



SCHEME INFORMATION DOCUMENT

SBI-ETF BSE 100

An open-ended Exchange Traded Scheme tracking S&P BSE 100 Index

Product Labeling	
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital appreciation • Investment in securities covered by S&P BSE 100 Index 	

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

Offer of Units at applicable NAV during Continuous offer

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund ('SBI MF')	SBI Mutual Fund Trustee Company Private Limited ('Trustee Company') CIN: U65991MH2003PTC138496	SBI Funds Management Private Limited ('AMC') (A joint venture between SBI and AMUNDI) CIN: U65990MH1992PTC065289
Corporate Office	Registered Office:	Registered Office:
9 th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9 th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9 th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051

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 / Investor Service Centres / 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 Investor Service Centre 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 24, 2019.

Stock Exchange Disclaimer Clause:

“BSE Ltd. (“the Exchange”) has given vide its letter DCS/IPO/RD/IP/207/ 2014-15 dated June 16, 2014 permission to SBI Mutual Fund to use the Exchange's name in this scheme information document as one of the Stock Exchanges on which this Mutual Fund's Unit are listed. The Exchange has scrutinized this scheme information document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to SBI Mutual Fund. The Exchange does not in any manner:-

- i) Warrant, certify or endorse the correctness or completeness of any of the contents of this scheme information document; or
- ii) Warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- iii) Take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

And it should not for any reason be deemed or construed that this scheme information document has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of SBI-ETF BSE 100 of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.”

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HIGHLIGHTS OF THE SCHEME

Type of scheme	An Open Ended Exchange Traded Scheme tracking S&P BSE 100 index																
Investment Objective of the Scheme	<p>The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.</p> <p>However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p>																
Underlying Index	S&P BSE 100 index																
Liquidity	<p>On the Exchange</p> <p>The units of the Scheme can be bought / sold on all trading days on the BSE Limited or other stock exchange where the Scheme is proposed to be listed.</p> <p>Directly with the Mutual Fund</p> <p>The Scheme offers units for subscription / redemption directly with the Mutual Fund in creation unit size to Authorized Participants / and Large Investors, at applicable NAV prices on all Business Days during an ongoing offer period.</p>																
Benchmark	S&P BSE 100 index																
Transparency / NAV Disclosure	<p>The NAV will be calculated and disclosed at the close of every Business Day. NAVs of the Scheme will be displayed on the Website of the Mutual Fund, www.sbimf.com and www.amfiindia.com.</p> <p>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 (www.amfiindia.com) by 9.00 p.m. Further, the Mutual Fund shall send the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>The Mutual Fund shall disclose portfolio (alongwith ISIN) as on the last day of the month of the Scheme on its website viz. www.sbimf.com and on the website of AMFI within 10 days from the close of the month.</p> <p>Further, the half yearly portfolio of scheme shall be disclosed within 10 days from close of each half year on on the Website of the Mutual Fund, www.sbimf.com and www.amfiindia.com.</p>																
Load Structure	<p>Entry load : Not applicable</p> <p>Exit load : Not applicable</p>																
Asset Allocation	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Securities covered by the S&P BSE 100 Index</td> <td>95</td> <td>100</td> <td>Medium to High</td> </tr> <tr> <td>Money Market Instrument including Triparty Repo and Units of liquid mutual funds</td> <td>0</td> <td>5</td> <td>Low</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Securities covered by the S&P BSE 100 Index	95	100	Medium to High	Money Market Instrument including Triparty Repo and Units of liquid mutual funds	0	5	Low	<p>The exposure of Scheme in derivative instruments shall be restricted to 10% of the net assets of the Scheme for hedging and portfolio</p>	
Instruments	Indicative allocations (% of total assets)		Risk Profile														
	Minimum	Maximum															
Securities covered by the S&P BSE 100 Index	95	100	Medium to High														
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	<p>rebalancing. The cumulative gross exposure through Equities, Money Market Instruments including Triparty Repo, units of Liquid mutual funds and derivatives (gross notional exposure) shall not exceed 100%.</p> <p>The scheme will not make any investment in ADR/ GDR/ Foreign Securities/ Securitised Debt.</p> <p>The Scheme shall not invest in repo in corporate debt. The Scheme shall not engage in short selling The Scheme shall not invest in unrated debt instrument.</p>
Plans/Options offered	Not available
Minimum Amount for purchase / redemption in (Rs.)	<p>On Continuous basis –</p> <p>Directly with Fund : Authorised Participants and Large Investors can directly purchase / redeem in blocks from the fund in “Creation unit size” on any business day.</p> <p>On the Exchange - The units of the Scheme can be purchase / redeem in minimum lot of 1 unit and in multiples thereof.</p>
Dematerialization	<p>a. Units of the Scheme will be available in Dematerialized (electronic) form only.</p> <p>b. The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP’s) name, DP ID Number and the beneficiary account number of the applicant.</p> <p>c. Units of the Schemes will be issued, traded and settled compulsorily in dematerialized form. Application without relevant details will be liable to be rejected.</p>
Investors other than Authorized Participants and Large Investors can also directly approach AMC for redemption of units in following circumstances	<p>a) Traded price of the ETF units is at a discount of more than 3% for continuous 30 days or</p> <p>b) Discount of bid price to applicable NAV over a period of 7 consecutive days is greater than 3% or</p> <p>c) No quotes available on exchange for 3 consecutive trading days or</p> <p>d) Total bid size on the exchange(s) is less than half of the creation units size daily, averaged over a period of 7 consecutive trading days.</p> <p>The above instances shall be tracked by SBIFMPL on an ongoing basis and incase if any of the abovementioned scenario arises the same shall be disclosed on the website of SBI MF i.e. www.sbimf.com</p>

I. INTRODUCTION

A. RISK FACTORS

1. Standard Risk Factors

- 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.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of 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-ETF BSE 100 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 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 SAI & 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.

SBI – ETF BSE 100 would be investing in equity & equity related instruments and money market instruments (such as CBLO or as defined by SEBI regulations, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

- d. The Scheme would be investing in equity & equity related instruments and money market instruments (such as Triparty Repo or as defined by SEBI regulations, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by

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

- e. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.

f. Risks pertaining to transaction in units through Stock Exchange Mechanism

1. **Absence of Prior Active Market:** Although the Scheme is listed on BSE, there can be no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the Units of the Scheme would be infrequent.
2. **Trading in Units may be Halted:** Trading in the Units of the Scheme on BSE may be halted because of market conditions or for reasons that in view of BSE or SEBI, trading in the Units of the Scheme are not advisable. In addition, trading of the Units of the Scheme are subject to trading halts caused by extraordinary market volatility and pursuant to BSE and SEBI 'circuit filter' rules. There can be no assurance that the requirements of BSE necessary to maintain the listing of the Units of the Scheme will continue to be met or will remain unchanged.
3. **Lack of Market Liquidity:** The Scheme may not be able to immediately sell certain types of illiquid Securities. The purchase price and subsequent valuation of restricted and illiquid Securities may reflect a discount, which may be significant, from the market price of comparable Securities for which a liquid market exists.
4. **Units of the Scheme may Trade at Prices Other than NAV:** The Units of the Scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of the holdings of the Scheme. The trading prices of the Units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Scheme. However, given that Units of the Scheme can be created and redeemed in Creation Units directly with the Fund, it is expected that large discounts or premiums to the NAV of Units of the Scheme will not sustain due to arbitrage opportunity available.
5. **Regulatory Risk:** Any changes in trading regulations by BSE or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.
6. **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the Securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
7. **Risk of Substantial Redemptions:** Substantial Redemptions of Units within a limited period of time could require the Scheme to liquidate positions more rapidly than would otherwise be desirable, which could adversely affect the value of both the Units being Redeemed and that of the outstanding Units of the Scheme. The risk of a substantial Redemption of the Units may be exacerbated where an investment is made in the Scheme as part of a structured product with a fixed life. Please also refer to the sections on 'right to limit Redemptions' and 'suspension of Purchase / Redemption / switch of Units' in the Statement of Additional Information. Regardless of the period of time in which Redemptions occur, the resulting reduction in the NAV of the Scheme could also make it more difficult for the Scheme to generate profits or recover losses. The Trustee, in the general interest of the Unit holders of the Scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be Redeemed on any Working Day depending on the total "Saleable Underlying Stock" available with the Fund.

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

I. Investment in Equities and Equity related Securities:

- a. Equities are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity instruments is due to various micro and macro economic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.
- b. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the scheme portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the scheme portfolio.
- c. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.
- d. As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or a restructuring of the Scheme. In view of this, the Trustee has the right, in its sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

II Risk associated with investing in Money Market Instruments

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

- f. The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

III Market Trading Risks

- a. Lack of Market Liquidity: Trading in the units of the scheme on stock exchange may be halted because of market conditions or for reasons that in view of stock exchange or SEBI, trading in the units of the scheme are not advisable. In addition, trading of the units of the scheme are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of stock exchange necessary to maintain the listing of the units of the scheme will continue to be met or will remain unchanged.
- b. Right to Limit Redemptions: The Trustee, in the general interest of the unit holders of the scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units which can be redeemed on any business day depending on the total "Saleable Underlying Stock" available with the fund.
- c. Redemption Risk: Investors may note that even though the Scheme is open-ended Scheme, the Scheme would ordinarily repurchase units in creation unit size. Thus unit holdings less than the creation unit size can only be sold through the secondary market on the exchange.
- d. As the scheme proposes to invest not less than 95% of the net assets in securities comprising of S&P BSE 100 Index, any deletion of stocks from or addition to in S&P BSE 100 Index may require sudden and immediate liquidation or acquisition of such stocks at the prevailing market prices irrespective of whether valuation of stocks is attractive enough. This may not always be in the interest of unitholders.
- e. Asset Class Risk: The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.
- f. Passive Investments: As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark Index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.
- g. The units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase of units by the mutual fund depends up on the confirmations to be received from depository (ies) on which the mutual fund has no control.
- h. Tracking Error Risk: The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the respective scheme. Tracking Error may arise due to the following reasons: -
 - Expenditure incurred by the fund.

- The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- Securities trading may halt temporarily due to circuit filters.
- Corporate actions such as debenture or warrant conversion, rights, merger, change in constituents etc.
- Rounding off of quantity of shares in underlying index.
- Dividend payout.
- Disinvestments to meet redemptions, recurring expenses, dividend payouts etc.
- Execution of large buy / sell orders
- Transaction cost (including taxes and insurance premium) and recurring expenses
- Realisation of Unit holders' funds

It will be the endeavor of the fund manager to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum. However, in case of events like, dividend received from underlying securities, rights issue from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

h. Risks associated with Investing in Foreign Securities:

The Scheme shall not invest in Foreign Securities.

i. Risk Associated with investing in derivatives

- a. The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance unit holders' interest. Investors should understand that derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include but are not limited to the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. There may be a cost attached to selling or buying futures or other derivative instrument. Further there could be an element of settlement risk, which could be different from the risk in settling physical shares. The possible lack of a liquid secondary market for a futures contract or listed option may result in inability to close futures or listed option positions prior to their maturity date.
- b. 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.
- c. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
- d. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.

- e. An exposure to derivatives can also limit the profits from a genuine investment transaction.
- f. 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.
- g. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

j. Risk associated with investment in Securitized debt:

The Scheme shall not invest in Securitized Debt.

k. Risk associated with Securities Lending:

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. If the scheme undertakes stock lending under the regulations, it may be exposed to the risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

B. Risk Control strategies:

The scheme aims to track the underlying Index as closely as possible before expenses. The index is tracked on a regular basis and changes to the constituents or their weights, if any, are replicated in the underlying portfolio with the purpose of minimizing tracking error.

Investments in equity and money market securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification 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.

(ii)The AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

For risk control, the following may be noted:

Liquidity risks:

The stocks selected under the underlying index by applying liquidity as one of the criterion and hence the portfolio of the Scheme is reasonably liquid. The index is rebalanced based on

certain criteria after which certain illiquid stocks are replaced by more liquid stocks. The fund manager makes the changes to the portfolio accordingly. Therefore, liquidity issues in the scheme are not envisaged.

Volatility risks:

ETF being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus there is no additional element of volatility or stock concentration on account of fund manager decisions. The fund manager would endeavor to keep cash levels at the minimal to control tracking error.

C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

As per Circular number SEBI/IMD/CIR NO 10/22701/03 dated December 12, 2003, the above guidelines are not applicable for Exchange Traded Funds. As SBI-ETF BSE 100 is an exchange traded fund, the same is not applicable.

D. SPECIAL CONSIDERATIONS

1. Requirement of Demat account for investing in the scheme:

The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP's) name, DP ID Number and the beneficiary account number of the applicant.

2. The Performance of S&P BSE 100 Index will have a direct bearing on the performance of the Scheme. In the event the S&P BSE 100 Index is dissolved or is withdrawn by AIPL, the Trustee reserves a right to modify the Scheme so as to track a different and suitable index and the procedure stipulated in the Regulations shall be complied with.
3. The S&P BSE 100 Index (the Index) is published by Asia Index Private limited (AIPL) which is a joint venture among affiliates of S&P Dow Jones Indices LLC (SPDJI) and BSE Limited (BSE) and has been licensed for use by SBI Funds Management Pvt. Ltd. (SBIFMPL) (Licensee). Standard & Poor's and S&P are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). BSE and SENSEX are registered trademark of BSE. The trademarks have been licensed to AIPL and have been sublicensed for use for certain purposes by Licensee. Licensee's Scheme SBI-ETF BSE 100 (the Scheme) is not sponsored, endorsed, sold or promoted by AIPL, SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or BSE. None of AIPL, S&P Dow Jones Indices or BSE makes any representations or warranty, express or implied, to the owners of the Scheme or any member of the public regarding the advisability of investing in securities generally or in the Scheme particularly or the ability of the Index to track general market performance. AIPL's, S&P Dow Jones Indices' and BSE's only relationship to Licensee with respect to the Index is the licensing of the Index and certain trademarks, service marks and / or trade names of AIPL's, S&P Dow Jones Indices, BSE and/or their licensors. The S&P BSE 100 Index is determined, composed and calculated by AIPL or its agent without regard to Licensee or the Scheme. None of AIPL, S&P Dow Jones Indices or BSE are responsible for and have not participated in the determination of the prices, and amount of the Scheme or the timing of the issuance or sale of the Scheme or in the determination or calculation of the equation by which the Scheme is to be converted into cash, surrendered or redeemed, as the case may be. AIPL, S&P Dow Jones Indices and BSE have no obligation or liability in connection with the administration, marketing or trading

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4. 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 may be wound up after repaying the amount due to the Unit holders:

- (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 a notice 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.

