




SCHEME INFORMATION DOCUMENT

SBI NIFTY NEXT 50 INDEX FUND

An open-ended scheme tracking Nifty Next 50 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 Nifty Next 50 Index 	 <p>RISKOMETER Investors understand that their principal will be at very high risk</p>

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

Offer of Units of Rs. 10 each during the New Fund Offer and NAV related prices on ongoing basis

New Fund Offer Opens on	New Fund Offer Closes on	Scheme re-opens on
April 28, 2021	May 11, 2021	Within 5 business days from the date of allotment

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund	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

Website : www.sbimf.com

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

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

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

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

The Scheme Information Document should be read in conjunction with the SAI and not in isolation. This Scheme Information Document is dated April 15, 2021.

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HIGHLIGHTS OF THE SCHEME

Scheme Name	SBI Nifty Next 50 Index Fund																						
Underlying Index	Nifty Next 50 Index																						
Type of Scheme	An Open Ended Scheme tracking Nifty Next 50 Index																						
Investment Objective	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.																						
Plans(s)/Options(s)	<p>The Scheme has two plans viz. Regular plan & Direct plan.</p> <p>Direct Plan:</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV – Fees and Expenses – B. – Annual Recurring Expenses. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund</p> <p>How to apply:</p> <ul style="list-style-type: none"> Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form. Investors should also indicate “Direct” in the ARN column of the application form. <p>Regular Plan:</p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p>In case of Regular and Direct plan the default plan under following scenarios will be:</p> <table border="1"> <thead> <tr> <th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr> </thead> <tbody> <tr> <td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr> <tr> <td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr> <tr> <td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr> <tr> <td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr> </tbody> </table>			Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan
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1	Not mentioned	Not mentioned	Direct Plan																				
2	Not mentioned	Direct	Direct Plan																				
3	Not mentioned	Regular	Direct Plan																				
4	Mentioned	Direct	Direct Plan																				

	5	Direct	Not Mentioned	Direct Plan
	6	Direct	Regular	Direct Plan
	7	Mentioned	Regular	Regular Plan
	8	Mentioned	Not Mentioned	Regular Plan
	<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>Both the plans shall have a common portfolio. Both plans have the following two options:</p> <ul style="list-style-type: none"> Income Distribution cum capital withdrawal (IDCW) Option Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment), Payout of Income Distribution cum capital withdrawal option (IDCW Payout) & Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer) Growth <p>For default among Growth and IDCW option will be Growth option. For IDCW mode between IDCW reinvestment, IDCW payout and IDCW transfer, default will be IDCW reinvestment.</p> <p>Investor can select only one option either IDCW Payout or IDCW Re-investment in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Re-investment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (IDCW Re-investment/ IDCW Payout) will reflect for all the units held under the scheme / folio.</p> <p>It may please be noted that any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Reinvestment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level.</p> <p>Note - If the payable IDCW amount is less than or equal to Rs. 150/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 150/- then it will be either reinvested or paid as per the mandate selected by the investor.</p>			
Minimum Investment	Rs. 5000/- & in multiples of Re.1			
Additional Purchase amount	Rs. 1000/- & in multiples of Re.1			
Minimum Redemption	<p>Rs. 500/- or 1 units or account balance whichever is lower.</p> <p>Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.</p>			

Switches	Investors have the facility to switchover between the Plans at NAV. Also, switchover facility at the NAV related prices to other open ended schemes of SBI Mutual Fund is available.
Transparency	<p>The NAV will be calculated and disclosed on every business day. NAVs will also be displayed on the website of the Mutual Fund.</p> <p>NAV will be disclosed in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on business day basis.</p> <p>The Mutual Fund shall disclose portfolio as on the last day of the month of the respective Scheme on its website viz. www.sbimf.com on or before the tenth day of the succeeding month in the prescribed format. In terms of SEBI notification dated May 30, 2018, a complete statement of the Scheme portfolio would also be sent by the Mutual Fund to all unitholders within 10 days from the close of each half year (i.e. March 31 & September 30) in the manner as may be specified by the Board.</p>
Liquidity	The scheme being offered is an open ended scheme and will provide redemption / switch facility to investor on every business day at applicable NAV subject to prevailing exit load
Benchmark	Nifty Next 50 TRI
Load	<p>Entry load: Not applicable</p> <p>Exit load:</p> <ul style="list-style-type: none"> • For exit on or before 1 Year from the date of allotment: 1%, • For exit after 1 Year from the date of allotment: Nil

I. INTRODUCTION

A. RISK FACTORS

1. Standard Risk Factors

- a. Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the Fund's objective will be achieved.
- b. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down
- c. Past performance of the Sponsor / AMC / Mutual Fund or its affiliates does not guarantee the future performance of the scheme(s) of the Mutual Fund.
- d. State Bank of India, the sponsor, is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution made by it of an amount of Rs. 5 lakhs towards setting up of the mutual fund.
- e. SBI Nifty Next 50 Index Fund ('the Scheme') 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 Scheme would be investing in Securities covered by Nifty Next 50 Index and Money Market instruments including commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time and units of liquid mutual fund. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified in the Scheme Information Document.
- b. **Investments under the scheme may also be subject to the following risks:**

I. Investment in Equities:

- a. Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related 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. Risks pertaining to Nifty Next 50 Index: Nifty Next 50 Index comprises of well diversified stocks. 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 macroeconomic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.

II. Risk associated with investing in Fixed Income Securities

- 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 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. 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. 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, reconstitution/ addition/ deletion of securities in 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.

IV. Risks pertaining to transaction in units through Stock Exchange Mechanism:

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.

V. Passive Investments:

As the scheme proposes to invest not less than 95% of the net assets in the securities of the underlying 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 securities or to take defensive positions in declining markets.

c. Risks associated with investment in units of mutual fund:

Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

- Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document.
- Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors.
- Default risk - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

d. 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 another 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

e. 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. There are risks inherent in securities lending, including the risk of failure of the other party, in which case the securities might go in for auction. In the event of exceptional circumstances resulting in non-availability of securities in auction, such transactions would be financially closed-out at appropriate rates as per exchange regulations. Besides, there will also be temporary illiquidity of the securities that are lent out and the Scheme(s) will not be able to sell such lent out securities until they are returned.

f. Risks associated with segregated portfolio

Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio:

- 1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time there is recovery of money from the issuer.
- 2. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity, as there may not be active trading of units in the stock market. Further trading price of units on the stock market may be at a significant discount compared to the prevailing NAV.
- 3. Securities which are part of the segregated portfolio may or may not recover any money, either fully or partially.

RISK CONTROL STRATEGIES:

The scheme aims to track Nifty Next 50 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, debt and money market securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.

In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

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

For risk control, the following may be noted:

Liquidity Risks:

Stocks in the underlying index are selected by applying liquidity as one of the criteria and hence the portfolio of Nifty Next 50 Index 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:

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

Interest Rate Risk:

Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV.

The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure

over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. SPECIAL CONSIDERATIONS, IF ANY

(i) Termination of the scheme

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

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

- (vii) 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 and SBI Alternative Debt Fund which is registered with SEBI vide SEBI Registration number: IN/AIF2/18-19/0563 as a category II 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.

- (viii) Investors should study the Scheme Information Document and the Statement of Additional Information 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

(ix) NSE INDICES LIMITED: DISCLAIMER for Nifty Next 50 Index

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has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the **Nifty Next 50 Index** or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty Next 50 Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

(x) Segregation of Portfolio:

Creation of segregated portfolio shall be subject to following guidelines specified by SEBI as per circular no. SEBI/HO/IMD/DF2/CIR/ P/2018/160 dated December 28, 2018 and circular no. SEBI/HO/IMD/DF2/CIR/P/2019/127 dated November 07, 2019:

The term 'segregated portfolio' shall mean a portfolio, comprising of debt or money market instrument affected by a credit event that has been segregated in a Mutual Fund Scheme and the term 'main portfolio' shall mean the Scheme portfolio excluding the segregated portfolio and the term 'total portfolio' shall mean the Scheme portfolio including the securities affected by the credit event.

Segregated portfolio will be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:

- Downgrade of a debt or money market instrument to 'below investment grade', or
- Subsequent downgrades of the said instruments from 'below investment grade', or
- Similar such downgrades of a loan rating.

In case of difference in rating by multiple CRAs, the most conservative rating will be considered. Creation of segregated portfolio will be based on issuer level credit events as mentioned above and implemented at the ISIN level.

Creation of segregated portfolio of unrated debt or money market instruments of an issuer that does not have any outstanding rated debt or money market instruments:

Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount. For unrated instruments, 'actual default' by the issuer of such instruments shall be considered for creation of segregated portfolio. AMC shall inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuers, AMCs may segregate the portfolio of debt and money market instruments of the said issuers.

PROCESS:

The recommendation of creating the segregated portfolio needs to be approved by the Board of AMC & Trustee.

Further, the AMC shall immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. The AMC will also disclose that the segregation shall be subject to trustee approval.

Additionally, the said press release will be prominently disclosed on the website of the AMC.

The AMC will ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.

Post approval process:

Once AMC & trustee approval is received by SBIFMPL:

1. Segregated portfolio shall be effective from the day of credit event
2. SBIFMPL shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
3. An e-mail or SMS should be sent to all unit holders of the concerned scheme.
4. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
5. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
6. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
7. If the AMC Board/ trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same.

Security Valuation and processing of subscriptions and redemptions:

1. The valuation of any security sought to be segregated will be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder and shall be in line with the valuation policy, which would be either external valuation prices or hair cut based valuation as applicable. The valuation price may deviate from the above based on adequate reasons and necessary disclosure as required by the SEBI guidelines.
2. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV. However, in case of segregated portfolio, applicability of NAV will be as under:
 - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
 - Investors subscribing to the Scheme will be allotted units only in the main portfolio based on its NAV

Disclosure requirements:

A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event will be communicated to the investors within 5 working days of creation of the segregated portfolio. Further, adequate disclosure of the segregated portfolio will also appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the Scheme. Further, the NAV of the segregated portfolio will be declared on daily basis.

The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc. The scheme performance required to be disclosed at various places will include the impact of creation of segregated portfolio. The scheme performance will clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, will be disclosed as a footnote to the scheme performance. These disclosures regarding the segregated portfolio will be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.

The investors of the segregated portfolio will be duly informed of the recovery proceedings of the investments of the segregated portfolio and status update will be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

Total Expense Ratio (TER) for the segregated portfolio

SBIFMPL shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.

The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.

The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by SBIFMPL.

The costs related to segregated portfolio shall in no case be charged to the main portfolio.

Monitoring by Trustees

In order to ensure timely recovery of investments of the segregated portfolio, Trustees will ensure that, the SBIFMPL puts in sincere efforts to recover the investments of the segregated portfolio. Upon recovery of money, whether partial or full, it will be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio. Further, an Action Taken Report (ATR) on the efforts made by the SBIFMPL to recover the investments of the segregated portfolio will be placed in every Trustee meeting till the investments are fully recovered/ written-off.

The Trustees will monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

In order to avoid mis-use of segregated portfolio, trustees will ensure that there is a mechanism in place to negatively impact the performance incentives of Fund Managers,

Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

Creation of segregated portfolio will be optional and at the discretion of the AMC.

**Illustration of impact of Portfolio Segregation on scheme and its investors:
Before Segregation:**

Total Portfolio	Regular Plan	Direct Plan
Net Asset (a)	500	200
Units (b)	20.00	10.00
NAV per Unit (c = a/b)	25.00	20.00

Assumptions:

The above portfolio has a security XYZ with current market value on the date of segregation of Rs 70 which has been downgraded below investment grade or has defaulted. Post splitting the Total portfolio into Main portfolio and Segregated portfolio, the impact will be as below:

After Segregation:

Main Portfolio	Regular Plan	Direct Plan
Net assets before segregation (a)	500	200
Market Value of Security XYZ (b)	50.00	20.00
Net assets after segregation (c = a – b)	450.00	180.00
Units (d)	20.00	10.00
NAV per unit (c/d)	22.500	18.000

Segregated Portfolio	Regular Plan	Direct Plan
Net Assets* (a)	50.00	20.00
Units (b)	20.00	10.00
NAV per Unit (c = a/b)	2.50	2.00

(*equivalent of market value of segregated security)

For existing investors, the total portfolio will decline by the amount which is segregated (i.e. value of main portfolio after segregation). They will be allotted equal number of units in the main portfolio and the segregated portfolio in the same proportion as held by them in the total portfolio. Thereafter, existing investors can redeem from the main portfolio based on the prevailing NAV and they will continue to hold units in the segregated portfolio. For any new investor, they will be allotted units only in the main portfolio based on the prevailing NAV. NAV of the segregated portfolio may undergo a change on the future depending on any recovery and any applicable haircut.

D. 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.

Applications Supported by

block the Amount" or "ASBA": An application containing an authorization given by the Investor to application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. Blocked Amount" or "ASBA".

Applicable NAV

: For purchase of units , the following are provisions for applicable NAV:

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

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

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

4. In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts.

The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal (IDCW) record date

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

**Asset Management
Company or The AMC/
SBIFMPL**

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

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 SBI MF 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.

Notwithstanding the above, the AMC reserves the right to change the definition of Business Day at its sole and absolute discretion and to declare any day as a Business Day or otherwise at any or all Branches of the AMC or its Registrar

Cut-off time

: 3.00 p.m.

Date of Application

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

Derivatives

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

Entry Load

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

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

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

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

Index Fund : means an open ended mutual fund scheme, which invest in securities in the same proportion that constitute the underlying index.

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.

NFO/New Fund Offer : Means New Fund Offer when the Units are issued at face value of Rs. 10 /- each.

Local Cheque : A Cheque handled locally and drawn on any bank, which is a member of the banker's clearing house located at the place where the application form is submitted.

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.

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

NAV related price : The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV and the Sale Price is the NAV.

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

Non Resident Indian / NRI

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

NSE MIBOR

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

NSE

: The National Stock Exchange of India Limited, Mumbai

Official Points of Acceptance (OPAT)

: means SBIFMPL Corporate 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.

Registrars

: The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIMF. M/s Computer Age Management Services Ltd. (SEBI Registration Number: INR 000002813) Rayala Towers, 158, Anna Salai, Chennai 600002, Tamil Nadu (Registered Office: A & B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006, India and, as Registrars and Transfer Agents to the Scheme

Options

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

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.

Statement of Additional Information (SAI)

: Contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information

Sale Price:

The price at which the Units can be purchased based on Applicable NAV.

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 Scheme of SBI Mutual Fund as per the terms contained herein. Modifications to the Scheme Information Document, if any, shall be made by way of an addendum which will be attached to the SID. On

issuance and attachment of addendum, the SID will be deemed to be an updated SID.

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

Repurchase/Exit Load : The repurchase load means a charge paid by the investor at the time of exit from the scheme.

Redemption /Repurchase Price : The price (being Applicable NAV minus Exit Load, if any) at which the units can be redeemed and calculated in the manner provided in this Scheme Information Document.

Registrars : The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIMF. M/s Computer Age Management Services Ltd. (SEBI Registration Number: INR 000002813). (Computer Age Management Services Ltd. Rayala Towers, Tower II, 158, Anna Salai, Chennai – 600002, Tamil Nadu (having Registered Office: New No.10, Old NO.178, M. G. R. Salai, Nungambakkam, Chennai- 600 034, India), 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.

Sale Price : The Sale Price is the price an investor pays for a Unit of the scheme based on applicable NAV at the time of entry.

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

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

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

Systematic Investment Plan / SIP Facility given to the Unit holders to invest specified sums in the Scheme on periodic basis by giving a single instruction.

