBI Mutual Fund is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits u/s. 10(23D) of the Income-tax Act, 1961. Accordingly, the entire income of SBI Mutual Fund is exempt from income-tax. SBI Mutual Fund will receive all its income without deduction of tax at source as per provisions of Section 196 of the said Act.

<table>
<thead>
<tr>
<th>Resident Investor</th>
<th>Foreign Institutional Investor (FII)</th>
<th>Non-Resident Investor (other than FII)</th>
<th>Mutual Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Tax</td>
<td>Taxable at normal tax rates applicable to investor $*$ !</td>
<td>20% $ !</td>
<td>20% $ !</td>
</tr>
</tbody>
</table>

**Income Distribution under IDCW Option:**

<table>
<thead>
<tr>
<th>Long Term Capital Gains (held for more than 12 months)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income-Tax</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Short Term Capital Gains (held for less than 12 months)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income-Tax</td>
</tr>
</tbody>
</table>

# TDS is applicable at 10% if income distributed by the Mutual Fund exceeds Rs. 5,000/- during the year

$ Plus surcharge at applicable rates and Health & Education Cess @ 4%. The enhanced surcharge of 25% and 37% will not apply in case of income by way of dividend or capital gains on securities covered u/s. 111A, 112, 112A & 115AD.

! In case of FII: TDS is applicable at lower of 20% or rate provided in 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 of non-resident investors (other than FII): TDS is applicable at a flat rate of 20% (plus applicable surcharge & cess) since Section 196A does not refer to 'rates in force'. Such non-resident investors residing in a country with which India has entered into a Double Taxation Avoidance Agreement (DTAA) may offer the income in respect of mutual funds to tax in their annual income-tax return at a lower tax rate as specified under the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022) subject to satisfaction of conditions, if any, for claiming treaty benefits.

^ Income-tax at the rate of 10% (without indexation and foreign currency fluctuation benefit) to be levied on long-term capital gains exceeding Rs. 1 lakh provided transfer of such units is subject to STT.

+ Tax will be deducted on Short-term/Long-term capital gain tax (along with applicable Surcharge and Health and Education Cess) at the time of redemption of units in case of Non-Resident investors only (other than FII). As per Section 196 of the Income-tax Act, 1961, TDS @ 20% shall be levied on any income in respect of units of mutual fund in case of non-residents. Based on the language used in said section, it seems that apart from any income distributed to Non-resident investors, TDS at 20% may be applicable on Capital Gains notwithstanding that such capital gains are taxable at a rate lower than 20%.

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

Upon redemption of the units, Securities Transaction Tax (“STT”) would be payable by the Unit Holders at the applicable rate(s).

The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 1961 as amended by Finance Act 2022. 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.
### Investor services
Details of Investor Relations Officer of the AMC:
Name: C A Santosh  
(Investor Relations Officer)
Address: SBI Funds Management Ltd.,
Address: 9th Floor, Crescenzo, C–38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051

Telephone number: 022 61793537  
Fax: 022-67425687  
e-mail: customer.delight@sbimf.com

### Applicability of Stamp Duty
Pursuant to Notification issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty of 0.005% would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on applicable transactions (Purchase, Switch-in, IDCW Reinvestment & Systematic transactions viz. SIP / STP-in etc.) to the unit holders would be reduced to that extent

### Product Labelling
The Risk-o-meter shall have following six levels of risk:
- i. Low Risk
- ii. Low to Moderate Risk
- iii. Moderate Risk
- iv. Moderately High Risk
- v. High Risk and
- vi. Very High Risk

The evaluation of risk levels of a Scheme shall be done in accordance with SEBI Circular no. SEBI/HO/IMD/DF3/GIR/P/2020/197 dated October 5, 2020, as amended from time to time.

Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the www.sbimf.com as well as AMFI website within 10 days from the close of each month. The risk level of the Scheme as on March 31 of every year, along with number of times the risk level has changed over the year shall be disclosed on www.sbimf.com and AMFI website. Risk-o-meter details shall also be disclosed in scheme wise Annual Reports and Abridged summary.

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

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

NAV will be disclosed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.
The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on daily basis. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

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

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

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

**Purchase of mutual fund units:**

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

\[
\text{Purchase Price} = \text{Applicable NAV}
\]

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

Therefore, Purchase Price = Rs. 10/-

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

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

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

\[
\text{Redemption Price} = \text{Applicable NAV} \times (1 - \text{Exit Load})
\]

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

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

b. For exit after 12 months from the date of allotment – Nil.