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

5. In accordance with SEBI vide circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016, the provisions of restriction on redemption (including switch out) in Mutual Funds 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:

i. No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.

ii. 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.

6. 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.
7. 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.
8. 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
9. The Mutual Fund is not assuring any returns nor is it assuring that it will make periodic distributions. All dividend distributions are subject to the investment performance of the scheme, availability of distributable profits and computed in accordance with SEBI (MF) Regulations.
10. 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.

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

Apart from this, SBI Funds Management Private 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 Private Limited is also acting as Investment Manager of SBI Alternative Equity Fund which is registered with SEBI vide SEBI Registration number: IN/AIF3/15-16/0177, as a category III Alternative Investment Fund under SEBI (Alternative Investment Funds) Regulations, 2012.

SBI Funds Management Private 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.

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

12. Investors should study the SID and the SAI 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

Asset Management Company (AMC)/ Investment Manager/SBIFMPL

: SBI Funds Management Private Limited ('SBIFMPL'), 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.

Authorised Participant (AP): Authorised Participant means the Member of the stock exchange where the units of the scheme are listed or their nominated entities/persons who are appointed by the AMC/Fund to give two way quotes on the stock exchanges and to act as Authorized Participant on entering into a participant agreement with the AMC.

Applicable NAV

: (i) **For Authorised Participants / Large Investors only :**

A. Subscription (Purchase)

The number of Units of the Schemes that Investors can create in exchange of the Portfolio Deposit and Cash Component is on the basis of creation unit size of the Schemes. Units of the Schemes in less than Creation Unit size cannot be purchased directly with the Fund.

The Fund may allow cash (through RTGS/transfer/Cheque) Purchases of Units of the Schemes in Creation Unit size by Large Investors/Authorised Participants. Purchase request for Creation Unit shall be made by such Investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio Securities on behalf of the Investor. The Portfolio Deposit and Cash Component will be exchanged for the Units of the relevant Scheme in Creation Unit size.

B. Redemption (Sale)

The Fund may allow cash Redemption of the Units of the Schemes in Creation Unit size by Large Investors/Authorized Participants. Such Investors shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting necessary charges/costs, will be remitted to the Investor.

(ii) For others (except Authorised Participants / Large Investors):

Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for purchase or redemption/switch is received at the OPAT of SBI MF and is considered accepted on that day. An application is considered accepted on that day, subject to it being complete in all respects and received prior to the cut-off time on that Business Day.

BSE : BSE Limited

Business Day : A day other than

(i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the BSE Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing (v) a day which is a public and /or bank holiday at OPAT of 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. All applications received on these Non Business Days will be processed on the next Business Day

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

Cash Component : Cash component represents the difference between the applicable net asset value of a creation unit and the market value of the Portfolio deposit. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses for creating units. The cash component will vary from time to time and will be decided and announced by the AMC.

Creation Unit : Creation Unit is fixed number of units of the Scheme, which is exchanged for a basket of shares underlying the Index called the Portfolio Deposit and a Cash Component. For redemption of units it is vice versa i.e. fixed number of units of the Scheme and cash component are exchanged for Portfolio Deposit. The AMC/Trustee reserves right to change the Creation Unit size from time to time.

Creation Date : The date on which SBI-ETF BSE 100 units are created.

**Cut Off timing for subscription/
redemptions / switches with
mutual fund**

: The Cut-off time for receipt of valid application for Subscriptions and Redemptions is 3.00 p.m. However, for Authorised Participants / Large Investors, as the Scheme is an Exchange Traded Fund, the Subscriptions and Redemptions of Units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective Business Day. The Fund

may also allow Cash (through RTGS/transfer/cheque) subscription /redemption in creation unit size by Authorised Participants/ Large Investors.

- Date of Application** : The date of receipt of a valid application complete in all respects for issue or repurchase (depending upon the context) of Units of the scheme by SBIFMPL Registered Office/ OPAT of SBI MF, SBIFMPL overseas point of acceptance or the designated centers of the Registrar.
- Derivatives** : Derivatives are financial contracts of pre-determined fixed duration like stock futures/options and index futures and options whose values are derived from the value of an underlying primary financial instrument such as: interest rates, exchange rates, commodities, and equities.
- Equity & Equity related Instruments** : Equity and Equity Related Instruments include stocks and shares of companies, foreign currency convertible bonds, derivative instruments like stock future/options and index futures and options, warrants, convertible preference shares.
- Depository** : Depository means a body corporate as defined in the Depositories Act, 1996 (22 of 1996) and includes National Securities Depository Ltd (NSDL) and Central Depository Services Ltd (CDSL).
- Entry Load** : Entry Load means a one-time charge that the investor pays at the time of entry into the scheme(s). In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund. There will be no entry load charged for investments in the Scheme.
- Exit Load** : A charge paid by the investor at the time of exit from the scheme.
- Exchange Traded Fund/ ETF** : A fund whose units are listed on an exchange and can be bought/sold at prices quoted on the exchange or in creation unit size by handing over/receiving the portfolio deposit and the cash component at the applicable NAV.
- FII** : Foreign Institutional Investors, registered with SEBI under Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.
- Foreign Portfolio Investor or FPI**: FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.
- Investment Management Agreement (IMA)** : The restated and amended IMA dated December 29, 2004 entered into between SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Funds Management Pvt. Ltd. as amended from time to time.

- Large Investors (LI)** : For the purpose of Purchase and Redemption of units under SBI–ETF BSE 100, Large Investors would mean investors who deal in creation unit size, other than Authorised Participants.
- 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 attainment of 18 years of age by the Unit Holder.
- 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 exit load (if any) from the NAV and Sale Price is calculated by adding entry load (if any) to the NAV.
- Net Asset Value / NAV** : Net Asset Value of the Units of the Scheme calculated in the manner provided in this SID or SAI or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
- 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.
- Portfolio deposit** : Portfolio Deposit consists of pre-defined basket of securities that represent the underlying index and announced by AMC from time to time.
- Statement of Additional Information (SAI)** : Contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information.
- Scheme Information Document /the Scheme** : This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing / the terms of offering Units of the SBI–ETF BSE 100 of SBI Mutual Fund for subscription as per the terms contained herein. Any modifications to the Scheme Information Document (SID) will be made by way of an addendum which will be attached to the Scheme Information Document (SID). On issuance and attachment of addendum, the Scheme Information Document (SID) will be deemed to be an updated Scheme Information Document (SID).
- Official Points of Acceptance** : means SBIFMPL Registered Office/ SBIFMPL branches, website of the Mutual Fund i.e. www.sbimf.com, SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
- Purchase Price** : The price at which the Units can be purchased and calculated in the manner provided in this Scheme Information Document (SID).

- RBI** : Reserve Bank of India, established under Reserve Bank of India Act, 1934.
- Redemption /Repurchase Price** : The price at which the Units can be redeemed and calculated in the manner provided in this Scheme Information Document (SID).
- Registrars** : The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. M/s Computer Age Management Services (Pvt.) Ltd. (SEBI Registration Number: INR 000002813). (Computer Age Management Services Pvt. Ltd. Rayala Towers, 158, Anna Salai, Chennai 600002, Tamil Nadu (Registered Office: New No. 10, old no. 178, M.G. R. Salai, Nungambakkam, Chennai – 600034), as Registrars and Transfer Agents to the Scheme.
- 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.
- 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 Mutual Fund vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund.
- SEBI** : Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
- SEBI Regulations or 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].
- The Custodian** : The custodian to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. SBI-SG Global Securities Services Pvt. Ltd. (SEBI Registration Number: IN/CUS/022) having Registered Office at 12th Floor, State Bank Bhavan, Madame Cama Road, Mumbai – 400021 and Corporate Office at Jeevan Seva, Annexe Building, Ground Floor, S. V. Road, Santacruz (West), Mumbai – 400054.
- 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 Units of the Scheme as per the terms contained in this Scheme Information Document (SID).

- Tracking Error** : The extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the Underlying Index on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the Scheme, dividend payouts if any, all cash not invested at all times as it may keep a portion of funds in cash to meet redemption, purchase price different from the closing price of securities on the day of rebalance of Index, etc.
- Transaction Handling Charges** : Transaction handling charges include brokerage, depository participant charges, uploading charges and such other charges that the Mutual Fund may have to incur in the course of accepting the Portfolio Deposit or for giving a portfolio of securities as consideration for a redemption request. Such transaction handling charges shall be recoverable from the transacting Authorised Participant or Large Investor.
- Underlying Index** : S&P BSE 100 Index
- Unit Holder** : Any eligible applicant who has been allotted and holds a valid Unit in his/her/its name.
- Unit** : One undivided unit issued under the scheme by SBI Mutual Fund.
- 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 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 Private Limited

Signature : Sd/-

Name : **Ashwani Bhatia**
Managing Director & CEO

Date: April 24, 2019

Place: Mumbai.

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME - An Open Ended Exchange Traded Scheme tracking S&P BSE 100 index.

B. INVESTMENT OBJECTIVE OF THE SCHEME

The investment objective of the scheme is to provide returns that closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.

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

C. SCHEME ASSET ALLOCATION

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Securities covered by the S&P BSE 100 Index	95	100	Medium to High
Money Market Instrument including Triparty repo and Units of liquid mutual funds	0	5	Low

The exposure of Scheme in derivative instruments shall be restricted to 10% of the net assets of the Scheme for hedging & portfolio rebalancing. The cumulative gross exposure through Equity and Equity related instrument, Money Market Instruments including triparty repo, units of Liquid mutual funds and derivatives (gross notional exposure) shall not exceed 100%.

The scheme will not make any investment in ADR/ GDR/ Foreign Securities/ Securitised Debt.

The Scheme shall not invest in repo in corporate debt.

The Scheme shall not engage in short selling

The Scheme shall not invest in unrated debt instrument.

The Scheme, in general, will hold all the securities that comprise of underline Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

If the investments fall outside the asset allocation range given above, the portfolio of the scheme will be rebalanced within a period of one week. The funds raised under the scheme shall be invested only in securities as permitted by SEBI (Mutual Funds) Regulations, 1996.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

The Scheme will invest in securities which are constituents of S&P BSE 100 Index & Money Market instruments including units of Liquid Mutual Funds.

E. INVESTMENT STRATEGIES

The Scheme will track S&P BSE 100 Index and will use a “passive” or indexing approach to endeavour to achieve scheme’s investment objective. Unlike other funds, the scheme will not try to “beat” the market it track and do not seek temporary defensive positions when market decline or appear over valued. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark.

Since the scheme is an exchange traded fund, the Scheme will only invest in securities constituting the underlying index. However, due to corporate action in companies comprising of the index, the scheme may be allocated/allotted securities which are not part of the index. The scheme may hold upto 5% of their total assets in stocks not included in the corresponding Underlying Index. For example, the AMC may invest in stocks not included in the relevant Underlying Index in order to reflect various corporate actions (such as mergers) and other changes in the relevant Underlying Index (such as reconstitutions, additions, deletions and these holdings will be in anticipation and in the direction of impending changes in the underlying index). These investments which fall outside the underlying index due to corporate action shall be rebalanced within a period of one week.

F. Exchange Traded Fund (ETF)

ETFs are innovative products that provide exposure to an index or a basket of securities that trade on the exchange like a single stock. ETFs have a number of advantages over traditional open-ended index funds as they can be bought and sold on the exchange at prices that are usually close to the actual intra-day NAV of the Scheme. ETFs are an innovation to traditional mutual funds as ETFs provide investors a fund that closely tracks the performance of an index with the ability to buy/sell on an intra-day basis. Unlike listed close ended funds, which trade at substantial premiums or more frequently at discounts to NAV, ETFs are structured in a manner which allows to create new units and redeem outstanding units directly with the fund, thereby ensuring that ETFs trade close to their actual NAVs.

ETFs are usually passively managed funds wherein subscription/redemption of units work on the concept of exchange with underlying securities. In other words, large investors/institutions can purchase units by depositing the underlying securities with the mutual fund/AMC and can redeem by receiving the underlying shares in exchange of units. Units can also be bought and sold directly on the exchange.

ETFs have all the benefits of indexing such as diversification, low cost and transparency. As ETFs are listed on the exchange, costs of distribution are much lower and the reach is wider. These savings in cost are passed on to the investors in the form of lower costs. Furthermore, exchange traded mechanism helps reduce minimal collection, disbursement and other processing charges. The structure of ETFs is such that it protects long-term investors from inflows and outflows of short-term investor. This is because the fund does not bear extra transaction cost when buying/selling due to frequent subscriptions and redemptions.

Tracking Error of ETFs is likely to be low as compared to a normal index fund. Due to the Creation/Redemption of units through the in-kind mechanism the mutual fund can keep lesser funds in cash. Also, time lag between buying/selling units and the underlying shares is much lower.

ETFs are highly flexible and can be used as a tool for gaining instant exposure to the equity markets, equitising cash or for arbitraging between the cash and futures market.

Benefits of ETFs

- a. Can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
- b. Can be bought / sold anytime during market hours at prices that are expected to be close to actual NAV of the Scheme. Thus, investor invests at real-time prices as opposed to end of day prices.
- c. No separate form filling for buying / selling units. It is just a phone call to your broker or a click on the net.
- d. Ability to put limit orders.
- e. Minimum investment for an ETF is one unit.
- f. Protects long-term investors from the inflows and outflows of short-term investors.
- g. Flexible as it can be used as a tool for gaining instant exposure to the equity markets, equitising cash, for arbitraging between the cash and futures market.
- h. Helps in increasing liquidity of underlying cash market.
- i. Aids low cost arbitrage between futures and cash market.
- j. An investor can get a consolidated view of his investments without adding too many different account statements as the units issued would be in demat form.