Systematic Transfer Plan / STP	Facility given to the Unit holders to transfer sums on periodic basis from one scheme to another schemes launched by the Mutual Fund from time to time by giving a single instruction.
Systematic Withdrawal Plan / SWP	Facility given to the Unit holders to withdraw amounts from the Scheme(s) on periodic basis by giving a single instruction
Sponsor / Settlor	: State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.
Switches	: Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV. Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.
Total Returns Index :	An index that reflects the returns on the index from index gain / loss plus dividend payments by constituent index stocks.
Tracking Error:	The extent to which the NAV of the scheme moves in a manner inconsistent with the movements of the index on any given day or over any given period of time arising from any cause or reason whatsoever including but not limited to differences in the weightage of the investments in the securities and the weightage to such securities in the Nifty Next 50 Index and the time lags in deployment or realization of funds under the scheme as compared to the movement of or within the Nifty Next 50 Index.
The Custodian	: The custodian to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. SBIFMPL has appointed SBI-SG Global Securities Services Pvt. Ltd., SEBI Registration Number: IN/CUS/022, Registered Office: 12th Floor, State Bank Bhavan, Madame Cama Road, Mumbai – 400021, Corporate Office: Ground Floor Jeevan Seva, Annexe Building, S. V. Road, Santacruz (West), Mumbai – 400054, as the Custodian for this scheme.
The Fund	: Means SBI Mutual Fund (SBIMF); constituted as a Trust with SBIMFTCPL as the Trustee under the provisions of Indian Trusts Act, 1882, and registered with SEBI.
The Offer	: The issue of Units of the Scheme(s) as per the terms contained in this Scheme Information Document.
Unit Capital	: The aggregate face value of the Units issued and outstanding under the scheme.
Units	: One undivided unit issued under the Scheme by the SBI Mutual Fund

- Unit Holder** : Any eligible applicant who has been allotted and holds a valid units in his /her/its name.
- Underlying Index** : SBI Nifty Next 50 Index Fund would endeavor to track Nifty Next 50 Index. The NIFTY Next 50 Index represents 50 companies from NIFTY 100 after excluding the NIFTY 50 companies. NIFTY Next 50 is computed using free float market capitalization method wherein the level of the index reflects total free float market value of all the stocks in the index relative to a particular base market capitalization value.

Words and Expressions used in this Scheme Information Document and not defined shall have the same meaning as in the Regulations.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- I. The Scheme Information Document of SBI Nifty Next 50 Index Fund forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launch of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the scheme.
- IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

For SBI Funds Management Private Limited

Signature : Sd/-

Name : **Vinay M. Tonse**
Managing Director & CEO

Date: November 17, 2020
Place: Mumbai

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME - An open ended scheme tracking Nifty Next 50 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

The investment pattern of the Scheme will be as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Securities covered by Nifty Next 50 Index	95	100	Medium to High
Money Market instruments* including triparty repo and units of liquid mutual fund	0	5	Low

*money market instruments include commercial papers, commercial bills, treasury bills, triparty repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time

Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period. Other than for above purposes, the Scheme will not invest in Equity Derivatives. These investments would be for a short period of time

Exposure towards Equity Derivatives instruments shall not exceed 5% of the net assets of the Scheme. The cumulative gross exposure of equity shares, money market instruments and gross notional exposure of equity derivatives instruments shall not exceed 100% of the net assets of the Scheme.

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

The Scheme will not make any investment in debt instruments having structured obligations.

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 may engage in stock lending and borrowing upto 20% of net assets of the scheme.

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.

The proportion of the scheme portfolio invested in each type of security will vary in accordance with economic conditions, interest rates, liquidity and other relevant considerations, including the risks associated with each investment. Performance of the scheme will depend on the Asset Management Company's ability to assess accurately and react to changing market conditions.

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above mentioned asset allocation pattern, the portfolio to be rebalanced by AMC within 7 days from the date of said deviation.

Above rebalancing will be subject to market conditions and in the interest of the investors. If the fund manager for any reason is not able to rebalance the asset allocation within above mentioned period, the matter would be escalated to Investment Committee for further direction. The Investment Committee shall record the reason in writing leading the reason for falling the exposure outside the asset allocation and the Committee shall review and as consider necessary may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above / further course of action required in this regard. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

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

D. INVESTMENT STRATEGIES

The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty Next 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty Next 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks.

The scheme will primarily invest in the securities constituting the underlying index. However, due to changes in underlying index the scheme may temporarily hold securities which are not part of the index. For example, the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as reconstitution, addition, deletion etc. The fund manager's endeavour would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index.

These investments which fall outside the underlying index as mentioned above shall be rebalanced within a period of 7 days.

E. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

The Scheme will invest in securities which are constituents of Nifty Next 50 Index, Money Market instruments and units of liquid mutual fund.

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

A brief narration of Money Market Instruments is as under:

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all- India Financial Institutions that have been permitted by the RBI to raise short term resources.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India

Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.

3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Triparty Repo
5. Securities created and issued by the Central Governments as may be permitted by RBI, securities guaranteed by the Central Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc.

The Fund Manager reserves the right to invest in such instruments and securities as may be permitted from time to time and which are in line with the investment objective of the scheme.

F. TRADING IN DERIVATIVES

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

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

I. Position Limit

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

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

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

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

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

ii. Position limit for the Mutual Fund in index futures contracts:

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

a. Rs. 500 Crore; or

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

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

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).

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.

For the time duration of change in the index constituents, the Scheme may invest in Derivatives to maintain the respective weightages for the stocks, constituting the underlying index.

Index Futures / Stock Futures – buying index futures / stock futures (long position) can provide exposure to the index or the stock without undertaking any position in the underlying stocks. Thus, any market movement can be effectively captured by the scheme through such exposure. This can be useful at the time of any portfolio rebalancing due to index rebalancing and may help the scheme in managing its tracking error and the impact cost more efficiently. On the other hand, the scheme can also sell index futures / stock futures (short position). Thus, any long or short position in an outgoing or incoming stock in the index can be efficiently managed by suitable exposure through derivatives.

Illustration

Spot price for stock A: Rs 650

Near month Stock Future price at the beginning of the month: Rs 653

Scheme buys 1000 lots

Each lot has a nominal value equivalent to 200 units of the underlying stock

Let us assume on the date of unwinding the position, the future price is trading at Rs 660 and the spot price is trading at Rs 657

Profits for the Scheme = $(660-653) * 1000 \text{ lots} * 200 = \text{Rs } 1,400,000$

In effect in the above example, the scheme can replicate the movement of the underlying stock through derivatives. The above is for illustration purpose only and any associated cost like brokerage, transaction cost, margin etc will have to be accounted for.

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 , SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2019/17 dated January 16, 2019 and SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021 are as follows:

1. The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. Mutual Funds shall not write options or purchase instruments with embedded written options except for the covered call strategy.
2. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
3. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

Definition of Exposure in case of Derivative Positions

4. 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

II. The risks involved in derivatives are:

1. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
2. An exposure to derivatives can also limit the profits from a genuine investment transaction.
3. 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.
4. 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. Limits of appropriate nature will be developed for counter parties
2. Such an exposure will be backed by assets in the form of cash or securities adequate to meet cost of derivative trading and loss, if any, due to unfavorable movements in the market.

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

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

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.

G. 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. SBI Nifty Next 50 Index Fund will follow a passive investment strategy, the endeavour will be to minimise portfolio turnover subject to the exigencies and needs of the Scheme. It will be the endeavour of the fund manager to keep portfolio turnover rates as low as possible.

Portfolio Turnover Ratio: This scheme is a new scheme and therefore it is not applicable

H. FUNDAMENTAL ATTRIBUTES

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

a. Type of Scheme

An open ended scheme tracking Nifty Next 50 Index

b. Investment Objective:

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.

- Main Objective – Growth
- 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. For detailed asset allocation pattern refer Section C above.

c. Terms of Issue:

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

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

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

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 atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.
- iii. Comments are taken from SEBI before making changes in Fundamental Attributes of the Scheme

I. BENCHMARK OF THE SCHEME

The scheme would be benchmarked to the Nifty Next 50 TRI.

Nifty Next 50 TRI: The same has been chosen as benchmark of this Scheme. The scheme will primarily invests in securities which are constituents of Nifty Next 50 Index. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.

The Trustee/AMC reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to SEBI guidelines and other prevalent guidelines.

J. FUND MANAGER OF THE SCHEME

Name, Designation & tenure of managing the scheme	Educational Qualifications	Experience
<p>Mr. Raviprakash Sharma Fund Manager</p> <p>Age : 41 years</p> <p>Tenure of managing the scheme – Since inception.</p>	<p>B.Com, C.A., C.F.A(USA)</p>	<p>Mr. Sharma has over 20 years experience in Indian capital markets in various capacities including Portfolio Management and Dealing in equity shares on behalf of clients.</p> <p>Past Experiences: From April 2007 to Jan 2011- as Sr. Manager - Portfolio Management Services with HDFC Asset Management Co. Ltd.</p> <p>From July 2006 to April 2007 - as financial advisor with Citigroup Wealth Advisors India Pvt. Ltd.</p> <p>From Dec 2004 – July 2006 – as AVP – Non Discretionary PMS with Kotak Securities Ltd.</p> <p>From Nov 2003 to Nov 2004- as AVP – Fixed Income Group with Times Investors Services Pvt. Ltd., Mumbai.</p> <p>From Nov 1999 to Nov 2003 as Manager - Fixed Income Group with Birla Sun Life Securities Ltd.</p> <p>Mr. Sharma is Chief Dealer & also Fund Manager of SBI-ETF Gold, SBI Nifty Index Fund, SBI-ETF SENSEX, SBI Gold Fund, SBI-ETF Nifty Bank, SBI-ETF BSE 100, SBIETF Nifty Next 50, SBI-ETF Nifty 50, SBIETF SENSEX NEXT 50, SBI-ETF Quality & SBI Equity Minimum Variance Fund.</p>

K. INVESTMENT RESTRICTIONS

As per SEBI (Mutual Funds) Regulations, 1996 the following investment restrictions apply in respect of the Scheme at the time of making investments. The investment policies of the scheme comply with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to schemes of Mutual Funds.

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

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

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

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

However, the Scheme is an Index Fund, the investment in Money Market instruments shall be upto 5% of NAV.

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

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

- c. The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights.
Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.

- d. Transfer of investments from one scheme to another scheme of the same mutual fund, shall be allowed only if :
 - a) Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
 - b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
 - c) For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
 - d) For Duration/ Issuer/ Sector/ Group rebalancing

- e. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme 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.

- f. 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:

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

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

- g. The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in Triparty Repo before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in Triparty Repo during the NFO period. The appreciation received from investment in Triparty Repo shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in Triparty Repo shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.
- h. The scheme shall not engage in in short selling of securities or carry forward transactions
- i. The 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.
- j. 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 SEBI vide its circular no. SEBI/IMD/CIR No. 1/91171/07 dated 16th April 2007 & SEBI/IMD/CIR No. 7 / 129592 dated June 23, 2008 & and SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 and as amended from time to time.
- k. The scheme shall not make any investment in;
 - a) any unlisted security of an associate or group company of the sponsor; or
 - b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- l. The scheme shall not make any investment in any Fund of Funds scheme.
- m. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed
- n. The scheme shall not advance any loan for any purpose.
- o. The Scheme will not invest in securitized debt.

- p. No loan would be made by the Scheme.
- q. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follows internal norms vis-à-vis exposure to a particular scrip or sector. These norms are reviewed on a periodic basis and monitored regularly. These exposure limits are being followed with the objective to ensure diversification of portfolio and risk minimization. These internal norms are subject to periodic review and change depending on market conditions and in the interest of the Unit holders. Such changes whenever made would be effected without prior notice to the Unit holders but would be reflected in the periodic portfolio disclosures sent to Unit holders.

L. PAST PERFORMANCE OF THE SCHEME

This scheme is a new scheme and does not have any performance track record.

M. Schemes Portfolio Holdings :

- i) Top 10 Holdings: This scheme is a new scheme and does not have any top 10 holdings.
- ii) Fund allocation : This scheme is a new scheme and does not have Fund allocation information.
- iii) Investors can click on the following link to obtain Scheme's latest monthly portfolio holding:
<https://www.sbimf.com/en-us/portfolios>
- iv) Aggregate Investment in the Scheme: This scheme is a new scheme and hence does not have any investment in the Scheme.

PROCEDURES FOLLOWED FOR INVESTMENT DECISIONS

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

N. How this scheme is different from the existing schemes of SBI Mutual Fund:

The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty Next 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty Next 50 index by minimizing the performance difference between the benchmark index and the scheme.

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

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on March 31, 2021)	Folio (as on March 31, 2021)
SBI Magnum Equity ESG Fund	To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of companies following Environmental, Social and Governance (ESG) criteria	The scheme is likely to have a comprehensive check list across parameters from Governance, Social & Environmental aspects of the company's management of its affairs. The endeavour would be to follow 'ESG Framework' in order to delve deeper into a company's management practices, culture and risk profile which would thereby help us in understanding the impact on long term shareholders. Each security will be scored, using publicly available data, on ESG parameters which can impact or pose risks to the long-term sustainability of the business. External specialist service providers may be sought to enable this. Active weights of a security will be	<ul style="list-style-type: none"> • Equity and equity related instruments of following Environmental, Social and Governance (ESG) criteria (including derivatives and foreign securities)– 80% - 100% • Other equities and equity related instruments - 0%- 20% • Units issued by REIT/InvIT - 0% - 10% • Debt instruments (including securitized debt) - 0% - 20% • Money Market Instruments - 0% - 20% 	3,521.65	3,95,461

		determined by the ESG scores. A positive score will enable a positive active weight, and vice-versa. For securities lacking data, the portfolio manager will look to engage with the company. Active weights may be capped to zero.			
SBI Equity Hybrid Fund	To provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in fixed income securities.	The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in fixed income securities.	<ul style="list-style-type: none"> • Equity and equity related instruments (including derivatives) – 65% - 80% • Units issued by REIT/InvIT – 0% to 10% • Debt instruments (including securitized debt) and money market instruments – 20% to 35% 	37,786.96	12,13,943
SBI Large & Midcap Fund	To provide the investor with the	The scheme follows a blend of growth and value style of	<ul style="list-style-type: none"> • Equity and equity related instruments of large cap companies (including derivatives) - 35% - 65% 	3,631.50	3,58,643

	<p>opportunity of long term capital appreciation by investing in diversified portfolio comprising predominantly large cap and mid cap companies.</p>	<p>investing. The fund will follow a combination of top down and bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of large cap and mid cap stocks. Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st to 250th company in terms of full market capitalization. The exposure to these will be as per limits/classification defined by AMFI/SEBI from time to time</p>	<ul style="list-style-type: none"> • Equity and equity related instruments of mid cap companies (including derivatives) – 35% - 65% • Other equities and equity related instruments – 0% - 30% • Units issued by REIT/InvIT – 0%- 10% • Debt instruments (including securitized debt) – 0% - 30% • Money Market Instruments – 0% - 30% 		
<p>SBI Magnum Global Fund</p>	<p>To provide the investor with the opportunity of long term capital appreciation by investing in diversified portfolio comprising primarily of MNC companies</p>	<p>The fund will follow a bottom-up approach to stock-picking and choose companies across sectors/market capitalization which fall under the criteria of MNC. MNC Companies will be those: 1. Major Shareholding is by foreign entity, 2. Indian companies having over 50% turnover from</p>	<ul style="list-style-type: none"> • Equity and equity related companies within MNC space including derivatives and foreign securities – 80-100% • Other equities and equity related instruments – 0% - 20% • Units issued by REIT/InvIT – 0% - 10% • Debt instruments (including securitized debt) – 0% - 20% • Money Market Instruments – 0% - 20% 	<p>4,491.93</p>	<p>3,97,302</p>

		regions outside India, 3. Foreign listed Companies			
SBI Technology Opportunities Fund	To provide the investor with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities in technology and technology related companies.	<p>The fund will follow a bottom-up approach to stock-picking and choose companies which are expected to derive benefit from development, use and advancement of technology. These will predominantly include companies in the following industries: □ Technology services, including IT management, software, Data and IT Infrastructure services including Cloud computing, mobile computing infrastructure □ Internet technology enabled services including e-commerce, technology platforms, IoT (Internet of Things) and other online services □ Electronic technology, including computers, computer products, and electronic</p>	<ul style="list-style-type: none"> • Equities and equity related securities in technology and technology related securities (including derivatives and foreign securities) – 80%-100% • Other equities and equity related instruments – 0% - 20% • Units issued by REIT/InvIT – 0%-10% • Debt instruments (including securitized debt) – 0% - 20% • Money Market Instruments – 0%-20% 	598.84	62,961

