



SCHEME INFORMATION DOCUMENT

SBI
CORPORATE BOND FUND

An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk

Product labeling of the Scheme	
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Regular income for medium term • Investment predominantly in corporate bond securities rated AA+ and above 	 <p>RISKOMETER Investors understand that their principal will be at moderate risk</p>

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

First Tier Benchmark of the Scheme	NIFTY Corporate Bond Index B-III
<p>First tier Benchmark Riskometer</p>	 <p>RISKOMETER The benchmark riskometer is at moderate risk</p>

Continuous offer for Units at NAV based prices

Potential Risk Class Matrix			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund (‘SBI MF’)	SBI Mutual Fund Trustee Company Private Limited (‘Trustee Company’) CIN: U65991MH2003PTC138496	SBI Funds Management Limited (‘AMC’) (A joint venture between SBI and AMUNDI) CIN : U65990MH1992PLC065289
Corporate Office	Registered Office:	Registered Office:
9 th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9 th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	9 th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051

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

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Official Point of Acceptance of Transactions of SBI Mutual Fund / 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 Official Point of Acceptance of Transactions of SBI Mutual Fund 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 October 31, 2023.

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HIGHLIGHTS OF THE SCHEME

Name of the Scheme	SBI Corporate Bond Fund			
Scheme Code	SBIM/O/D/CBF/18/08/0057			
Type of Scheme	An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk			
Investment Objective	The investment objective will be to provide the investors an opportunity to predominantly invest in corporate bonds rated AA+ and above to generate additional spread on part of their debt investments from high quality corporate debt securities while maintaining moderate liquidity in the portfolio through investment in money market securities.			
Asset Allocation	Asset Allocation			Risk Profile
	Instruments	Min	Max	
	Corporate Bonds rated AA+ and above only	80%	100%	Low to Medium
	Debt instruments other than above, Central and State Government (s) dated securities and Money market instruments	0%	20%	Low to Medium
	Units of REITs and InVITs^	0%	10%	Medium to High
	<p>^The exposure will be in line with SEBI/AMFI limits specified from time to time. The scheme may invest in securitized debt to the limit of 50% of its net assets. The scheme may also invest in Derivatives like Interest rate swaps, Forward Rate agreements and other such instruments as permitted by RBI / SEBI. The scheme may invest in derivatives upto 100% of its net assets. The Scheme shall not engage in Stock lending and short selling activities. The Scheme may indulge in 'Imperfect hedging' using IRFs upto maximum of 20% of the net assets of the scheme. The scheme shall invest in repo in corporate debt. The scheme may invest in foreign debt securities to the limit of 50% of its net assets. The scheme may invest in units of mutual funds.</p> <p>There can be no assurance that the investment objective of the scheme will be achieved.</p>			
Transparency/NAV disclosure	<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 calculated and 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) and on website of the Mutual Fund (www.sbimf.com) by 11.00 p.m. Further, the Mutual Fund shall send the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>Whenever the Scheme also invests in foreign securities, the NAVs of Scheme shall be updated on daily basis on the website of the AMC and on the website of AMFI by 10:00 a.m. of the following business day in line with Paragraph 8.2 of Master Circular for mutual funds dated May 19, 2023.</p> <p>In case of non-availability of price/valuation for the underlying overseas investments before aforementioned timeline, consequent to which there would be inability in capturing same day price/valuation for such underlying investments, then NAV of the Scheme will</p>			

	<p>be declared as and when the price/valuation for such underlying securities/ Funds is available.</p> <p>In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.</p> <p>The Mutual Fund shall disclose portfolio (along with the ISIN) as on the last day of the month/half year for all their respective Schemes on its website viz. www.sbimf.com and on the website of AMFI within 10 days from the close of each month/ half-year respectively, in the prescribed format.</p>																								
Liquidity	Open-ended. The scheme would provide redemption / switch facility to investor on an ongoing basis on every business day at applicable NAV subject to prevailing exit load.																								
Fund Manager	Mr. Rajeev Radhakrishnan - Debt and Money Market Instruments. Ms. Mohit Jain - Foreign securities.																								
First Tier Benchmark Index	NIFTY Corporate Bond Index B-III																								
Plans / Options	<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. Both the plans shall have a common portfolio.</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> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</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	5	Direct	Not Mentioned	Direct 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, 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 Reinvestment”, “IDCW Payout” or “IDCW Transfer”, the default will be treated as “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>			
Income Distribution cum Capital withdrawal (IDCW) Frequency	The Scheme will have the monthly & quarterly IDCW frequency. IDCWs will be declared subject to availability and adequacy of surplus in the Scheme. Default frequency will be Monthly.			
Income Distribution cum Capital withdrawal (IDCW) Policy	<p>The Trustee reserves the right to declare IDCWs 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 IDCW shall be in line with Chapter 11 of SEBI Master Circular for Mutual Funds dated May 19, 2023, 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>			
Minimum Investment size	Rs. 5000/- & in multiples of Re.1 thereafter Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, requirement for minimum application/ redemption amount will not be applicable			
Additional Purchase amount	Rs. 1000/- & in multiples of Re.1 thereafter			
Minimum Redemption	<p>Rs.500/- or 1 Unit or account balance whichever is lower Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount, as per the scheme features, the Fund reserves the right to redeem the balance units at applicable repurchase price.</p> <p>Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated</p>			

	May 19, 2023, requirement for minimum application/ redemption amount will not be applicable
SIP purchase	<p>Daily – Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum of 12 installments.</p> <p>Weekly - Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum of six installments (or) Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum of 12 installments.</p> <p>Monthly - Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum one year</p> <p>Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum one year</p> <p>Semi-Annual - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments</p> <p>Annual - Minimum amount of investment will be Rs. 5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments</p>
Loads	<p>Entry Load: Not applicable</p> <p>Exit Load: Nil</p>

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 Corporate Bond Fund is only the name of the Scheme and does not, in any manner, indicate either the quality of the Scheme or its future prospects and returns
- f) The NAV of the Schemes' Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes
- g) The present scheme is not a guaranteed or assured return scheme
- h) Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal

2 Scheme Specific Risk Factors

- a) The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document.
- b) In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances as specified in this document.
- c) The liquidity of the Scheme's investments is inherently restricted by trading volumes and settlement periods.
- d) Redemption by the unit holders 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.
- e) The tax benefits described in this Scheme Information Document 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.

- f) SBI Corporate Bond Fund would be investing in corporate bond rated AA+ and above only, debt instruments, central and state government securities and money market instruments, foreign debt securities and Units issued by REITs and InVITs. 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 redemptions (including suspending redemptions) under certain circumstances as specified in this document.
- g) Debt & money market securities investments under the scheme may also be subject to the following risks:
- i. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.
 - ii. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
 - iii. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
 - iv. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
 - v. Risk associated with unrated debt instruments – Investments in unrated instruments are subject to the risk associated with investments in any other fixed income securities such as credit risk, interest rate risk etc. However, investments in unrated instruments are subject to greater risk of loss of principal and interest than rated instruments.
- h) Risk factors associated with imperfect hedge using Interest Rate Futures
1. The cost of hedge can be higher than adverse impact of market movements
 2. Price / change in price of a security may or may not be the same in spot/cash and futures segment of the market. This may lead to the hedging position not giving the exact desired hedge result.
 3. Derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
 4. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities.
- i) Risks associated with Investing in ADR/GDR/Foreign Securities
- Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in Foreign Securities including foreign equities. Such investments carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.
 - It is the AMC's belief that investment in Foreign Securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme would invest only partially in Foreign Securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme.
 - Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated under the SEBI Regulations or by RBI and provided such investments do not result in expenses to the Scheme(s) in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Mutual Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.