Risks of ETFs

- a. **Absence of Prior Active Market:** Although the units of ETFs are listed on the Stock Exchange for trading, there can be no assurance that an active secondary market will develop or be maintained.
- b. **Lack of Market Liquidity:** Trading in units of ETFs on the Stock Exchange on which it is listed may be halted because of market conditions or for reasons that, in the view of the concerned Stock Exchange or Market Regulator, trading in the ETF Units is inadvisable. In addition, trading in the units of ETFs is subject to trading halts caused by extraordinary market volatility pursuant to 'circuit filter' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the units of ETFs will continue to be met or will remain unchanged.
- c. **Units of Exchange Traded Funds May Trade at Prices Other than NAV:** Units of ETFs may trade above or below their NAV. The NAV of Units of ETFs may fluctuate with changes in the market value of a Scheme's holdings. The trading prices of units of ETF will fluctuate in accordance with changes in their NAVs as well as market supply and demand. However, given that ETFs can be created/ redeemed in Creation Units, directly with the fund, large discounts or premiums to the NAVs will not sustain due to arbitrage possibility available.

G. ABOUT THE INDEX:

S&P BSE 100 Index, a rule based broad Index is designed to measure the performance of the top 100 largest and most liquid Indian Companies within the S&P BSE LargeMidcap in India that are listed at BSE Ltd. based on size and liquidity. The index is calculated in Indian Rupees. The S&P BSE 100 index is comprised of stocks that represents large and investible companies across all key sectors of the Indian economy. S&P BSE 100 index covers approximately two-third of the market cap of the listed universe at BSE Ltd. This Index has 1983-84 as the base year and was launched in 1989. S&P BSE 100 today is widely reported in both domestic and international markets through print as well as electronic media. It is scientifically designed and is based on globally accepted construction and review methodology. S&P BSE 100 is being calculated on a free-float market capitalization methodology. The "free-float market capitalization-weighted" methodology is a widely followed index construction methodology on which majority of global equity indices are based. The index is reviewed semi-annually for screening and rebalancing.

H. TRADING IN DERIVATIVES

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

SEBI has also vide circular DNP/Cir-29/2005 dated 14th September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Institutional Investors (FII). 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/DNP/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 $1000 \times (150 - 100) = \text{Rs } 50000$
- b. Loss on future is $1000 \times (101 - 150) = \text{Rs } - 49000$
- c. Then gain realized is $50\,000 - 49\,000 = \text{Rs } 1000$

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 $1000 \times (50 - 100) = \text{Rs } - 50000$
- b. Gain on future is $1000 \times (101 - 50) = \text{Rs } 51000$

Then gain realized is $51000 - 50000 = \text{Rs } 1000$

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 $(101 - 149) \times 1000 = \text{Rs } - 48\,000$
2. Sell the stock at Rs 150 : gain realized : $(150 - 100) \times 1000 = \text{Rs } 50\,000$
3. Net gain is $50\,000 - 48\,000 = \text{Rs } 2\,000$

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 $1000 \times (151 - 150) = \text{Rs } 1000$ 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.

Debt Derivatives

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

Interest Rate Swaps

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

Forward Rate Agreement (FRA)

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

i) Advantages of Derivatives

The volatility in Indian debt markets has increased over last few months. Derivatives provide unique flexibility to the Scheme to hedge part of their portfolio. Some of the advantages of specific derivatives are as under:

ii) Interest Rate Swaps and Forward rate Agreements

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

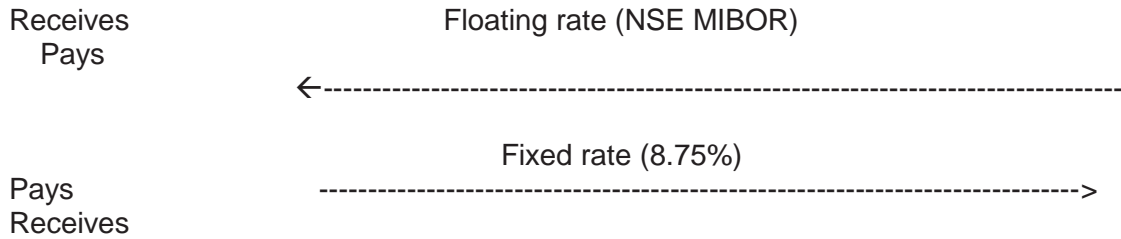
v. Illustration: Interest Rate Swap (IRS)

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

The deal will be as under:

Counterparty Bank
Fund

Mutual



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

(R. in Crore)

	Principal	NSE MIBOR	Interest	Amount	
Day 1		10.0000	8.10%	.0022192	10.002219 18
Day 2		10.00222	8.20%	.0022466	10.004465 75
Day 3		10.00447	8.30%	.002274	10.006739 73
Day 4 (for 2 days)	Saturday	10.00674	8.15%	.0044658	10.011205 48
Day 5	Sunday		Holiday		
Day 6		10.01121	8.40%	.0023014	10.013506 85
Day 7		10.01351	8.50%	.0023288	10.015835 62
Floating Interest Payable					.01583561 64
Fixed Interest Receivable					.01678082 19
Net Receivable for Mutual Fund receiving fixed					.00094520 55

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

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

Risk factors Interest rate swaps strategy:

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

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

Further the exposure limits for trading in derivatives by Mutual Funds specified by SEBI vide its Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010 are as follows:

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
2. Mutual Funds shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 3.
 - c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
6. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
7. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 3.
8. Definition of Exposure in case of Derivative Positions
9. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts

Option bought	Option Premium Paid * Lot Size * Number of Contracts
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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 Manger, 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.

I. 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 Exchange Traded Scheme tracking S&P BSE 100 index

(ii) **Investment Objective** :- The primary objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.

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

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 is as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Securities covered by the S&P BSE 100 Index	95	100	Medium to High
Money Market Instrument including triparty repo and Units of liquid mutual funds	0	5	Low

(iii) **Terms of Issue**

Provisions in respect of Liquidity, Aggregate fees and expenses as indicated in this Scheme Information document.

(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 30 days to exit at the prevailing Net Asset Value without any exit load.

J. BENCHMARK OF THE SCHEME

S&P BSE 100 index.

The same has been chosen as this Scheme, primarily invests in securities which are constituents of S&P BSE 100 Index. Thus, 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.

K. FUND MANAGER OF THE SCHEME

Name of the Fund Manager, Age & tenure of managing the scheme	Educational Qualifications	Experience
<p>Mr. Raviprakash Sharma Age – 41 Years</p> <p>Tenure of managing the scheme : 4.1 years and managing since March 20, 2015</p>	<p>B. Com, C.A., CFA Charter Holder (CFA Institute, USA)</p>	<p>Mr. Sharma has over 20 years of experience in Indian capital markets in various capacities including Portfolio Management and Dealing in equity shares on behalf of clients. Past Experiences:</p> <ul style="list-style-type: none"> • From April 2007 to Jan 2011- as Sr. Manager - Portfolio Management Services with HDFC Asset Management Co. Ltd. • From July 2006 to April 2007 - as financial advisor with Citigroup Wealth Advisors India Pvt. Ltd. • From Dec 2004 – July 2006 – as AVP - Non-Discretionary PMS with Kotak Securities Ltd. • From Nov 2003 to Nov 2004- as AVP - Fixed Income Group with Times Investors Services Pvt. Ltd., Mumbai. • From Nov 1999 to Nov 2003 as Manager - Fixed Income Group with Birla Sun Life Securities Ltd.

Name of the Fund Manager, Age & tenure of managing the scheme	Educational Qualifications	Experience
		Presently, he is Chief dealer - Equities as well as Fund Manager of SBI-ETF Gold, SBI Nifty Index Fund, SBI-ETF SENSEX, SBI Gold Fund, SBI-ETF Nifty Bank, SBI-ETF BSE 100, SBI-ETF Nifty Next 50, SBI-ETF Nifty 50, SBI-ETF SENSEX NEXT 50, SBI-ETF Quality & SBI Equity Minimum Variance Fund.

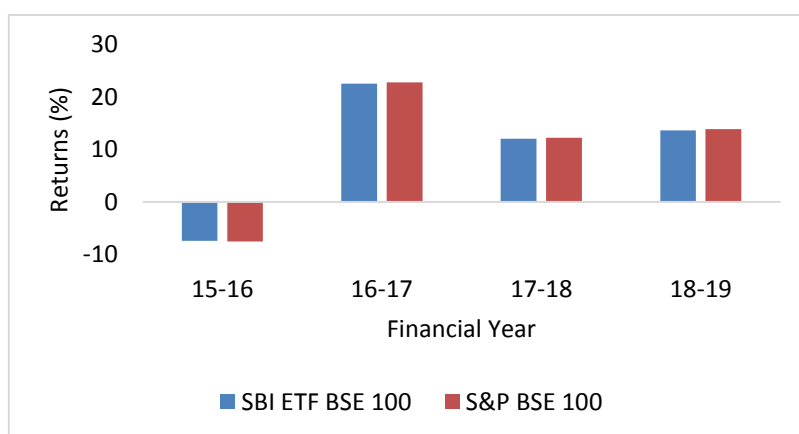
L. PORTFOLIO TURNOVER

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, 2019: 1.63

M. PAST PERFORMANCE OF THE SCHEME

a) The Financial Year wise performance:



b) Performance of the scheme (As on March 29, 2019)

Scheme Name	1 year	3 years	Since Inception
SBI-ETF BSE 100	13.6649	15.9941	9.2472

Benchmark: - S&P BSE 100 (TRI)	13.8592	16.2103	9.4018
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N. Schemes Portfolio Holdings (Top 10 Holdings) as on March 29, 2019:

i. Top 10 Holdings:

Issuer	% of Net Assets
HDFC BANK LTD.	9.28
RELIANCE INDUSTRIES LTD.	8.22
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	6.30
INFOSYS LTD.	5.27
ICICI BANK LTD.	4.77
ITC LTD.	4.72
TATA CONSULTANCY SERVICES LTD.	3.93
LARSEN & TOUBRO LTD.	3.15
KOTAK MAHINDRA BANK LTD.	2.94
AXIS BANK LTD.	2.56

ii. Fund Allocation towards various Sectors as on March 29, 2019:

Sector Name	% of Net Assets
FINANCIAL SERVICES	36.00
ENERGY	13.63
CONSUMER GOODS	12.80
IT	11.94
AUTOMOBILE	6.98
PHARMA	4.27
CONSTRUCTION	3.32
METALS	3.24
CEMENT & CEMENT PRODUCTS	2.33
TELECOM	1.42
INDUSTRIAL MANUFACTURING	0.94
SERVICES	0.82
FERTILISERS & PESTICIDES	0.65
CHEMICALS	0.55

MEDIA AND ENTERTAINMENT	0.46
TEXTILES	0.30
HEALTHCARE SERVICES	0.21

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

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

O. INVESTMENT RESTRICTIONS

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

- a. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if, -
 - (i) such transfers are done at the prevailing market price for quoted instruments on spot basis. explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions,
 - (ii) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- b. 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 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.
- c. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities. The Scheme may engage in Securities lending and the borrowing done shall be within the framework specified by the Board.

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.

- d. The scheme shall not engage in in short selling of securities or carry forward transactions.
- e. The mutual fund under all its schemes will not own more than ten per cent 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.

- f. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.

- g. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board.
- h. The scheme shall not make any investment in;
 - i. any unlisted security of an associate or group company of the sponsor; or
 - ii. any security issued by way of private placement by an associate or group company of the sponsor; or
 - iii. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- i. The scheme shall not make any investment in any Fund of Funds scheme.
- j. The Scheme will not invest in securitized debt.
- k. No loan would be made by the Scheme.
- l. The Scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.
- m. The Scheme shall not invest more than 5 per cent of its NAV in the equity shares or equity related instruments of any unlisted company.

P. 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 Institutional 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 April 08, 2019:

Instruments	Indicative yield range
Overnight rates	5.75%-5.85%
90 day Commercial Paper	7.20%-7.30%
91-day T-bill	6.18%-6.19%
1 year G-Sec	6.32%-6.37%
5 year G – Sec	7.05%-7.10%
10 year G-Sec	7.38%-7.40%
1 year AAA Bond	7.65%-7.70%
5 year AAA Bond	7.70%-7.80%

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.

Q. INVESTMENTS OF AMC IN THE SCHEME

The AMC may invest in the scheme, during the New Fund Offer, such amount, as they deem appropriate. 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."

R. 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."

S. 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-lending activity under the scheme, in order to augment its income. Stocklending 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, if 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 counter party.

T. 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 Mangers. 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.

U. HOW THE SCHEME IS DIFFERENT FROM OTHER EXISTING SCHEMES OF SBI MUTUAL FUND

SBI-ETF BSE 100 is a passive exchange traded fund. The Scheme takes no active calls and manages the fund by tracking the underlying index. The passive strategy differs the schemes from all other actively managed schemes offered by SBI Mutual Fund. Following are the details of other passively managed ETFs of SBI Mutual Fund. Following are the details of other passive managed ETFs of SBI Mutual Fund:

Scheme Name	Investment objectives / strategies	Underlying Index	AUM as on March 31, 2019 (Rs. in crores)	Folio as on March 31, 2019
SBI-ETF Gold	The investment objective of the fund is to seek to provide returns that closely correspond to returns provided by price of gold through investment in physical Gold. However, the performance of the scheme may differ from that of the underlying asset due to tracking	The Price of Gold. The price here refers to, the morning fixing (AM) of Gold by	612.59	35168

Scheme Name	Investment objectives / strategies	Underlying Index	AUM as on March 31, 2019 (Rs. in crores)	Folio as on March 31, 2019
	error.	London Bullion		
SBI-ETF SENSEX	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the S&P BSE Sensex by holding S&P BSE Sensex stocks in same proportion. However, the performance of Scheme may differ from that of the underlying index due to tracking error.	S&P BSE SENSEX	16528.44	1847
SBI-ETF Nifty Bank	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	Nifty Bank Index	1562.10	2552
SBI-ETF Nifty Next 50	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	Nifty Next 50 Index	49.78	2234
SBI-ETF BSE 100	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	S&P BSE 100 index	1.64	404
SBI-ETF Nifty 50	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	Nifty 50 Index	51779.36	4845
SBI-ETF 10 Year Gilt	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	Nifty 10 yr Benchmark G-Sec Index	0.66	97
SBI - ETF SENSEX NEXT 50	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	S & P BSE SENSEX Next 50 Index	2.60	599
SBI-ETF Quality	The investment objective of the scheme is to provide returns that	Nifty 200 Quality 30	16.66	1044

Scheme Name	Investment objectives / strategies	Underlying Index	AUM as on March 31, 2019 (Rs. in crores)	Folio as on March 31, 2019
	closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	Index		

III. UNITS AND OFFER

A. NEW FUND OFFER (NFO)

This section does not apply to the schemes, as the ongoing offer of the Schemes has commenced after the NFO period, and the units are available for continuous subscription and redemption.