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

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

\[
\text{Redemption Price} = \text{Applicable NAV} \times (1 - \text{Exit Load})
\]

\[
= \text{Rs. 12} \times (1 - 1\%) = \text{Rs. 11.988/-}
\]

**Scenario 2: Redemption is done when the exit load is NIL**

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

\[
\text{Redemption Price} = \text{Applicable NAV} \times (1 - \text{Exit Load})
\]

\[
= \text{Rs. 12} \times (1 - 0) = \text{Rs. 12/-}
\]

The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investor shall further reduce to the extent of applicable statutory levies or taxes.
Note: The aforesaid disclosure has been made pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018.
IV. FEES AND EXPENSES

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

A. NEW FUND OFFER (NFO) EXPENSES

Not applicable

B. ANNUAL SCHEME RECURRING EXPENSES

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

<table>
<thead>
<tr>
<th>Expense Head</th>
<th>% of daily Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Management and Advisory Fees</td>
<td></td>
</tr>
<tr>
<td>Trustee fee</td>
<td></td>
</tr>
<tr>
<td>Audit fees</td>
<td></td>
</tr>
<tr>
<td>Custodian fees</td>
<td></td>
</tr>
<tr>
<td>RTA Fees</td>
<td></td>
</tr>
<tr>
<td>Marketing &amp; Selling expense incl. agent commission</td>
<td></td>
</tr>
<tr>
<td>Cost related to investor communications</td>
<td></td>
</tr>
<tr>
<td>Cost of fund transfer from location to location</td>
<td></td>
</tr>
<tr>
<td>Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants</td>
<td>Upto 2.25%</td>
</tr>
<tr>
<td>Costs of statutory Advertisements</td>
<td></td>
</tr>
<tr>
<td>Cost towards investor education &amp; awareness (at least 2 bps)</td>
<td></td>
</tr>
<tr>
<td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td>
<td></td>
</tr>
<tr>
<td>Goods &amp; Service tax on expenses other than investment and advisory fees</td>
<td></td>
</tr>
<tr>
<td>Goods &amp; Service tax on brokerage and transaction cost</td>
<td></td>
</tr>
<tr>
<td>Other Expenses ^</td>
<td></td>
</tr>
<tr>
<td>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</td>
<td>Upto 2.25%</td>
</tr>
<tr>
<td>Additional expenses under regulation 52 (6A) (c) *</td>
<td>Upto 0.05%</td>
</tr>
<tr>
<td>Additional expenses for gross new inflows from specified cities</td>
<td>Upto 0.30%</td>
</tr>
</tbody>
</table>

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

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

The AMC has estimated that upto 2.25% (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

SID – SBI BlueChip Fund 100
September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

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

For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart at least 0.02 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 aforesaid expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations. This means that mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulation, 1996.

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.

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

<table>
<thead>
<tr>
<th>Assets Under Management Slab (in Rs. crore)</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.5,000 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>

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

1. The Goods & Service tax on investment management and advisory fees would be charged in addition to the above limit.
2. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions; the securities transaction tax (STT) will continue to be included in the cost of investment and will not come under the limit of 0.12% & 0.05% mentioned above, as the case may be. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the
brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 percent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

3. In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified from time to time are at least –
   - 30 percent of gross new inflows in the scheme, or;
   - 15 percent of the average assets under management 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 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"

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

C. ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEMES RETURNS:

<table>
<thead>
<tr>
<th>Illustration of impact of expense ratio on scheme’s returns</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening NAV (INR Rs) (a)</td>
</tr>
<tr>
<td>Scheme’s gross return for the year</td>
</tr>
<tr>
<td>Closing NAV before charging expenses (b)</td>
</tr>
<tr>
<td>Total expense charged (INR) (c)</td>
</tr>
<tr>
<td>NAV after charging expenses (b-c)</td>
</tr>
<tr>
<td>Net return to the investor</td>
</tr>
</tbody>
</table>

| 100 |
| 10% |
| 110 |
| 1.5 |
| 108.5 |
| 8.50% |

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

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

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

<table>
<thead>
<tr>
<th>Entry Load</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exit Load</td>
<td></td>
</tr>
<tr>
<td>• For exit within 1 year from the date of allotment – 1%</td>
<td></td>
</tr>
<tr>
<td>• For exit after 1 year from the date of allotment – Nil</td>
<td></td>
</tr>
</tbody>
</table>

No Exit Load shall be charged for Switch from Direct Plan to Regular Plan under the Scheme; however, in case of switch from Regular Plan to Direct Plan under the Scheme shall be subject to applicable exit load if any.

The charges stated above are a percentage of the NAV.

* Switch over Between Growth and IDCW options of the Scheme will be at NAV.

Bonus units and units issued on Re-investment of Income Distribution cum capital withdrawal shall not be subject to entry and exit load.