- To the extent that the assets of the Scheme will be invested in Foreign Securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
- j) Risks associated with Investing in Securitized Debt
- **Liquidity risk:** There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.
 - **Limited Recourse:** The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative.
 - **Delinquency and Credit Risk:** Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle/ Asset. However many factors may affect, delay or prevent the repossession of such Vehicle/Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle/Asset may be sold may be lower than the amount due from that Obligor.
 - **Risks due to possible prepayments:** Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield.
 - **Bankruptcy of the Originator or Seller:** If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.
- k) Risk factors associated with Trading 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 underlying instruments. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include but are not limited to the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. There may be a cost attached to selling or buying futures or other derivative instrument. Further there could be an element of settlement risk, which could be different from the risk in settling physical shares. The possible lack of a liquid secondary market for a futures contract or listed option may result in inability to close futures or listed option positions prior to their maturity date.
 - b) Derivatives are high risk, high return instruments as they may be highly leveraged. A small price movement in the underlying security could have a large impact on their value and may also result in a loss.
 - c) 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.
 - d) 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) The fund may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other fixed income derivatives.
- f) Credit Risk: The credit risk in a derivative transaction is the risk that the counter party will default on its obligations and is generally low, as there is no exchange of principal amounts in a derivative transaction.
- g) Market risk: Derivatives carry the risk of adverse changes in the market price.
- h) Illiquidity risk: The risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.
- i) Floating Leg Risk: The fund pays the daily compounded rate. In practice however there can be a difference in the actual rate at which money is lent in the call market and the benchmark, which appears and is used
- j) It may be mentioned here that the guidelines issued by Reserve Bank of India from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.

l) Risk factors associated with repo transactions in corporate debt securities:

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

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

m) Risk factors associated with investments in REITs AND InvITS:

Risk of lower than expected distributions: The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/INVIT receives as dividends or the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate primarily based on the below, among other things:

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

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

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

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

n) Risks associated with short selling and securities lending

The Scheme shall not engage in short selling and Securities lending.

o) 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 be 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.

p) Risks associated with Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):

CDMDF is set up as a Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI Board. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund, the aforementioned schemes shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from

CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

Investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

3 RISK CONTROL STRATEGIES:

The Scheme will predominantly invest in corporate debt securities and will also invest in money market instruments which carry various risks such as inability to sell securities, trading volumes and settlement periods, market risk, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.

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

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

For risk control, the following may be noted:

Liquidity risks:

The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.

Interest Rate Risk:

Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme. Further, the Scheme may use Interest rate derivatives to mitigate the interest rate risks and rebalance the portfolio

Credit Risks

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

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. To that extent the Volatility risk will be mitigated in the scheme.

Further, the Investment Manager endeavours to invest in REITS/InvITs, where adequate due diligence and research has been performed by the Investment Manager. The Investment Manager also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, etc.

Liquidity Risk Management Framework:

The scheme adopts the Liquidity Risk Management Framework (LRM) as mandated by SEBI and AMFI, which requires Scheme Portfolio to maintain certain portion of their investments in liquid assets. This portion as required to be kept, is ascertained basis the scheme's liability profile, i.e investor profile. This framework seeks to estimate a likely quantum of redemption that the scheme is expected to face over the next 30 days and requires the scheme to maintain liquid assets to that extent as a minimum requirement. The Framework also enumerates corrective actions to be taken in the event of any shortfall owing to higher redemption than estimated. The Investment Manager also have in place an Asset Liability Mismatch (ALM) Framework which monitors similar aspects for a longer tenure of 90 days and ensures that schemes assets are always adequate to cater to liabilities.

Stress Testing:

The Investment Manager conducts Stress Tests on the Asset side, i.e. Portfolio assets on key aspects like Interest Rate Risk, Credit Risk and Liquidity Risk. These are done at an aggregate portfolio level to evaluate the impact of NAV from each of these risks. These NAV impact figures are then compared to Thresholds as laid out by AMFI and by AMC for monitoring and any action, if deemed necessary. The stress test is performed using the methodology and periodicity as mandated by AMFI in consultation to SEBI, as amended from time to time.

4 CREDIT EVALUATION POLICY & DUE DILIGENCE FOR CREDIT RISK

(a) Credit evaluation policy

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

For every issuer we focus on 4 Cs of credit

- Capacity
- Character
- Collateral
- Covenants

Key focus areas are

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

Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.

Once a credit limit is set, it is regularly monitored based on internal Tier classification.

(b) Due diligence for Credit Risk

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

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

B. REQUIREMENT OF THE MINIMUM INVESTOR IN THE SCHEME

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

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 is to be wound up :

- (a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or
 - (b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or
 - (c) if SEBI so directs in the interest of the unit holders.
- (ii) Where a scheme is wound up under the above Regulation, the trustees shall give notice within one day, disclosing the circumstances leading to the winding up of the scheme,
- (a) to SEBI; and
 - (b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.

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

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

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

- (iii) The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the SID & SAI.
- (iv) Redemption by the Unit Holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.
- (v) The tax benefits described in Statement of Additional Information (SAI) are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each investor / Unit Holder is advised to consult his/her/its own professional tax advisor
- (vi) The Mutual Fund is not assuring any returns nor is it assuring that it will make periodic distributions. All Income Distribution cum capital withdrawal (IDCW) distributions are subject to the investment performance of the scheme, availability of distributable profits and computed in accordance with SEBI (MF) Regulations.
- (vii) No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.
- (viii) In addition to the investment management activity, SBI Funds Management Limited has also been granted a certificate of registration as a Portfolio Manager with Registration Code INP000000852..

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

SBI Funds Management Limited is also acting as Investment Manager of SBI Alternative Equity Fund which is registered with 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 Registration number: IN/AIF2/18-19/0563 as a category II Alternative Investment Fund under SEBI (Alternative Investment Funds) Regulations, 2012. Further, Corporate Debt Market Development Fund (CDMDF) is registered with SEBI as an AIF under AIF regulations vide registration number IN/AIFC/23-24/1317. SBI Funds Management Limited is the Investment Manager and Sponsor of CDMDF.

SBI Funds Management Limited has also obtained approval for providing the management and advisory services to Category I foreign portfolio investors and Category II foreign portfolio investors through fund manager(s) managing the schemes of the SBI Mutual Fund as permitted under Regulation 24(b) of the

SEBI (Mutual Funds) Regulations, 1996, as amended from time to time (“the Regulations”). While, undertaking the said Business Activity, the AMC shall ensure that (i) any conflict of interest with the activities of the Fund will be avoided; (ii) there exists a system to prohibit access to insider information as envisaged under the Regulations; and (iii) Interest of the Unit holder(s) of the Scheme of the Mutual Fund are protected at all times.

SBI Funds Management Limited has received approval from Development Commissioner, Special Economic Zone, vide Letter of Approval dated March 19, 2021 for setting up branch office (IFSC unit) in GIFT city – multi-services – Special Economic Zone for providing Portfolio Management Services and Investment Management activities / services for pooled assets.

IFSCA has granted certificate of registration dated November 28, 2022 to SBI Funds Management Limited (IFSC Branch) to carry out activities as a Fund Management Entity (Retail). The registration number is IFSCA / FME/ III/ 2022-23/010.

