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Terms and Conditions for SMS Transactions - Direct Plan

Registration:

- a) The SMS transaction facility ("this facility") is available for existing KYC compliant individual investors (including guardian on behalf of minor) with 'Single' or 'Anyone / Either or Survivor' holding.
- b) In order to avail this facility, unitholder(s) of SBI Mutual Fund shall be required to provide the details as mentioned in the 'Registration cum Debit Mandate form for SMS transactions'.
- c) Currently, this facility is available for purchase, redemption, switch and registration of SIP (for amount up to Rs. 1 Crore) and can be modified / changed at the sole discretion of SBI Mutual Fund without any prior notice of whatsoever nature. Purchase / SIP registration transaction(s) can be done in terms of 'Amount' only whereas Redemption and Switch transaction(s) can be done in terms of 'Amount' or "ALL" units. The minimum purchase / SIP / redemption / switch amount in the respective scheme / plan of SBI Mutual Fund will be applicable for each transaction.
- d) Unitholder(s) has/have an option to mention default scheme / plan for the folio in the SMS registration mandate form, which will enable investor to transact without mentioning the scheme code while sending SMS. In case of transaction in Dividend Plan, default option (Payout / Reinvestment) of the respective scheme will be considered.
- e) The default SIP date, frequency & period would be considered as 10th with monthly frequency with perpetual option.
- f) Mobile Number Registration: Unitholder(s) of SBI Mutual fund should mandatorily mention a mobile number (issued in India) for this facility. The Mobile number & E-mail ID provided in the SMS registration mandate form shall be updated / overwritten in the folio for which the facility is contemplated.
- g) One Mobile Number and One Folio combination: This facility is available with a condition that one mobile number can be registered with one folio and/or one folio can be registered with one mobile number only. In other words, unitholder(s) cannot register the same mobile number in more than one folio to avail this facility. However, it is clarified that other folios may have same mobile number for availing transaction alerts.
- h) Unitholder(s) should inform SBI Mutual Fund or its Registrar and Transfer Agents, viz. M/s. Computer Age Management Services Pvt. Ltd. ("RTA") about any change in their bank account number, mobile number or e-mail address by submitting a duly signed written request.
- i) Unitholder(s) further accept(s) that submission of SMS registration mandate form for availing this facility does not automatically imply acceptance of the same by SBI Mutual Fund. SBI Mutual Fund reserves the right to reject an application without assigning reason thereto.
- j) This facility to transact via SMS is available for the scheme / plans mentioned in **Annexure-I**.

Transaction:

- a) Unitholder(s) of SBI Mutual Fund can start transacting using this facility only after successful registration of the SMS debit mandate form with their bankers and on receipt of confirmation from SBI Mutual Fund or its RTA via SMS / Email / Letter.
- b) Applicability of NAV shall be based on the time of receipt of SMS transaction into RTA server and other factors like type of transaction, amount, date and time of realisation of funds in the bank account of SBI Mutual Fund as per applicable cut-off timing guidelines and will be treated on par with similar transactions received through other modes. For the purpose of this facility, RTA would be considered as an Official Point of Acceptance for the transaction.

SMS to be sent to 9210192101 with following keywords for transactions in the folio/s registered for SMS Transactions facility "(m-Easy)":

Transaction	SMS Syntax
Purchase – To invest in the default scheme / plan mentioned in the SMS registration mandate	INV space <AMOUNT>
Purchase – To invest in a particular scheme / plan (other than the default scheme / plan if any, mentioned in the SMS registration mandate)	INV space <AMOUNT> space <SCHEME CODE>
Redemption – To redeem from the default scheme / plan mentioned in the SMS registration mandate	RED space <AMOUNT/ALL>
Redemption – To redeem from a particular scheme / plan (other than the default scheme / plan if any, mentioned in the SMS registration mandate)	RED space <AMOUNT/ALL> space <SCHEME CODE>
Switch – To switch amount / all units from one scheme / plan to another scheme / plan	SWT space <AMOUNT/ALL> space <FROM SCHEME CODE> space <TO SCHEME CODE>
SIP – To register a new SIP in the default scheme / plan mentioned in the SMS registration mandate	SIP space <AMOUNT>
SIP – To register a new SIP in a particular scheme / plan (other than the default scheme / plan if any, mentioned in the SMS registration mandate)	SIP space <AMOUNT> space <SCHEME CODE>