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

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

The exit load charged, if any, after the commencement of the SEBI (Mutual Funds) (Second Amendment) Regulations, 2012, shall be credited to the scheme. Goods & Service tax on exit load shall be paid out of the exit load proceeds and exit load net of Goods & Service tax shall be credited to the scheme.

Exit load/CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes/plans in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses.

Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/CDSC shall be credited to the respective scheme/plan immediately.

The exit load charged, if any, after the commencement of the SEBI (Mutual Funds) (Second Amendment) Regulations, 2012, shall be credited to the scheme. Goods & Service tax on exit load shall be paid out of the exit load proceeds and exit load net of Goods & Service tax shall be credited to the scheme.

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

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

1) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that...
the same can be attached to all Scheme Information Documents and key information memoranda already in stock.

2) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the OPAT of SBI MF and distributors/brokers office.

3) The introduction of the exit load/ CDSC along with the details may be stamped in the acknowledgment slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.

4) The AMC shall be required to issue an addendum and display the same on its website immediately.

5) Any other measures which the mutual funds may feel necessary.

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

The investor is requested to check the prevailing load structure of the Scheme before investing.
V. RIGHTS OF UNITHOLDERS

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

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

Not applicable

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

Against Sponsor:

a. The Reserve Bank of India imposed a penalty of Rs. 700 lacs on the Bank on 15-07-2019 under the provisions of Section 4 7 A (1) (c) read with sections 46 A (4) (i) and 51 (1) of the Banking Regulation Act, 1949. RBI had previously issued a Show Cause Notice (SCN) in this regard on 10-10-2018 and Bank had replied on 30-10-2018. A personal hearing was conducted on 15-04-2019. After examining the facts of the case, RBI has observed non-compliance with the directions issued by RBI on (i) Income Recognition and Asset Classification (IRAC) norms, (ii) code of conduct for opening and operating current accounts and reporting of data on Central Repository of Information on Large Credits (CRILC) and (iii) fraud risk management and classification and reporting of frauds. This has resulted in levy of a penalty of Rs. 700 lacs.

b. The Reserve Bank of India in exercise of the powers conferred under Section 47A (1) (c) read with Section 46 (4) (i) and 51(1) of the Banking Regulation Act, 1949 has imposed a penalty of Rs. 50 lacs on 31-07-2019 on the Bank for delay in reporting of fraud in the account of M/s Kingfisher Airlines Limited by Bank and State Bank of Mysore.

c. The Reserve Bank of India had issued Show Cause Notice CO.ENFD.DECB.No.S47/02-01-021/2021-22 dated 24.05.2021 for violations of RBI guidelines, directions, etc. observed during scrutiny conducted in the account of Karnataka State Handicraft Development Corporation Limited. The SCN was replied by Bank vide letter dated 09.06.2021. The RBI, in exercise of the powers conferred under Section 47A (1)(c) read with section 46(4)(i) and Section 51(1) of the Banking Regulation Act, 194 imposed a monetary penalty of Rs. 1 crore (Rupees One Crore only) on the Bank on 18-10-2021, for non-compliance with the directions contained in the "Reserve Bank of India - Frauds Classification and Reporting by Commercial Banks and select FIs" directions 2016. The Bank responded to the SCN vide letter dated 09.06.2021. Thereafter, a personal hearing in the case was conducted by RBI on 10.08.2021 and was attended by Bank’s Top Management. The Bank is analysing the issue of non -compliance and corrective action and new controls, etc. shall follow the detailed analysis of the Order by the Bank. The penalty has been paid to RBI on 25.10.2021.

d. The Reserve Bank of India has imposed a total penalty of Rs.200 lacs on 16-03-2021, including penalty of Rs.100 lacs for contravention of the provisions of section of 10(l)(b)(ii) of Banking Regulation Act, 1949 and additional penalty of Rs.100 lacs for contravention of RBI directions specifically issued to the bank vide Letter No.DBS.CO.SSM-SBV1751113.26.00 1/2019-20 dated 19-09-2019 regarding payment of commission to employees engaged in cross-selling activities. The penalty has been paid to RBI on 24-03-2021.
e. The Reserve Bank of India imposed a monetary penalty of Rs.50.00 lacs for failure to ensure data accuracy and integrity while submitting the data on large credit (CRILC reporting) to RBI. Bank did not report data of two companies namely M/s Managlore SEZ Limited and M/s Parkline LLC, with sanctioned amount of more than Rs. 5 crore as Group Companies of the borrower from June 2017 to March 2020 and from March 2018 to December 2019 respectively. Bank also incorrectly reported data of two companies namely M/s Malwa Solar Power Generation Private Limited and M/s SRM Institute of Science and Technology as group companies of the borrower from March 2018 to March 2020 and June 2018 to September 2018 respectively. The penalty has been paid on 14.07.2021.

f. The Reserve Bank of India imposed a penalty of Rs.1.00 crore for contravention of the provisions of subsection (2) of section 19 of the Banking regulation Act related to the following: 1. The bank held shares as a pledgee, of an amount exceeding thirty percent of the paid-up share capital of six borrower companies as on March 31, 2018 and continued to hold shares exceeding thirty percent of the paid up share capital of two borrower companies as on March 2019. The penalty has been paid on 01.12.2021.