Further, SBIFML through its IFSC branch is also acting as an Investment Manager to SBI Investment Opportunities Fund (IFSC) which is registered with IFSCA as a Category III Alternative Investment Fund. The registration number of SBI Investment Opportunities Fund (IFSC) is IFSC/AIF3/2023-24/0010.

SEBI has granted no objection vide letter no. SEBI/HO/IMD-I1/IMD-II_DOF10/P/OW/2023/9253/1 dated March 03, 2023 for undertaking Portfolio Management Services and Investment Management activities / services for pooled assets through a branch in IFSC-GIFT City.

Further, SEBI has also granted no objection vide letter no. SEBI/HO/IMD/IMD-RAC-1/OW/2023/36315/1 dated September 04, 2023 under Regulations 24(b) of SEBI (Mutual Funds) Regulations, 1996 for setting up wholly owned subsidiary of the AMC for undertaking Portfolio Management Services and Investment Management activities / services for pooled assets in IFSC–GIFT City.

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

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

(x) *Segregation of Portfolio:*

Creation of segregated portfolio shall be subject to following guidelines specified by SEBI as per Paragraph 4.4 of Master Circular for Mutual Funds dated May 19, 2023:

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 and money market instruments of an issuer that does not have any outstanding rated debt and 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 will 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 SBIFML:

1. Segregated portfolio shall be effective from the day of credit event
2. SBIFML 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

SBIFML 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 SBIFML.

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 SBIFML 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 SBIFML 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 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 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.

(xi) Mandatory Swing pricing for market dislocation

Swing pricing refers to a process for adjusting a Scheme's Net Asset Value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e. flows into or out of a Scheme) to the investors associated with that activity. This would help to ensure fairness of treatment to all the investors i.e. whether entering, exiting or remaining invested in mutual fund schemes, particularly during market dislocation.

Accordingly, mandatory full swing during market dislocation times shall apply as under:

- Swing pricing framework will be applicable only for scenarios related to net outflows from the Scheme.

- Market dislocation will be determined by SEBI either based on AMFI's recommendation or suo moto. Once market dislocation is declared, it will be notified by SEBI that swing pricing will be applicable for a specified period.
- When swing pricing framework is triggered and swing factor is made applicable, both the incoming and outgoing investors shall get NAV adjusted for swing factor.
- Swing pricing shall be made applicable to all unitholders at PAN level with an exemption for redemptions upto Rs. 2 lacs for the Scheme
- Thereafter, mandatory swing pricing will apply for applicable open ended debt Schemes which:
 - a. have 'High' or 'Very High' risk on the risk-o-meter (as of the most recent period at the time of declaration of market dislocation); AND
 - b. classify themselves in the cells A-III, B-II, B-III, C-I, C-II and C-III of Potential Risk Class (PRC) Matrix
- Swing factor as per below matrix shall be made applicable to the above mentioned schemes and the NAV will be adjusted for the swing factor.

Swing Factor			
Max Credit Risk of scheme →	Class A (CRV* >=12)	Class B (CRV* >=10)	Class C (CRV* <10)
Max Interest Rate Risk of the Scheme ↓			
Class I: (MD<=1 year)	-	-	C-I : 1.5%
Class II: (MD<=3 years)	-	B-II : 1.25%	C-II : 1.75%
Class III: Any Macaulay duration	A III: 1%	B-III : 1.5%	C-III : 2%
* CRV - Credit Risk Value			

Impact on investors: When the Swing Framework is triggered and swing factor is made applicable, both the incoming (unit holders who submit purchase / switch-in requests) and outgoing investors (unit holders who submit redemption / switch out requests) shall get NAV adjusted downwards for swing factor.

Illustration:

For e.g. When swing pricing is triggered, the NAV will be adjusted downwards as follows

Risk-O-meter	PRC	Computed NAV (Rs. Per unit)	Swing Factor Applied	Swing NAV (Rs. Per unit)
High / Very High	A-III	20.0000	1.00%	19.8000
	B-II	20.0000	1.25%	19.7500
	B-III	20.0000	1.50%	19.7000
	C-I	20.0000	1.50%	19.7000
	C-II	20.0000	1.75%	19.6500
	C-III	20.0000	2.00%	19.6000

(xii) Details pertaining to PRC matrix

- Investors are requested to note that placement of the scheme in one of the cells of PRC matrix does not reflect the scheme holdings pertaining to the perpetual bonds (including debt instruments with special features viz. subordination to equity which absorbs losses before equity capital and /or convertible to equity upon trigger of a pre-specified event for loss absorption, for instance Additional Tier I bonds issued under Basel III framework) with respect to the MD and maturity thresholds specified in relevant SEBI circulars, till the time such bonds are held by the scheme(s), for pre-existing holding of perpetual bonds by aforementioned debt schemes, as applicable, as on the date of the circular.

- The PRC value of a scheme could change temporarily due to investment actions, price changes, rating changes etc. Any such temporary change in the PRC cell of a Scheme to a higher risk scale for either credit risk or duration risk beyond the maximum risk specified for the chosen PRC cell shall be treated as a passive breach and shall be rebalanced within a period specified in the Scheme Information Document.
- Investors should note that once a PRC cell selection is done by the Scheme, any permanent change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.

D. DEFINITIONS AND EXPLANATIONS OF TERMS USED

In this Scheme Information Document, the following words and expressions shall have the meaning specified below, unless the context otherwise requires:

AMC or Asset Management Company or Investment Manager	SBI Funds Management Limited, the Asset Management Company incorporated under the Companies Act, 1956 and approved by SEBI to act as the Investment Manager to the Scheme(s) of SBI Mutual Fund.
Applicable NAV	<p>For purchases:</p> <ol style="list-style-type: none"> 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. <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 (IDCW Transfer) etc. irrespective of the installment date or IDCW record date</p> <p>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</p>
Business Day	<p>A day other than</p> <ol style="list-style-type: none"> (i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the BSE Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing (v) a day which is a public and /or bank holiday at OPAT of SBIMF where the application is received (vi) a day on which normal business cannot be transacted due to storms, floods, natural calamities, bandhs, strikes or such other events as the AMC may specify from time to time. <p>The AMC reserves the right to declare any day as a Business day or otherwise at any of the OPAT of SBIMF.</p>

Corporate debt Securities	Corporate debt securities shall mean non-convertible debt securities, including debentures, bonds and such other securities of a company or a body corporate constituted by or under a Central or State Act, whether constituting a charge on the assets of the company or body corporate or not, but does not include debt securities issued by Government.
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 SBIFML at its various offices/branches or the designated centers of the Registrar.
Entry Load or Sales Load	Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. However, terms of paragraph 10.4.1(a) of the SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry load is charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund.
Exit Load or Redemption Load	A charge paid by the investor at the time of exit from the scheme.
Interest Rate Swaps	Interest Rate Swaps (“IRS”) is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions till maturity. Typically, one party receives a pre-determined fixed rate of interest while the other party receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets.
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.
Money Market Instruments	includes 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.
Mutual Fund Regulations / Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations as amended from time to time and such other regulations as may be in force from time to time to regulate the activities of Mutual Funds.
Net Asset Value / NAV	Net Asset Value of the Units of the Scheme 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.
NAV related price	The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV and the Sale Price is the price at which the Units can be purchased based on Applicable NAV.
Non Resident Indian /NRI	A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
NSE MIBOR	NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.
Official Points of Acceptance of Transaction (OPAT)	SBIFML Registered Office/ SBIFML Branches, website of the Mutual Fund i.e. www.sbimf.com , SBIFML overseas point of acceptance or the designated centers of the Registrars.
Options	An Option gives holder the right (but not the obligation) to buy or sell a security or other asset during a given time for a specified price called the 'Strike' price.
RBI	Reserve Bank of India, established under Reserve Bank of India Act, 1934.
Redemption /Repurchase Price	The price (being Applicable NAV minus Exit Load, if any) at which the units can be redeemed and calculated in the manner provided in this Scheme Information Document.