- c) In case mode of holding in the folio is 'Anyone / Either or Survivor', this facility is available to the first unitholder only.
- d) Unitholder(s) of SBI Mutual Fund agree/s and acknowledge/s that any transaction, undertaken using the registered mobile number shall be deemed to have been initiated by the unitholder(s).
- e) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information / key word / scheme code or due to non-receipt of the SMS message by the RTA for any reason whatsoever or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or any other reason beyond the control of SBI Mutual Fund or its Registrars, unitholder(s) will not hold SBI Mutual Fund and/or its Registrars responsible for the same.
- f) The request for any transaction should be considered as completed only on receipt of confirmation to that effect from RTA on the registered mobile number or e-mail address of the unitholder(s) of the Fund.
- g) In case of receipt of multiple confirmations from the RTA against a single transaction request, the same needs to be brought immediately to the attention of SBI Mutual Fund / RTA. Any transaction request submitted on a non-business Day will be deemed to have been received on the next business day in accordance with the provisions provided in the Scheme Information Document ('SID') of the schemes and / or Statement of Additional Information ('SAI') and will be processed accordingly.
- h) Unitholder(s) availing this facility shall check his / her records carefully and promptly and if unitholder(s) believe(s) that there has been an error in any transaction using the facility or that an unauthorized transaction has been effected, unitholder(s) shall immediately notify SBI Mutual Fund / RTA.
- i) Following rules are applicable at the time of allotment of units:
 - If investor submits the SMS registration mandate form with ARN code & EUIN and SMS sent for purchase / switch / SIP transaction with Regular scheme code, transaction will be processed under Regular plan of the respective scheme and registered broker code & EUIN will be captured for the transaction.
 - If investor submits the SMS registration mandate form with ARN code and SMS sent for purchase / switch / SIP transaction with Direct scheme code, transaction will be processed under Direct plan of the respective scheme with "Direct" code.
 - If investor submits the SMS registration mandate form with ARN code box "Blank" / "Direct" and SMS sent for purchase / switch / SIP transaction with Regular scheme code, transaction will be processed under Direct plan of the respective scheme with "Direct" code.
 - If investor submits the SMS registration mandate form with ARN code box "Blank" / "Direct" and SMS sent for purchase / switch / SIP transaction with Direct scheme Code, transaction will be processed under Direct plan of the respective scheme with "Direct" code.

Bank account registration for debit towards Purchase/SIP:

- a) Currently this facility is available through Direct Debit / NACH with certain banks and ECS (in few locations) or where SBI Mutual Fund may have a specific tie-up with banks. Please note that the list of banks and branches may be modified / updated / changed / removed at any time in future at the sole discretion of SBI Mutual Fund without assigning any reasons or prior notice.
- b) Unitholder(s) of SBI Mutual Fund will have to specify a single bank mandate in SMS registration mandate form for Purchase / SIP through this facility. Unitholder(s) should submit an original CANCELLED cheque of the bank account along with the registration mandate form for this facility, failing which registration may not be processed. The bank account number mentioned in the SMS registration mandate form is intended to be debited towards Purchase / SIP only. Please note that only the existing bank account details registered in the folio shall be considered (by default) for payment of redemption proceeds.
- c) The responsibility of the bank account information provided in the SMS registration mandate form or any other application form for this facility solely rests with the unitholder(s) and SBI Mutual Fund / RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information furnished by the unitholder(s).
- d) Unitholder(s) hereby confirm/s, acknowledge/s and undertake/s to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions related to third party payments detailed in the SID / SAI and ensure that the payment will be through legitimate sources only.
- e) The SMS registration mandate form (signed by the unitholder(s)) will be sent by SBI Mutual Fund / RTA / service providers to the unitholders' bank for registration under various arrangements like Direct Debit / NACH or ECS facility.
- f) It will be the sole responsibility of the unitholders' bank to ensure registration of the SMS debit mandate form and confirm the registration. If no confirmation of registration or rejection received within a reasonable time by SBI Mutual Fund / RTA / service providers, the same shall be deemed to have been registered and a confirmation to that effect shall be sent to the unitholders.
- g) Unitholder(s) shall ensure availability of sufficient funds in their respective bank account at the time of initiating purchase / SIP transaction through SMS and at the time of bank account being debited.
- h) The bank account of the unitholder may be debited towards the purchase / SIP within a period of one to seven business days. However, in case of non-receipt of funds, for whatsoever reasons, the transaction shall stand cancelled and the units allotted, if any, would be reversed.
- i) Unitholder(s) agree that SBI Mutual Fund / RTA / service providers shall not be held liable for any unsuccessful registration and / or transaction due to any action or inaction of the unitholder(s) bank including but not limited to reasons mentioned below and agree to indemnify SBI Mutual Fund / RTA against all liabilities, losses, damages and expenses which they may consequently incur / sustain either directly or indirectly:
 - Loss of the SMS registration mandate form in transit from SBI Mutual Fund / RTA / service provider to point of acceptance of the form to RTA head office and further dispatch to the unitholder(s)' bank branch, where such loss has not occasioned as a result of a gross negligence or wilful default on the part of SBI Mutual Fund / RTA;
 - Non-acceptance / non-registration or rejection of SMS debit mandate form for whatsoever reason by the unitholder's bank;
 - Transaction/s not getting processed due to non-confirmation of registration / rejection by the unitholder's bank within a reasonable time;
 - Rejection of transaction/s due to non-registration / non-availability of funds or any other reason/s whatsoever;
 - Any other such reason beyond the reasonable control of SBI Mutual Fund / RTA / service provider.