New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opened on: March 02, 2015 NFO closed on: March 16, 2015
New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	The units were offered at a face value of Rs. 10/- each and issued at a premium equivalent to the difference between face value and allotment price. In the beginning each unit has approximately equal to 1/100th of the value of the underlying index and based on the investment of the proceeds of the NFO.
Minimum Amount for Application in the NFO	This is not a new fund offer.
Minimum Target amount	This is not a new fund offer.
Maximum Amount to be raised	Not Applicable
Plans / Options offered	Not available
Dividend Policy	Please refer to the Ongoing Offer details.
Dematerialization	Please refer to the Ongoing Offer details.
Allotment	Please refer to the Ongoing Offer details.
Account Statements	Please refer to the Ongoing Offer details.
Refund	Please refer to the Ongoing Offer details.
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.	Please refer to the Ongoing Offer details.
Where can you submit the filled up applications	Please refer to the Ongoing Offer details.
How to Apply	Please refer to the Ongoing Offer details.
Listing	The Scheme is listed on BSE.
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 Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Not Applicable
Additional mode of payment through Applications Supported by Blocked Amount (referred to as "ASBA") in Mutual Funds	Not Applicable

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for subscription/redemptions after the closure of the NFO period.</p>	<p>The Scheme has been opened for ongoing subscription/redemption of Units from the date of listing. However, as the units are listed on stock exchange (s), all categories of investors may buy or sell units through respective stock exchange. On Ongoing basis, only Authorized Participants / and Large Investors can sell / purchase directly with Mutual Fund.</p>
<p>Ongoing price for subscription (purchase)</p>	<p>On the Exchange: The units of the Scheme listed on the Capital Market Segment of the recognized Stock Exchanges in India i.e. on BSE. The trading will be as per the normal settlement cycle. The minimum number of Units that can be bought or sold on the exchange is 1 (one) unit and in multiples of 1 unit.</p> <p>Directly with the Fund: Ongoing purchases directly from the Mutual Fund would be restricted to Authorized Participants & large Investors provided the value of units to be purchased is in creation unit size. Authorised Participants/Large Investors may buy the units on any Business day of the scheme directly from the Mutual Fund by paying applicable transaction handling charges and cash component in cash and by depositing basket of securities comprising S&P BSE 100 index. Units may be allotted only after realization of cheque where the full consideration for creation unit is paid by cheque and at the value at which the underlying stocks for the creation unit is purchased against that purchase request.</p> <p>The number of Units of the Scheme that Investors can create in exchange of the Portfolio Deposit and Cash Component is on the basis of creation unit size of the Scheme. Units of the Scheme in less than Creation Unit size cannot be purchased directly with the Fund.</p> <p>The Fund may allow cash (through RTGS/Transfer/Cheque) Purchases of Units of the Scheme in Creation Unit size by Large Investors/Authorised Participants. Purchase request for Creation Unit shall be made by such Investors to the Fund/AMC where upon the Fund/ AMC will arrange to buy the underlying portfolio Securities on behalf of the Investor. The Portfolio Deposit and Cash Component will be exchanged for the Units of the Scheme in Creation Unit size.</p> <p>'Creation Unit' is fixed number of units of the Scheme, which is exchanged for a basket of shares underlying the Index called the Portfolio Deposit and a Cash Component. Creation unit size fixed for SBI-ETF BSE 100 is 2,00,000 units and in multiples thereof</p> <p>AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.</p> <p>Note :</p> <p>a) In addition to the NAV, any person transacting with the fund will have to reimburse charges pertaining to transaction - brokerage, STT, NSDL charges etc.</p>

	<p>b) Charges related to transactions as stated in point (a) payable by the investor is per creation request and will be as determined by the AMC at the time of transaction.</p> <p>c) The units are listed on BSE to provide liquidity through secondary market. All categories of Investors may purchase the units through secondary market on any trading day.</p> <p>d) The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote in the market.</p> <p>e) Switches are not allowed under the scheme</p> <p>Units of the Scheme in less than Creation Unit cannot be purchased directly with the Fund.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p>	<p>On the Exchange :</p> <p>The units of the Scheme listed on the Capital Market Segment of the recognized Stock Exchanges in India i.e. on BSE. The trading will be as per the normal settlement cycle. The minimum number of Units that can be bought or sold on the exchange is 1 (one) unit and in multiples of 1 unit.</p> <p>Directly with the Mutual Fund :</p> <p>The authorized participant/large investor can redeem the units of the Scheme directly with the Mutual Fund only in creation unit size in exchange of the Portfolio Deposit and Cash Component. The number of units of the Scheme that authorized participant/large investor can redeem is 2,00,000 units and in multiples thereafter.</p> <p>The Fund may allow cash Redemption of the Units of the Schemes in Creation Unit size by Large Investors/Authorized Participants. Such Investors shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting necessary charges/costs, will be remitted to the Investor.</p> <p>The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.</p> <p>Further, investor other than Authorized Participants and Large Investors can also directly approach AMC for redemption of units if:</p> <ol style="list-style-type: none"> Traded price of the ETF units is at a discount of more than 3% for continuous 30 days or Discount of bid price to applicable NAV over a period of 7 consecutive days is greater than 3% or No quotes available on exchange for 3 consecutive trading days or Total bid size on the exchange(s) is less than half of the creation units size daily, averaged over a period of 7 consecutive trading days. <p>The above instances shall be tracked by SBIFMPL on an ongoing</p>

	basis and incase if any of the abovementioned scenario arises the same shall be disclosed on the website of SBI MF i.e. www.sbimf.com
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<p>Procedure for subscribing / redeeming units directly with the fund</p>	<p>Units of the Schemes in less than Creation Unit cannot be Purchased directly with the Fund</p> <p>The Large Investor / Authorized Participant can subscribe/ redeem units of the Scheme directly with the Mutual Fund only in creation unit size as per the procedure given below.</p> <p>The number of units of the Scheme that investors can create in exchange of the Portfolio Deposit and Cash Component is 2,00,000 units and in multiples thereof. AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.</p> <p>The Portfolio Deposit and Cash Component are defined as follows: -</p> <p><u>Portfolio Deposit:</u> This is a pre-defined basket of securities that represent the Underlying Index and will be defined and announced by the Fund on daily basis and can change from time to time.</p> <p><u>Cash Component for Creating in Creation Unit Size:</u> The Cash Component represents the difference between the applicable net asset value of a Creation Unit and the market value of the Portfolio deposit. This difference will represent accrued dividends, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/DP, equalization of dividend and other incidental expenses for creating Units. In addition the Cash Component for creation will also include statutory levies, if any. The Cash Component for creation will vary from time to time and will be decided and announced by the AMC on its website and other data providers and media at large.</p> <p><u>Procedure for creation in Creation Unit size</u></p> <p>The requisite securities constituting the Portfolio Deposit have to be transferred by the Authorized Participant / Large Investors to the Fund's DP account while the Cash Component has to be paid to the Custodian/AMC. On confirmation of the same by the Custodian/AMC, the AMC will transfer the respective number of units of the Scheme into the investor's DP account.</p> <p>The Fund may allow cash (through RTGS/Transfer/Cheque) purchases / subscription of units of the Scheme in Creation Unit size by Large Investors/Authorised Participants. Purchase request for Creation Unit shall be made by such investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio securities on behalf of the investor. Investor needs to transfer cash to the custodian / AMC. On confirmation of the same by the Custodian / AMC, the AMC will transfer the respective number of units into the investors DP Account</p> <p><u>For redeeming units of the Scheme in creation unit size:</u></p> <p>The Units of the Schemes in less than Creation Unit cannot be redeemed with the Fund.</p>
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	<p>The Authorised Participant / Large Investor would transfer the requisite number of units of the Scheme equaling the creation unit to the Fund's designated DP account and Cash component to be paid to the AMC / Custodian. On confirmation of the same, the AMC will transfer the Portfolio Deposit to the investor's DP account and pay the Cash Component, if applicable.</p> <p>The Fund may allow cash redemption (through banks) of the units of the Scheme in Creation Unit Size by Large Investor/Authorised Participant. Redemption request shall be made by such investor to the Fund whereupon the Fund shall arrange to sell the underlying portfolio of securities on behalf of the investor. The requisite number ETF units equaling the Creation Unit has to be transfer to the Fund's DP account. On confirmation of the same by the AMC DP, the sale proceeds of portfolio securities, after adjusting necessary charges/costs and cash component will be remitted to the investor. The number of Units so redeemed will be subtracted from the unitholder's account balance (DP) and a statement to this effect will be issued to the unitholder by depository.</p> <p><u>Disclosure of Portfolio Deposit and Cash Component</u> The AMC shall disclose on its website i.e. www.sbimf.com the portfolio and Cash Component for creating and Redeeming Units in Creation Unit size for the Scheme on every business day, which would be applicable for creating and Redeeming Units in Creation Unit size for that Working Day only.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><u>Directly with the fund</u></p> <p>The cut off time for receipt of valid application for subscriptions and redemptions is 3.00 p.m. However, for Authorised Participants / Large Investors, as the Scheme is an Exchange Traded Scheme, the subscriptions and redemptions of units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective business day. The Fund may also allow Cash (through RTGS / Transfer / Cheque) subscription /redemption in creation unit size by large investors.</p> <p><u>On The Exchange</u></p> <p>An investor can buy/sell Units on a continuous basis on the BSE or any other stock exchange on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Therefore, the provisions of Cut-off timing for subscriptions/redemptions will not be applicable.</p>
<p>Dematerialization</p>	<p>a) The units of the Scheme will be available in the Dematerialized (electronic) mode. b) The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and beneficiary account number of the applicant with the DP.</p>

	<p>c) The units of the Scheme will be issued/ repurchased and traded compulsorily in dematerialized form.</p> <p>Applications without relevant details of his or her depository account are liable to be rejected.</p>
Minimum amount for purchase/ redemption:	<p>Directly with Fund:</p> <p>The number of units of the Scheme that investors can create/redeem in creation of unit size (i.e. 2,00,000 units and in multiples thereof) in exchange of Portfolio Deposit and Cash Component</p> <p>On the Exchange: 1 unit and in multiples thereof.</p>
Minimum balance to be maintained and consequences of non maintenance.	Not applicable
Special Products	Not available
Accounts Statements	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.</p> <p>As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.</p> <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statemet, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> • Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. • Consolidation of account statement shall be done on the basis of

	<p>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.</p> <ul style="list-style-type: none"> • If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. • In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.
Dividend Policy	<p>Dividend if any, declared under the scheme shall be subject to available surplus. All unit holders whose names appear in the Register of the Scheme as on the Record Date will be entitled to the dividend. Dividend declaration under the scheme is subject to the availability of distributable surplus and at the recommendation of the AMC, subject to approval of the trustees and no returns is assured under the scheme.</p>
Dividend	<ul style="list-style-type: none"> • The dividend warrants shall be dispatched to the Unit holders within 30 days of the date of declaration of the dividend. • The dividend proceeds will be paid by way of ECS / EFT / NEFT / RTGS / Direct credits / any other electronic manner by directly crediting the bank account linked to the demat account depending on the mode of receipt of dividend proceeds chosen by the Unit holder.
Redemption	<p>Redemption proceeds in the form of basket of securities included in the S&P BSE 100 index in the same proportion will be credited to the designated DP account of the Authorised Participant/Large Investor. Any fractions in the number of securities transferable to Authorised Participant/Large Investor will be rounded off to the lower integer and the value of the fractions will be added to the cash component payable. The cash component of the proceeds at the applicable NAV will be paid by way of cheque or direct credit as described in the next paragraph.</p> <p>Payment of proceeds in cash: AMC at its discretion may accept the request of Authorised Participant/Large Investor for payment of redemption proceeds in cash. If accepted, redemption proceeds will be paid by cheques, marked "Account Payee only" and drawn in the name of the sole holder/first-named holder (as determined by the records of the Registrar). The Bank Name and No., as specified in the Registrar's records, will be mentioned in the cheque, which will be payable at the city of the bank branch of the Unitholder. If the Unitholder resides in any other city, he will be paid by a Demand Draft payable at the city of his bank branch.</p> <p>Redemption cheques will generally be sent to the Unitholder's address, (or, if there is more than one joint holder, the address of the first-named holder) when the unit balance is confirmed with the</p>

	<p>records of the depository, not later than 10 (Ten) Business days from the date of redemption.</p> <p>Redemption proceeds may also be paid to the Unitholder in any other manner like through ECS, direct credit, RTGS, demand draft, etc as the AMC may decide, from time to time, for the smooth and the efficient functioning of the Scheme.</p> <p>Note: The mutual fund will rely on the address and the bank account details recorded in the depository system. Any changes to the address and bank account details can be made only through the depository system.</p> <p>Further, investor other than Authorized Participants and Large Investors can also directly approach AMC for redemption of units if:</p> <ol style="list-style-type: none"> a) Traded price of the ETF units is at a discount of more than 3% for continuous 30 days or b) Discount of bid price to applicable NAV over a period of 7 consecutive days is greater than 3% or c) No quotes available on exchange for 3 consecutive trading days or d) Total bid size on the exchange(s) is less than half of the creation units size daily, averaged over a period of 7 consecutive trading days. <p>The above instances shall be tracked by SBIFMPL on an ongoing basis and incase if any of the above mentioned scenario arises the same shall be disclosed on the website of SBI MF i.e. www.sbimf.com</p> <p>A valid applications received by Mutual Fund, upto 3 p.m. in the above senario's shall be processed. The redemption request shall be processed on the basis of the closing NAV of the day of receipt of application.</p> <p><u>Redemption by NRIs/FIIs/FPI</u></p> <p>Credit balances in the account of a NRIs/FIIs/FPI unit holder may be redeemed by such unit holder subject to any procedures laid down by the RBI.</p> <p>Payment to NRI/FII/FPI, unit holder will be subject to the relevant laws/guidelines of RBI as are applicable from time to time (subject to deduction of tax at source as applicable).</p> <p>The Fund will not be liable for any delays or for any loss on account of exchange fluctuations while converting the rupee amount in US Dollar or any other currency.</p> <p>Note: The mutual fund will rely on the NRI status and his account details as recorded in the depository system. Any changes to the same can be made only through the depository system.</p>
Role of Authorised Participant	The role of Authorised Participants is to offer liquidity of the units of the Scheme on the Stock Exchange where the Units are listed. AMC