Registrars	The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIMF. M/s Computer Age Management Services Ltd. (SEBI Registration Number: INR 000002813). (Computer Age Management Service. 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), has been appointed 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 price at which the Units can be purchased based on Applicable NAV.
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 9 th 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 the Statement of Additional Information.
Scheme Information Document / the Scheme / SID	This document issued by SBI Funds Management Ltd. / SBI Mutual Fund, containing the terms of offering Units of the SBI Corporate Bond Fund ('the scheme') of SBI Mutual Fund as per the terms contained herein. Modifications to the Scheme Information Document, if any, shall be made by way of an addendum which will be attached to the Scheme Information Document. On issuance and attachment of addendum, the Scheme Information Document will be deemed to be an updated Scheme Information Document.
SEBI	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
Securitized Debt	A financial instrument (Bond) whose interest and principal payments are backed by an underlying cash flow from another asset.
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.
Statement of Additional Information / SAI	This document issued by SBI Mutual Fund setting forth concisely the information about offering of Units by Scheme for subscription that a prospective investor ought to know before investing.
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.
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.
The Custodian	The custodian to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. SBI-SG Global Securities Services Pvt. Ltd. (SEBI Registration Number: IN/CUS/022) having Registered Office at 12th Floor, State Bank Bhavan, Madame Cama Road, Mumbai – 400021 and Corporate Office at Jeevan Seva, Annexe Building, Ground Floor, S. V. Road, Santacruz (West), Mumbai – 400054 has been appointed as Custodian to the scheme.
The Fund	SBI Mutual Fund (SBIMF); constituted as a Trust with SBIMFTCPL as the Trustee under the provisions of Indian Trusts Act, 1882, and registered with SEBI.

The Offer	The issue of Units of the Scheme as per the terms contained in this Scheme Information Document.
Unit	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 Unit in his/her/its name.
Unit Capital	The aggregate face value of the Units issued and outstanding under the scheme.

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

For SBI Funds Management Limited

Sd/-
Shamsher Singh
Managing Director & CEO

Date: October 31, 2023
Place: Mumbai.

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk

B. INVESTMENT OBJECTIVE OF THE SCHEME

The investment objective of the scheme is to provide the investors an opportunity to predominantly invest in corporate bonds rated AA+ and above to generate additional spread on part of their debt investments from high quality corporate debt securities while maintaining moderate liquidity in the portfolio through investment in money market securities.

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.

C. ASSET ALLOCATION PATTERN

Asset Allocation			Risk Profile
Instruments	Min	Max	
Corporate Bonds rated AA+ and above only	80%	100%	Low to Medium
Debt instruments other than above, Central and State Government(s) dated securities and Money market instruments	0%	20%	Low to Medium
Units of REITs and InVITs [^]	0%	10%	Medium to High

[^]The exposure will be in line with SEBI/AMFI limits specified from time to time.

The scheme may invest in securitized debt to the limit of 50% of its net assets.

The scheme may also invest in Derivatives like Interest rate swaps, Forward Rate agreements and other such instruments as permitted by RBI / SEBI. The scheme may invest in derivatives upto 100% of its net assets.

The Scheme shall not engage in Stock lending and short selling activities.

The Scheme may indulge in 'Imperfect hedging' using IRFs upto maximum of 20% of the net assets of the scheme.

The scheme shall invest in repo in corporate debt.

The scheme may invest in foreign debt securities to the limit of 50% of its net assets.

The scheme may invest in units of mutual funds

In case a debt instrument is not rated, mutual funds may constitute committees who can approve such proposals for investments in unrated instruments subject to the approval of the detailed parameters for such investments by the Board of Directors and the Board of Trustees.

The above investment pattern is indicative and may be changed by the Fund Manager for a short-term period on defensive considerations, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above-mentioned asset allocation pattern, the portfolio to be rebalanced by AMC within 30 days from the date of said deviation.

Pursuant to Paragraph 2.9 of Master Circular for mutual funds in case the fund manager for any reason is not able to rebalance the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMC) within 30 business days from the date of deviation, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. Further, it will follow timelines for rebalancing of portfolios of Mutual Fund Schemes, reporting & disclosure requirements in pursuant to Paragraph 2.9.4 of Master Circular for Mutual Funds. 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.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

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

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

I. Debt Instruments & Money Market Instruments:

Debt securities and Money Market Instruments will include but will not be limited to:

1. Certificate of Deposits (CDs)
2. Commercial Paper (CPs)
3. Treasury Bills (T-Bills)
4. Triparty Repo
5. Central Government/State Government securities created and issued by the Central Governments and/or State Governments as may be permitted by RBI, securities guaranteed by the Central Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc.
6. Non-convertible Debentures as well as bonds issued by companies / institutions promoted / owned by the Central Governments and statutory bodies, which may or may not carry a Central Government guarantee, public and private sector banks, all India financial institutions, private sector companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long-term fund requirements. These instruments include fixed interest security with/without put/call option, floating rate bonds, zero coupon bonds.
7. Floating rate debt instruments issued by Central Government, corporates, PSUs etc. with coupon reset periodically. The Fund Manager will have the flexibility to invest the debt component into floating rate debt securities to reduce the impact of rising interest rate in the economy.
8. Repo (Repurchase Agreement) or Reverse Repo
9. Securitized Debt (SD)/Pass Through Certificate (PTC).
10. Debt derivative instruments like Interest Rate Futures (IRFs), Interest Rate Options (including Call and Put options), Interest Rate Swaps, Credit Default Swaps (CDS)
11. Bill Rediscounting (BRDs) is the rediscounting of trade bills which have already been discounted by banks with their customers. BRDS is an approved money market instrument of tenure less than 90 days and are issued by banks as per the applicable RBI guidelines. These instruments may supplement other short-term investments.

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

III. Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs)

IV. Mutual Fund units

V. Fixed Deposit

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

VI. Investment in CD MDF

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM.

CD MDF Framework-

CD MDF shall comply with the Guarantee Scheme for Corporate Debt (GSCD) as notified by Ministry of Finance vide notification no. G.S.R. 559(E) dated July 26, 2023 and SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time, which includes the framework for corporate debt market development fund. The framework will inclusive of following points-

- a) The CD MDF shall deal only in following securities during normal times:
 - Low duration Government Securities
 - Treasury bills
 - Tri-party Repo on G-sec
 - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) The fees and expenses of CD MDF shall be as follows:
 - During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.
 - During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
 - "Portfolio Value" means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CD MDF.

Clarification:

- i. The taxes as mentioned above shall include all kinds of taxes. ii. Transaction costs on securities such as brokerage, clearing charges etc. shall be charged within the limit of fees and expenses. iii. Financing charges pertaining to borrowings made by CD MDF (such as interest, guarantee fees, other fees like bank charges, processing fees etc.) may be separate from fees and expenses of the fund as provided above
- c) Corporate debt securities to be bought by CD MDF during market dislocation include listed money market instruments. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.
 - d) CD MDF shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time
 - e) CD MDF shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CD MDF, specified in SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.