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

(Amount in millions)

<table>
<thead>
<tr>
<th>CIRCLE</th>
<th>FY 18-19</th>
<th>FY 19-20</th>
<th>FY 20-21</th>
<th>FY 21-22</th>
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<tr>
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<tr>
<td>TOTAL</td>
<td>91.37</td>
<td>56.8</td>
<td>52.49</td>
<td>78.05</td>
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</table>
h. In respect of Overseas Regulators, details of penalties imposed are furnished below:

a. Commercial Indo Bank LLC, Moscow
   i. The Central Bank of Russia (CBR) imposed a penalty of RUB 1000,000 (INR 1092500) on CIBL in August 2019 for violation of certain items in Art 3 and Art 6 of Federal Law No. 353-FZ observed in granting of a term loan to a natural person.
   ii. The Central Bank of Russia (CBR) imposed a penalty of RUB 36,829 (INR 40,236) on CIBL on 20-08-2019 for shortfall of RUB 3.31 million, in the obligatory reserves kept by CIBL with CBR from 10.07.2019 to 06.08.2019.
   iii. The Central Bank of Russia issued a penalty of RUB 8,637,000 (INR 84.42 lacs appx) in December 2020 for violations of legislation of Russian Federation and regulations of Central Bank of Russia in the field of AML, established by results of inspection dated 30-07-2020. The penalty has been paid on 15-12-2020.

b. Bank SBI Indonesia
   i. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) has fined IDR 9,450,000.00 (approx. INR 43,943.00) on Bank SBI Indonesia in February 2020 for error in input of data in Financial Information Service System (SLIK) detected by the regulator in an off-site examination. The penalty has been paid on 16-10-2019.
   ii. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) has fined IDR 3,100,000.00 (approx. INR 14,415.00) in February 2020 for adjustment/correction of Monthly General Bank Report (LBU) and in SLIK based on the OJK inspection. The penalty has been paid on 12-12-2019.
   iii. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) fined in August 2020 the Bank SBI Indonesia IDR 7000000 (INR 34650) for late reporting of the extension of tenure of an existing Director. The penalty has been paid on 02-09-2020.
   iv. OJK has fined of IDR 3,050,000 (INR 15,860) in October 2020 on account of errors found in regulatory reporting in their annual inspection at the Bank. The penalty has been paid on 12-01-2021.
   v. The Otoritas Jasa Keunangan imposed a penalty of IDR 4.85 million (INR 25099) on July 16, 2021 for errors in regulatory reporting. The penalty has been paid on 29-07-2021.
   vi. The Otoritas Jasa Keunangan imposed a penalty of IDR 300,000 (INR 1553.00 approx) on August 05, 2021 for errors in published quarterly results. The penalty has been paid.
   vii. The Otoritas Jasa Keunangan imposed a penalty of IDR 6.20 million (INR 32,395) on December 16, 2021 for errors in regulatory reporting. The penalty has been paid on 22-12-2021.
   viii. The Otoritas Jasa Keunangan imposed a penalty of IDR 0.10 million (INR 528) on March 2, 2022 for errors in regulatory reporting. The penalty has been paid on March 8, 2022.

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

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

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

Against Sponsor:
SID – SBI BlueChip Fund 108
State Bank of India (SBI) had received a Show Cause Notice (SCN) under Rule 4 (1) of SEBI (Procedure for Holding Inquiry and Imposing Penalties) Rules, 1995 in the matter of “Non-compliance of Regulation 7B of SEBI (Mutual Funds) Regulations, 1996 from Adjudicating Officer (AO) of SEBI vide his notice dated 12th March 2020. SEBI called upon the SBI to show cause as to why an inquiry should not be held against SBI in terms of Rule 4(1) of SEBI (Procedure for Holding Inquiry and Imposing Penalties) rules,1995 and penalty should not be imposed on SBI for non-compliance of Regulation 7B of SEBI in respect of UTIAMCL and UTITCPL.