		<p>components</p> <ul style="list-style-type: none"> □ Telecommunications, including networking, wireless, and wireline services, equipment and support; □ Media and information services, including the distribution of information and content providers □ IT products, hardware and components like PCs, Laptops, Servers, Chips, Semi-conductors etc. 			
SBI Healthcare Opportunities Fund	To provide the investors with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities in Healthcare space	<p>The fund will follow a bottom-up approach to stock-picking and choose companies within the healthcare space. The scheme will invest in stocks of companies engaged in:</p> <ol style="list-style-type: none"> 1. Pharmaceuticals 2. Hospitals 3. Medical Equipment 4. Healthcare service providers 5. Biotechnology 	<ul style="list-style-type: none"> • Equities and equity related securities in Healthcare space (including derivatives and foreign securities) – 80%-100% • Other equities and equity related instruments – 0%-20% • Units issued by REIT/InvIT – 0% - 10% • Debt instruments (including securitized debt) – 0% to 20% • Money Market Instruments – 0% - 20% 	1,564.00	1,17,316
SBI Consumption Opportunities Fund	To provide the investor with the opportunity of long term capital appreciation	<p>The fund will follow a bottom-up approach to stock-picking and choose companies within the Consumption space. The</p>	<ul style="list-style-type: none"> • Equities and equity related securities in Consumption sector (including derivatives and foreign securities) – 80%-100% • Other equities and equity related 	671.23	63,199

	on by investing in a diversified portfolio of equity and equity related securities in Consumpt ion space.	scheme will invest in stocks of companies engaged in: 1. Consumer durables 2. Consumer non-durables 3. Retail 4. Textiles 5. Auto OEM's 6. Media & entertainment 7. Hotels, resorts & travel services. 8. Education services 9. Airlines 10. E-commerce 11. Consumer transportation & logistics services.	instruments – 0%-20% • Units issued by REIT/InVIT – 0% - 10% • Debt instruments (including securitized debt) – 0% -20% • Money Market Instruments – 0% - 20%		
SBI Focused Equity Fund	The investment objective of the Scheme is to provide the investor with the opportunity of long term capital appreciation by investing in a concentrated portfolio of equity and equity related securities.	The fund will follow a bottom-up approach to stock-picking and invest in companies across market capitalization and sectors. The fund will take high conviction bets and the total number of securities would be equal to or under 30.	• Equity and equity related instruments including derivatives – 65% - 100% • Units issued by REIT/InVIT - 0% - 10% • Debt instruments (including securitized debt) - 0% - 35% • Money Market Instruments - 0% - 35%	14,272.62	8,64,938
SBI Equity Minimum Variance Fund	to provide long term capital appreciation by investing in a diversified	The scheme will invest in companies forming a part of Nifty 50 Index, weighting the stocks with the endeavor to	• Equity and equity related instruments including derivatives – 90% - 100% • Debt and money market instrument including units of mutual fund - 0% - 10%	81.84	5,792

	basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility.	minimise the variance of the portfolio.			
SBI Arbitrage Opportunities Fund	To provide capital appreciation and regular income for unitholders by identifying profitable arbitrage opportunities between the spot and derivative market segments as also through investment of surplus cash in debt and money market instruments	<p>Market neutral trading strategy. Arbitrage opportunities arise due to market inefficiencies. Fund seeks to exploit such inefficiencies that will manifest as mis-pricing in cash (stock) and derivative markets. Fund Manager will lock into such arbitrage opportunities seeking to generate tax efficient risk free returns. Fund will not take naked exposures to stocks i.e. will not invest in stocks with a view to generate market related returns. Exposure to stocks will be offset by simultaneous equivalent exposure in derivatives. SEBI has also vide circular DNPd/Cir-29/2005 dated 14th September 2005 permitted</p>	<p>A) Under normal circumstances, the anticipated asset allocation would be:</p> <ul style="list-style-type: none"> • Equity & Equity related instruments – 65 – 85% • Derivatives including Index Futures, Stock futures, Index options and Stock options – 65% -85% • Debt instrument & Money Market Instruments 15% - 35% (of which securitized debt not more than 10% of the investment in debt instruments) <p>B) When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be in accordance with the allocation given below. However, in case no arbitrage opportunity is available, then 100% of the remaining investible corpus (to the extent not deployed in arbitrage opportunities in the asset allocation pattern mentioned above) will be deployed in short</p>	3,488.91	14,410

		<p>Mutual Funds to participate in the derivatives market at par with Foreign Portfolio Investors (FPI). Accordingly, Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts. These guidelines have been further revised vide SEBI circular DNPd/Cir-31/2006 dated September 22nd, 2006. The scheme would be a "pure arbitrage fund" and would hold spot market positions only for the purpose of arbitrage opportunities and not to benefit from any upside potential that the stocks may provide in the present or in future. In cases where gainful arbitrage opportunities does not exist, the scheme may hold its assets in debt and money market instruments till such time reasonable</p>	<p>term debt and money market instruments with tenure not exceeding 91 days (including investments in securitized debt).</p> <ul style="list-style-type: none"> • Equities and equity related instruments – 0%-65% • Derivatives including Index Futures, Stock Futures, Index Options and Stock Options - 0% - 65% • Debt and Money market instruments – 0% - 100% 		
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		<p>arbitrage opportunities present itself. The scheme would seize arbitrage opportunities by buying stock in the spot market of NSE or BSE and simultaneously selling futures on the same stock in F&O segment of NSE when the price of the future exceeds the price of the stock. It is the intention of the scheme to hold the cash/spot market position and the derivative position till expiry to realize the arbitrage. However if the opportunity is available the same positions will be rolled over to next month expiry by buying the current month future and selling the next month future. In this instance, the strategy would be to keep the underlying, buy back the current future position and sell the next month future position.</p>			
SBI BlueChip Fund	To provide investors with opportunit	The scheme follows a blend of growth and value style of	<ul style="list-style-type: none"> Equity and equity related instruments of large cap companies* (including 	26,812.36	19,09,772

	ies for long-term growth in capital through an active management of investments in a diversified basket of large cap equity stocks (as specified by SEBI/AMFI from time to time).	investing. The scheme will follow a combination of top down and bottom-up approach to stock-picking and choose companies across sectors. The scheme will predominantly invest in diversified portfolio of large cap stocks. Large Cap Stocks are – 1st -100th company in terms of full market capitalization. This will be in line with limits/classification defined by AMFI/SEBI from time to time.	Derivatives) – 80% – 100% <ul style="list-style-type: none"> • Other equities and equity related instruments – 0% - 20% • Units issued by REIT/InvIT – 0% - 10% • Debt instruments (including securitized debt) – 0% -20% • Money Market Instruments – 0% - 20% 		
SBI Magnum Midcap Fund	To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of Midcap companies.	The scheme follows a blend of growth and value style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest predominantly in diversified portfolio of mid cap stocks. Mid Cap means: 101st to 250th company in terms of full market capitalization. The exposure will be as per	<ul style="list-style-type: none"> • Equity and equity related instruments of midcap companies (including derivatives) – 65%-100% • Other equities and equity related instruments – 0-35% <ul style="list-style-type: none"> • Units issued by REIT/InvIT – 0% - 10% • Debt instruments (including securitized debt) – 0% - 35% • Money Market Instruments – 0% - 35% 	4,887.77	4,07,703

		limits/classification defined by AMFI/SEBI from time to time.			
SBI Magnum Comma Fund	To generate opportunities for growth along with possibility of consistent returns by investing predominantly in a portfolio of stocks of companies engaged in the commodity and commodity related businesses.	The scheme would at all times have an exposure of atleast 80% of its investments in stocks of companies engaged in the commodity and commodity related businesses (derived from commodities). The scheme could invest in companies providing inputs to commodity manufacturing companies. The scheme will invest in stocks of companies engaged in: 1.Oil & Gas (Petrochemicals, Power, and Gas etc.), 2.Metals (Zinc, Copper, Aluminum, Bullion, and Silver etc.), 3.Materials (Paper, jute, cement etc.) Agriculture (Sugar, Edible Oil, Soya, Tea and Tobacco etc.), 4.Textiles 5.Tea & Coffee	<ul style="list-style-type: none"> • Equity and equity related securities of commodity and related companies (including foreign securities)– 80% - 100% • Other equities and equity related instruments – 0%- 20% • Units issued by REIT/InvIT – 0% - 10% • Debt instruments (including securitized debt) – 0% - 20% • Money Market Instruments – 0% - 20% 	319.70	46,592
SBI Magnum Flexicap Fund	To provide investors with opportunities for long-term growth in capital along with	The scheme will follow a bottom-up approach to stock-picking and choose companies across sectors/styles. The scheme will	<ul style="list-style-type: none"> • Equity and equity related instruments (including derivatives)– 65% - 100% • Units issued by REIT/InvIT – 0% - 10% 	11,924.39	8,22,344

	the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum and in debt and money market instruments.	invest in diversified portfolio of stocks across market capitalization. Large Cap Stocks – 1st - 100th company in terms of full market capitalization. Mid Cap: 101st to 250th company in terms of full market capitalization. Small Cap: 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time	<ul style="list-style-type: none"> • Debt instruments (including securitized debt) – 0% - 35% • Money Market Instruments – 0% - 35% 		
SBI Infrastructure Fund	To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies directly or indirectly involved	The scheme will be positioned as a sectoral fund and not as a diversified equity fund. The scheme will invest in companies broadly within the following areas/sectors of the economy namely – 1. Airports 2. Banks, Financial Institutions, Term lending Institutions and NBFCs 3. Cement & Cement Products 4. Coal	<ul style="list-style-type: none"> • Equity and equity related securities of companies in infrastructure sector (including foreign securities*) – 80% - 100% • Other equities and equity related instruments – 0% - 20% • Units issued by REIT/InvIT – 0% - 10% • Debt instruments (including securitized debt) – 0% - 20% • Money Market Instruments – 0% - 20% 	565.75	1,34,320

	in the infrastructure growth in the Indian economy and in debt & money market instruments.	5. Construction 6. Electrical & Electronic components 7. Engineering 8. Energy including Coal, Oil & Gas, Petroleum & Pipelines 9. Industrial Capital Goods & Products 10. Metals & Minerals 11. Ports 12. Power and Power equipment 13. Road & Railway initiatives 14. Telecommunication 15. Transportation 16. Urban Infrastructure including Housing & Commercial Infrastructure 17. Commercial Vehicles 18. Industrial Manufacturing 19. Logistic Service provider			
SBI PSU Fund	To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified	The primary strategy of the scheme would be to invest in the stocks of the PSU companies and their subsidiaries. The scheme may invest in quasi PSUs /subsidiaries of PSUs: 1. which could be part of PSU index 2. defined by management control or ability to appoint key managerial personnel and	<ul style="list-style-type: none"> • Equities of PSU companies and their subsidiaries (including derivatives) – 80% -100% • Other equities and equity related instruments – 0% - 20% • Units issued by REIT/InvIT – 0% - 10% • Debt instruments (including securitized debt) – 0% - 20% • Money Market Instruments – 0% - 20% 	278.87	36,372

	<p>basket of equity stocks of domestic Public Sector Undertakings (and their subsidiaries) and in debt and money market instruments issued by PSUs and others.</p>	<p>not necessarily by equity stake of 51% (but minimum PSU/ Central govt / state govt stake of 35% and highest among others is required). The scheme would endeavor to identify market opportunities and at the same time would sufficiently diversify its equity portfolio and control liquidity risks and non-systematic risks by selecting well researched stocks which have growth prospects on a long and mid-term basis in order to provide stability and possibility of returns in the scheme</p> <p>Investment in equities would be done through primary as well as secondary market, private placement / QIP, preferential/firm allotments or any other mode as may be prescribed/ available from time to time.</p>			
SBI Small Cap Fund	To provide investors with opportunities for long-term	The scheme follows a blend of growth and value style of investing. The scheme will	<ul style="list-style-type: none"> • Equity and equity related instruments of small cap companies (including derivatives) – 65% - 100% • Other equities and equity related 	7,570.76	9,38,388

	growth in capital along with the liquidity of an open-ended scheme by investing predominantly in a well-diversified basket of equity stocks of small cap companies.	follow a bottom-up approach to stock-picking and choose companies within the small cap space. Small Cap means: 251st company onwards in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time	instruments – 0% - 35% <ul style="list-style-type: none"> • Units issued by REIT/InvIT – 0% - 10% • Debt instruments (including securitized debt) – 0% - 35% • Money Market Instruments – 0% - 35% 		
SBI Banking and Financial Services Fund	The investment objective of the scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. However, there can be no assurance that the	The Scheme aims to maximize long-term capital appreciation by investing primarily in equity and equity related securities of companies engaged in Banking and Financial services. The portfolio manager will adopt an active management style to optimize returns. The scheme would invest in Banks as well as Non-banking Financial Services companies, Insurance companies, Rating agencies, Broking companies, Microfinance companies,	<ul style="list-style-type: none"> • Equity and equity related securities of companies engaged in banking & financial services - 80% - 100% • Other equities and equity related instruments – 0% - 20% • Units issued by REIT/InvIT – 0% - 10% • Debt instruments (including securitized debt) – 0% - 20% • Money Market Instruments – 0% - 20% 	2,374.29	2,18,363

	investment objective of the Scheme will be realized.	<p>Housing Finance, Wealth Management, Stock/ commodities exchange etc. Financial services companies are firms that are engaged in providing non-banking financial services to customers. The classification of Financial service companies will be largely guided by AMFI sector classification. The indicative list of industry under financial services includes:</p> <ul style="list-style-type: none"> • Housing Finance • Micro Finance • Stock broking & Allied <ul style="list-style-type: none"> • Wealth Management • Rating Agencies • Asset Management Companies • Insurance Companies <ul style="list-style-type: none"> • Stock/ Commodities Exchange • Other NBFC's <ul style="list-style-type: none"> • Any other company which may derive 70% or more of its revenue from companies engaged in financial services 			
SBI Equity Savings	The investment	The net assets of the Scheme	A) Asset allocation under normal circumstances:	1,366.69	37,802