E. INVESTMENT STRATEGY

The scheme aims to generate attractive returns through high quality corporate debt securities which are rated AA+ and above. Performance will depend on the Asset Management Company's ability to accurately assess the financial position of the security issuers regarding paying off its debt. The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified to minimize credit risk. The Scheme being open-ended, some portion of the portfolio will be invested in money market instruments to meet the liquidity requirements.

F. PORTFOLIO TURNOVER

Portfolio Turnover Ratio: Not Applicable

G. FUNDAMENTAL ATTRIBUTES

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

i. Type of the Scheme

An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk

ii. Investment Objective

To provide the investors an opportunity to predominantly invest in corporate bonds rated AA+ and above to generate additional spread on part of their debt investments from high quality corporate debt securities while maintaining moderate liquidity in the portfolio through investment in money market securities.

- Main Objective – Income
- 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 II – C above.

iii. Terms of Use

- **Liquidity Provisions:** Liquidity provisions such as repurchase/redemption of units - Being an open ended Scheme under which Sale and Repurchase of Units will be made on continuous basis by the Mutual Fund.
- **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.

iv. Any Safety Net or Guarantee provided

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

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

- A written communication about the proposed change is sent to each Unit holder 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
- The Unit holders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.
- Comments are taken from SEBI before making changes in Fundamental Attributes of the Scheme

H. BENCHMARK

The First Tier benchmark of the Scheme is NIFTY Corporate Bond Index B-III.

The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme.

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

I. FUND MANAGER OF THE SCHEME

Mr. Rajeev Radhakrishnan shall be the fund manager of the scheme.

Name of the Fund Manager, Age, tenure of managing the scheme	Educational Qualifications	Experience
Mr. Rajeev Radhakrishnan Age : 46 Years Tenure of managing the scheme: 4.7 Years Managing since February 2019	B.E (Production). MMS (Finance), CFA (CFA Institute, USA)	Total experience of around 20 years in funds management. Around 13 years in Fixed Income funds management and dealing. Previously he was associated UTI Asset Management Company Ltd. as Co - Fund Manager Past experiences: <ul style="list-style-type: none"> • SBI Funds Management Ltd - (From June 09, 2008 onwards) • Co- Fund Manager - UTI Asset Management Company Limited (June 2001-2008) Various funds being managed by Mr. Rajeev Radhakrishnan are SBI Magnum Children's Benefit Fund – Savings Plan (debt portion), SBI Short Term Debt Fund, SBI Magnum Low Duration Fund, SBI Banking and PSU Fund, SBI Debt fund Series (launched till October 4, 2016), SBI Corporate Bond Fund, SBI Floating Rate Debt Fund and SBI Capital Protection Oriented Fund Series (Debt portion).

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the Schemes of the Fund which have a mandate to invest in overseas securities.

Mr. Mohit Jain, Fund Manager for managing investments in	B.E (Engineering), CFA	Mr. Mohit Jain joined SBI Funds Management Limited (SBIFML) in May 2015 as Credit Analyst and has over 8 years of experience in the area of financial services. Prior to joining SBIFML, Mr. Jain was working with Crisil Limited as Research Analyst (Jan 2012-Apr 2015).
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<p>Foreign Securities.</p> <p>Age: 33 years</p> <p>Tenure of managing the scheme: 4.7 years</p> <p>Managing since February 2019</p>		<p>He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities. He is currently also managing SBI International Access – US Equity FoF</p>
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J. INVESTMENT RESTRICTIONS

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

1. 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.

A mutual fund scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation

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

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

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

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

3. The Fund shall ensure that total exposure of the Scheme, in a particular sector (excluding investments in Bank CDs, triparty repo, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs); Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme

4. The Fund shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

5. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
6. Transfer of investments from one scheme to another scheme, including this scheme, under the 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
7. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities (except in case of derivatives) and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale.
8. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.
9. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions as per the paragraph 12.16 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, as may be amended from time to time:
 - i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
 - ii. Such short-term deposits shall be held in the name of the Scheme.

- iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
- v. The Trustee / AMC shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.
- vi. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- vii. The Trustee / AMC shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

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

- 10. The assets of the scheme shall not in any manner be used in short selling or carry forward transactions.
- 11. 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.
- 12. The mutual fund will enter into derivatives transactions in recognized stock exchange for the purpose of hedging and portfolio balancing, in accordance with the guidelines issued by the Board.
- 13. 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.
- 14. The scheme shall not make any investment in any Fund of Funds scheme.
- 15. The scheme shall not advance any loan for any purpose.
- 16. SBI Mutual Fund will invest in the units of REITs and InvITs subject to the following:
 - (a) SBI Mutual Fund under all its schemes shall not own more than 10% of units issued by a single issuer of REIT and InvITs; and
 - (b) SBI Corporate Bond Fund shall not invest –
 - (i) more than 10% of its NAV in the units of REIT and InvITs; and
 - (ii) more than 5% of its NAV in the units of REIT and InvITs issued by a single issuer.
- 17. The investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
 - a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
 - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
 - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

18. Pursuant to para 12.2 of SEBI Master Circular for mutual funds dated May 19, 2023, no Mutual Fund under all its schemes shall own more than 10% of debt instruments with special features issued by a single issuer

The scheme shall not invest –

- a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and
- b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer, as specified at clause 1 of the Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996, and other prudential limits with respect to the debt instruments.

19. Pursuant to paragraph 4.6 of SEBI Master Circular for mutual funds dated May 19, 2023 the Scheme shall hold at least 10% of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective. The AMC/Trustee may from time to time alter these restrictions in conformity with the SEBI(MF) Regulations. Further, apart from the investment restrictions prescribed under SEBI (MF) Regulations, the Fund may follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc.

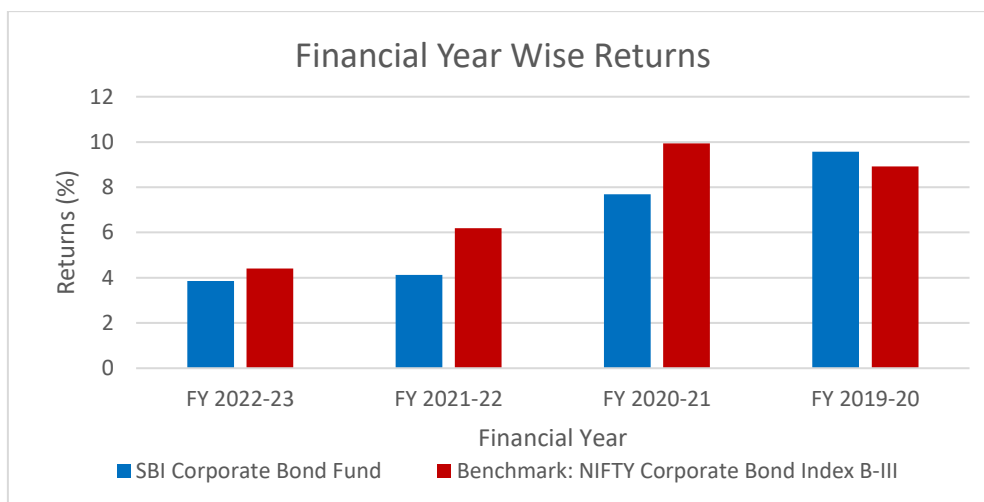
K. PAST PERFORMANCE OF THE SCHEME

- i. Performance of the scheme (in %) (As on September 30, 2023)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Corporate Bond Fund – Regular Plan Growth	6.74	4.59	N.A.	6.68
First tier Benchmark - NIFTY Corporate Bond Index B – III	7.65	6.19	N.A.	7.57

Date of Inception: January 16, 2019. N.A. – Not Applicable

- ii. Financial year-wise performance of the Scheme:



L. TRADING IN DERIVATIVES

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

SEBI in terms of paragraph 7.5 of the SEBI Master Circular for Mutual Funds dated May 19, 2023 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 FPI in respect of position limits in index futures, index options, stock options and stock futures contracts.