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

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

It has been further brought to the notice of the AO, the specified order of Whole Time Member of SEBI dated 6th December 2019 wherein SBI has been provided time till December 31, 2020 to comply with Regulation 7B and UTIAMCL has initiated the process to divest SBI’s stake in both UTIAMCL and UTITCPL and SBI will become compliant of the said regulation well before the revised timeline of 31st December.

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

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

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

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

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

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

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

5. Any deficiency in the systems and operations of the Sponsor(s) and/or the AMC and/or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.
➢ Settlement order in the matter of M/s. Padmini Technologies Limited (“PTL”):

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

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

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

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

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

The Securities and Exchange Board of India (SEBI) has instituted adjudication proceedings in respect of Manappuram Finance Limited (MFL) and has issued a show cause notice dated May 29, 2019 (SCN), under Rule 4(1) of the SEBI (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officers) Rules, 1995 and Rule 4(1) of the Securities Contracts (Regulation) (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 2005, inter alia, to SBI Funds Management Ltd (SBIFML), as one of the noticees for the alleged violation of Sections 12A(d) and 12A(e) of the SEBI Act, 1992 read with Regulations 3(i), 3A and 4 of the SEBI (Prohibition of Insider Trading) Regulations, 1992 read with Regulation 12(2) of the SEBI (Prohibition of Insider Trading) Regulations, 2015. It has, inter alia, been alleged in the SCN that SBIFML traded in the scrip of MFL when in possession of unpublished price sensitive information. In terms of the SCN, SEBI had called upon, inter alia, SBIFML to show cause as to why an inquiry be not held against it in terms of Rule 4 of the SEBI (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 1995 and Rule 4 of the Securities Contracts (Regulation) (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 2005 read with Section 15-I of the SEBI Act, 1992, and penalty be not imposed in terms of the provisions of Section 15G(i) of the SEBI Act, 1992. SBIFML had submitted its reply to the SCN on August 07, 2019. Thereafter, pursuant to an opportunity of personal hearing granted to SBIFML by the Hon’ble Adjudicating Officer, SEBI (AO), the authorized representatives of SBIFML appeared before the AO on November 14, 2019 and made due submissions in the matter. Subsequently, SBIFML has also filed written submissions in the matter to SEBI on November 27, 2019. SEBI vide its order dated April 13, 2020 has disposed of the SCN in the matter without any penalty.
Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on October 27, 2005.

For and on behalf of the Board of Directors,
SBI Funds Management Limited
(the Asset Management Company for SBI Mutual Fund)