	<p>will empanel at least two Authorised Participants Authorised Participants may offer to buy and sell quotes (bid and ask quotes) on the Exchanges such that buy and sell orders get executed in the market subject to price compatibility. Authorised Participants may for the purpose of creating liquidity subscribe or redeem the units of the Scheme directly with the Mutual Fund.</p> <p>Presently following authorized participant has been appointed by AMC:</p> <ol style="list-style-type: none"> 1) 5 Paisa Capital Limited 2) Ecap Securities Limited 3) Parwati Capital Market Private Limited 4) Nirshilp Commodities and Trading Private Limited <p>The AMC reserves right to appoint / remove any Authorised Participants.</p>
Bank A/c Details	<p>As per the directives issued by SEBI it is mandatory for an investor to declare his/her bank account number. To safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques, investors are requested to provide their bank details in the Application Form. The Bank Account details as mentioned with the Depository should be mentioned.</p> <p>If depository account details furnished in the application form are invalid or not confirmed in the depository system, the application may be rejected.</p>
Delay in payment of redemption / repurchase proceeds	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>
Purchase / Sale of the units of Scheme on the Exchange	<p>Buying / Selling of units of the Scheme on the Exchange is just like buying / selling any other normal listed security. If an investor has bought units, an investor has to pay the purchase amount to the broker / sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the exchange. If an investor has sold units, an investor has to deliver the units to the broker / sub-broker before the securities pay-in day of the settlement cycle on the exchange. The units (in the case of units bought) and the funds (in the case of units sold) are paid out to the broker on the payout day of the settlement cycle on the exchange. The trading member would pay the money or units to the investor in accordance with the time prescribed by the stock exchange regulation.</p> <p>If an investor has bought units, he/she should give standing instructions for 'Delivery-In' to his/her DP for accepting units in his/her beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her DP to his/her trading member. The trading member will transfer the units directly to his/her beneficiary account on receipt of the same from exchange's clearing corporation.</p> <p>An investor who has sold units should instruct his/her Depository Participant (DP) to give 'Delivery Out' instructions to transfer the units from his/her beneficiary account to the Pool Account of his/her trading member through whom he/she have sold the units. The details of the</p>

	<p>pool a/c of his/her trading member to which the units are to be transferred, unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.</p> <p>There can be difference between the trading price of the units at the stock exchange & NAV. Units may trade at premium or discount to NAV on the stock exchange. Since units can also be bought/ sold directly from the fund, it is expected that large premium or discount to the NAV of units of the Schemes will not sustain due to arbitrage opportunity available.</p>										
Rolling Settlement	<p>As per the SEBI's circular dated March 4, 2003, the rolling settlement on T+2 basis for all trades has commenced from April 1, 2003 onwards. The Pay-in and Pay-out of funds and the securities/units takes place within 2 working days after the trading date. The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below:</p> <p>Day Activity</p> <table border="1" data-bbox="523 936 1449 1216"> <tr> <td>T</td> <td>The day on which the transaction is executed by a trading member.</td> </tr> <tr> <td>T+1</td> <td>Confirmation of all trades including custodial trades by 11.00 a.m.</td> </tr> <tr> <td>T+1</td> <td>Processing and downloading of obligation files to brokers /custodians by 1.30 p.m.</td> </tr> <tr> <td>T+2</td> <td>Pay-in of funds and securities by 11.00 a.m.</td> </tr> <tr> <td>T+2</td> <td>Pay out of funds and securities by 1.30 p.m.</td> </tr> </table> <p>While calculating the days from the Trading day (Day T), weekend days (i.e. Saturday and Sundays) and bank holidays are not taken into consideration.</p>	T	The day on which the transaction is executed by a trading member.	T+1	Confirmation of all trades including custodial trades by 11.00 a.m.	T+1	Processing and downloading of obligation files to brokers /custodians by 1.30 p.m.	T+2	Pay-in of funds and securities by 11.00 a.m.	T+2	Pay out of funds and securities by 1.30 p.m.
T	The day on which the transaction is executed by a trading member.										
T+1	Confirmation of all trades including custodial trades by 11.00 a.m.										
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T+2	Pay-in of funds and securities by 11.00 a.m.										
T+2	Pay out of funds and securities by 1.30 p.m.										
Transaction handling charges	<p>Transaction handling charges include brokerage, depository participant charges, uploading charges and such other charges that the Mutual Fund may have to incur in the course of accepting the portfolio deposit or for giving a portfolio of securities as consideration for a redemption request. Such transaction handling charges shall be recoverable from the transacting authorized participant/large investor.</p>										
<p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>The following persons (subject, wherever relevant, to Purchase of Units being permitted under constitution and relevant state regulations) are eligible to subscribe to Units</p> <p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p>										

- 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 as 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 the applicable law.

- Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis;
- 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.
- Qualified Foreign investor
- Foreign Portfolio Investor registered with SEBI

Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major is required to provide prescribed document for changing the status in the Fund's records from 'Minor' to 'Major'. For details of the documentation pertaining to investment made on behalf of minor, please refer to Statement of Additional Information (SAI).

Notes :

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs)/ FPI, 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 Private Limited.

SBI Funds Management Private Limited in its capacity as an asset manager to the SBI Mutual Fund reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.

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

	<p>AMC / Trustee reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.</p>
<p>Cost of trading on the Stock Exchange</p>	<p>Investor will have to bear the cost of brokerage and other applicable statutory levies e.g. Securities Transaction Tax, etc. when the units are bought or sold on the stock exchange.</p>
<p>Suspension of Sale and Redemption of Units</p>	<p>The Trustee may decide to temporarily suspend determination of NAV of the Scheme and consequently sale and redemption of units, in any of the following events:</p> <ol style="list-style-type: none"> 1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme is not reasonable or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, external aggression, internal disturbances, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the Registrar. 7. If so directed by SEBI. <p>In the above eventualities mentioned above the time limits indicated above, for processing of requests for purchase and redemption of units will not be applicable. However, the suspension or restriction of redemption facility under the Scheme shall be made applicable only after the approval from Board of Directors of AMC and Trustee. Till the Regulations require, the approval from the Board of Directors of AMC and Trustee giving details of circumstances and justification for</p>

	the proposed action will also be informed to SEBI in advance.
Restrictions, if any, on the right to freely retain or dispose off units being offered	<p>As the units of the Scheme will be issued in demat (electronic) form, the units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p> <p>Right to Limit Fresh Subscription & Redemption In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable, the Trustees reserve the right to stop fresh subscription of units and also redeem the units on pro-rata basis to investors in order to reduce the size to a manageable level.</p> <p>The Trustees reserves the right at its sole discretion to withdraw/suspend the allotment/subscription of units in the Scheme temporarily or indefinitely, if it is viewed that increasing the size of the Scheme may prove detrimental to the Unit holders of the Scheme. An order to purchase the Units is not binding on and may be rejected by the AMC unless it has been confirmed in writing by the AMC and payment has been received for the same.</p> <p>Right to limit Redemption In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 the Trustee, in the general interest of the Unit holders of the Scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units, which can be redeemed on any Business Day depending on the total 'Saleable Underlying Stock' available with the Fund.</p>
Transaction Charges	<p>In accordance with the terms of the SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.</p> <p>Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. As per SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product</p> <p>Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (who have specifically "opted in" to receive the transaction charges) as under:</p> <p>(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.</p> <p>(ii) Investor other than First Time Mutual Fund Investor: Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and</p>

	<p>above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p>(iii) Transaction charges shall not be deducted for:</p> <p>(a) purchases /subscriptions for an amount less than Rs. 10,000/-;</p> <p>(b) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent) transactions carried out through the stock exchange mode.</p>
Facilitating transactions through Stock Exchange Mechanism	<p>In terms of SEBI Circular SEBI/IMD/CIR No.11/183204/ 2009 dated November 13, 2009, units of the Scheme can be transacted through all the registered stock brokers of the National Stock Exchange of India Limited and / or BSE Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly, such stock brokers shall be eligible to be considered as 'official points of acceptance' of SBI Mutual Fund.</p>
Appointment of Mf Utilities India Private Limited	<p>SBI Funds Management Private Limited (“the AMC”) has entered into an Agreement with MF Utilities India Private Limited (“MFUI”), a “Category II – Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>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.</p> <p>Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of SBI Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received 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.</p> <p>Investors are requested to note that, MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing</p>

	<p>the required services to investors / distributors through MFU. Investors are requested to visit the website of MFUI (www.mfuindia.com) to download the relevant forms.</p> <p>For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com.</p> <p>The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.</p>												
Aggregate Investment in the Scheme	<p>Aggregate investment in the Scheme by following category as on March 31, 2019:</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Aggregate investment (cost)</th> <th>Market value as on March 31, 2019</th> </tr> </thead> <tbody> <tr> <td>AMC's Board of Directors</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>Schemes Fund Manager</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>Other Key managerial personnel</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Category	Aggregate investment (cost)	Market value as on March 31, 2019	AMC's Board of Directors	Nil	Nil	Schemes Fund Manager	Nil	Nil	Other Key managerial personnel	Nil	Nil
Category	Aggregate investment (cost)	Market value as on March 31, 2019											
AMC's Board of Directors	Nil	Nil											
Schemes Fund Manager	Nil	Nil											
Other Key managerial personnel	Nil	Nil											

Example of how a creation unit size is created as on April 16, 2019:

Security Name	Quantity	Closing Market Price	Value of shares (in Rs)
Acc Ltd.	37	1,674.70	61,963.90
Adani Ports And Special Eco Zone Ltd.	347	387.60	1,34,497.20
Ambuja Cements Ltd.	324	228.10	73,904.40
Apollo Hospitals Enterprise Ltd.	40	1,271.75	50,870.00
Ashok Leyland Ltd.	633	95.70	60,578.10
Asian Paints Ltd.	199	1,432.30	2,85,027.70
Aurobindo Pharma Ltd.	124	777.50	96,410.00
Axis Bank Ltd.	780	763.20	5,95,296.00
Bajaj Auto Ltd.	60	3,034.10	1,82,046.00
Bajaj Finance Ltd.	104	3,022.55	3,14,345.20
Bajaj Finserv Ltd.	27	7,509.35	2,02,752.45
Bajaj Holdings & Investment Ltd.	25	3,308.15	82,703.75
Bank Of Baroda	420	130.30	54,726.00
Bharat Electronics Ltd.	368	95.00	34,960.00
Bharat Forge Ltd.	111	511.40	56,765.40
Bharat Heavy Electricals Ltd.	568	77.15	43,821.20
Bharat Petroleum Corporation Ltd.	344	358.80	1,23,427.20
Bharti Airtel Ltd.	582	347.45	2,02,215.90
Bharti Infratel Ltd.	375	308.85	1,15,818.75
Biocon Ltd.	93	622.35	57,878.55
Bosch Ltd.	4	18,010.65	72,042.60
Britannia Industries Ltd.	52	2,996.70	1,55,828.40
Cadila Healthcare Ltd.	113	340.75	38,504.75
Cipla Ltd.	224	566.10	1,26,806.40

Security Name	Quantity	Closing Market Price	Value of shares (in Rs)
Coal India Ltd.	602	250.10	1,50,560.20
Colgate Palmolive (India) Ltd.	59	1,215.45	71,711.55
Container Corporation Of India Ltd.	121	514.85	62,296.85
Crompton Greaves Consumer Electrical Ltd	182	234.35	42,651.70
Cummins India Ltd.	60	750.45	45,027.00
Dabur India Ltd.	249	406.60	1,01,243.40
Divi'S Laboratories Ltd.	56	1,740.95	97,493.20
Dif Ltd.	276	184.65	50,963.40
Dr. Reddy'S Laboratories Ltd.	53	2,791.70	1,47,960.10
Edelweiss Financial Services Ltd.	238	175.75	41,828.50
Eicher Motors Ltd.	6	21,320.70	1,27,924.20
Exide Industries Ltd.	202	226.10	45,672.20
Gail (India) Ltd.	388	353.40	1,37,119.20
Glenmark Pharmaceuticals Ltd.	66	644.40	42,530.40
Godrej Consumer Products Ltd.	167	674.45	1,12,633.15
Grasim Industries Ltd.	174	863.25	1,50,205.50
Havells India Ltd.	110	751.60	82,676.00
Hcl Technologies Ltd.	246	1,103.75	2,71,522.50
Hdfc Bank Ltd.	947	2,285.90	21,64,747.30
Hdfc Life Insurance Co. Ltd	142	405.15	57,531.30
Hero Motocorp Ltd.	57	2,701.40	1,53,979.80
Hindalco Industries Ltd.	643	212.00	1,36,316.00
Hindustan Petroleum Corporation Ltd.	329	257.15	84,602.35
Hindustan Unilever Ltd.	315	1,721.75	5,42,351.25
Housing Development Finance Corp Ltd.	758	2,013.60	15,26,308.80
Icici Bank Ltd.	2,829	392.75	11,11,089.75
Vodafone Idea Limited	2,662	17.00	45,254.00
Indiabulls Housing Finance Ltd.	146	834.65	1,21,858.90
Indian Oil Corporation Ltd.	942	154.30	1,45,350.60
Indusind Bank Ltd.	222	1,746.65	3,87,756.30
Infosys Ltd.	1,676	726.65	12,17,865.40
Itc Ltd.	3,760	305.05	11,46,988.00
Jsw Steel Ltd.	448	292.60	1,31,084.80
Kotak Mahindra Bank Ltd.	521	1,371.15	7,14,369.15
Larsen & Toubro Ltd.	537	1,357.85	7,29,165.45
Lic Housing Finance Ltd.	134	530.10	71,033.40
Lupin Ltd.	106	830.20	88,001.20
M&M Financial Services Ltd.	131	421.85	55,262.35
Mahindra & Mahindra Ltd.	411	682.25	2,80,404.75
Marico Ltd.	228	360.80	82,262.40
Maruti Suzuki India Ltd.	59	7,336.55	4,32,856.45
Motherson Sumi Systems Ltd.	529	154.45	81,704.05
Mrf Ltd.	1	58,039.75	58,039.75
Nestle India Ltd.	16	10,964.75	1,75,436.00