Further please note that unitholders, whose mobile numbers registered in the folio/s, can also avail following additional services by sending an SMS:

- (i) receive current portfolio valuation of live folio/s,
- (ii) track last three transactions processed in the folio/s
- (iii) receive latest NAV of scheme / plans in the folio
- (iv) statement of account via e-mail (a valid email address should be registered in the folio to avail this service)

SMS to be sent to 9210192101 with following keywords for the above services:

Service	SMS Syntax
Valuation – To receive portfolio valuation	VAL space <SCHEME CODE>- Scheme / plan-wise valuation for all live folios
	VAL space <FOLIO NO>- Scheme / plan-wise valuation of the folio
	VAL - Total valuation for all live folios
Last 3 Transactions – To receive the details of last 3 processed transactions	TRX space <SCHEME CODE>- Last three transactions processed in the scheme / plan
	TRX space <FOLIO NO>- Last three transactions processed in the folio
	TRX - Last three transactions processed in all folios
NAV – To receive latest NAV of a particular scheme / plan or all schemes / plans in a folio	NAV space <SCHEME CODE>- Latest NAV of the scheme/plan
	NAV space <FOLIO NO>- Latest NAV of schemes / plans in the folio
Statement of Account – To receive statement of account of the folio (via e-mail only, wherever registered)	SOA space <FOLIO NO>- SOA will be sent through e-mail for the folio

Unitholder(s) are requested to note that SBI Mutual Fund reserves the right to amend the terms and conditions, or modify, or discontinue this facility for existing as well as prospective investors at anytime in future. Unitholder(s) are requested to read Scheme Information Document (SID), Key Information Memorandum ("KIM") of the schemes, Statement of Additional Information (SAI) and notice/addendum issued from time to time for further information. For any queries or clarifications in this regard, please call us on 1800 425 5425 or e-mail us at customer.delight@sbi.mf.com.