Fund	<p>t objective of the scheme is to generate income by investing in arbitrage opportunities in the cash and derivative s segment of the equity market, and capital appreciation on through a moderate exposure in equity. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p>	<p>are invested primarily into equity and equity related instruments including equity derivatives. The Scheme invests rest of the assets into debt and money market instruments for liquidity and regular income. The expected returns from this Scheme can be attributed to the following return drivers:</p> <ul style="list-style-type: none"> ■ Cash and Futures Equity Arbitrage: The scheme endeavors to achieve its primary objective of generating income by exploitation of arbitrage opportunities in equities market. ■ Net Long Equity: The Scheme may take limited long only exposures to equity stocks in order to generate market related returns. ■ Debt and Money Market Instruments: The Scheme may invest upto 35% of the net assets of the Scheme into debt and money market instruments. This portion of 	<ul style="list-style-type: none"> • Equity and Equity related Instruments including derivatives - 65% - 90% <p>Out of which:</p> <ul style="list-style-type: none"> - Cash future arbitrage: 15%-70%; - Net long equity exposure: 20%-50% <ul style="list-style-type: none"> • Debt and Money Market Instruments (including margin for derivatives) – 10% - 35% • Units issued by REITs & InvITs – 0% - 10% <p>B) Asset Allocation when adequate arbitrage opportunities are not available in the Derivative and Equity markets,</p> <p>The alternate asset allocation on defensive considerations would be in as per the allocation given below:</p> <ul style="list-style-type: none"> • Equity and Equity related Instruments including derivatives - 30% - 70% <p>Out of which:</p> <ul style="list-style-type: none"> - Cash future arbitrage: 0%-45%; - Net long equity exposure: 20%-50% <ul style="list-style-type: none"> • Debt and Money Market Instruments (including margin for derivatives) – 30% - 70% • Units issued by REITs & InvITs – 0% - 10% 		
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		the scheme assets is discretionary to provide liquidity into the scheme, management of derivative margins and accrual of regular income.			
SBI Nifty Index Fund	<p>The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index</p>	<p>The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks. The scheme will primarily invest in the securities constituting the underlying index. However, due to changes in underlying index the scheme may</p>	<p>Stocks comprising the Nifty 50 Index – 95% - 100% Cash and Money Market Instruments – 0% - 5%</p>	1,071.94	48,642

	that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks.	temporarily hold securities which are not part of the index. For example, the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as such as reconstitution, addition, deletion etc. The fund manager's endeavour would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index. These investments which fall outside the underlying index as mentioned above shall be rebalanced within a period of 30 days.			
SBI Contra Fund	To provide the investor with the opportunity of long term capital appreciation by investing in a	The fund will follow a combination of top-down and bottom-up approach to stock-picking and choose companies within the contrarian investment	<ul style="list-style-type: none"> • Equity and equity related instruments of companies which follow the contrarian investment theme (including derivatives) – 65%-100% • Other equities and equity related instruments – 0%-35% 	1,856.53	2,45,336

	diversified portfolio of equity and equity related securities following a contrarian investment strategy.	theme.	<ul style="list-style-type: none"> • Units issued by REIT/InvIT – 0%-10% • Debt instruments (including securitized debt) – 0%-35% • Money Market Instruments – 0% - 35% 		
SBI Long Term Equity Fund	The prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus. Investments in this scheme would be subject to a statutory lock-in of 3 years	Fund will be investing in equity & equity related instruments as also debt instruments, and money market instruments (such as money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). Investment shall also be made in Partly Convertible Debentures (PCDs) and bonds including those issued on rights basis subject to the condition that as far as possible the non-convertible portion of the debentures so acquired or subscribed shall be divested within a period of 12 months. The balance funds shall be invested in short	<ul style="list-style-type: none"> □ Equities, Cumulative Convertible Preference Shares, and Fully Convertible Debentures (FCDs) & Bonds – 80 -100% □ Money Market Instruments – 0% - 20% 	9,267.92	11,50,520

	from the date of allotment to avail Section 80C benefits.	term money market instruments or other liquid instruments or both. In line with CBDT guidelines, the Fund will invest at least 80% of the net assets in equity and equity related instruments.			
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However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

O. STOCK LENDING

The scheme may also engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period. The Fund may in future carry out stock-lending activity under the scheme, in order to augment its income. Stock lending may involve risk of default on part of the borrower. However, this risk will be substantially reduced as the Fund has opted for the "Principal Lender Scheme of Stock Lending", where entire risk of borrower's default rests with approved intermediary and not with the Fund. There may also be risks associated with Stock Lending such as liquidity and other market risks. Any stock lending done by the scheme shall be in accordance with any Regulations or guidelines regarding the same.

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 Portfolio Investors are also allowed to invest in Indian debt markets subject to ceiling levels announced by the government. There has been a considerable increase in the trading volumes in the market. The trading volumes are largely concentrated in the Government of India Securities, which contribute a significant proportion of the daily trades.

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

Government securities are largely traded on a Negotiated Order Matching system (NDS OM) apart from the OTC market. The settlement of trades both in the G-sec 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 12, 2021:

Instruments	Indicative yield range
Overnight rates	3.20%-3.25%
90 day Commercial Paper	3.45%-3.50%
91-day T-bill	3.30%-3.35%
1 year G-Sec	3.70%-3.75%
5 year G – Sec	5.65%-5.70%
10 year G-Sec	6.00%-6.05%
1 year AAA Bond	4.05%-4.10%
5 year AAA Bond	5.90%-6.00%

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.

P. INVESTMENTS OF AMC IN THE SCHEME

The sponsor or asset management company shall invest not less than one percent of the amount which would be raised in the new fund offer or fifty lakh rupees, whichever is less, in the growth option of the scheme and such investment shall not be redeemed unless the scheme is wound up.

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 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."

Q. 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."

R. ABOUT THE INDEX:

The NIFTY Next 50 Index represents 50 companies from NIFTY 100 after excluding the NIFTY 50 companies. Cumulative weight of non F&O stocks in the index are capped at 15% on a quarterly rebalance dates. Further, non F&O stocks in the index are individually capped at 4.5% on quarterly rebalance dates. The capping factor of stocks is realigned upon change in equity, investible weighted factor (IWF), replacement of scrips in the index, periodic rebalancing and on a quarterly basis on the last trading day of March, June, September and December by taking into account closing prices as on T-3 basis, where T day is last trading day of March, June, September and December. NIFTY Next 50 is computed using free float market capitalization method wherein the level of the index reflects total free float market value of all the stocks in the index relative to a particular base market capitalization value.

Stock Selection Criteria

To be considered for inclusion in NIFTY 500 index, companies must form part of eligible universe. The eligible universe includes:

- The company must be domiciled in India and traded (listed & traded and not listed but permitted to trade) at the National Stock Exchange (NSE) are eligible for inclusion in the NIFTY indices.
- Convertible stock, bonds, warrants, rights, and preferred stock that provide a guaranteed fixed return, stocks under suspension and stocks categorized under BZ series are not eligible for inclusion in the NIFTY indices.
- Equity securities with Differential Voting Rights (DVR) are eligible for inclusion in the index subject to fulfilment of specified DVR related criteria.
- Companies ranked within top 800 based on both average daily turnover and average daily full market capitalisation based on previous six months period data.
- The investible weight factor (IWF) of stock should be at least 0.10 (10% free float); OR 6 month average free float market capitalization of the stock should be at least 25% of the 6 month average full market capitalization of the existing smallest index constituent (prior to index review) by full market capitalization in NIFTY 500 as of the cut-off date
- Companies traded for at least 90% of days during the previous six months period
- Companies must have average impact cost not greater than 1% during the previous six months period
- Eligibility criteria for newly listed security is checked based on the data for a three-month period instead of a six-month period.

At the time of index reconstitution, a company which has undergone a scheme of arrangement for corporate event such as spin-off, capital restructuring etc. would be considered eligible for inclusion in the index if as on the data cut-off date for index reconstitution, a company has completed three calendar months of trading period after the stock has traded on ex. basis subject to fulfilment of all eligibility criteria for inclusion in the index.

The eligible universe for NIFTY 100 includes:

- The company should be a constituent of NIFTY 500
AND
- Investible weight factor (IWF) of stock should be at least 0.10 (10% free float)
OR
- 6 month average free float market capitalization of the stock should be at least 25% of the 6 month average full market capitalization of the existing smallest index constituent (prior to index review) by full market capitalization in NIFTY 100 as of the cut-off date.
- On a prospective basis, non - F&O stocks are eligible for inclusion only if the total instances of the stock hitting the upper or lower circuit (price band)* during the past 6 months as of the cut-off date is less than 20% of the number of total trading days over the same period.

*An instance is counted each time the stock hits the upper or lower price circuit on a given trading day. If a stock hits the upper and lower price circuit (price band) on the same trading day, it will be counted as two instances.

The eligible universe for NIFTY Next 50 Index includes:

- Constituents in NIFTY 100 not forming part of NIFTY 50 Index

In case of reconstitution of child indices, latest index composition including most recent changes in respective parent index whether announced or yet to be announced shall be considered. Child indices are defined as those indices where constituents are selected from a list of any other index. Example: NIFTY Next 50 would be considered as a child index as constituents of NIFTY Next 50 are selected from a list of NIFTY 100 index.

Index Reconstitution Frequency

The review of Nifty Next 50 Index is undertaken semi-annually based on data for six months ending January and July. The effective date for index reconstitution of index is generally the first working day after expiry F&O contracts at NSE in March and September. The Index Maintenance Sub-Committee at NSE Indices Ltd. may revise the reconstitution dates stated above in case of exceptional cases.

Additional index reconstitution may be undertaken:

- in case any of the index constituent undergoes merger, spin-off, delisting, specific cases of capital restructuring which may result into change in the stock prices etc.
- in case any of the index constituent is moved to BZ/ SZ series
- if trading permission of any of the index constituent is withdrawn from F&O segment (in case of indices where it is mandatory that all the constituents of an index must be available for trading in F&O)
- if a security is suspended for trading from Capital Market or SME Emerge at NSE for any reason
- in case of any adverse regulatory findings or order/ governance related issues, order issued against any of the index constituent that necessitates removal of such stock from the index in the larger interest of investors/ stakeholders as may be determined by the Index Maintenance Sub-Committee (IMSC)

In case of a merger, spin-off, capital restructuring or voluntary delisting, equity shareholders' approval is considered as a trigger to initiate the replacement of such stock from the index through additional index reconstitution. For all other cases, replacements will be initiated based on notifications issued by the Exchange.

Further, on a quarterly basis, the index will be screened for compliance with the portfolio concentration norms for equity ETFs/ Index Funds announced by SEBI on January 10, 2019. In case of non-compliance, suitable corrective measures (replacement in the index for non-compliant stocks) will be taken to ensure compliance with the norms.

Replacement of stocks resulting from periodic index reconstitution will be implemented from the last trading day (beginning of day) of March and September depending upon the review frequency as may be applicable for each index.

Capping of stocks will be implemented from the last trading day of March, June, September and December by taking into account closing prices as on T-3 basis, where T day is last trading day of March, June, September and December.

Quarterly rebalancing of shares and investible weight factors will be implemented from the last trading day of March, June, September and December.

Index Constituents of Nifty Next 50 Index (as on 12th April 2021):

Sr. No.	Index Constituent	Index Weightage (%)
1	ABBOTT INDIA LTD.	0.66
2	ACC LTD.	1.61
3	ADANI ENTERPRISES LTD.	2.99
4	ADANI GREEN ENERGY LTD.	3.50
5	ADANI TRANSMISSION LTD.	2.10
6	ALKEM LABORATORIES LTD.	1.16
7	AMBUJA CEMENTS LTD.	2.26
8	APOLLO HOSPITALS ENTERPRISE LTD.	3.06
9	AUROBINDO PHARMA LTD.	2.60
10	BAJAJ HOLDINGS & INVESTMENT LTD.	1.36
11	BANDHAN BANK LTD.	2.24
12	BERGER PAINTS INDIA LTD.	1.79
13	BIOCON LTD.	1.81
14	BOSCH LTD.	1.18
15	CADILA HEALTHCARE LTD.	1.29
16	COLGATE PALMOLIVE (INDIA) LTD.	2.10
17	DABUR INDIA LTD.	3.17
18	DLF LTD.	1.54
19	AVENUE SUPERMARTS LTD.	3.46
20	GAIL (INDIA) LTD.	2.42
21	GODREJ CONSUMER PRODUCTS LTD.	2.74
22	HAVELLS INDIA LTD.	2.52
23	HDFC ASSET MANAGEMENT COMPANY LTD.	1.53
24	HINDUSTAN PETROLEUM CORPORATION LTD.	1.61
25	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD.	2.98
26	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD.	1.74
27	INDRAPRASTHA GAS LTD.	1.83
28	INTERGLOBE AVIATION LTD.	1.55
29	INDUS TOWERS LTD.	1.99
30	JUBILANT FOODWORKS LTD.	2.11
31	LARSEN & TOUBRO INFOTECH LTD.	1.96
32	LUPIN LTD.	2.54
33	MARICO LTD.	2.13
34	UNITED SPIRITS LTD.	1.55
35	MOTHERSON SUMI SYSTEMS LTD.	2.44
36	MRF LTD.	1.66
37	MUTHOOT FINANCE LTD.	1.27
38	INFO EDGE (INDIA) LTD.	3.71
39	NMDC LTD.	1.27
40	PIRAMAL ENTERPRISES LTD.	1.97

41	PETRONET LNG LTD.	1.68
42	PROCTER & GAMBLE HYGIENE & HEALTH CARE LTD.	1.02
43	PIDILITE INDUSTRIES LTD.	2.85
44	PUNJAB NATIONAL BANK	0.83
45	SBI CARDS AND PAYMENT SERVICES LTD.	1.04
46	SIEMENS LTD.	1.56
47	TORRENT PHARMACEUTICALS LTD.	1.27
48	UNITED BREWERIES LTD.	1.22
49	VEDANTA LTD.	3.61
50	YES BANK LTD.	1.52

III. UNITS AND OFFER

A. NEW FUND OFFER (NFO)

<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>	<p>NFO opens on: April 28, 2021 NFO closes on: May 11, 2021</p> <p>The AMC reserves the right to extend the closing date, subject to the condition that the NFO shall not be kept open for more than 15 days.</p>
<p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>Rs. 10/- per unit.</p>
<p>Minimum Amount for Application in the NFO</p>	<p>Rs. 5,000/- and in multiples of Re. 1/- thereafter. The Trustees reserves the right to alter the minimum subscription amount under the scheme.</p> <p>In case of investors opting to switch into the Scheme from existing Scheme(s) of SBI Mutual Fund (subject to completion of lock in period, if any) during the NFO period, the minimum amount is Rs. 5,000/- per application and in multiples of Re. 1/- thereafter</p>
<p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business days from the closure of the NFO, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 Business Days from the date of closure of the subscription period.</p>	<p>Rs. 10 Crore.</p>

Maximum Amount to be raised (if any) This is the maximum amount which can be collected during the NFO period, as decided by the AMC	No upper limit.																																
Plans(s)/Options(s)	<p>The Scheme has two plans viz. Regular plan & Direct plan.</p> <p>Direct Plan:</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV – Fees and Expenses – B. – Annual Recurring Expenses. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund</p> <p>How to apply:</p> <ul style="list-style-type: none">Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form.Investors should also indicate “Direct” in the ARN column of the application form. <p>Regular Plan:</p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p>In case of Regular and Direct plan the default plan under following scenarios will be:</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr></table>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan
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6	Direct	Regular	Direct Plan																														
7	Mentioned	Regular	Regular Plan																														

	8	Mentioned	Not Mentioned	Regular Plan
	<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>Both plans provide two options for investment – Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Under the IDCW option, facility for Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment), Payout of Income Distribution cum capital withdrawal option (IDCW Payout) & Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer) is available. Between “Growth” or “IDCW” option, the default will be treated as “Growth”. In “IDCW” option between “IDCW Payout” or “IDCW Reinvestment” or “IDCW Transfer”, the default will be treated as “IDCW Reinvestment”.</p> <p>It may please be noted that any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Reinvestment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level.</p> <p>Investor can select only one option either IDCW pay out or IDCW reinvestment in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Reinvestment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (payout / reinvestment) will reflect for all the units held under the scheme / folio.</p> <p>Note - If the payable IDCW amount is less than or equal to Rs. 150/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 150/- then it will be either reinvested or paid as per the mandate selected by the investor</p>			
Allotment	<p>Allotment will be made to all applicants in the New Fund Offer provided the applications are complete in all respects and are in order. The allotment will be completed within 5 business days after the closure of New Fund Offer by sending allotment confirmation by way of email and / or Short Messaging Service (SMS) (if the mobile number is not registered under Do Not Call Registry) specifying the number of units. The said allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number. The allotment details shall get reflected in the Consolidated Account Statement (CAS) sent by email / mail on or before 15th of the succeeding month. Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form.</p> <p>Dispatch of Unit statements of account will be made as soon as possible. If an investor specifically requests the Registrars in writing for issue of a Unit Certificate, the Unit Certificates shall be sent to the investor within 5 working days from the date of receipt of request as stipulated under SEBI Regulation 36.</p> <p>Dematerialization</p>			

	<p>The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the respective series of the Scheme. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. Units held in demat form are freely transferable. It may be noted that trading and settlement in the Units of respective series over the stock exchange(s) (where the Units are listed) will be permitted only in electronic form. If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization/rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder. Investors will be issued a Unit Statement of Account in lieu of Unit Certificates therefore no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate.</p> <p>Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered therein. The AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee.</p>
Refund	If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.
<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>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.</p> <p>The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> • 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;

	<ul style="list-style-type: none"> • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis. <p>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 applicable law;</p> <ul style="list-style-type: none"> • Foreign Portfolio Investor • Army, Air Force, Navy and other para-military funds and eligible institutions; • Scientific and Industrial Research Organisations; • Provident / Pension / Gratuity and such other Funds as and when permitted to invest; • International Multilateral Agencies approved by the Government of India / RBI; and • The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). • A Mutual Fund through its schemes, including Fund of Funds schemes. <p>Note: Following is the process for investments made in the name of a Minor through a Guardian:</p> <ul style="list-style-type: none"> - Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only. - Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. - All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. - No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age. <p>Notes:</p> <ol style="list-style-type: none"> 1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should
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	<p>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.</p> <p>3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.</p> <p>Who cannot invest:</p> <p>It should be noted that the following entities cannot invest in the scheme:</p> <p>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.</p> <p>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)</p> <p>3. Residents of United States of America and Canada.</p> <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</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>
Where can you submit the filled up applications.	Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID

How to Apply	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action. SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIFMPL Branches, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to “SBI Nifty Next 50 Index Fund”. The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted.</p>
Listing	Units of the Scheme is not listed in any Stock Exchange
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Special Products / facilities available during the NFO	<p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers Daily, weekly, Monthly, Quarterly, Semi-Annual and Annual Systematic Investment Plan.</p> <p><u>a) Terms and conditions for Daily SIP are as follows:</u></p> <ol style="list-style-type: none"> 1. Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12. 2. SIP Top up facility would not be available under this facility 3. Investors enrolling for Daily SIP should select “As & when presented” as payment frequency in the OTM. <p><u>b) Terms & conditions for Monthly, Quarterly, Semi-Annual and Annual Systematic investment plan are as follows:</u></p> <ol style="list-style-type: none"> 1. Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months

2. Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year
3. Semi-annual - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter. Minimum number of instalments will be 4.
4. Annual - Minimum amount of investment will be Rs. 5,000 and in multiples of Re.1 thereafter. Minimum number of instalments will be 4.

b) Weekly Systematic Investment Plan

The terms & conditions for the weekly SIP are as follows:

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

Default option between weekly, monthly, quarterly, semi-annual and annual SIP will be Monthly.