Security Name	Quantity	Closing Market Price	Value of shares (in Rs)
Nmdc Ltd.	377	104.70	39,471.90
Ntpc Ltd.	1,658	136.70	2,26,648.60
Oil & Natural Gas Corporation Ltd.	1,245	156.55	1,94,904.75
Page Industries Ltd	3	23,876.95	71,630.85
Petronet Lng Ltd.	331	238.30	78,877.30
Pidilite Industries Ltd.	68	1,299.15	88,342.20
Piramal Enterprises Ltd.	39	2,690.85	1,04,943.15
Power Grid Corporation Of India Ltd.	1,015	198.10	2,01,071.50
Punjab National Bank	470	93.80	44,086.00
Rec Ltd.	366	152.95	55,979.70
Reliance Industries Ltd.	1,425	1,339.75	19,09,143.75
Shree Cements Ltd.	4	19,379.10	77,516.40
Shriram Transport Finance Company Ltd.	64	1,221.80	78,195.20
Siemens Ltd.	39	1,186.95	46,291.05
State Bank Of India	1,653	315.65	5,21,769.45
Sun Pharmaceutical Industries Ltd.	476	458.45	2,18,222.20
Tata Chemicals Ltd.	78	610.05	47,583.90
Tata Consultancy Services Ltd.	463	2,110.05	9,76,953.15
Tata Global Beverages Ltd.	184	216.45	39,826.80
Tata Motors Ltd.	802	231.05	1,85,302.10
Tata Motors Ltd-A-Dvr	224	111.35	24,942.40
Tata Power Company Ltd.	799	71.35	57,008.65
Tata Steel Ltd.	338	552.00	1,86,576.00
Tech Mahindra Ltd.	275	796.45	2,19,023.75
The Federal Bank Ltd.	868	97.65	84,760.20
Titan Company Ltd.	184	1,090.25	2,00,606.00
Tvs Motor Company Ltd.	88	504.45	44,391.60
Ultratech Cement Ltd.	46	4,222.40	1,94,230.40
Upl Ltd.	161	929.75	1,49,689.75
Vedanta Ltd.	820	184.80	1,51,536.00
Wipro Ltd.	665	288.15	1,91,619.75
Yes Bank Ltd.	816	265.35	2,16,525.60
Zee Entertainment Enterprises Ltd.	246	415.70	1,02,262.20

The cash component is arrived in the following manner:

S&P BSE 100 last close As On: 15-04-2019	11873.620
Number of units comprising one Creation Unit (a)	2,00,000
NAV per unit (appx. 1/100th of S&P BSE 100 Index) (b)	121.4675
Value of 1 Creation Unit (a*b) = (c)	2,42,93,500
Value of Portfolio Deposit (pre defined basket of securities of the Underlying Index) (d)	2,37,76,760.65
Cash Component per basket (c-d)	5,16,739.35

C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>NAV of the Scheme would be computed and declared at the close of every Business Day. NAV can 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.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m.</p>
<p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>(i) Half Yearly disclosure of Un-Audited Financials:</p> <p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the Fund i.e. 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.</p> <p>(ii) Half Yearly disclosure of Scheme’s Portfolio:</p> <p>In terms of SEBI notification dated May 29, 2018 read with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018, on half year basis, (i.e. March 31 & September 30), the portfolio of the Scheme shall be disclosed as under:</p> <ol style="list-style-type: none"> 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. <p>The AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.</p>
<p>Monthly Disclosure of</p>	<p>The Fund shall disclose the scheme’s portfolio (alongwith the ISIN)</p>

Schemes' Portfolio Statement	in the prescribed format as on the last day of the month for all the Schemes of SBI Mutual Fund on its website i.e. www.sbimf.com and on the AMFI's website i.e. www.amfiindia.com within 10 days from the close of the month. Further, the Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within the above prescribed timeline. Further, the AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.
Annual Report	<p>Scheme wise Annual Report or an abridged summary thereof shall be provided to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year as follows:</p> <ol style="list-style-type: none"> 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 schemewise annual report or abridged summary shall be made available to the unitholders at the registered office of SBI Mutual Fund at all times. 2. The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund. 3. The AMC shall publish an advertisement on annual basis, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the scheme wise annual report on its website viz. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the scheme-wise annual report or abridged summary. 4. The AMC shall provide physical copy of the abridged summary of the Annual report, without charging any cost, on receipt of a specific request from the unitholder.
Associate Transactions	Please refer to Statement of Additional Information (SAI).

<p>Taxation</p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	Tax Rates		
		Resident Investors	Mutual Fund
	Tax on Dividend	Nil, in the hands of investors	10%*
	Capital Gains:		
	Long Term	10%^	Nil
Short Term	15%*	Nil	
<p>*Plus surcharge, education cess and applicable taxes as per Income Tax Act. ^Finance Bill, 2018 proposes levy of income-tax at the rate of 10% (without indexation benefit) on long-term capital gains exceeding Rs. 1 lakh provided transfer of such units is subject to STT.</p> <p>Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendment(s). The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date. Additional tax liability, if any, imposed on investors due to such changes in the tax structure, shall be borne solely by the investors and not by the AMC or Trustee.</p> <p>For further details on taxation please refer to the clause on Taxation in the SAI</p>			
Investor services	<p>Details of Investor Relations Officer of the AMC: Name: Mr. Rahul Mayor (Investor Relations Officer) Address: 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537 Fax: 022- 67425687 e-mail: customer.delight@sbimf.com</p>		

D. COMPUTATION OF NAV

All units would be allotted in whole numbers and no fractional units will be allotted. NAV of the Scheme shall be computed and declared on every business day. The NAV under the Scheme would be rounded off to 4 decimals and Units will be allotted upto four decimal places as follows or such other formula as may be prescribed by SEBI from time to time:

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

NAV will be disclosed as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com 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 9.00 p.m. 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 93% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price shall not exceed 7% on the sale price.

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

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

Purchase of mutual fund units:

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

Purchase Price = Applicable NAV

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

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

Redemption/Re-purchase of mutual fund units

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

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

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

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

Scenario 1: Redemption is done during applicability of exit load

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

Redemption Price = Applicable NAV * (1 - Exit Load)
= Rs. 12 * (1-1%) = 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:

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

$$= \text{Rs. } 12 * (1-0) = \text{Rs. } 12/-$$

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

A. NEW FUND OFFER (NFO) EXPENSES

The entire New Fund Offer expenses for the launch of the Scheme was borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 1.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps. for cash transactions and 5 bps for derivative transactions	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Listing fees	
Other Expenses [^]	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	Upto 1.00%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

The Scheme shall not incur any distribution expenses and no commission shall be paid by this scheme.

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

The AMC has estimated that upto 1.00% incurred towards different heads mentioned under regulations (2) and (4) of Regulation 52 of SEBI Regulations) of the daily net assets will be charged to the schemes as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management

and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

In addition to expenses as permissible under Regulation 52 (6), the AMC may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):

- a) brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 and 0.05 per cent of the value of trades in case of cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 and 0.05 percent for cash market transactions and derivative transaction respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.

- b) Expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –
 - (i) 30 percent of gross new inflows in the scheme, or;
 - (ii) 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis:

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

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

The Goods & service tax on investment management and advisory fees would be charged in addition to above limit.

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 Regulations.

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.

Any expenditure in excess of the limits specified in the SEBI Regulations shall be borne by the AMC.

C) Illustration of impact of expense ratio on schemes returns:

Opening NAV (INR Rs) (a)	100
Scheme's gross return for the year	10%
Closing NAV before charging expenses (b)	110
Total expense charged (INR) (c)	1.5
NAV after charging expenses (b-c)	108.5
Net return to the investor	8.50%

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

C. 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. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. 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.

Nature of expense	Charge (% of NAV)
Entry Load	Not Applicable, In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.
Exit Load	Not Applicable, As the Scheme is listed on BSE or such other exchange as may be decided by the AMC for proving liquidity therefore no exit load will be applicable

The upfront commission on investment made by the investor, 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 investor is requested to check the prevailing load structure of the scheme before investing.

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 reinvestment of dividend 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 investor service centers and distributors/brokers office.
- 3) The introduction of the exit load/ CDSC alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- 4) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- 5) Any other measures which the mutual funds may feel necessary.

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 penalty of Rs. 4 million on State Bank of India on March 01, 2018, in exercise of the power conferred under Section 47 A (1) (b) read with Section 46 (4) (i) of the Banking Regulation Act, 1949. The penalty was imposed for non-compliance with the directions issued by RBI on Detection and Impounding of Counterfeit Notes. The penalty was paid to RBI on 17/03/2018. Bank has put in place an SOP regarding detection, impounding and reporting of counterfeit currency notes.
- b. The Reserve Bank of India imposed penalty of Rs. 1.00 crore on the Bank on 01.02.2019 under Sections 46 and 47 A of Banking Regulation Act 1949 for non-monitoring of end-use of funds in respect of M/s Siddhi Vinayak Logistics. The penalty was paid to RBI on 14.02.2019.
- c. The Reserve Bank of India imposed penalty of Rs. 1.00 crore on the Bank on 25.02.2019 under Sections 46 and 47 A of Banking Regulation Act 1949 for absence of complete and independent reconciliation of logs generated from SWIT. The penalty was paid to RBI on 12.03.2019.
- d. In respect of Overseas Regulators, details of penalties imposed are furnished below:
 - **Hong Kong branch**
As per section 71 A(2A) of Banking Ordinance of Hong Kong Monetary Authority (HKMA), Authorised Institutions (AI) are required to inform within the prescribed time limit of 14 days, regarding any person/s becoming or ceasing to be "Specified Persons" which includes Controllers, directors, Chief Executives, Alternate Chief Executives, Executive Officers or relevant individuals. Afresh letter mentioning the date of cessation as 28.09.2018 was sent to HKMA on 19.10.2018 resulting in a delay of 7 days in reporting. The branch has been cautioned by HKMA against recurrence of similar contraventions and no monetary penalty has been imposed.

- **Muscat Branch**

- i. In December 2016, Central of Oman imposed penalty of Omani Riyal 8000 (equivalent of USD 20,800) for deficiencies observed in the AML programme and security of electronic banking system.
- **Bank SBI Botswana**
 - i. Bank Botswana, the banking regulator of Botswana imposed a penalty of BWP 123,200 (INR 755,740) on State Bank of India's subsidiary, SBI Botswana for non-submission of daily liquidity schedules to the Regulator from 17.12.2015 to 04.01.2016. The penalty was paid on 30.03.2016.
 - ii. The regulator also imposed penalty of BWP 47,712 (INR 283,505) on SBI Botswana for wrong reporting of deposit figures to the Regulator from 01.02.2016 to 03.02.2016. The penalty was paid on 30.03.2016.
- **Commercial Indo Bank LLC, Moscow**
 - i. The Central Bank of Russian Federation (CBR) has issued a penalty of RUB 4,521,529 (INR 51,09,328) on Commercial Indo Bank LLC (CIBL), Moscow on 14.06.2018 for shortfall / insufficient contribution in keeping mandatory reserves with CBR for liabilities in foreign currency for the period from May 2017 to April 2018. The penalty was paid on 12.07.2018.
 - ii. The Department of Financial Monitoring and Currency Control of Bank of Russia (CBR) has issued a penalty of RUB 300,000 (INR 3,27,000) on CIBL on 31.08.2018, for breach of Anti-Money Laundering legislations in Russia. The penalty was paid on 28.09.2018.
 - iii. The Department of Financial Monitoring and Currency Control of Bank of Russia (CBR) has issued a penalty of RUB 60,043 (INR 65,447) on CIBL on 21.09.2018, for breaching CBR guidelines on obligatory reserves of the credit organizations from 08.08.2018 to 04.09.2018. The penalty was paid on 18.10.2018.
 - iv. The Central Bank of Russian Federation (CBR), following a remote supervisions of activity of Commercial India Bank LLC (CIBL), has identified some typographical errors in the periodical transaction-related data uploaded to CBR as violations of the country's AML/CFT regulations and levied a penalty of RUB 30,000 (INR 30,300) on 28.12.2018. The penalty was paid on 25.01.2019.
 - v. The Federal Tax Service of Russia levied penalty of RUB 60,000 (INR 60,600) on 01.02.2017 and RUB 40000 (INR 40,400) on 02.06.2017 on CIBL for non-submission of data on opening/closing of client deposit accounts in due time. The penalty was paid on 01.02.2017 & 02.06.2017 respectively.
 - vi. The Federal Tax Service of Russia levied penalty of RUB 20,000 (INR 20,200) on 28.03.2018 and 12.04.2018 respectively on CIBL for non-submission of information on clients' deposit accounts and transferring data thereof by electronic means, in accordance with legislation of the Russian Federation in electronic form within three days counting from the day of motivate inquiry of Tax authorities. The penalty was paid on 09.04.2018 & 26.07.2018 respectively.
 - vii. The Central Bank of Russian Federation (CBR) imposed penalty of RUB 30000 (INR 32400) on 16.01.2019 for incorrect reporting for three months as violation of the revised guidelines of the Regulator on Reporting of securities. The penalty was paid on 120.02.2019.
 - viii. The Tax Authorities imposed penalty of RUB 20,000 (INR 21,600 approx) on 10.01.2019 and 15.01.2019 respectively for non-submission of client account statement through automated system to tax authorities in due time. CIBL has introduced manual monitoring of the system and has filed an appeal for waiver of the penalty.

ix. The Central Bank of Russian Federation (CBR) imposed penalty of RUB 1,000,000 (INR 10,76,000 approx.) on 25.02.2019 for infringement of the CBT Regulations pertaining to Rules of accounting of securities operations and about the order of determining incomes, charges and other comprehensive income in respect of some Euro Bonds under loss category, in the reports submitted by CBIL to CBR as of 01.01.2019.