Interest Rate Swaps

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

Forward Rate Agreement (FRA)

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

i) Advantages of Derivatives

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

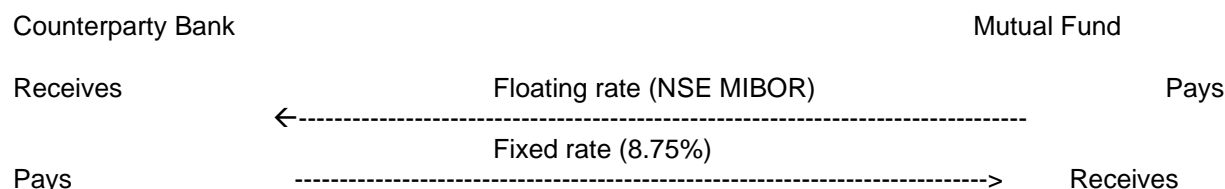
ii) Interest Rate Swaps and Forward Rate Agreements

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

Illustration: Interest Rate Swap (IRS)

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

The deal will be as under:



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

(Rs. in Crore)

	Principal	NSE MIBOR	Interest	Amount	
Day 1		10.0000	8.10%	.0022192	10.00221918
Day 2		10.00222	8.20%	.0022466	10.00446575
Day 3		10.00447	8.30%	.002274	10.00673973
Day 4 (for 2 days)	Saturday	10.00674	8.15%	.0044658	10.01120548
Day 5	Sunday		Holiday		
Day 6		10.01121	8.40%	.0023014	10.01350685
Day 7		10.01351	8.50%	.0023288	10.01583562
Floating Interest Payable					.0158356164
Fixed Interest Receivable					.0167808219
Net Receivable for Mutual Fund receiving fixed					.0009452055

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

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

Risk factors- Interest rate swaps strategy:

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

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

Further the exposure limits for trading in derivatives by Mutual Funds specified by paragraph 12.24 and paragraph 12.25 of SEBI Master Circulars for Mutual Funds dated May 19, 2023 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
2. Mutual Funds shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1.
 - c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
6. Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.

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

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

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
10 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 cost of hedge can be higher than adverse impact of market movements

2. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
3. An exposure to derivatives in excess of the hedging requirements can lead to losses.
4. An exposure to derivatives can also limit the profits from a genuine investment transaction.
5. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.
6. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

III. Methods to tackle these risks:

1. Hedging will not be done on a carpet basis but based on a view about interest rates, economy and expected adverse impact.
2. Limits of appropriate nature will be developed for counter parties
3. Such an exposure will be backed by assets in the form of cash or securities adequate to meet cost of derivative trading and loss, if any, due to unfavorable movements in the market.

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

1. As the use of derivatives is based on the judgment of the Fund Manager, the view on market taken may prove wrong resulting in losses.
2. The upside potential of investments may be limited on account of hedging which may cause opportunity losses.

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

1. Curtailing the losses due to adverse movement in interest rates
2. Securing upside gains at cost

VI. VALUATION OF DERIVATIVES

- i. The traded derivatives shall be valued at market price in conformity with the stipulations of sub clauses (i) to (v) of clause 1 of the Eighth Schedule to the SEBI Regulations.
- ii. The valuation of untraded derivatives shall be done in accordance with the valuation method for untraded investments prescribed in sub clauses (i) and (ii) of clause 2 of the Eighth Schedule to the SEBI Regulations.

Security	Market Value (in Cr.)	Weight in the Portfolio	Yield (%)	Modified Duration	Weighted Modified Duration
GOI 22.06.2024	7.35% 50.00	10.64%	7.05	5.00	0.53

GOI 15.05.2027	6.79%	400.00	85.11%	7.03	6.85	5.83
GOI 17/09/2031	6.68%	20.00	4.26%	7.08	8.71	0.37
		470				
679GS2027 IRF		100.99				

Consider a hypothetical portfolio or a part of a larger portfolio composed of 3 different securities with a Portfolio Average Modified Duration of 6.74. On account of change in economic factors, it is expected that the interest rates could go up by 1% over the coming days. The portfolio would look to hedge the impact on this portfolio through selling IRF, of which the underlying security is different as given. This would be an example of imperfect hedge where the portfolio that is hedged and the instrument underlying the futures contract are different.

The maximum number of contracts in IRF to sold is given by the following formula (Market Value portfolio * Modified Duration of portfolio)/ (Market Value of 1 Futures contract* Modified Duration of futures)

Market Value Portfolio * Modified Duration Portfolio	31,654,557,509.18
Market Value of 1 Futures Contract	201,985.00
No of contracts to be sold	23,183.04
Market Value of Futures (in Cr.)	468.26
Negative Impact on Portfolio (in Cr.)	-31.65
Positive Gain on Futures (in Cr.)	31.65

The impact on portfolio due to a 1% rise in yields is approx. Rs. 31.65 crs. Since the portfolio has sold IRF contracts, the gain on account of the same is around Rs. 31.65 crs. Accordingly, the loss on the underlying portfolio is hedged through IRF even as the underlying securities are different. The scheme would pursue imperfect hedging to the extent permitted by extant SEBI guidelines

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.

M. DISCLOSURES PERTAINING TO SECURITIZED DEBT

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

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

- **Liquidity:** Typically, the liquidity of securitized debt is less than similar debt securities.
- **Pre-payment:** For certain types of securitized debt (backed by mortgages, personal loans, credit card debt, etc.), there is an additional pre-payment risk. Pre-payment risk refers to the possibility that loans are

repaid before they are due, which may reduce returns if the re-investment rates are lower than initially envisaged.

Policy relating to originators:

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

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

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

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

Risk mitigation strategies:

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

Risk	Mitigants
Credit Risk	Analysis of originator with respect to past track record, systems and processes, performance of pools, collateral adequacy and disclosure frequency; Analysis of specific pool with respect to nature of underlying asset, seasoning, loan sizes, loan to vale ratio, geographical diversity, etc.
Counterparty Risk	Past track record of handling securitized transactions, disclosure adequacy and frequency
Legal Risk	Check with rating agency that investors’ interest is not compromised, specific protection measures like bankruptcy remoteness, etc. are built in. Separate in-house legal opinion on transactions.
Market Risk	Liquidity, Prepayment and Interest Rate Risk Analysis and level of their mitigation through transaction structure and credit enhancements provided

The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments:

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

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

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

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

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

As illustrated above, these factors vary for different asset classes and would be based on interactions with each originator as well as the credit rating agency

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

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

Minimum retention percentage by originator of debts to be securitized

We will invest in securitized debt as per final RBI guidelines issued on May 7, 2012 and as amended till date

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

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

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

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

N. 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 CBLO (collateralized lending and borrowing facility).

Government securities are largely traded on a Negotiated Order Matching system (NDS OM) apart from the OTC market. The settlement of trades both in the Gsec markets and the overnight repo and CBLO 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 September 30, 2023:

Instruments	Indicative yield range
Overnight rates	6.75 - 6.80
90 day Commercial Paper	7.00 - 7.05
91-day T-bill	6.80 – 6.85
1 year G-Sec	7.00 – 7.05
5 year G – Sec	7.20-7.25
10 year G-Sec	7.23 7.27
1 year AAA Bond	7.40 - 7.45
5 year AAA Bond	7.65 – 7.70

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.