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

Any Day SIP' Facility

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

Post Dated Cheques

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

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

	<p>Completed application form, SIP debit mandate form and the first cheque should be submitted at least 20 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.</p> <p>The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Official point of acceptance of SBI MF.</p> <p>Existing investors are required to submit only the SIP Debit mandate form indicating the existing folio number and the investment details as in the SIP debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.</p> <p>Fixed-end Period SIP Investors can opt for a SIP for a period of 3 years, 5 years, 10 years, and 15 years in addition to the existing end date & perpetual SIP options.</p> <p>Terms and conditions of Fixed-end period for SIP are as follows:</p> <ol style="list-style-type: none"> 1) If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual. 2) If the investor does not specify the date of SIP, the default date will be considered as 10th of every month. 3) If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly. 4) If the investor does not specify the plan option, the default option would be considered as Growth option. 5) If investor specifies the end date and also the fixed end period, the end date would be considered.
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	<p>Pursuant to SEBI Circular No. SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010 & SEBI Circular No. Cir / IMD / DF / 6 / 2010 dated July 28, 2010, SEBI has extended ASBA facility to the investors subscribing to New Fund Offers (NFOs) of mutual fund schemes. Accordingly, all NFOs launched on or after October 01, 2010 would compulsorily offer ASBA facility to the investors.</p> <p>Investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in the ASBA form, and undertake other tasks as per the procedure specified therein.</p> <p>As per the ASBA process, if an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to SBI Mutual Fund.</p>

	<p>SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA.</p> <p>For the complete list of designated branches of above mentioned SCSBs, please refer to websites - www.sebi.gov.in, www.bseindia.com and www.nseindia.com</p> <p>Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.</p>
Switch In	Investors can switch into the Scheme from the existing Schemes of SBI Mutual Fund (subject to completion of Lock-in Period, if any) during the New Fund Offer Period.
Cash investments in mutual funds	<p>Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014, in order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment redemptions, Income Distribution cum Capital withdrawal, etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>In view of the above the fund shall accept subscription applications with payment mode as 'Cash' ("Cash Investments") to the extent of Rs. 50,000/- per investor, per financial year subject to the following:</p> <p>1. Eligible Investors: Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.</p> <p>2. Mode of application: Applications for subscription with 'Cash' as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund.</p> <p>3. Cash collection facility with State Bank of India (SBI): Currently, the Fund has made arrangement with SBI to collect cash at its designated branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches.</p> <p>AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.</p>
Applicability of Stamp Duty	Pursuant to Notification issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty of 0.005% would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on applicable transactions (Purchase, Switch-in, Income Distribution cum Capital withdrawal Reinvestment & Systematic transactions viz. SIP / STP-in etc.) to the unit holders would be reduced to that extent
Facilitating transactions through	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

<p>Stock Exchange Mechanism</p>	<p>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> <p>Further in line with SEBI Circular no. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26,2020 it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required</p>
<p>Appointment of MF Utilities India Private Limited</p>	<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, during the new fund offer, investor can submit request for purchase of units of the Scheme through MFU online (as and when this facility is available) or through authorized Points of Service published on MFUI website.</p> <p>Investors please 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 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>
<p>Transaction Charges</p>	<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 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: (a) purchases /subscriptions for an amount less than Rs. 10,000/-; (b) transaction other than purchases/ subscriptions relating to new inflows such as Switch Transfer of Income Distribution cum Capital withdrawal plan , etc. (c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent). (d) purchases / subscriptions routed through Stock Exchange(s) through Stock Brokers.</p>												
Aggregate Investment in the Scheme	<p>Aggregate investment in the Scheme by following category:</p> <table><tr><td>Category</td><td>Aggregate Investment (Cost) (Amount in Rs.)</td><td>Market value (Amount in Rs.)</td></tr><tr><td>AMC’s Board of Directors</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Scheme’s Fund Manager</td><td>N.A.</td><td>N.A.</td></tr><tr><td>Other Key Managerial personnel</td><td>N.A.</td><td>N.A.</td></tr></table>	Category	Aggregate Investment (Cost) (Amount in Rs.)	Market value (Amount in Rs.)	AMC’s Board of Directors	N.A.	N.A.	Scheme’s Fund Manager	N.A.	N.A.	Other Key Managerial personnel	N.A.	N.A.
Category	Aggregate Investment (Cost) (Amount in Rs.)	Market value (Amount in Rs.)											
AMC’s Board of Directors	N.A.	N.A.											
Scheme’s Fund Manager	N.A.	N.A.											
Other Key Managerial personnel	N.A.	N.A.											

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 will commence for sale/ repurchases within 5 business days from the date of allotment.</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors</p>	<p>On an ongoing basis, Units under the scheme will be offered for sale on all business days at applicable NAV.</p> <p>For purchase of units of, the following are provisions for applicable NAV:</p> <p>1. In respect of valid applications received upto 3.00 p.m. on a Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme before the cut-off time on the same day i.e. available for utilization before the cut-off time on the same day - the closing NAV of the day shall be applicable.</p>

	<p>2. In respect of valid applications received after 3.00 p.m. on a Business Day at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-ins) are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day – the closing NAV of the next Business Day shall be applicable.</p> <p>3. Irrespective of the time of receipt of application at the official points of acceptance, where funds for the entire amount of subscription/purchase (including switch-in) are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p>4. In case of switch transactions from one scheme to another scheme, units allotment in switch-in scheme shall be in line with the redemption payouts.</p> <p>The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal plan etc. irrespective of the installment date or Income Distribution cum capital withdrawal (IDCW) record date</p>
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.	<p>The Units purchased under this scheme can be sold back to the fund on any business day and would be subject to the exit load structure as mentioned in the Scheme Information Document. For applications received at the Registrar's Office, SBIFMPL Branches on any business day, the repurchase price will be based on the applicable NAV. In case the offices of the AMC or the registrars or the Banks are closed for any reason the repurchase date will be taken as the date of the next business day.</p> <p>The repurchased Units will be extinguished and will not be reissued. The Unit holder may request the redemption of a specified rupee amount or a specified number of Units. The redemption would be permitted to the extent of the credit balance in the Unit holder's account. The number of Units redeemed will be equal to the amount redeemed divided by the applicable repurchase price. The number of Units redeemed will be subtracted from the Unit holder's account and a revised account statement will be issued to the Unit holder. Units purchased by cheque cannot be redeemed till the cheque is cleared.</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</p>	3.00 pm

points of acceptance.	
Where can the applications for purchase/redemption switches be submitted?	For submitting the applications for purchase/ redemption please see the official points of acceptance given on last page.
Minimum amount for purchase/ switches	Rs. 5000/- & in multiples of Re.1 The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme.
Minimum amount for Additional Purchase	Rs. 1000/- & in multiples of Re.1
Minimum amount for redemption/swiches	The minimum amount of repurchase is Rs. 500/- or 1 Unit or account balance whichever is lower
Plans(s)/Options(s)	<p>The Scheme has two plans viz. Regular plan & Direct plan.</p> <p>Direct Plan:</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV – Fees and Expenses – B. – Annual Recurring Expenses. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund</p> <p>How to apply:</p> <ul style="list-style-type: none"> Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form. Investors should also indicate “Direct” in the ARN column of the application form. <p>Regular Plan:</p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p>In case of Regular and Direct plan the default plan under following scenarios will be:</p>

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Both the plans shall have a common portfolio. Both plans have the following two options:

- Income Distribution cum capital withdrawal (IDCW) Option
Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment), Payout of Income Distribution cum capital withdrawal option (IDCW Payout) & Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer)
- Growth

For default among Growth and IDCW option will be Growth option. For IDCW mode between IDCW reinvestment, IDCW payout and IDCW transfer, default will be IDCW reinvestment.

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

It may please be noted that any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Reinvestment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level.

Note - If the payable IDCW amount is less than or equal to Rs. 150/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 150/- then it will be either reinvested or paid as per the mandate selected by the investor.

Minimum balance to be maintained and consequences of non maintenance	Not Applicable
Bank A/c Details	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.
Special Products	<p>(i) Systematic Investment Plan</p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers Daily, weekly, Monthly, Quarterly, Semi-Annual and Annual Systematic Investment Plan.</p> <p>a) <u>Terms and conditions for Daily SIP are as follows:</u></p> <ul style="list-style-type: none"> • Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12. • SIP Top up facility would not be available under this facility • Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM. <p>b) <u>Terms & conditions for Monthly, Quarterly, Semi-Annual and Annual Systematic investment plan are as follows:</u></p> <ul style="list-style-type: none"> • Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months • Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year • Semi-annual - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter. Minimum number of instalments will be 4. • Annual - Minimum amount of investment will be Rs. 5,000 and in multiples of Re.1 thereafter. Minimum number of instalments will be 4. <p>c) Weekly Systematic Investment Plan</p> <p>The terms & conditions for the weekly SIP are as follows:</p> <ul style="list-style-type: none"> • Minimum amount for weekly SIP – Rs. 1000 and in multiples of Re.1 thereafter with minimum number of 6 installments or Rs. 500 and in multiples of Re.1 thereafter with minimum number of 12 installments.. • Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month • In case the date of SIP falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.

- In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.

Default option between weekly, monthly, quarterly, semi-annual and annual SIP will be Monthly.

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

Any Day SIP' Facility

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

Post Dated Cheques

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

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

Completed application form, SIP debit mandate form and the first cheque should be submitted at least 20 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.

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

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

Fixed-end Period SIP

Investors can opt for a SIP for a period of 3 years, 5 years, 10 years, and 15 years in addition to the existing end date & perpetual SIP options.

Terms and conditions of Fixed-end period for SIP are as follows:

- 1) If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.
- 2) If the investor does not specify the date of SIP, the default date will be considered as 10th of every month.
- 3) If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.
- 4) If the investor does not specify the plan option, the default option would be considered as Growth option.
- 5) If investor specifies the end date and also the fixed end period, the end date would be considered.

- **Top-up SIP**

Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.

Terms and conditions of Top-up SIP are as follows:

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

Top-up SIP Cap:

- Under this option, the investor can define the maximum SIP Top-up Cap, beyond which the SIP instalment will not increase in future. The investor shall have the flexibility to choose either Top-Up SIP Cap amount or Top-Up SIP Cap month-year. In case of multiple selection, Top-Up SIP Cap

amount will be considered as default selection. The terms and conditions of Top-up SIP Cap shall be as follows:

- **Top-up SIP CAP Amount:** Investor has an option to fix the SIP Top-up amount once it reaches a maximum predefined amount. The pre-defined amount should be equal to or lesser than the maximum amount mentioned by the investor in One Time Debit Mandate Form (OTM). The instalment amount after Top-up shall not exceed the amount mentioned in OTM at any given time.
- If SIP amount reaches the Top-up Cap before the end of SIP tenure, the SIP Top up will cease and last SIP instalment amount will remain constant for remaining SIP Tenure.
- **Top-up SIP CAP Month-Year:** It is the month from which SIP Top-up amount will cease and last SIP instalment including Top-Up amount will remain constant till the end of SIP tenure.
- If none of the above option is selected by the investor, the SIP Top-up will continue as per the SIP end date subject to the maximum amount mentioned in OTM Form

The AMC/Trustee reserves the right to terminate or modify the conditions of Top-up SIP Cap at its discretion.

(ii) Systematic Withdrawal Plan

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

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

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

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

Any Day SWP' Facility - Investors are requested to note that 'Any Day SWP facility' is applicable for all the eligible open-ended schemes of SBI Mutual Fund. Under 'Any Day SWP facility', investor can register SWP for any day for the frequencies i.e. Monthly, Quarterly, Semi-Annual and Annual. Accordingly, under 'Any Day SWP facility', investors can select any date from 1st to 30th of a month as SWP date (for February, the last business day would be considered if SWP date selected is 29th & 30th of a month). In case the SWP due date is a Non Business Day, then the immediate following Business Day will be

considered for SWP processing. For weekly frequency, SWP will continue to remain available only on 1st / 8th / 15th / 22nd of every month.