sd/

Place: Mumbai

Name : Vinay M. Tonse

Date: April 29, 2022
Designation : Managing Director & CEO
Ahmedabad: SBI Funds Management Ltd, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad – 380006, Tel: (079)26423060, 26463090, Silvercrest Ramkrushna Building, Ground Floor, Shop A1/2, Opposite Deputy Collector Bungalow, Below Shreedeep Hospital, Station Road, Ahmednagar - 41402. Phone no: 0241-2354555 Email id: idsnapnil.rakecha@sbimf.com AGARTALA: SBI Funds Management Limited Shri Maa Mansion, 3rd Floor, Colonel Mahim Thakur Sarani, Above SBI PBB Branch, Agartala -799001,Tripura.Email Id: cs-agartala@sbimf.com Phone No: 0381-2324107. Agra: SBI Funds Management Ltd, Office No. 207 A, Second Floor, Surmirdh Business Suites, Block no. 38/4A, Sanjay Place, Agra – 282001, Tel: (0562) 2850239/37, AJMER: SBI Funds Management Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284. AKOLA: SBI Funds Management Ltd. Yumuna Tarang Complex, First Floor - Shop No 16,17,18 and 19, Murtijapur, Opposite Gadpal Hospital, Akola – 444001, Maharashtra.Phone no: 8956868990 Email: salesakola@sbimf.com ALAPPUZHA: SBI Funds Management Ltd. Niza Centre, New General Hospital Junction, Station Ward, Beach Road, Alappuzha – 688001, Kerala ALIBAG: SBI Funds Management Limited, Shop no.104, 1st Floor, Horizon Building, Shribag no.3, Alibag, Raigad – 402201, Maharashtra. Phone no: 02141255555 Email Id: cs.alibag@sbimf.com ALIGARH: SBI Funds Management Ltd, State Bank of India, Main Branch, Aligarh – 202001, Uttar Pradesh ALLAHABAD: SBI Funds Management Ltd, UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad,211001, Tel: 0532-25261028. ALWAR: SBI Funds Management Ltd, Ground Floor, Soni Tower, Road No - 2, Alwar - 301001 Email Id: CS.Alwar@SBIFM.COM Phone No: 0144-2332035 AMBALA: SBI Funds Management Ltd, C/O State Bank of India Mahesh Nagar Ambala Cantt. - 133001, Haryana. AMRAVATI: SBI Funds Management Ltd, 1st Floor, Malviya Complex, Malviya Chowk, Opposite YES Bank, Amravati - 444601. Email id: cs.amravati@sbimf.com Phone No : 0721-2560291 AMRITSAR: SBI Funds Management Ltd, C/O State Bank of India, SCO-5, District Shopping Centre, Ranjit Avenue, B Block, Amritsar - 143001., Tel: 0183-2221755 / 0183 - 5158415 Email id: cs.amritsar@sbimf.com, ANAND : SBI Funds Management Ltd, 102, 10 & 11, First Floor, Chitrangana Complex, Anand Vidhyanagar Road,Anand Gujarat Tel: (02692)- 246210. ANANDNAGAR: SBI Funds Management Ltd , Ground Floor, Unit No.12,Safal Pegasus, Opposite Venus Atlantis, Near Shell Pertol Pump, Behind Mcdonalds, Prahladnagar, Satellite, Ahmedabad – 380015 Phone No: 9925660299 Email Id : cssghighway@sbifm.com ANNA NAGAR: SBI Funds Management Ltd, Ground Floor, Intec Castle, No-12, F Block, 2nd Main Road, Anna Nagar East, Chennai – 600 102. Phone no: 044 48626775 ANDHERI : SBI Funds Management Ltd, Shop No. 6, Monisha CHS, S.V Road, Near ICICI Bank, Andheri (West), Mumbai – 400058, Tel No.: 022-6900 1891.ANGUL: SBI Funds Management Ltd, Amlapada, Lane-6, Above State Bank of India, Personal Banking Branch, Angul, Odisha - 759122 Phone no: 06764-234201 Email Id: CS.Angul@sbifm.com ARAMBAGH: First Floor, Shop No. 686, Link road, Arambagh, Hooghly, West Bengal – 712601. Phone No: 7604027781.Email Id: csarambagh@sbimf.com ASANSOL :SBI Funds Management Ltd, 3 RD Floor, Block A, P. C. Chatterjee Market, RambandhuTala, G.T. Road. Asansol – 713303, West Bengal, Tel no. 629497006, Email id: cs.asansol@sbimf.com, AURANGABAD: SBI Funds Management Ltd, 1st Floor Viraj Complex, Opp; Big Cinema, Above SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. BADDI: SBI Funds Management Ltd, B-71 First Floor, Big -B Complex, Bye Pass Road, Baddi – 173205, Himachal Pradesh, Phone no:01795-244415, Email Id: cs.baddi@sbimf.com BANGALORE :SBI Funds Management Ltd, #501, 5th Floor,16 & 16/1,Phoenix Towers, Museum Road, Bangalore– 560001, Tel : (080)25580014/25580501/22122507, 22272284, 22123784. BHPOL :SBI Funds Management Ltd, Manav Niket, 30, Indira Press Complex, Near Dainik Bhaskar Office, M.P. Nagar, Zone-1, Bhopal (MP) – 462011 Tel No.: 0755-2557341, 4288276, BANGALORE (JAYANAGAR) - 1st Floor, Baba Towers, No. 162/158 – 1, 6th Main, Diagonal Road, Jayanagar,4th Block, Bangalore – 560 011. Tel : 080-26540014. BANGALORE (MALLESHWARAM): SBI Funds Management Limited, First floor, 79/1, West park Road, 18th cross, Mallleshwaram, Bangalore - 560055. BANGALORE (WHITEFIELD): SBI Funds Management Limited, 2nd Floor, No.183, Opposite Forum Value Mall, Whitefield Main Road, Whitefield, Bangalore - 560066 Phone No: 91085522463 Email Id: cs.whitefieldbangalore@sbimf.com BANKURA : SBI Funds Management Limited,80/1/A Nutanchati Mahalla, Raghubanthpur Main Road, 1st Floor,Nutanchati State Bank Building Bankura -722101. BHUBANESHWAR: SBI Funds Management Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharial Nehru Marg, Bhubaneshwar–751001, Tel : (0674)2392401/501. BALASORE: SBI Funds Management Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha. BARASAT: SBI Funds Management . Ltd, Nibedita Place, Taki Road (North), Post Office & Police station: Barasat, North 24 Parganas, Kolkata - 700124.Phone No: 9830979009 Email Id: cs.barasat@sbimf.com BAREILLY: SBI SID – SBI BlueChip Fund
<p>Itanagar – 791111, Arunachal Pradesh. JABALPUR: SBI Funds Management Ltd, G-2, Ground Floor, Rajjeela Tower, Wright Town, Jabalpur – 482002. Tel No.: 0761-2410042. JAIPUR: SBI Funds Management Ltd, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur – 302015, Tel.: (0141) 2740016/2740061. JALANDHAR: SBI Funds Management Ltd, SCO – 14, Ground Floor, P.U.D.A Complex, Jalandhar – 144001. Email Id: CS.Jalandhar@SBIFM.COM Phone No: 0181 - 2238415. JALGAON: SBI Funds Management Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, JilhaPeth, Jalgaon – 425001, Maharashtra. JAMMU: C/O State Bank Of India Main Branch, Hari Market, Jammu - 180001 Email Id: cs.jammu@sbfm.com Phone No: 09906909643, 0191-2474975. JAMNAGAR: SBI Funds Management Ltd, C/O SBI Ranjit Road Branch, Ranjit Road, Jamnagar – 361001, Tel: 0288-2660104. 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Phone No : 08652-355418 Email Id : cs.kadapa@sbfm.com KALABURAGI: SBI Funds Management Ltd, 1st floor, Arihant Towers 8-1234 / SF, Asif Gunj, Kalaburagi – 585104. Phone No : 08322-225592 Email Id : cs.gulbarga@sbifm.com KALYANI: SBI Funds Management Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. Phone No: 033361001, Tel: 03336541877. KAMALABAD: SBI Funds Management Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur – 670001, Kerala. KANKER: SBI Funds Management Ltd. C/o SBI Main Branch, Main Road, Kakinada - 533001, Andhra Pradesh. Phone No.: 08842356767 Email Id: cs.kakinada@sbifm.com. 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KOTA: SBI Funds Management Ltd, Shri Govindram, First Floor, Opposite Lala Lajpat Rai Bhawan, Shopping Center, Kota – 324007 Phone No: (0744)-2360631. KOTTAYAM: SBI Funds Management Ltd, C/O SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010, KUKATPALLY: SBI Funds Management Limited, 3rd Floor, 7 Sai Plaza, Plot No.14, Beside Cheramas Showroom, Dharma Reddy Nagar Colony, Phase II, Hyderabad, Kukatpally, Hyderabad – 500072, Telanganag Email Id: cs.kukatpally@sbifm.com. KRISHNANAGAR: SBI Funds Management Ltd. 1st Floor, State Bank of India, Krishnagar Branch, Krishnagar, Nadia, 5B, D.L. Roy Road, Krishnagar, West Bengal – 741101 Phone no: 9836037773 Email id: isd@krisnanagor@sbifm.com. KURNool: SBI Funds Management Ltd, No: 26, 1st Floor, Uco Plaza, Park Road, Kurnool-518001,Andhra Pradesh, Tel.: 08651-227776. 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Ambala-134003. Tel: 171-3248787. AMRITSAR: 3rd Floor Bearing Unit no- 313, Mukut House, Amritsar – 143001.