O. INVESTMENTS OF AMC IN THE SCHEME

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

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

Pursuant to regulation 43A of SEBI (Mutual Funds) Regulations, 1996 and SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, AMC shall make a one-time contribution equivalent to 2 bps of the AUM of the specified debt oriented schemes as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days of request from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

In case of delay in contribution by the Scheme and AMC, the AMC shall be liable to pay interest at fifteen percent (15%) per annum for the period of delay.'

P. 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."

Q. PROCEDURES FOLLOWED FOR INVESTMENT DECISIONS

The investment policy manual defines the broad guidelines for investments by various funds. Fund managers invest based on the offer document limits, regulatory limits and internal guidelines as set out in the Investment policy manual. Fund managers take input from the research team. The Head of Research will be heading the research team and will be responsible for the research output and performance. The transactions relating to the investments will be carried out by separate Debt and Equity Dealers. The processes and risks in the Investment activities will be monitored through a senior functionary reporting to the CIO. Investment committee is playing the role of governance and supervisory body for all investment related activities. The committee will hold a meeting on a periodic basis for a detailed review of portfolio holdings, scheme performance and

investment strategy and also to ensure adherence to all internal 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.

R. INVESTMENT IN REPO IN CORPORATE DEBT SECURITIES

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

The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme.

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

The Scheme shall participate in repo transactions only in listed AA and above rated corporate debt securities, Commercial Papers (CPs) and Certificate of Deposits (CDs).

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

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

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

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

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

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

Rating	AAA	AA+	AA
Minimum Haircut	7.50%	8.50%	10%

S. 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.

T. Portfolio Turnover:

Not applicable

U. Schemes Portfolio Holdings (Top 10 Holdings)

1. Top 10 Holdings:

Top 10 Holdings* as on September 30, 2023:

Issuer	% of AUM
GOVERNMENT OF INDIA	18.04
POWER FINANCE CORPORATION LTD.	6.79
NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	5.25
REC LTD.	4.86
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	4.17
L&T METRO RAIL (HYDERABAD) LTD. [GUARANTEED BY LARSEN & TOUBRO LTD.]	3.95
INDIAN RAILWAY FINANCE CORPORATION LTD.	3.90
NATIONAL HOUSING BANK	3.42
STATE BANK OF INDIA	3.36
TATA COMMUNICATIONS LTD.	3.25
Grand Total	56.99
* Excludes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units	

2. Fund allocation towards various sector:

Fund allocation of various sector as on September 30, 2023

Industry	% of AUM
----------	----------

FINANCIAL SERVICES	54.58
SOVEREIGN	18.19
POWER	9.09
TELECOMMUNICATION	6.65
SERVICES	4.85
OIL, GAS & CONSUMABLE FUELS	2.11
CONSTRUCTION	1.23
REALTY	0.70
CASH, CASH EQUIVALENTS AND OTHERS#	2.60
Grand Total	100.00
# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units	

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

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

V. Aggregate Investment in the Scheme

Aggregate investment in the Scheme by following category as on September 30, 2023:

Category	Aggregate investment (Cost) (Amount in Rs.)	Market value (Amount in Rs.)
AMC's Board of Directors	87,675.00	91,694.40
Scheme's Fund Manager	3,94,177.79	4,15,241.86
Other Key personnel	29,85,949.92	33,23,257.38

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

The investment objective of SBI Corporate Bond Fund is to provide the investors an opportunity to predominantly invest in corporate bonds rated AA+ and above to generate additional spread on part of their debt investments from high quality corporate debt securities while maintaining moderate liquidity in the portfolio through investment in money market securities. SBI Corporate Bond Fund is an open ended scheme offered by SBI Mutual Fund that will invest in portfolio of corporate debt rated AA+ and above only. Other Debt-Oriented schemes offered by SBI Mutual Fund are as follows:

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on September 30, 2023)	Folio (as on September 30, 2023)
SBI Credit Risk Fund	To provide the investors an opportunity to predominantly invest in corporate bonds rated AA or below (excluding AA+ rated corporate bonds) so	The scheme aims to generate attractive returns through high-yielding corporate debt securities which are rated below the highest rating. The fund will follow an	Debt (including securitized debt) and Money Market Instruments -upto 100% ADR/GDR/Foreign Securities – 0% - 25% Units issued by	2,716.89	32,866

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on September 30, 2023)	Folio (as on September 30, 2023)
	as to generate attractive returns while maintaining moderate liquidity in the portfolio through investment in money market securities.	active credit management strategy. Performance will depend on the Asset Management Company's ability to accurately assess the financial position of the security issuers regarding paying off its debt. The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified to minimize credit risk. The Scheme being open-ended, some portion of the portfolio will be invested in money market instruments so as to meet the liquidity requirements.	REITs and InVITs – 0% - 10%		
SBI Savings Fund	To provide the investors an opportunity to invest in money market instruments	An open-ended debt scheme investing in money market instruments as defined by SEBI / RBI from time to time. The investment strategy would be towards generating stable returns through a portfolio of Money Market instruments seeking to capture the term and credit spreads	Money market instruments including CPs, CDs, Commercial Bills, T-Bills, Government securities having an unexpired maturity up to one year, call or notice money, Usance bills, and Non-Convertible Debentures (NCDs) of original or initial maturity up to one year – 0% - 100%	19,382.09	1,63,587
SBI Magnum Low Duration Fund	To provide investors an opportunity to	The scheme will invest its corpus in the entire range of	Debt instruments (including Central and State	10,537.49	57,840

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on September 30, 2023)	Folio (as on September 30, 2023)
	generate regular income with reasonable degree of liquidity through investments in debt and money market instruments in such a manner that the Macaulay duration of the portfolio is between 6 months and 12 months	debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio.	Government(s) securities, Debt derivatives), and Money Market instruments – 0% - 100%		
SBI Short Term Debt Fund	To provide investors an opportunity to generate regular income through investments in a portfolio comprising predominantly of debt instruments which are rated not below investment grade and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years	The scheme will invest based on a continuous evaluation of macro-economic factors, market dynamics and debt-issuer specific factors. The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio.	Debt instruments (including Central and State Government(s) securities, debt derivatives) and Money Market instruments – 65% - 100%; Securitized Debt – 0% - 35%.	13,197.29	50,688
SBI Magnum Gilt Fund	To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s).	Investment in Central and/or State Government securities are considered to be free of credit risk. However the aim of the portfolio will be to make capital gains by actively managing interest rate risk.	Central and State Government securities, T-Bills – 80% - 100%; TRIPARTY REPO, Repo and Cash – 0% - 20%;	7,266.88	38,910

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on September 30, 2023)	Folio (as on September 30, 2023)
SBI Magnum Constant Maturity Fund	To provide returns to the investors generated through investments predominantly in Government securities issued by the Central Government and/or State Government such that the Average Maturity of the portfolio is around 10 years.	Investment in Central and/or State Government securities are free of credit risk. However, the aim of the portfolio will be to make capital gains by actively managing interest rate risk.	Central Government and State Government securities, T-Bills – 80% - 100% TRIPARTY REPO, Repo and Cash – 0% - 20%	1,533.2	17,780
SBI Magnum Ultra Short Duration Fund	To provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of debt and money market instruments	An open ended ultra-short duration debt scheme investing in instruments such that the Macaulay duration of Portfolio is between 3 months and 6 months. The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio.	Debt instruments (including Central and State Government(s) securities, Debt derivatives) and Money Market instruments - 0% - 100%	13,315.33	37,683
SBI Magnum Medium Duration Fund	To provide investors an opportunity to generate attractive returns with moderate degree of liquidity through investments in debt and money market instruments such that the Macaulay duration of the	The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active	Debt instruments (including Central and State Government(s) securities, debt derivatives) and Money Market instruments -0%-100%; Units issued by	7,041.44	89,191