BANDHAN – SWP

BANDHAN - SWP is intended to provide regular payout to the children/spouse/parents/sibling (family members) of an individual investor who have invested under the Growth option of the Scheme

The details of this facility are as under:

- This facility will be available to investors with "Individual" status on any of the existing SWP dates viz. 1st / 5th / 10th / 15th / 20th / 25th / 30th (last working day in case of February) only at MONTHLY frequency .
- This facility will be available only under the Growth option for both Regular and Direct plans
- This facility will work similar to Systematic Withdrawal Plan (SWP), where the 1st unitholder can apply for the facility and can opt for monthly payment to maximum 3 of his eligible family members specifying the SWP date & amount. The SWP request for this facility should be submitted at least 7 days prior to the first SWP date. If the SWP due date is a nonbusiness day, then the same will be processed on the next business day.
- The beneficiary should be resident individual and cannot be an NRI.
- Unit holder/s are required to submit the following documents on behalf of the beneficiary at the time of registration for "BANDHAN-SWP" facility. These documents should be attested by unitholder(s).
 - Proof of relation such as Passport, PAN card, Birth Certificate, SSC / Degree certificate, Marriage certificate wherein the name of the specified family member is mentioned with the relationship. This document should clearly establish the relationship between the unit holder and the beneficiary.
 - Cancelled cheque of the Bank account OR Copy of Bank Statement/Passbook of the beneficiary family member where the name of the beneficiary and bank a/c no. is printed on it.
 - Proof of ID and Address of the Beneficiary.
 - In case KYC Acknowledgment or specific documents mentioned as proof of ID and address are not available, then the following documents can be submitted.
- Proof of Identity - Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
- Proof of Address – Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity Card with applicant's photograph and address issued by any of the following: Central/

	<p>State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.</p> <ul style="list-style-type: none"> • The amount of SWP payout will be minimum of Rs.5000/- and in multiples of Rs.1/- thereof. Minimum number of monthly installments would be 12. If no specific amount is mentioned by the unitholder, then the default specified amount will be Rs.5000/- per month. If no SWP date is mentioned, then the default date will be considered as “10th” and if no specific period is mentioned, then the default period will be considered as “perpetual”. • Only maximum 3 SWP of a specified amount under the “BANDHAN - SWP” facility per Folio/ Scheme shall be accepted. • Under “BANDHAN - SWP” facility, the beneficiary is restricted to only 3 family member of the first unitholder i.e. child/ sibling above 15 years of age or spouse or either of the parents. It is clarified that the unitholder/s under the same Folio may opt to enroll for normal SWP for self and SWP under “BANDHAN - SWP” facility simultaneously. • “BANDHAN - SWP” facility will discontinue on happening of any OR all of the following events: <ul style="list-style-type: none"> • Value of outstanding units in the investor Folio/Scheme is nil/ insufficient • On completion of SWP period • On receipt of written communication of the death of the 1st unitholder or the registered beneficiary • In the event of change of option under the scheme/s • If the units are under pledge/STOP due to any reason • The holding mode is changed from physical to dematerialized holdings • The investments/payouts under the said facility will be subject to applicable exit load, tax & other provisions applicable to the Scheme • Unitholder has the option to discontinue the “BANDHAN- SWP” facility anytime by submitting cancellation request to SBI Mutual Fund OR our R&T Agent CAMS at least 7 days prior to the next SWP date • All other remaining terms & conditions of normal SWP facility shall also apply to “BANDHAN - SWP” facility. • Any tax liability arising out of such payout under the Bandhan-SWP facility to the registered beneficiary shall be the sole liability of the investor. • SBIMF reserves the right to seek any additional information/document from the unitholder/s as it deems fit and necessary from time to time, failing which, SBIMF reserves the right to cancel the Bandhan-SWP facility. • Separate Bandhan SWP form has to be filled to opt for multiple beneficiaries from a single folio/scheme. <p>The AMC reserves the right to change the terms and conditions of this facility/withdraw the facility at any point of time.</p> <p>(iii) Systematic Transfer Plan</p>
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Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore, the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly, the minimum investments applicable for each scheme under SIP would be applicable to STP. The complete application form for enrolment / termination for STP should be submitted, at least 7 days prior to the desired commencement/ termination date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars. STP is available in all open-ended schemes as source and target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes) for STPs of all available frequencies

Terms and conditions of monthly & quarterly STP:

In respect of STP transactions, an investor would now be permitted to transfer any amount from the switchout scheme, subject to:

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

Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year

Minimum number of installments where SBI Long Term Equity Fund is target scheme for daily and weekly STP is 6.

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

Terms and conditions of daily & weekly STP:

1. Under this facility, investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis.

2. Minimum amount of STP for SBI Long Term Equity Fun will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 500 & in multiple of Re. 1 for daily STP & Rs. 1000 & in multiple of Re. 1 for weekly STP.

3. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Where SBI Long Term Equity Fund is the target scheme, Minimum number of installments for daily STP & for weekly STP shall be 6.

4. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non business day then the immediate next business day will be considered.

5. The complete application form for enrolment / termination for STP should be submitted, at least 7 days prior to the desired commencement/ termination date.

6. Exit load shall be as is applicable in the target/source schemes.

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

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

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

Terms and conditions of Flex STP are as follows:

1. The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:
Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]
2. The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
3. Flex STP would be available for Weekly, Monthly and Quarterly frequencies.
4. Weekly Flex STP can be done on 1st / 8th / 15th / 22nd of every month.
5. Flex STP is available from “Daily / Weekly” dividend plans of the source schemes.
6. Flex STP is available only in “Growth” option of the target scheme.
7. If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the installments for a fixed amount.
8. A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only.
9. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of determining the applicability of NAV.
10. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor’s folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.
11. The complete application form for enrolment / termination for Flex STP should be submitted, at least 7 days prior to the desired commencement/ termination date.
12. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

Capital Appreciation Systematic Transfer Plan (CASTP):

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

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

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

Swing STP

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

Terms & conditions of Swing STP are as follows:

- Source scheme: All open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
- Target scheme: Growth option in all open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
- Frequency: Weekly, Monthly and Quarterly intervals. In case the Frequency is not indicated, Monthly frequency shall be treated as the Default Frequency.
- Dates: The dates of transfers/ default dates shall be as under:

Frequency	Dates of Transfers
Weekly Interval	1 st , 8 th , 15 th & 22 nd of every month
Monthly Interval	1 st , 5 th , 10 th , 15 th , 20 th , 25 th & 30 th (In case of February last working day)
Quarterly Interval	1 st , 5 th , 10 th , 15 th , 20 th , 25 th & 30 th (In case of February last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.

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

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

	<ul style="list-style-type: none"> ○ Weekly & Monthly frequency: 12 ○ Quarterly frequency: 4 • If there is any other financial transaction (purchase / redemption / switch / SIP / DTP etc.) processed in the target scheme/plan/option during the tenure of Swing STP, the Swing STP will be processed as normal STP for the rest of the installments for the fixed amount. • Amount of transfer: The first Swing STP installment will be processed for the installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula: (First installment amount X Number of installments including the current installment) – Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer. In case on the STP date, the amount (as specified above) to be transferred is not available in the source scheme/plan/option in the investor's folio, the residual amount will be transferred to the target scheme/plan/option and Swing STP will be closed. Investors have an option to consider earlier investments in the target scheme for calculating Swing STP amount. • Reverse Transfer: On the date of transfer, if the market value of the investments in the target scheme/plan/option through Swing STP is higher than the target market value (first installment amount X number of installments including the current installment), then a reverse transfer will be effected from the target scheme/plan/option to the source scheme/plan/option to the extent of the difference in the amount, in order to arrive at the target market value. • Top-up option: Investor can choose Swing STP based on fixed amount installment and additionally investor has an option to choose top-up option. Under this, investor can indicate an absolute amount or percentage (in annualized terms) by which each installment amount will be increased. Amount of transfer will be calculated by taking into consideration of the target market value (including top-up amount) and actual market value of the investments in the target scheme. <ul style="list-style-type: none"> ○ Amount of transfer: The first Swing STP installment will be processed for the first installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula: In case Top-up amount mentioned as absolute amount: Target market value Minus Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer. Target market value = (Target market value at the time of last installment + First installment amount + (Top-up absolute amount X Number of installments excluding the current installment)). Minimum amount for Top-up (absolute amount): • Weekly & Monthly frequency: Rs. 50 per installment and in multiples of Re. 1
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- Quarterly frequency: Rs. 100 per installment and in multiples of Re. 1

In case Top-up amount mentioned in percentage:

Target Market Value less Market Value of the investments through Swing STP in the target scheme on the date of transfer.

Target Market Value = (Target market value at the time of last installment + First installment amount + (Target value at the time of last installment X Top-up percentage/ No. of periods))

No. of periods will be considered as below:

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

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

- A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.
- The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the source scheme (target scheme in case of Reverse Transfer) and 'Minimum Purchase Amount' specified in the Scheme Information Document of the target scheme (source scheme in case of Reverse Transfer) will not be applicable for Swing STP.
- The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date.
- In case the Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application as per the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day). In case the End Date is not mentioned, the application will be registered for perpetual period.
- Load structure prevalent in source & target schemes (for reverse transfer) at the time of Swing STP registration will be applicable during the tenure of the Swing STP.
- Swing STP will be automatically terminated if balance is not available in the source scheme/plan/option on the date of Swing STP installment processing.
- The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes.

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

Switchover facility

Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other scheme of the Mutual Fund would be at NAV

	related prices. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.
SIP Pause facility	<p>Under SIP pause facility, the investor shall have option to discontinue their SIP temporarily for specific number of instalments. The terms and conditions of SIP Pause facility shall be as follows:</p> <ol style="list-style-type: none"> 1. Investors can pause their SIP at any time by filling SIP pause form and submitting the same at any branch of SBIMF/CAMS. Pause request should be received 15 days prior to the subsequent SIP date. 2. SIP Pause facility is available for SIP registration with Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency. 3. SIP shall restart immediately after the completion of Pause period. 4. SIP Pause facility will allow investors to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a period up to one year. The actual number of instalments that will be paused will be as per the SIP frequency. 5. Investors can avail this facility multiple times during the tenure of the existing SIP. 6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them. 7. If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs.3,000/-. 8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP instalments whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandate in the same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate. 9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion. 10. In case of discrepancies in the information provided in the SIP Pause Form and the details registered with the AMC, the details registered with the AMC shall be considered for processing or in case of ambiguity in the SIP Pause Form, the AMC reserves the right to reject the SIP Pause Form. 11. Investor cannot cancel the SIP Pause once registered.

SBI Multi Select Facility	<p>With a view to provide convenience and promote diversification benefits to investor(s), SBI Mutual Fund (SBIMF) has introduced a new facility i.e. SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque / demand draft. Minimum subscription amount in a scheme would be as per the Scheme Information Document of the respective scheme. However, minimum total investment in the facility shall be INR 1 lakh. The facility is also available through Systematic Investment Plan (SIP). Minimum total investment in this facility through SIP shall be INR 10,000 and shall be available only in monthly frequency of all applicable schemes. Top-up facility will not be available under this facility. All the terms and conditions pertaining to SIP shall also be applicable to SIP through SBI MULTI SELECT facility. Investors are requested to visit www.sbimf.com for detailed terms & conditions of the facility.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future.</p>
SMS (Short Messaging Service) Transactions facility “(m-Easy)”	<p>The SMS Transactions facility “(m-Easy)” enables Unitholders to subscribe or redeem or switch Units of the Scheme by sending instructions through m-Easy by sending SMS from their registered mobile phone number on a dedicated number i.e. 9210192101 in the below mentioned format.</p> <p>For Purchase, type: INV <AMOUNT> <SCHEME CODE> For Redeem, type: RED <AMOUNT / ALL> <SCHEME CODE> For Switch, type: SWT <AMOUNT / ALL> <FROM SCHEME CODE> <TO SCHEME CODE></p> <p>Purchase transaction can be done in terms of ‘Amount’ only whereas Redemption and Switch transaction can be done in terms of ‘Amount’ or “ALL” units. The minimum purchase/redemption/switch amount in the respective scheme/plan/option of SBI Mutual Fund will be applicable for each transaction. Investors are requested to refer scheme codes mentioned in the Registration Cum Debt Mandate form for SMS transactions or visit our website www.sbimf.com.</p> <p>Additional services which are available through the SMS (Short Messaging Service) Transactions facility “(m-Easy)”:</p> <ol style="list-style-type: none"> 1. Investors have an option to mention the default scheme/plan/option for the folio in the SMS Registration cum Debit Mandate form, which enables investor(s) to send SMS without mentioning the scheme code to transact in the default scheme/plan/option. 2. In addition to Purchase, Redemption & Switch transactions, investor can also register SIP through m-easy facility with default SIP date, frequency & period. Default SIP date, frequency & period will be considered as 10th of every month with perpetual option. 3. Investor(s), whose mobile number is / are registered in the folio can also avail following additional services by sending an SMS to

	<p>the dedicated number i.e. 9210192101. For availing this facility no registration is required.:</p> <ul style="list-style-type: none"> (i) Portfolio valuation: (ii) Details of last three processed transactions (iii) latest NAV of scheme/plan (iv) statement of account via e-mail (a valid e-mail address should be registered in the folio to avail this service) <p>Investors are requested to visit our website www.sbimf.com for scheme/plan codes, terms & conditions and SMS keywords.</p> <p><u>Registration related Terms and Conditions:</u></p> <ul style="list-style-type: none"> a) The SMS transactions facility “(m-Easy)” (Facility) is available only for KYC compliant Individual investors (including guardians on behalf of minor) with ‘Single’ or ‘Anyone or Survivor’ holding. b) In order to avail this Facility, the Unit holder(s) of SBI Mutual Fund shall be required to provide all the details as mentioned in the ‘Registration cum Debit Mandate form’. c) Currently, this Facility is available for purchase and redemption (for amounts less than Rs 1 crore) and can be modified/changed at the sole discretion of SBI Mutual Fund without any prior notice of whatsoever nature. d) This Facility is available for purchase or redemption transactions in terms of ‘Amount’ only and transaction in terms of ‘units’ cannot be accepted. The minimum purchase/redemption amount in the respective plan / option of the respective scheme of SBI Mutual Fund will be applicable for each transaction. e) Mobile Number Registration: Unit holder(s) of SBI Mutual fund will have to register a mobile number issued in India in their folio for availing this Facility. The mobile number provided in the debit mandate shall be updated / overwritten in the folio for which the Facility is contemplated. f) 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, Unit holder(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. g) Unit holder(s) will also need to inform SBI Mutual Fund or its Registrar and Transfer Agents viz. M/s. Computer Age Management Service Ltd. (“RTA”) about any change in their bank account number, mobile number or email id by submitting a duly signed written request. h) Unit holder(s) further accept(s) that submission of an application 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. i) Under this Facility, the Unit holder(s) of SBI Mutual Fund may choose to purchase or redeem by sending an SMS.
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- j) Currently this Facility to transact via SMS is available only for the scheme / plan and option as listed in the Debit Mandate.

Transaction related to Terms and Conditions:

- a) Unit holder(s) of SBI Mutual Fund can start transacting using this Facility only after successful registration of the Debit Mandate with their bankers and receipt of confirmation letter/SMS/email from SBI Mutual Fund.
- b) Applicable NAV for the transaction will be dependent upon the time of receipt of the SMS into the server of the RTA, electronically time-stamped and other factors like scheme, type of transaction, amount, date of realization of funds under SEBI regulations and will be treated on par with similar transactions received through other modes. For the purpose of this Facility, such RTA office would be considered as an Official Point of Acceptance of the transaction.
- c) In case the mode of holding is 'Anyone or Survivor', this facility is available to the first named holder only.
- d) Unit holder(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 Unit holder(s).
- e) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word 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, the Unit holder(s) will not hold SBI Mutual Fund and/or its Registrars responsible for the same.
- f) The request for purchase/redemption transaction should be considered as completed only upon receipt of the confirmation to that effect from RTA on the registered mobile number or email id of the Unit holder(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 to the immediate attention of SBI Mutual Fund/RTA. Any transaction request 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 processed accordingly.
- h) The Unit holder(s) availing this Facility shall check his / her bank account records carefully and promptly and if the Unit holder(s) believe(s) that there has been an error in any transaction using the Facility or that an unauthorized transaction has been effected, the Unit holder(s) shall immediately notify SBI Mutual Fund / RTA in writing or by e-mail.
- i) Purchase transactions under this Facility will be processed with the ARN code of the distributor through whom the last transaction was processed in the folio and consequently the amount invested may stand reduced to the extent of

transaction charges if the distributor concerned has opted-in for the same. Unit holder(s) are advised to check with their distributors regarding the same before initiating purchase transactions. Requests for change/altering distributor code shall not be considered.

The AMC reserves the right to add or delete the name of the Scheme(s)/plan(s)/option(s) under m-Easy facility at a later date.