- **Retail Banking Branch, Bahrain**

- i. The Central Bank of Bahrain (CBB) imposed penalty of BHD 50,000 (Approx. USD 132,500) on RBB Bahrain in 03.12.2018 during a USD Parity Inspection for violating the stipulated 0.378 cap (for selling the USD for not more than BD 0.3780).
- ii. As per Central Bank of Bahrain (CBB) guidelines, Banks have been advised to settle all failed ATM transactions on a daily basis and to conduct awareness campaigns for the customers. The penalty of BHD 7000 (approx. INR 13.02 lacs) was imposed on the Branch for holding unclaimed cash relating to 15 failed ATM transactions, for a long period. The transactions were effected during the period July 2013 to November 2017, aggregating to BHD 1570. On verifying its book, the branch found that 14 out of 15 transactions, cited by CBB had already been settled by debit to ATM settlement account, on receiving claims from other banks. The only pending claim amounting to BHD 19 pertaining to a customer of Ahli United Bank was paid alongwith interest to the Bank on 29.04.2018. The Branch had submitted an appeal on 06.01.2019. CBB vide their letter dated 18.02.2019 has waived the said penalty converting it into a 'Formal Warning'.

- **Singapore Branch**

Monetary Authority of Singapore (MAS) has levied a penalty of Singapore Dollar 600,000 (equivalent USD 455,000) on Singapore branch of SBI vide its letter 16th January 2018 for breaching of Section 27B(2) of the MAS Act by virtue of contraventions of certain paragraphs of MAS Notice 626 on the prevention of Money Laundering and Countering the Financing of Terrorism dated 2nd July 2007.

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.**

Not Applicable

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 Private limited (SBIFMPL) in a capacity of Investment Manager to the SBI Mutual Fund:

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

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

Not Applicable

Settlement order in the matter of M/s. Padmini Technologies Limited (“PTL”):

SEBI had initiated an investigation into certain transactions in the shares of M/s. Padmini Technologies Limited (“PTL”), during the period 2000-2001, which included an inquiry into the investments made by SBI Mutual Fund in the shares of PTL. The Central Bureau of Investigation had also investigated about various aspects of transactions in the shares of PTL which included investments by various schemes of SBI Mutual Fund during the period. A case was subsequently filed in the Sessions Court at Mumbai in 2006 against some ex-employees of the Company. SBI Funds Management Private Limited (“SBIFMPL”), 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 SBIFMPL 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, SBIFMPL 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.

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 June 13, 2014.

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

sd/-

Place: Mumbai
Date: April 24, 2019

Name : Ashwani Bhatia
Designation : Managing Director & CEO

SBI FUNDS MANAGEMENT PVT LTD - BRANCHES

AHMEDABAD: SBI Funds Management Pvt Ltd, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel: (079)26423060,26463090.
AGARTALA: SBI Funds Management Pvt Ltd, Ground Floor, SBI Regional Business office (RBO-VII), Bijoy Kumar Choumuhani, Agartala-799001, Tel No.: 0381-232-410. **Agra:** SBI Funds Management Pvt Ltd, Office No. 207 A, Second Floor, Sumridhi Business Suites, Block no. 38/4A, Sanjay Place, Agra – 282001, Tel : (0562) 2850239/37, **AJMER:** SBI Funds Management Pvt Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284.**AKOLA:** SBI Funds Management Pvt. Ltd. Yamuna 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 Pvt. Ltd. Niza Centre, New General Hospital Junction, Stadium Ward, Beach Road, Alappuzha – 688001, Kerala **ALIGARH :** SBI Funds Management Pvt Ltd, State Bank of India, Main Branch, Aligarh – 202001, Uttar Pradesh **ALLAHABAD:** SBI Funds Management Pvt Ltd, UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad,211001, Tel: 0532-2261028.
ALWAR : SBI Funds Management Pvt Ltd, Branch Manager, State Bank of India, Mahal Chowk, Alwar – 301001, Rajasthan. **AMBALA:** SBI Funds Management Pvt Ltd, C/o State Bank of India Mahesh Nagar Ambala Cantt. - 133001, Haryana. **AMRAVATI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, Shyam Chowk, Amravati – 444601, Maharashtra **AMRITSAR:** SBI Funds Management Pvt Ltd, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)2221755. **ANAND :** SBI Funds Management Pvt Ltd, 102, 10 & 11, First Floor, Chitrangana Complex, Anand Vidhyanagar Road, Anand Gujarat Tel: (02692)- 246210. **ANANDNAGAR:** SBI Funds Management Pvt Ltd , C/o State Bank of India, Anandnagar Cross Road, LandMark Building, Beside Kandoi Bhogilal Mulchand, Ahmedabad – 380015. **Phone No:** 9925660299 **Email Id :** cssgghighway@sbimf.com
ANNA NAGAR: SBI Funds Management Pvt 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 Pvt 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 Pvt Ltd, Amlapada, Lane-6, Above State Bank of India, Personal Banking Branch, Angul, Odisha - 759122 **Phone no:** 06764-234201 **Email id:** CS.Angul@sbimf.com **ASANSOL :**SBI Funds Management Pvt Ltd, 2nd Floor, Block A, P. C. Chatterjee Market, RambandhuTala, G.T. Road. Asansol – 713303, West Bengal, Tel no. 81700 37270. **AURANGABAD:** SBI Funds Management Pvt Ltd, 1st Floor Viraj Complex, Opp; Big Cinema, Above SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. **BADDI:** SBI Funds Management Pvt 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 Pvt Ltd,#501, 5th Floor,16 & 16/1,Phoenix Towers, Museum Road, Bangalore–560001, Tel : (080)25580014/25580051/22122507, 22272284, 22123784. **BHOPAL :**SBI Funds Management Pvt Ltd, Manav Niket, 30, Indira Press Complex, Near Dainik Bhaskar

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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 Private Limited, First floor, 79/1, West park Road, 18th cross, Malleshwaram, Bangalore - 560055. **BANKURA** : SBI Funds Management Private Limited, 80/1/A Nutanchati Mahalla, Raghunathpur Main Road, 1st Floor, Nutanchati State Bank Building Bankura -722101. **BHUBANESHWAR** :SBI Funds Management Pvt Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-751001, Tel : (0674)2392401/501. **BALASORE**: SBI Funds Management Pvt Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha. **BAREILLY**: SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, Opp Katchery, Civil Lines, Bareilly- 243001. **BELAGAVI**: SBI Funds Management Pvt Ltd, Classic Complex, No 103, First Floor, Saraf Colony, RPD Cross, Behind Ajanta Hotel, Belagavi – 590006. **Phone no**: 08312422463 **Email id**: cs.belgaum@sbimf.com **BHAGALPUR** : SBI Funds Management Pvt Ltd, Mirzanhat Branch, Near Gurhatta Chowk, Police Station Mujahidpur, Bhagalpur - 812005, Bihar. **BHARUCH** : SBI Funds Management Pvt Ltd, 101-105, 1st Floor, Glacier Complex, Near Pizza Inn Restaurant, Jetalpur Road, Vadodara - 390007, Gujarat. **BHILWARA**: SBI Funds Management Pvt Ltd, c/o State Bank of India, Bhopalganj Branch, 1st Floor Dumas Presidency, Basant Vihar, Bhilwara – 311001, Rajasthan. Phone No: 01482- 240144 **BATHINDA**: SBI Funds Management Pvt Ltd, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, **BERHAMPORE**: SBI Funds Management Private Limited, 1st Floor, 46/12, Amar Chakraborty Road, PO:Khagra, DIST : Murshidabad, West Bengal - 742103 Tel:. **BHUJ**: SBI Funds Management Pvt Ltd, C/o State Bank of India, Shanti Chambers, Office No. 30, New Station Road, Opp. SBI Main Branch – 370001, Gujarat **BOKARO**: SBI Funds Management Pvt Ltd, F/5, City Centre, Sector - 4, Bokaro Steel City – 827004, Jharkhand. **BORIVALI** : SBI Funds Management Pvt Ltd, Shop No. 3&4, Natraj CHS Ltd, Sodawala Lane, Near Chamunda Circle, Borivali (West), Mumbai – 400092, Tel No.: 022-28927551/28922741. **BURDWAN**: SBI Funds Management Pvt Ltd, 1st floor of Debbhumi, G.T. Road, Perbhirhata near Santoshi Mandir, Post Office - Sripally, Burdwan District - 713103, West Bengal. **BAVNAGAR**: SBI Funds Management Pvt Ltd, C/o SBI Darbargadh Branch. 2nd Floor. Amba Chowk. Bhavnagar 364001, Tel: 0278-2523788,. **BELGAUM**: SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463. **BELLARY**: SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Station Road Bellary-583101, Tel: 08392-271775. **BHILAI**: SBI Funds Management Pvt Ltd, Plot no.21, Nehru Nagar East, Commercial Complex, Near Bhilai Scan, Bhilai-490020, Tel No.: 0788-4010955, 0788 – 6940010/11/12/13/14/15/16/17. **BILASPUR**: SBI Funds Management Pvt Ltd, SBI, Main Branch, Old Highcourt Road, Bilaspur-495001, Tel: 07752) 495006. **BIKANER** : SBI Funds Management Pvt. Ltd. C/o State Bank of India, Public Park Branch, Bikaner – 334001, Rajasthan. **BOKARO**: SBI Funds Management Pvt Ltd, C/o State Bank of India, Sector – 4, Main Branch, Bokaro Steel City, Bokaro – 827004, Tel: 9304823011. **CHANDIGARH** :SBI Funds Management Pvt Ltd, C/o State Bank of India, SCO-107-108, 2nd Floor, Administrative Office, Sector 17-B, Chandigarh-160017, Tel No.: 0172-2703380. **CHENNAI** :SBI Funds Management Pvt Ltd, Sigapi Achi Building Ii Floor, 18/3, Marshalls Road, Rukmani Lakshmi Pathy Road, Egmore, Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE** :SBI Funds Management Pvt Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT** : 2nd Floor, Josela's Galleria, Opp. Malabar Christian College Higher Secondary School, Wayanad Road, Calicut-673001, Tel no: 0495-2768270, 4020079, 4020080. **CUTTACK**: SBI Funds Management Pvt Ltd, 3rd Floor, City Mart, Above Vishal Mega Mart, Bajra Kabati Road, Cuttack-753001, Tel: 0671-2422972. **CHINCHWAD** : SBI Funds Management Pvt Ltd, Shop No. 1. Ratnakar Bldg, Pavan Nagar, Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel : 020-27355721. **DAVANGERE** : SBI Funds Management Pvt Ltd, Eshwar Complex, PJ Extension, Davangere - 577002, Karnataka. **DARBHANGA** : SBI Funds Management Pvt Ltd, Regional Business Office, Darbhanga, PO Laheriasarai, District – Darbhanga - 846001, Bihar. **DALTONGANJ**: SBI Funds Management Pvt Ltd , Mahendra

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CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AHMEDABAD: 111-113, 1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69. **AGARTALA:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala-799001, [Tel:09862923301](tel:09862923301). **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA :** Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI :** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, BalBhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR:** SCO - 18J, 'C', Block Ranjit Avenue, Amritsar-140001, Tel: 0183-5099995, 3221379. **AMRELI:** B1, 1st Floor, Mira Arcode, Library Road, Opp SBS Bank, Amreli-365601, Gujarat. Email: camsamre@camsonline.com Phone no: 02792-220792 **ANAND:** 101, A.P. Tower, B/H, SardharGunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANGUL:** Similipada, Near Sidhi Binayak+2 Science College, Angul – 759122. **ANDHERI :** 351, Icon, 501, 5th floor, Western Express Highway, Andheri (East), Mumbai - 400069, Tel: 7303923299. **ANKLESHWAR:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, NrValia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ARAMBAGH:** Ward No 5, Basantapur More, PO Arambag, Hoogly Arambag – 712601, West

Bengal, Tel no. 03211-211003. **ARRAH:** Old NCC Office, Ground Floor, Club Road, Arrah – 802301, Email id: camsaar@camsonline.com. **ASANSOL:** Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341- 2316054. **AURANGABAD :** 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opposite HDFC Bank, Aurangabad – 431001, Tel: 0240-6450226. **BAGALKOT:** 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **BAGALKOT:** Shop No.02 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot-587101, Karnataka. Email: camsbkt@camsonline.com Phone no: 8354-220909 **BALASORE:** B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BANGALORE:** First Floor, 17/1, (272), 12th Cross Road, Wilson Garden, Bangalore – 560027 Email: camsbwg@camsonline.com .Phone no: 09513759058. **BANKURA:** Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, Bankura – 722101, West Bengal, Tel. no. 03242-252668. **BAREILLY:** D-61, Butler Plaza, Civil Lines, Bareilly- 243001, Phone No.: 0581-6450121. **BARASAT:** RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat – 700124, Tel No. : 09800154992. **BARDOLI:** F-10, First Wings, Desai Market, Gandhi Road, Bardoli-394601. Gujarat. Email: camsbrd@camsonline.com Phone no: 08000791814 **BALURGHAT:** Narayanpur, Near Balurghat Bus Stand, P.O & P.S – Balurghat, District Dakshin Dinajpur, West Bengal – 733101, Phone No.: 09679013116. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006, Phone No.: 09243689047. **BELLARY:** 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102 Email: camsbry@camsonline.com **Phone no:** 6361070264. **BERHAMPUR:** Kalika Temple Street, Besides SBI BAZAR Branch, Berhampur-760 002, Ganjam, Odisha Tel: 9238120071. **BHAGALPUR:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP):** A-111, 1st First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat. Phone No: 098253 04183. **BHATINDA:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020, Tel: 9203900630 / 9907218680. **BHILWARA:** Indraparstha tower, Second floor, Shyamkisabjimandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharvelNagar, Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ:** Office No. 4-5, First Floor RTO, Relocation Commercial Complex–B, Opposite Fire Station, Near RTO Circle, Bhuj, Kutch – 370001. **Email:** camsbuj@camsonline.com **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIHAR SHARIF :** R&C Palace, Amber Station Road, Opp. Mamta Complex, BiharSharif-803101, Nalanda, Tel no.- 06112–235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIJAPUR:** Shop No 6, 2nd Floor Shree Krishna Complex, Near Kanayya Sweets, M G Road, Vijayapura – 586101, Karnataka. Email: camsbij@camsonline.com Phone No:8352-259520. **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:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BONGAIGAON:** G.N.B.Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon-783380, Assam. Email: camsbon@camsonline.com Phone no: 03664-230008 **BOLPUR:** Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204, Phone No.: 09800988054. **BURDWAN:** 1st Floor