Email id: camsam@camsonline.com Phone No: 0183-5009990 AMRELI: B1.1st Floor, Mira Arcode, Library Road, Opp SBS Bank, Amreli-365601. Gujarat. Email: camsamre@camosonline.com Phone no: 02792-220792 ANAND: 101, A.P. Tower, B/H, SardharGunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071, ANANTAPUR: 15-50-33, I Floor, Pallavi Towers, Antapur, Antapur -51 001, 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: 02646-31027. ARAMBAGH: Ward No 5, Basantapur More, PO Arambag, HooglyArambagh – 712601, West Bengal, Tel no. 03211-211003. ARAKH: Old NCC Office, Ground Floor, Club Road, Arrah – 802031, Email id: camsaar@camsonline.com. ASANSOL: Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341- 216054. AURANGABAD : 2nd Floor, Block No. D-21-D-22, Motiwa Trade Center, Nirala Bazar, New Samarth Nagar, Opposite HDFC Bank, Aurangabad – 431001, Tel: 0240-6450226. BAGALKOT: 1st floor, E Block Mellarigeri Towers, station road, Bagalkot-B87101, Tel: 8354-225239. BAGALKOT: Shop No: 02 1st Floor, Shreyas Complex, station Old Bus Stand, Bagalkot-B87101, Karnataka. Email: camsbtk@camosonline.com Phone no: 8354-220309