Bank Account registration for Debit towards Purchases:

- a) Currently this Facility is available with certain banks and their branches that participate in RBI facilities like ECS / NECS / RECS /NACH 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) Unit holder(s) of SBI Mutual Fund will have to register and specify a single bank mandate for purchases through this Facility in Debit Mandate. The bank account number mentioned in the Debit Mandate is intended to be debited towards subscription 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 Debit Mandate or any other application form for this Facility solely rests with the Unit holder(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 Unit holder(s).
- d) Unit holder(s) need to submit an original CANCELLED cheque of the bank account which is being mandated for this Facility, failing which registration may not be processed.
- e) Unit holder(s) acknowledge/s to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and ensure that the payment will be through legitimate sources only.
- f) The Debit mandate signed by the Unit holder(s) will be duly sent by SBI Mutual Fund/RTA/service providers to the unitholders' bank for registration under various arrangements like Direct Debit or RBI ECS Facility.
- g) It will be the sole responsibility of the unitholders' bank to ensure registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is 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.
- h) The Unit holder(s) shall ensure availability of sufficient funds in their respective bank account as specified in the Debit Mandate, at the time of requesting a transaction using this Facility and at the time of bank account being debited.
- i) The bank account of the Unit holder may be debited towards the purchase either on the same day of transaction or within a period

	<p>of one to seven business days depending upon the clearing/ECS cycle for the location concerned. However, in case of non-receipt of funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed.</p> <p>j) The Unit holder(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 Unit holder(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:</p> <ol style="list-style-type: none"> Non-acceptance/non-registration or rejection of Debit Mandate for whatsoever reason by the Unit holder's bank; Transaction/s not getting processed due to non-confirmation of registration/rejection by the Unit holder'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. <p>This facility is available in the all Schemes / Plans of SBI Mutual Fund under Regular Plan as well as Direct Plan.</p> <p>Unit holder(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.</p>
Transfer of Income Distribution cum capital withdrawal plan	<p>Transfer of Income Distribution cum capital withdrawal plan is a facility wherein the IDCW declared under an open-ended Scheme (Source Scheme) will be allowed for investment in all open-ended schemes as target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes)</p> <p>Terms and conditions for availing the above facility is detailed below:</p> <ol style="list-style-type: none"> 1. Minimum amount of Income Distribution cum capital withdrawal (IDCW) eligible for transfer is Rs.250. If the IDCW in the source scheme happens to be less than Rs.250, then such IDCW will be automatically reinvested in the source scheme irrespective of the option selected by the investor. 2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day. 3. Investor wishing to select Transfer of Income Distribution cum capital withdrawal plan will have to opt for all units under the respective plan/option of the source scheme. 4. Investors opting for Transfer of Income Distribution cum capital withdrawal plan has to specify each scheme/plan/option separately & not at the folio level. 5. Minimum investment amount requirement in the target scheme/s will not be applicable for Transfer of Income Distribution cum capital withdrawal plan. 6. Request for enrollment must be submitted at least 15 days before the IDCW record date.

	<p>7. Investors can terminate this facility by giving a written request at least 15 days prior to the IDCW record date under the source scheme.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</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>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> <ul style="list-style-type: none"> • 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. <p>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 applicable law;</p> <ul style="list-style-type: none"> • Foreign Portfolio Investor • Army, Air Force, Navy and other para-military funds and eligible institutions; • Scientific and Industrial Research Organisations; • Provident / Pension / Gratuity and such other Funds as and when permitted to invest; • International Multilateral Agencies approved by the Government of India / RBI; and • The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). • A Mutual Fund through its schemes, including Fund of Funds schemes. <p>Note: Following is the process for investments made in the name of a Minor through a Guardian:</p>

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

Notes:

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

2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases. Applications not complying with the above are liable to be rejected.

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

Who cannot invest:

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

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

	<p>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.</p> <p>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)</p> <p>3. Residents of United States of America and Canada.</p> <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</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>
Where can you submit the filled up applications.	Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.

How to Apply	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action. SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIFMPL Branches, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to "SBI Nifty Next 50 Index Fund". The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted.</p>
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 fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before twenty first day of succeeding month, detailing holding at the end of the six month and commission paid to the distributor, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <ul style="list-style-type: none"> • Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement. • Account Statements for investors holding demat accounts: Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account. • The asset management company shall issue units in dematerialized form to a unitholder of the Scheme within two working days of the receipt of request from the unitholder.

	<p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> • Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. • Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. • If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. • In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository. <p>If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder.</p> <p>Investors will be issued a Unit Statement of Account in lieu of Unit Certificates, therefore no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered therein. The AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee</p>
Income Distribution cum capital withdrawal (IDCW) Policy	<p>The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21,</p>

	<p>2006 and SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021 as amended from time to time.</p> <p>Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains.</p> <ul style="list-style-type: none"> • Under the Growth Plan, no IDCW will be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to section "Redemption and Repurchase" for further information. • Under the IDCW Plan, the returns will be distributed through declaration of IDCW at the recommendation of the AMC. The rate of IDCW will be decided by the Fund Manager with the approval of the Board of Trustees. Although the Scheme will strive to declare a regular IDCW, the declaration of IDCW and the percentage to be distributed will depend upon the NAV at that time, and no returns are assured.
Income Distribution cum capital withdrawal (IDCW)	The IDCW warrants shall be dispatched to the unitholders within 15 days from the record date. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their IDCW directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Loan facility	<p>Unit holders can obtain loan against their Units from any bank, subject to relevant RBI regulations and the respective bank's instructions, by getting a lien registered / recorded with the Registrars.</p> <p>Unit holders who have borrowed against their Units by recording a lien against their holding can avail of repurchase facility only after the receipt of instructions from the concerned lender that the loan has been repaid in full and the lien can be discharged. In case such an instruction is not received, the lender can apply for redemption in his favour. In such a case, the Mutual Fund reserves the right to redeem the Units in favour of the concerned lender after giving 15 days notice to the Unit holder.</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</p>

	<p>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 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> <ul style="list-style-type: none"> (a) purchases /subscriptions for an amount less than Rs. 10,000/- ; (b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Systematic Withdrawal Plan / Transfer of Income Distribution cum Capital withdrawal plan etc. (c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent). (d) purchases / subscriptions routed through Stock Exchange(s) through Stock Brokers.
Scheme to be binding	<p>The Trustees may, from time to time, add to or otherwise vary or alter all or any of the features or terms of the scheme, with prior approval of SEBI and the Unit holders in accordance with SEBI Regulations, and the same shall be binding on each Unit holder and any person(s) claiming through or under it, as if each Unit holder or such person(s) expressly agreed that such features or terms should be so binding.</p>
Option to hold unit in demat form	<p>Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form.</p> <p>The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.</p> <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the</p>

		<p>respective option can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p>
Dematerialization of Units		<p>The Unit Holders are given an option to hold the units by way of an Account Statement (Physical form) or in Dematerialized (“Demat”) form. Mode of holding shall be clearly specified in the Application Form.</p> <p>Unit Holders opting to hold the Units in Demat form must provide their Demat Account details in the specified section of the Application Form. The Unit Holder intending to hold the units in Demat form is required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the Application Form, the DP’s name, DP ID Number and the beneficiary account number of the applicant with the DP. In case of Unit Holders who do not provide their Demat Account details, an Account Statement shall be sent to them.</p> <p>In case the Unit holder desires to hold Units in dematerialized mode at a later date, he will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will have to submit the account statement alongwith the prescribed request form to their depository participant for conversion of Units into demat form.</p>
Rematerialization of Units		<p>Rematerialization of Units shall be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p> <p>The process for rematerialisation of Units will be as follows:</p> <ul style="list-style-type: none"> • Unit Holders/investors should submit a request to their respective Depository Participant for rematerialisation of Units in their beneficiary accounts. • Subject to availability of sufficient balance in the Unit Holder’s/investor’s account, the Depository Participant will generate a Rematerialisation Request Number and the request will be despatched to the AMC/Registrar. <p>On acceptance of request from the Depository Participant, the AMC/Registrar will dispatch the account statement to the investor and will also send electronic confirmation to the Depository Participant.</p>
Cash investments in mutual funds		<p>Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014, in order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment redemptions, income distribution cum capital withdrawal, etc. with respect to</p>

	<p>aforementioned investments shall be paid only through banking channel.</p> <p>In view of the above the fund shall accept subscription applications with payment mode as 'Cash' ("Cash Investments") to the extent of Rs. 50,000/- per investor, per financial year subject to the following:</p> <p>1. Eligible Investors: Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.</p> <p>2. Mode of application: Applications for subscription with 'Cash' as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund.</p> <p>3. Cash collection facility with State Bank of India (SBI): Currently, the Fund has made arrangement with SBI to collect cash at its designated branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches.</p> <p>AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.</p>
Listing	<p>The Scheme being open-ended, the Units are not proposed to be listed on any stock exchange. However, the AMC may, at its sole discretion, list the Units on one or more stock exchanges at a later date.</p>
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.	<p>Presently, the AMC does not intend to reissue the repurchased/redeemed Units. The Trustee reserves the right to reissue the repurchased Units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.</p>
Right to Limit /Suspend Subscription under the Scheme:	<p>In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable or occurring of any operational event(s) or any events which in the opinion requires limit / suspend subscription under the Scheme, the Trustees reserve the right to stop fresh / ongoing subscription of units to investors in the best of interest of scheme / investor. The Trustees reserves the right at its sole discretion to withdraw/suspend/limit the allotment/subscription of units in the Scheme temporarily or indefinitely in the above circumstance(s).</p> <p>Right to limit Redemption</p> <p>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>

	<p>In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> i. No redemption requests upto Rs. 2 Lakhs shall be subject to such restriction. ii. Where redemption requests are above Rs. 2 lakhs, 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. <p>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.</p>
Restrictions, if any, on the right to freely retain or dispose of Units being offered.	<p>The Units under the Scheme are transferable however, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</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 Schemes can be transacted through Mutual Fund Service System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Ltd. (BSE) through all the registered stock brokers/distributors/RIAs of the NSE and / or BSE who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly, such stock brokers shall be eligible to be considered as 'official points of acceptance' of SBI Mutual Fund.</p> <p>Further in line with SEBI Circular no. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26,2020 it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required</p>
Appointment of MF Utilities India Private Limited	<p>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. Investors can visit the website of MFUI (www.mfuindia.com) to download the relevant forms.</p>

	The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.
Transferability of units	Pursuant to SEBI Circular no. CIR/IMD/DF/10/2010 dated August 18, 2010, the Units of the Scheme can be freely transferred in demat form or in such form as may be permitted under SEBI Regulations and guidelines, as amended from time to time.

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>The AMC will calculate and disclose the first NAV not later than 5 business day from the date of allotment. Subsequently, NAV of the Scheme would be computed and declared on 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 11.00 p.m. on business day basis.</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.

	4. The AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.		
Monthly Disclosure of Schemes' Portfolio Statement	The fund shall disclose the scheme's portfolio in the prescribed format along with the ISIN as on the last day of the month for all the Schemes of SBI Mutual Fund on its website www.sbimf.com and on the AMFI's website i.e. www.amfiindia.com within 10 days from the close of the month. Further, the Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within the above prescribed timeline. Further, the AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.		
Annual Report or abridged summary	<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 scheme-wise annual report or abridged summary shall be made available to the unitholders at the registered office of SBI Mutual Fund at all times.2. The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund.3. The AMC shall publish an advertisement on annual basis, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the scheme wise annual report on its website viz. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the scheme-wise annual report or abridged summary.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).		
Taxation		Resident investors	Mutual Fund
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.	Income Distribution cum capital withdrawal (IDCW) Income	IDCW distributed will be taxable in the hands of investor as per slab applicable tax rates	Tax on Income distributed by mutual fund has been abolished.
	Capital Gain:		
	Long Term	10%* ^{\$}	Nil
	Short Term	15% ^{\$}	Nil
<p>^{\$}Plus surcharge, education cess and applicable taxes as per Income Tax Act.</p> <p>* Income-tax at the rate of 10% (without indexation benefit) to be levied on long-term capital gains exceeding Rs. 1 lakh provided transfer of such units is subject to STT.</p> <p>Upon Redemption of the Units, Securities Transaction Tax ("STT") would be payable by the Unit Holders at the applicable rate(s). 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>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>Investors should consult their professional tax advisor.</p> <p>For further details on taxation, investors are requested to refer to Section V(A) – Taxation on investing in Mutual Funds in the SAI.</p>			
Investor services	<p>Details of Investor Relations Officer of the AMC:</p> <p>Name: Mr. C.A.Santosh</p> <p>Address: SBI Funds Management Pvt. Ltd.,</p> <p>Address: 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537 / 022 61793122</p> <p>Fax: 022- 67425687</p> <p>e-mail: customer.delight@sbimf.com</p>		

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

The first NAV will be calculated and announced not later than 5 business days from the date of allotment in the NFO. Thereafter 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:

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

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 11.00 p.m. on business day basis. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

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

E. 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:

$$\text{Redemption Price} = \text{Applicable NAV} * (1 - \text{Exit Load})$$

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

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

Scenario 1: Redemption is done during applicability of exit load

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

$$\begin{aligned}\text{Redemption Price} &= \text{Applicable NAV} * (1 - \text{Exit Load}) \\ &= \text{Rs. } 12 * (1 - 1\%) = \text{Rs. } 11.988/-\end{aligned}$$

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:

$$\begin{aligned}\text{Redemption Price} &= \text{Applicable NAV} * (1 - \text{Exit Load}) \\ &= \text{Rs. } 12 * (1 - 0) = \text{Rs. } 12/-\end{aligned}$$

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

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

The entire New Fund Offer expenses for the launch of the scheme will be 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 Income Distribution cum capital withdrawal 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 & Services tax on expenses other than investment and advisory fees	
Goods & Services tax on brokerage and transaction cost	
Listing fees	
Other Expenses^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 1.00%
Additional expenses under regulation 52 (6A) (c)*	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

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

The AMC has estimated that upto 1.00% (plus allowed under regulation 52(6A)) of the daily net asset will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI

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

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. vis-a-vis the Regular Plan, and no commission shall be paid from Direct plan. Both the plans viz. Regular and Direct plan shall have common portfolio. However, Regular Plan and Direct Plan shall have different NAVs.

For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart at least 0.02 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. The total expenses of the scheme including the investment and advisory fees shall not exceed 1.00% of the daily net assets.

In addition to expenses as permissible under Regulation 52 (6) (b), the AMC may charge the following additional costs or expenses to the scheme:

- The Goods & Service tax on investment management and advisory fees would be charged in addition to above limit.
- 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 percent for derivative transaction. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions 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 In terms of Regulation 52 (6A) (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.

- Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52. The 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. The additional TER in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996 shall be charged based on inflows from Retail Investors from beyond top 30 cities (B-30 cities). Accordingly, the inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "Retail Investors"

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

The additional TER in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996 shall be charged based on inflows from Retail Investors from beyond top 30 cities (B-30 cities). Accordingly, the inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "Retail Investors".

A. 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 within the percentage limits specified in the SEBI regulations.

D. LOAD STRUCTURE

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

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

Nature of expense	Charge (% of NAV)
Entry Load	Not Applicable
Exit Load	<ul style="list-style-type: none"> • 1% if redeemed on or before 1 Year from the date of allotment • Nil – after 1 Year

The charges stated above are a percentage of the NAV.

Please note that no Exit Load shall be charged for Switch from Direct Plan to Regular Plan under the Scheme; however, in case of switch from Regular Plan to Direct Plan under the Scheme shall be subject to applicable exit load if any. Units issued on reinvestment of Income Distribution cum capital withdrawal shall not be subject to entry and exit load.

The AMC reserves the right to introduce a load structure, levy a different load structure or remove the load structure in the scheme at any time after giving notice to that effect to the investors through an advertisement in an English language daily that circulates all over India as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. Goods & Service tax on exit load shall be paid out of the exit load proceeds and exit load net of goods & service tax shall be credited to the scheme.

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

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

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

- 1) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- 2) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centers and distributors/brokers office.
- 3) The introduction of the exit load 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.
- 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.