Above Exide Showroom, 399, G T Road, Burdwan - 713101, Tel: 0342-3241808. **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHANDIGARH:** Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR:** Opposite Mustafa Décor,Near Bangalore Bakery, Kasturba Road, Chandrapur-442402, Tel: 7172-253108. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565. **CHENNAI:**Rayala Towers, 158, Anna Salai, Chennai – 600002 Tel: 044 30407236. **CHENNAI:** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai – 600 045. Email: camstam@camsonline.com Phone no: 044-22267030 / 29850030. **CHHINDWARA:** Shop No. 01, Near Puja Lawn, Parasia Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM:** Shop No. 1 & 2,saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **Cochin:** Modayil Building,Door No. 39/2638 DJ,2nd Floor, 2A, M. G. Road,Cochin – 682 016 **COIMBATORE:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002, Tel: 0422-2434355/53. **CONTAI:** C/o - Nabin Pradhan,Behind Ujjal Medical Hall,Vill: Jalalkhanbar, PO & PS : Contai, Purba Medinipur - 721401, West Bengal, Tel. no.: 03220- 288226. **COOCHBEHAR:** N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal, Tel. no.: 9378451365.**CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA:** Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk Laheriasarai,Darbhang-846001, Tel: 9204790656. **DAVENEGERE:** 13, 1st Floor, AkkamahadeviSamaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 NariShilpMandirMarg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS:** Tarani Colony, Near Pushp Tent House, Dewas - 455001, Madhya Pradesh, Tel no: 07272-403382, **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE:** House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001, Tel No: 02562 – 640272. **DIBRUGARH:** Amba Complex,Ground Floor,H S Road,Dibrugarh-786001. **DIMAPUR:** MM Apartment,House No; 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112, Nagaland Email: camsdmv@camsonline.com.**DURGAPUR:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713 216, Tel: 0343-2545420/30. **ELURU:** 22B-3-9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002. Tel: 08812 – 231381 **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224001,Uttar Pradesh, Tel No: 9235406436. **FARIDHABAD:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **FIROZABAD:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad – 283203, Phone No.: 0561 – 2240495. **GANDHIDHAM:** Office No. 4, Ground Floor, Ratnakala Arcade,Plot No. 231, Ward – 12/B, Gandhidham – 370201, Gujarat. Tel. No. - 02836-233220. **GANDHINAGAR:** M-12 Mezzanine Floor, Suman Tower, Sector 11, Gandhinagar – 382011. Tel: 079-23240170. **GANGTOK:** Hotel Heritage Sikkim, Ground Floor, Diesel Power House Road,Near Janta Bhawan, Post office and Police Station – Gangtok Sikkim - 737101Email: camsqtka@camsonline.com **GAYA:** North Bisar Tank, Upper ground floor, Near - I. M. A. Hall, Gaya – 823001. Tel No. 0947-2179424. **GHAZIABAD:** B-11, LGF RDC, Rajnagar, Ghaziabad - 201002, Phone No.: 0120-6510540. **GOA:** Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji, Goa - 403 001, Tel: 0832- 6450439. **GODHRA:** 1st Floor, Prem Praksh Tower, B/H B.N.Chambers, Ankleshwar Mahadev Road, Godhra – 389001, Gujarat Email: camsqdh@camsonline.com Phone no: 08000724711**GONDAL (PARENT**

RAJKOT): A/177, Kailash Complex, Opp. Khedut Decor, GONDAL-360 311, Tel: 0281-329 8158. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWAHATI:** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati – 781008, Phone No.: 07896035933. **GWALIOR:** G-6 Global Apartment, KailashVihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, PurbaMedinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HARIDWAR:** F – 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand – 249408, Email id: camshwr@camsonline.com. **HASSAN:** 'PANKAJA', 2nd Floor, Near Hotel Palika, Race Course Road, Hassan-573201, Karnataka. Email: camshas@camsonline.com Phone no: 08172-297205 **HAZARIBAG:** Municipal Market, AnnandaChowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO Office, Mathigiri, Hosur – 635110, Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI :** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaigur – 735101, West Bengal. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR :** 248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani 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:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KANGRA:** Collage Road, Kangra, District Kangra-176001, Himachal Pradesh. Email: camskan@camsonline.com Phone no: 01892-260089 **KAKINADA:** D No-25-4-29, 1st floor, Kommireddy Vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001, Andhra Pradesh, Phone No.: 0884-6560102. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL** 29, Avtar Colony, Behind Vishal Mega Mart, Karnal – 132001, **KARUR:** 126 G, V.P. Towers,

Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **KASARAGOD** : KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod – 671121. Tel: 04994-224326 **KASHIPUR**: Dev Bazar, Bazpur Road, Kashipur-244713 Email:camskpv@camsonline.com **KATNI**: 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KESTOPUR**: S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block –C (Ground Floor), Kestopur – 700101, Kolkata. **KHAMMAM** : Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR**: Silver Palace, OT Road, Inda-Kharagpur, G.P-Barakola, P.S-Kharagpur Local – 721305, District West Midnapore, Phone No.: 9800456034. **KOLHAPUR**: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA**: Saket Building, 44 Park Street, 2nd Floor, Kolkata-700016, Tel: 033-3058 2285, 3058 2303, 30582281. **KOLLAM**: Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001, Tel: 474-3248376, Cell:9847067534. **KORBA**: Shop No 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond, Ground Floor, T.P. Nagar, Korba-495677, Chhattisgarh. **KOTA**: B-33 'KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM**: Thamarapallil Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam – 686001, Phone No.: 9207760018. **KRISHNANAGAR**: R.N Tagore Road, In front of Kotwali P. S., Krishnanagar, Nadia. Pin-741101 **KUMBAKONAM**: Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL**: Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY**: No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad – 500072. **LUCKNOW**: Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001, 391 8002, 3918003. **LUDHIANA**: U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI**: 1st Floor, 278, North PerumalMaistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MANDI**: 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. Email: camsmmdi@camsonline.com **MANDI GOBINDGARH**: Opp State Bank Of India ,Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301, Punjab. Email: camsmgg@camsonline.com **Phone no: 01765-506175** **MAHABUBNAGAR**: H. No. 1-3-110, Rajendra Nagar, Mahabubnagar – 509001, Telegana. Tel : 09440033182 **MALAPPURAM**: Kadakkadan Complex, Opp central school, Malappuram-676505, Kerala. Email: camsmalp@camsonline.com Phone no: 483-2737101 **MALDA**: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 351- 2269071 / 03512 -214335. **MANDI GOBINDGARH**: Opp State Bank Of India ,Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301, Punjab Email: camsmgg@camsonline.com **Phone no: 01765-506175** **MANGALORE**: No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL**: Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal – 576104. Email id: camsmpl@camsonline.com Phone No: 9243689046 **MAPUSA (PARENT ISC : GOA)**: Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa-403 507, Tel: 09326126122. **MARGAO**: F4 - Classic Heritage, Near Axis Bank, Opposite BPS Club, Pajifond, Margao, Goa - 403 601. Tel no.: 0832-6480250, **MATHURA**: 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT**: 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA**: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR**: DhundhiKatra, Mirzapur-231001, Tel: 5442-220282. **MIRZAPUR**: First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. Email: camsmpr@camsonline.com Phone no: 5442 – 220282 **MIRAZAPUR**: First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. Email: camsmpr@camsonline.com Phone no: 5442 – 220282 **MOGA**: Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD**: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001, Tel: 0591- 6450125. **MUMBAI**: Rajabahdur Compound, Ground Floor, Opp Allahabad

Bank, Behind ICICI Bank, 30, Mumbai SamacharMarg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZAFFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. **MUZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 Email: camsmrn@camsonline.com Phone no:131 - 2442233/ 09027985915 **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47,Court Road, Nagercoil-629 001, Tel: 4652-229549. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAGAON :** Amulapathy, V.B.Road, House No.315 ,Nagaon-782003, Assam.Email: camsnag@camsonline.comPhone no: 03672-250111 **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NALBARI:** Ground Floor, Allahabad Bank Building, Dhamdhama Road, Nalbari – 781335, Phone No.: 09854093901/09864033980. **NALGONDA:** 6-4-80,1st Floor, Above Allahabad Bank, Opposite To Police Auditorium, VT Road, Nalgonda – 508001. **E-mail- camsnlq@camsonline.com** **NASIK:** 1st Floor, " Shraddha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 – 6450102. **NANDED:** Shop No.8,9 Cellar "Raj Mohammed Complex", Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. **NAVSARI:** 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445, Gujarat, Tel: 02637-650144. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI :** 7-E, 4th Floor, DeenDayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **New Delhi:** 306, 3rd Floor, DDA -2 Building, District Centre, Janakpuri, New Delhi -110058. Email: camsidel@camsonline.com **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana. Tel: 08462 – 250018 **NOIDA:** E-3, Ground floor, Sector 3,Near Fresh Food Factory,Noida – 201301 **ONGOLE:** Shop No:9, First Floor, DO No:17/1/55, G.V.S Bulding, Kanyaka Parameswri Street, Bandlamitta, Ongole – 523001, Andhra Pradesh. Tel: 08592 – 281514 **ONGOLE:** Old govt hospital Road, Opp Konigetiguptha Apartments., Ongole-523001, Tel: 8592-281514. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001., Tel: 9228000472 Email: camspal@camsonline.com. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** 13 - A, Ist Floor, Gurjeet Market Dhangu Road, Pathankot – 145001, Punjab. Tel no. 0186 – 3205010. **PATIALA:** 35, New IalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex,NearSaket Tower, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PERINTHALMANNA:** 1st floor, Mashreq Trade centre, Calicut Road, Perinthalmanna, Malappuram (Dist) – 679322 Kerala, Phone no 4933315153, **PHAGWARA:** 152-C, Model Town, Phagwara- 144401, Punjab, Phone no: 1824-260336, **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR:** 1st Floor, Above Mahesh Graphics, Nandanam Complex, Beside Old CCS Building, Junglighat Port Blair – 744103, Phone No.: 03192-230506. **PUNE:** Vartak Pride , 1st floor, Survay No 46, City Survay No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune – 411052. Email id: camspun@camsonline.com **PRATAPGARH:** Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. Email: camspra@camsonline.comPhone no: 5342-221941 **PRODDATUR:** Dwarakamayee, D.No 8/239, Opp Saraswathi Type Institute, Sriramula Peta, Proddatur-516360, Andhra Pradesh. Email: camspru@camsonline.com Phone no: 8564-259650/09010028286 **PITAMPURA:** Aggarwal Cyber Plaza-li, Commercial Unit No 371, 3rd Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi-110034.**RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIGANJ:** Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North Dijajpur, Raiganj

– 733134, West Bengal. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor,RajeswariNilayam, Near Vamsikrishna Hospital, NyapathiVari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, HariharChowk, OppShastriMaidan, LimdaChowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor ShriLok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria& Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** SCO – 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001, Haryana, Phone No.: 09254303802. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela – 769012., **Email:** camsrou@camsonline.com. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal& Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :**Jiveshwar Krupa Bldg,Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Tel: - 0233 – 6600510. **SATARA:** 117 / A / 3 / 22, ShukrawarPeth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001, Madhya Pradesh, Tel .07672 – 406996 **SATNA:** 1st Floor,Shri Ram Market,Beside Hotel Pankaj,Satna-485001, Madhya Pradesh. **Email:** camssna@camsonline.com **Phone no:** 07879036133 **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SILCHAR:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005 , Phone No.: 03842-230407. **SHIMLA:** I Floor, Opp. PanchayatBhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, HosmaneExtn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SIKAR:** 1st Floor, Opposite Yash Tower Parking, Pawan Travels Street, Front of City Center Mall, Station Road, Sikar-332001, Rajasthan. **Email:** camssik@camsonline.com **Phone no:** 01572-240990 **SILIGURI:** 78, Haren Mukherjee Road, 1st floor, Besides SBI Hakimpara, Siliguri – 734001, Phone: 9735316555 , Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near AryaKanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 SiddheshwarPeth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SONEPAT:** SCO-11-12,1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonapat – 131001, Email id: camssnp@camsonline.com. **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, VijayaGanapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942-650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Shop No – G - 5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002 **Email:** camssur@camsonline.com . **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **SURI:** Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal – 731101, Tel. no. 09333749633. **TAMLUK:** Behind Mass ClinicVill Padumbasan, Tamluk – 721636, Phone No.: 09800224303. **THANE:** Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Expressway, Thane (West) – 400 601. Phone No.: 022-25395461. **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 24/590-14, C.V.P Parliament Square

Building,Cross Junction, Thiruvalla – 689 101,Kerala, Tel no: 0469 – 6061004. **TINSUKIA:** Dhawal Complex, Ground Floor, Durgabari, RangagoraRoad,Near Dena Bank, Tinsukia-786125, Tel: 374-2336742. **TIRUNELVELI:** No. F4, Magnem Suraksaa Apartments, Thiruvananthapuram Road, Tirunelveli - 627002.**Email :** camstrv@camsonline.com. **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, TirumalaByepass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **TEZPUR:** Kanak Tower-1st Floor, Opposite IDBI Bank/ICICI Bank, C. K. Das Road, Tezpur Sonitpur, Assam – 784001, Phone No.: 3712 – 225252. Udaipur 32, Ahinsapuri, Fatehpura circle,Udaipur – 313001 Email: camsudp@camsonline.com. **Udhampur:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN :**123, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:**208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI:** Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, **VASCO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, **VASHI:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705, Email id: camsvsh@camsonline.com. **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VIJAYNAGARAM:** Portion 3, First Floor No:3-16, Behind NRI Hospital,NCS Road, Srinivasa Nagar, Vijaynagaram-535003. Email: camsvzm@camsonline.com **VIJAYAWADA:** 40-1-68, Rao &Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VILLUPURAM:** Ms.R Anjali,C/O Mr.Rajkumar, Sri Suswani Towers,595-597, Nehruji Road, 2nd Floor, Villupuram-605602,Tamil Nadu.**Email:** camsvlm@camsonline.com **Phone no: 04146-229975/229976** **VISAKHAPATNAM:** CAMS Service Centre, Door No 48-3-2,Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 , Phone No.: 0891 6502010. **WARANGAL:** A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal – 506001, Tel. no. 0870 - 6560141. **WARDHA:** **Opp. Raman Cycle Industries, Krishna Nagar, Wardha – 442001, Maharashtra. Email:** camswar@camsonline.com **Phone no: 7152-242724** **WAYANAD:** 2nd Floor, AFFAS Building, Kalpetta, Wayanad – 673121. Phone no: 04936-204248 Email: camswyd@camsonline.com **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.