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: 80-3057 4709, 3057 4710, 30578004, 30578006. BANGALORE:First Floor, 171/1, 172/1, 173/1, Second Cross Road, Wilson Garden, Bangalore – 560027 Email: camsbkg@camosonline.com Phone no: 09517359058. BANKURA: 1Floor, Central Bank Building, Machantala, Post Office & District Bank, Ranchura, West Bengal -722101. Email: camsbca@camosonline.com Tel. no. 03242 - 252668. BAREILLY: D-61, Butler Plaza, Civil Lines, Bareilly- 243001, Phone No.: 05816450121. BARASAT: N/39, K.N.C Road, 1st Floor, First Krishna Apartment, Behind HDFC Bank Basarati post, 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@camosonline.com Phone no: 08000791814 BALURGHAT: Narayanpur, Near Balurghat Bus Stand, P.O & P.S – Balurghat, District Dakshin Dinajpur, West Bengal – 733101, Phone No.: 0967901b031. BASTI: Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. BASILAT: CAMS Service Center Aparupa 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: camsbrv@camosonline.com Phone no: 0812070294. BERHAMPUR: Kalika Temple Street, Besides SBI BAZAR Branch, Berhampur-760 002, Ganjam, Odisha Tel: 9238120071. BHAGALPUR: Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur – 812001. Phone No: 9264499905 Email id: camsbplp@camsonline.com. BHARUCH (PARENT: ANKLESHWAR TP): A-111, 1st Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat. Phone No: 098253 04183. BHATINDA: 2907 GH,GT Road, Near ZilaParishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. BHAVNAGAR: 305-306, Sterling Point, Waghawadi OPP, HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 3267020. BHALIAI: First Floor, Plot No. 3, Block No. 1, Priyadarshini Pariser West, Behind IDBI Bank, Nehru Nagar, Bhaliai-490020, Tel: 9203906630 / 9907218680. BHILWARA: Indraparshtha tower, Second floor, Shyamkisabjimand, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 3201048. BHOPAL: Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. BHBUNESWAR: Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharavelNagar,Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. BHUJ: Office No: 4-5, First Floor RTO, Relocation Commercial Building –B, Opposite Fire Station, Near RTO Circle, Bhuj, Kutch – 370001. Email: camsbuj@camosonline.com. BHUSAHWAL (PARENT: JALGAON TP): 3, Adelaide Apartment, ChristainMohala, Behind Guishan-Eiran Hotel, Americade Talkies Road, Bhusawal, Bhusawal-425201, BIHAR: C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea - 854101, Bihar. Email- camsnpa@camosonline.com. BIHAR SHARIF : R&C Palace, Amber Station Road, Opp. Mamta Complex, BiharSharif-803101, Nalanda, Tel no:- 06112-235054

BIJAPUR: 1st floor, Gajanand Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. BJAPUR: Padmasagar Complex,1st floor, 2nd gate, Ameer Talkies Road, Vijaypur – 586101, Bijapur Phone No: 083 52259520. Email id: camsbij@camosonline.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: Mazzannein Complex, F-4, City Centre, Sector 4, Bokaro.
Tel: 8472-310119. **GUNTUR**: Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON**: SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWHATI**: Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwhati - 781008, Phone No: 07896305933. **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 -263193, 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 **HAZARIBAGH**: Municipal Market, AnnacondaChowk, 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. **HOYSALAPUR**: NearArches Gallery, Shimla PahariChowk, NearArchies Gallery, Shimla PahariChowk, Email: camskir@camsonline.com. **JABALPUR**: Thamarakulam, Kollam - 6560102. Tel: 0980346-445010. **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**: 1/101, Shalimar Corporate Centre, 9-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR**: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-428001, Tel: 0761-732 1921. **JAIPUR**: R-7, YudhisthirMall, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-321 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**: RustomjilInfotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 222-3207114. **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 Null, Kotwali Police Station, Post Office & District : Jalpaiguri – 735101, West Bengal. **JAMMU**: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR**: 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR**: Millennium Tower, “R” Road, Room No:15 First Floor, Bistupur, Jamshedpur-381001, Tel: 0657-3294202. **JAUNPUR**: 248, FORT ROAD, Near AMBER HOTEL, Jaunpur-222001, Tel: 5452-321630. **JHANSI**: 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near “RASKHAN”, Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR**: 1/5, Nirmal Tower, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT**: Jail road, Dholasatra,Near Jonaki Shangha Vidyalaya,Post Office – Dholasatra, Jorhat – 785001, Assam, Tel: 0376-2932558. **JUNAGADH**: “AASTHA PLUS”, 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh – 362001, Gujarat, Tel: 0285-6540002. **KADAPA**: BandiSubbarayamaiah Complex, D.No3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8652-322099. **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**: HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL 29, Avtar Colony,Behind Vishal Mega Mart, Karnal – 132001, **KARUR**: 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **KASARAGOD** : KMC XXV/88, I, 2nd floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod – 671121. 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Mukherjee Road, 3rd Floor, Office space -3C, “Shreeram Chambers” Kolkata -700 001. **KOLKAM**: Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006, Kerala, Email: camsklm@camsonline.com, Phone No: 0474-2742823. **SID – SBI BlueChip Fund**