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

The investor is requested to check the prevailing load structure of the Scheme before investing.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

V. 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. RBI had previously issued a Show Cause Notice (SCN) in this regard on 09-05-2018 to which the Bank had replied on 24-05-2018. A personal hearing was conducted on 03-08-2018. After examining the facts of the case, RBI has observed violations of certain regulatory guidelines by the Bank in conduct of the borrowal account. 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 SWIFT. RBI had previously issued a Show Cause Notice (SCN) regarding time-bound implementation and strengthening of SWIFT related operational controls on 23-08-2018 to which the Bank had replied on 10-09-2018. A personal hearing was conducted on 12-12-2018. After examining the facts of the case, RBI has observed violation of certain direction contained in Circular dated 20-02-2018. The penalty was paid to RBI on 12.03.2019.
- d. The Reserve Bank of India imposed a penalty of Rs. 700 lacs on the Bank on 15-07-2019 under the provisions of Section 47 A (1) (c) read with sections 46(4) (i) and 51 (1) of the Banking Regulation Act, 1949. RBI had previously issued a Show Cause Notice (SCN) in this regard on 10-10-2018 and Bank had replied on 30-10-2018. A personal hearing was conducted on 15-04-2019. After examining the facts of the case, RBI has observed non-compliance with the directions issued by RBI on (i) Income Recognition and Asset Classification (IRAC) norms, (ii) code of conduct for opening and operating current accounts and reporting of data on Central Repository of Information on Large Credits

(CRILC) and (iii) fraud risk management and classification and reporting of frauds. This has resulted in levy of a penalty of Rs. 700 lacs.

- e. The Reserve Bank of India in exercise of the powers conferred under Section 47A (1) (c) read with Section 46 (4) (i) and 51(1) of the Banking Regulation Act, 1949 has imposed a penalty of Rs. 50 lacs on 31-07-2019 on the Bank for delay in reporting of fraud in the account of M/s Kingfisher Airlines Limited by Bank and State Bank of Mysore.
- f. The Reserve Bank of India imposed penalty on various currency chests of State Bank of India. The circle wise summary of penalties imposed on currency chests for last three FY are as follows:

(Amount in millions)

CIRCLE	FY 17-18	FY 18-19	FY 2019-20
AHMEDABAD	5.18	10.80	5.23
AMARAVATI	3.98	3.40	0
BENGALURU	1.80	10.99	0
BHOPAL	12.13	6.06	1.96
BHUBANESWAR	6.07	0.08	0.99
CHENNAI	1.51	2.72	0
CHANDIGARH	15.10	4.36	0
GUWAHATI	5.54	24.88	0
HYDERABAD	5.82	2.98	0
JAIPUR	2.06	7.57	10.49
KOLKATA	9.60	0.37	0
LUCKNOW	8.85	5.25	0.04
MAHARASHTRA	5.93	2.81	0
MUMBAI METRO	0.28	0.92	1.1
NEW DELHI	5.20	7.47	0
PATNA	7.58	0.00	0
THIRUVANANTHAPURAM	0.76	0.71	0
GRAND TOTAL	97.37	91.37	19.81

- g. 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. The penalty amount was paid by the branch on 29.12.2016.
 - 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 12.02.2019.
 - viii. The Federal Tax Service of Russia 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.
 - x. The Federal Tax Service of Russia levied penalty of RUB 10,000 (INR 10,975) in January 2019 for non-submission of a client account statement through automated system on 14.12.2017 on CIBL. Due to malfunctioning of a software installed by CIBL, the required statement was not submitted automatically by the subsidiary and the non-submission was not detected by CIBL due to lack of monitoring.
 - xi. The Central Bank of Russia (CBR) imposed a penalty of RUB 1000,000 (INR 1082500) on CIBL on 16-08-2019 for violation of certain items in Art 3 and Art 6 of Federal Law No. 353-FZ observed in granting of a term loan to a natural person. The loan was a

- consumer loan and CIBL has not reported the sanction of loan in the relevant regulatory report to CRB.
- xii. The Central Bank of Russia (CBR) imposed a penalty of RUB 36,829 (INR 39,867) on CIBL on 20-08-2019 for shortfall of RUB 3.31 million, in the obligatory reserves kept by CIBL with CBR from 10.07.2019 to 06.08.2019.
 - xiii. The Central Bank of Russia issued a penalty of RUB 8,637,000 (INR 81.40 lacs appx) in December 2020 for errors in AML related regulatory reporting detected in CBR inspection done in June to August 2020.
- Retail Banking Branch, Bahrain
 - i. The Central Bank of Bahrain (CBB) imposed penalty of BHD 50,000 (Approx. INR 93 lacs) on RBB Bahrain on 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.
 - Bank SBI Indonesia
 - i. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) has imposed a penalty of IDR 9,450,000.00 (approx. INR 43,942.00) on Bank SBI Indonesia on 27-02-2020 for error in input of data in Financial Information Service System (SLIK) for the period April-June 2018.
 - ii. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) has imposed a penalty IDR 3,100,000.00 (approx. INR 14,415.00) on 27-02-2020 on Bank SBI Indonesia for adjustment / correction of Monthly General Bank Report (LBU) and in SLIK.
 - iii. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) fined the Bank for late reporting to the regulator, the extension of tenure of an existing Director. As per the Bank Indonesia Regulations, the appointment of the members of Board of Commissioners (BOC) and members of the Board of Directors must be reported by banks to OJK not later than 10 working days after the date of effective appointment. Due to Covid-19 crisis, the official from parent bank (SBI), identified for the post of Director Finance and IT could not reach Indonesia within the timeline of 6 months from the date of clearing the Fit and Proper Test of OJK. Bank therefore requested OJK, vide their letter dated 01.07.2020 to extend the period of validity of the test and also informed OJK that the tenure of the present Director has been extended by two months, duly obtaining shareholder's The reappointment of the Director on 11.06.2020 was reported to O.JK on 01.07.2020. as against the regulatory deadline of 24.06.2020 (7 days delay) OJK considered this as late reporting of reappointment and imposed the penalty of IDR 7 million (INR 36000 approx) vide their letter dated 05.08.2020.
 - iv. OJK imposed a penalty of IDR 3.05 mio (INR 15,000 apprx) in October 2020 on account of errors found in regulatory reporting in their annual inspection at the Bank

- h. Enforcement Directorate, Adjudication proceedings u/s 13 of FEMA 1999 in respect of two Show Cause Notices No. SCN No T-4/9-B/SDE/R/2011(SCN XII) dated 20-07-2011 and SCN No T-4/16-B/SDE/R/2011(SCN XII) dated 25-11-2011.

Alleged irregularity committed in respect of forex remittances made by Ashok Marg Branch (e-SBT) between the period March 2009 and August 2010 amounting Rs. 243,45,30,781/ remitted by BCCI to Cricket South Africa.

Enforcement Directorate held that the remittances do not represent Current Account transactions and required prior approval from RBI and held the Bank guilty of violation of FEMA 1999.

Special Director of Enforcement (WR) Mumbai passed an order dated 31-05-2018 holding the Bank guilty of the charge alleged and has imposed penalty of Rs. 700 lacs.

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

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

Against Sponsor:

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

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

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

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

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

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

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.

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

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

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on October 23, 2020. The Trustees have ensured that SBI Nifty Next 50 Index Fund approved by them is a new product offered by SBI Mutual Fund and is not a minor modification of the existing Schemes.

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 15, 2021

Name : Vinay M. Tonse
Designation : Managing Director & CEO

AHMEDABAD: SBI Funds Management Pvt Ltd, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel : (079)26423060,26463090. , Silvercrest Ramkrushna Building, Ground Floor, Shop A1/2, Opposite Deputy Collector Bungalow, Below Shreedeeep Hospital, Station Road, Ahmednagar - 414001. **Phone no:** 0241-2354555 **Email id:** idswapnil.rakecha@sbimf.com **AGARTALA:** SBI Funds Management Private Limited Shri Maa Mansion, 3rd Floor, Colonel Mahim Thakur Sarani, Above SBI PBB Branch,Agartala - 799001,Tripura.Email Id: cs.agartala@sbimf.com **Phone No:** 0381-2324107. **Agra:** SBI Funds Management Pvt Ltd, Office No. 207 A, Second Floor, Sumriddhi 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 **ALIBAG:**SBI Funds Management Private Limited, Shop no.104, 1st Floor, Horizon Building, Shribag no.3, Alibag, Raigad – 4022021, Maharashtra. Phone No: 02141225555 Email Id: cs.alibag@sbimf.com **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, Ground Floor, Soni Tower, Road No - 2, Alwar - 301001 **Email Id:** CS.Alwar@SBIMF.COM **Phone No:** 0144-2332035**AMBALA :** SBI Funds Management Pvt Ltd, C/o State Bank of India Mahesh Nagar Ambala Cantt. - 133001, Haryana. **AMRAVATI :** SBI Funds Management Pvt Ltd, 1st Floor, Malviya Complex,Malviya Chowk, Opposite YES Bank, Amravati - 444601. **Email id :** cs.amravati@sbimf.com **Phone No :** 0721-2560291 **AMRITSAR:** SBI Funds Management Pvt Ltd, C/O State Bank of India, SCO-5, District Shopping Centre, Ranjit Avenue, B Block, Amritsar - 143001., Tel: 0183-2221755 / 0183 - 5158415 **Email id:** cs.amritsar@sbimf.com. **ANAND :** SBI Funds Management Pvt Ltd, 102, 10 & 11, First Floor, Chitrangana Complex, Anand Vidhyanagar Road,Anand Gujarat Tel: (02692)-246210. **ANANDNAGAR:** SBI Funds Management Pvt Ltd , Ground Floor, Unit No. 12,Safal Pegasus, Opposite Venus Atlantis, Near Shell Pertol Pump, Behind Mcdonalds, Prahladnagar, Satellite, Ahmedabad – 380015 **Phone No:** 9925660299 **Email Id :** 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, 3 RD Floor, Block A, P. C. Chatterjee Market, RambandhuTala, G.T. Road. Asansol – 713303, West Bengal, Tel no. 629497006, Email id: cs.asansol@sbimf.com. **AURANGABAD:** SBI Funds Management 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 Office, M.P. Nagar, Zone-1, Bhopal (MP) – 462011 Tel No.: 0755-2557341, 4288276. **BANGALORE (JAYANAGAR) -** 1st Floor, Baba Towers, No. 162/158 – 1, 6th Main, Diagonal Road, Jayanagar,4th Block, Bangalore – 560 011. Tel: 080-26540014. **BANGALORE (MALLESHWARAM):** SBI Funds Management 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

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Door No: 39-10-10, Veterinary Hospital Road, Labbipet, Vijayawada -520010, Tel : 0866 2436113 / 2438217 **VALSAD:** SBI Funds Management Pvt Ltd, 101, Amar Chambers, Near HDFC Bank, Opposite Lal School, Valsad - 396001, Tel: 02632- 245440. **VAPI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, 1st Floor, Shop No. 21, Shopper Stop, Opp. Imran Nagar, Silvassa Road, Vapi – 396191, Gujarat. **VARANASI:** SBI Funds Management Pvt Ltd, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sagra, Varanasi-221010, Tel: 0542-2222492. **VELLORE :** SBI Funds Management Pvt Ltd, AKT Complex , First Floor, No 1/3, New Sankaran Palayam Road, Tolgate, Vellore-632001, Tamil Nadu. Tel No-0416 - 2225005. **VISHAKAPATNAM:** SBI Funds Management Pvt Ltd, 1st Floor, Eswar Paradise, Dwarakanagar, Visakhapatnam – 530016, Andhra Pradesh, Tel no: 0891-2511853. **VASHI :** SBI Funds Management Pvt Ltd, Thakkar Tower, Shop no 3, Sector 17, near Saraswat Bank, Vashi, Navi Mumbai - 400703, Tel : 022-27801018 / 27801016. **VIZIANAGARAM:** SBI Funds Management Pvt. Ltd. C/o SBI Main Branch, M G Road, Vizianagaram - 535001, Andhra Pradesh. **Phone No:** 08922275439 **Email Id:** cs.vizianagaram@sbimf.com **WARANGAL:** SBI Funds Management Pvt Ltd, H.No 1-7-764, 1st Floor, Sri Shiridi Sai Complex, Beside DEO Office, Adalath Junction, Hanamkonda, Warangal 506001, Tel: 0870-2430307.

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AHMEDABAD: 111-113, 1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69. **AGARTALA:** Advisor Chowmuhan (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:** 3rd Floor Bearing Unit no- 313, Mukut House, Amritsar – 143001. **Email Id:** camsamt@camsonline.com **Phone No:** 0183-5009990 **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 Arambagh – 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:** Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur – 812001. Phone No: 9264499905 **email Id:** camsblp@camsonline.com. **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, Shyamkisabjmandi, 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, **BIHAR:** C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea - 854301, Bihar. E-mail- camsbna@camsonline.com **BIHAR SHARIF :** R&C Palace, Amber Station Road, Opp. Mamta Complex, Bihar Sharif-803101, Nalanda, Tel no.- 06112–235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIJAPUR:** Padmasagar Complex, 1st floor, 2nd Gate, Ameer Talkies Road, Vijayapur – 586101, Bijapur **Phone No:** 083 52259520. **Email Id:** camsbij@camsonline.com. **BIKANER:** Behind Rajasthan patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner-334001, Tel: 9214245819. **BILASPUR:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Tel: 9203900626. **BOHOROMPUR:** 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal – 742103. West Bengal. Tel: 08535855998 **BOKARO:** 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. **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, Darbhanga-846001, Tel: 9204790656. **DAVENEGERE:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 Nari Shilp Mandir Marg, 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:** 11 Ram Nagar - 1st Floor, A. B. Road, Near Indian- Allahabad Bank, Dewas – 455001, Madhya Pradesh. **Phone No:** 07272 – 403382 **Email Id:** camsdew@camsonline.com **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:** Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201 **Phone No:** 02836 233220 **Email Id:** camsgdm@camsonline.com. **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 - 737101 Email: camsgtka@camsonline.com **GAYA:** North Bisar Tank, Upper ground floor, Near - I. M. A. Hall, Gaya – 823001. Tel No. 0947-2179424. **GHAZIABAD:** First Floor C - 10 RDC Rajnagar, Opposite Kacheri Gate No.2 Ghaziabad – 201002. **Phone No:** 0120 – 6510540 **Email Id:** camsggha@camsonline.com **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: camsgdh@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 :** NearArchies Gallery, Shimla PahariChowk, 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, YudhisthirMarg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City – 144001 **Phone No:** 0181 – 2452336 **Email Id:** camsjal@camsonline.com **JALGAON:** RustomjiInfotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, ShivajiPutla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI :** Babu Para, Beside Meenaar Apartment, Ward No 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, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Jail road, Dholasatra, Near Jonaki Shangha Vidyalaya, Post Office – Dholasatra, Jorhat – 785001, Assam, Tel : 0376-2932558. **JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh – 362001, Gujarat, Tel: 0285-6540002. **KADAPA:** BandiSubbaramaiah 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**: Kankaria Centre, 2/1, Russell Street, 2nd Floor, Kolkata – 700071, **Phone No: 033 - 46022413 / 46022414**, Email id camscal@camsonline.com **KOLLAM**: Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006, Kerala, Email: camsklm@camsonline.com, Phone No: 0474-2742823. **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**: Office no, 107, 1st floor, Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow – 226001, Uttar Pradesh. **Phone No: 0522 – 4007938 Email Id: camsluc@camsonline.com** **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 Perumal Maistry 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 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa – 403 507, Goa.. **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**: Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Phone No: 05442 – 220282 Email Id: camsmpr@camsonline.com** **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 Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR**: 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, SID - SBI Nifty Next 50 Index Fund

CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswathiPuram, 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.com Phone 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- camsnlg@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: 214-215, 2nd floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 Email: camsnvs@camsonline.com.** **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: camsjdel@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:1128, First Floor, **3rd Line, Sri Bapuji Market Complex,** Ongole – 523001, Andhra Pradesh. Tel: 08592 – 281514 Email ID : camsoqe@camsonline.com

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, 1st 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. **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, Survey No 46, City Survey 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.com Phone no: 5342-221941** **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. **RAJAHMUNDY:** 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:** camrou@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, Shukrawar Peth, 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. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, 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 **SILCHAR:** House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite Shiv Mandir, Landmark: Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar - 788004, Assam. **Phone No:** 03842-221228 **Email Id:** camsslc@camsonline.com **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 Arya Kanya 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 Siddheshwar Peth, 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, Vijaya Ganapathi 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 Clinic Vill 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, Rangagora Road, 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, Tirumala Bypass 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. **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.