Applicable Schemes / Plans

ANNEXURE - I

m-Easy Scheme Code for Direct Plan	Scheme / Plan (Direct Plan)	m-Easy Scheme Code for Direct Plan	Scheme / Plan (Direct Plan)
D1	SBI Ultra Short Term Debt Fund-Direct Plan-Daily Dividend	D44	SBI Corporate Bond Fund-Direct Plan-Growth
D2	SBI Short Term Debt Fund-Direct Plan-Weekly Dividend	D45	SBI Corporate Bond Fund-Direct Plan-Daily Dividend
D3	SBI Dynamic Bond Fund-Direct Plan-Growth	D46	SBI Corporate Bond Fund-Direct Plan-Dividend
D4	SBI Magnum Gilt Fund - Long Term-Direct Plan-Dividend	DSAVE	SBI Savings Fund-Direct Plan-Growth
D5	SBI Magnum Gilt Fund - Short Term-Direct Plan-Dividend	D48	SBI Savings Fund-Direct Plan-Daily Dividend
D6	SBI Magnum Monthly Income Plan-Direct Plan-Growth	D49	SBI Savings Fund-Direct Plan-Weekly Dividend
D7	SBI Magnum Income Fund-Direct Plan-Growth	D50	SBI Savings Fund-Direct Plan-Dividend
D8	SBI PSU Fund-Direct Plan-Growth	D51	SBI Magnum Children's Benefit Plan-Direct Plan-Growth
D9	SBI IT Fund-Direct Plan-Growth	D52	SBI Regular Savings Fund-Direct Plan-Growth
D10	SBI Magnum Equity Fund-Direct Plan-Growth	D53	SBI Regular Savings Fund-Direct Plan-Dividend
D11	SBI Magnum Global Fund-Direct Plan-Growth	D54	SBI PSU Fund-Direct Plan-Dividend
D12	SBI Magnum Multiplier Fund-Direct Plan-Growth	D55	SBI IT Fund-Direct Plan-Dividend
D13	SBI Contra Fund-Direct Plan-Growth	D56	SBI Magnum Equity Fund-Direct Plan-Dividend
D14	SBI Magnum Midcap Fund-Direct Plan-Growth	D57	SBI Magnum Global Fund-Direct Plan-Dividend
D15	SBI FMCG Fund-Direct Plan-Growth	D58	SBI Magnum Multiplier Fund-Direct Plan-Dividend
D16	SBI Magnum Balanced Fund-Direct Plan-Growth	D59	SBI Contra Fund-Direct Plan-Dividend
D17	SBI Gold Fund-Direct Plan-Growth	D60	SBI Magnum Midcap Fund-Direct Plan-Dividend
D18	SBI Magnum Multicap Fund-Direct Plan-Growth	D61	SBI FMCG Fund-Direct Plan-Dividend
D19	SBI Magnum TaxGain Scheme-Direct Plan-Dividend Payout	D62	SBI Magnum Balanced Fund-Direct Plan-Dividend
D20	SBI Blue Chip Fund-Direct Plan-Growth	D63	SBI Gold Fund-Direct Plan-Dividend
D21	SBI Pharma Fund-Direct Plan-Growth	D64	SBI Magnum Multicap Fund-Direct Plan-Dividend
D23	SBI Emerging Businesses Fund-Direct Plan-Growth	D65	SBI Magnum Taxgain Scheme -Direct Plan-Growth
D24	SBI Magnum Comma Fund-Direct Plan-Growth	D66	SBI Bluechip Fund-Direct Plan-Dividend
D25	SBI Ultra Short Term Debt Fund-Direct Plan-Growth	D67	SBI Pharma Fund-Direct Plan-Dividend
D26	SBI Ultra Short Term Debt Fund-Direct Plan-Weekly Dividend	D69	SBI Emerging Businesses Fund-Direct Plan-Dividend
D27	SBI Ultra Short Term Debt Fund-Direct Plan-Fortnightly Dividend	D70	SBI Magnum Comma Fund-Direct Plan-Dividend
D28	SBI Ultra Short Term Debt Fund-Direct Plan-Monthly Dividend	D71	SBI Infrastructure Fund-Direct Plan-Growth
D29	SBI Short Term Debt Fund-Direct Plan-Growth	D72	SBI Infrastructure Fund-Direct Plan-Dividend
D30	SBI Short Term Debt Fund-Direct Plan-Fortnightly Dividend	D73	SBI Nifty Index Fund-Direct Plan-Growth
D31	SBI Short Term Debt Fund-Direct Plan-Monthly Dividend	D79	SBI Treasury Advantage Fund - Direct Plan - Weekly Dividend
D32	SBI Dynamic Bond Fund-Direct Plan-Dividend	D80	SBI Treasury Advantage Fund - Direct Plan - Monthly Dividend
D33	SBI Magnum Gilt Fund - Long Term-Direct Plan-Growth	D83	SBI Magnum Income Fund-Direct Plan-Bonus
D34	SBI Magnum Gilt Fund - Short Term-Direct Plan-Growth	D86	SBI Banking & Financial Services Fund-Direct Plan-Growth
D35	SBI Magnum Monthly Income Plan-Direct Plan-Monthly Dividend	D87	SBI Banking & Financial Services Fund-Direct Plan-Dividend
D36	SBI Magnum Monthly Income Plan-Direct Plan-Quarterly Dividend	D88	SBI Dynamic Asset Allocation Fund-Direct Plan-Growth
D37	SBI Magnum Monthly Income Plan-Direct Plan-Annual Dividend	D89	SBI Dynamic Asset Allocation Fund-Direct Plan-Dividend
D38	SBI Magnum Monthly Income Plan Floater-Direct Plan-Growth	D90	SBI Arbitrage Opportunities Fund - Direct Plan-Growth
D39	SBI Magnum Monthly Income Plan Floater-Direct Plan-Monthly Dividend	D91	SBI Arbitrage Opportunities Fund - Direct Plan-Dividend
D40	SBI Magnum Monthly Income Plan Floater-Direct Plan-Quarterly Dividend	D92	SBI Equity Savings Fund-Direct Plan-Growth
D41	SBI Magnum Monthly Income Plan Floater-Direct Plan-Annual Dividend	D93	SBI Equity Savings Fund-Direct Plan-Monthly Dividend
D42	SBI Magnum Income Fund-Direct Plan-Dividend	D94	SBI Equity Savings Fund-Direct Plan-Quarterly Dividend
D43	SBI Magnum Income Fund-Direct Plan-Quarterly Dividend		