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on September 30, 2023)	Folio (as on September 30, 2023)
	portfolio is between 3 years – 4 years. 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.	management of credit risk and interest rate risk in its portfolio.	REITs and InVITs – 0% - 10%		
SBI Magnum Income Fund	To provide investors an opportunity to generate regular income through investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. 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.	The scheme will invest based on a continuous evaluation of macro-economic factors, market dynamics and debt-issuer specific factors. The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio.	Debt instruments (including Central and State Government securities, debt derivatives) and Money Market instruments – 0% - 100% Units issued by REITs and InVITs – 0% -10% Securitized Debt – 0% -20%	1,677.32	25,018
SBI Overnight Fund	To provide the investors an opportunity to invest in overnight securities maturing on the next business day.	The scheme will invest in Triparty Repo on Treasury bills or government securities or repos with maturity on the next business day.	Overnight securities (including Triparty Repo on Government Securities, or treasury bill & Reverse repo)– 0% - 100%	14,772.37	13,694
SBI Dynamic Bond Fund	To provide investors attractive returns through investment in an actively managed	The investment strategy of the Scheme would be to allocate fund corpus across debt	Debt Instruments (including Central and State Government securities, debt	2,965.36	32,421

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on September 30, 2023)	Folio (as on September 30, 2023)
	portfolio of high quality debt securities of varying maturities	securities including Central and State Government securities, debt derivatives and money market instruments of various maturities on the basis of the expected interest rate scenario. Since the interest rates can be volatile at times, the fund will always endeavour to invest in highly liquid debt and money market instruments. The fund will follow an active duration management strategy as a result of which the portfolio turnover could be high.	derivatives) – 0% - 100%; Money Market Instruments – 0% - 100%. Units issued by REITs and InVITs – 0% - 10%		
SBI Banking and PSU Fund	The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies.	An open-ended debt scheme predominantly investing in debt & money market securities issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies.	Debt and money market instruments issued by Banks, PSUs, PFIs and Municipal bodies – 80% - 100% Debt instruments (including Central and State Government(s) securities) and money market instruments other than above – 0% - 20%	4,445.96	26,947
SBI Floating Rate Debt Fund	The investment objective of the scheme is to generate regular income through investment in a portfolio comprising	An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate	Floating rate securities* (including fixed rate securities converted to floating rate exposures using swaps / derivatives) –	1,796.06	7,912

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on September 30, 2023)	Folio (as on September 30, 2023)
	substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments. However, there is no guarantee or assurance that the scheme's objective will be achieved. The scheme does not guarantee or assure any returns.	instruments converted to floating rate exposures using swaps/derivatives)	65%-100% Fixed rate debt securities, securitized debt, money market instruments and units of mutual funds including debt ETF – 0%-35% Units issued by REIT/InvIT – 0%-10% * Floating rate securities include Floating rate Money Market Securities		
SBI Liquid Fund	To provide the investors an opportunity to invest in the entire range of debt and money market securities with residual maturity upto 91 days only	The scheme will invest in the entire range of debt and money market instruments in line with the investment objective to provide attractive risk-adjusted returns to its investors while maintaining a high degree of liquidity to the investments.	Debt instruments (including Debt derivatives) and Money Market instruments with a residual maturity upto 91 Days only – 0% - 100% Securitized Debt with a residual maturity upto 91 Days only – 0% -20%	54,434.51	94,818
SBI Long Duration Fund	The investment objective of the scheme is to generate returns by investing in debt and money market instruments such that the Macaulay duration of the scheme portfolio is greater than 7 years. However, there can be no assurance or guarantee that the investment	SBI Long Duration Fund will invest its corpus in debt and money market instruments in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio. The scheme aims to	Debt, and money market instruments – 0% - 100%	914.12	7,221

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs in crores) (as on September 30, 2023)	Folio (as on September 30, 2023)
	objective of the Scheme would be achieved.	generate returns through investment in long term bonds. The Scheme being open-ended, some portion of the portfolio may be invested in money market instruments to meet the liquidity requirements.			

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

III. UNITS AND OFFER

A. NEW FUND OFFER (NFO)

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

New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	Not applicable. This scheme has already been launched.
New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	This is not a new fund offer. Please refer to Ongoing Offer details.
Minimum Amount for Application in the NFO	Not Applicable
Minimum Target amount 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.	Not Applicable
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 & Options offered	The Schemes are being offered on an ongoing basis
Allotment	The scheme is offered on an ongoing basis
Refund	Not Applicable
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	This is not a new fund offer and the Scheme is opened for subscription on ongoing basis. Please refer to the Ongoing Offer details.
Where can you submit the filled up applications.	Please refer ongoing offer details
How to Apply	Please refer to the SAI and Application form for the instructions.
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	The scheme is opened for subscription on ongoing basis. Please refer ongoing offer details for this information.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Not Applicable

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for subscription / redemptions after the closure of the NFO period.</p>	<p>The Scheme has been opened for subscriptions / redemptions since January 2019</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors</p>	<p>For purchase of units, the following are provisions for applicable NAV:</p> <ol style="list-style-type: none"> 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. <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>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p>	<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 OPAT of SBI MF on any business day, the repurchase price will be based on the applicable NAV. In case the offices of the AMC or the registrars or the Banks are closed for any reason the repurchase date will be taken as the date of the next business day.</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</p>

	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.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Cut-off time for subscriptions / redemptions/ switches: 3.00 pm
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. Investors can also transact in the Scheme through electronic mode. For further details, refer website of the Fund www.sbimf.com
Minimum amount for purchase (Non-SIP)	Rs. 5000/- and in multiples of Re. 1/- thereafter. The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme. Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, requirement for minimum application/ redemption amount will not be applicable.
Minimum Additional amount for additional purchase	Rs. 1000/- & in multiples of Re. 1/- thereafter.
Minimum amount for redemption/switches	The minimum amount of repurchase is Rs. 500/- or 1 Unit or account balance whichever is lower. Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, requirement for minimum application/ redemption amount will not be applicable.
Minimum balance to be maintained and consequences of non-maintenance.	If as a result of repurchase the balance in the account of an investor falls below minimum redemption amount, the fund will reserve the right to compulsorily redeem the account completely at applicable NAV.
Plans / Options offered	SBI Corporate Bond Fund is an open-ended debt scheme offering investor two Plans viz, Regular Plan & Direct Plan. <u>Direct Plan:</u> Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV – Fees and Expenses – B. – Annual Recurring Expenses . Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio. Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.

Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund.

How to apply:

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

Regular Plan

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

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

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
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.

Options

Both plans will have two options Growth and Income Distribution cum capital withdrawal (IDCW) Option. IDCW option will have Monthly & Quarterly options.

IDCW option will have the facility of 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). Under IDCW Transfer, investors will have the option to transfer IDCW declared under any of the open ended scheme of SBIMF. **IDCW Transfer facility will be available to NFO investors only.**

	<p>Growth will be the default option, Monthly will be default IDCW option & IDCW Re-investment will be default facility.</p> <p>Note - If the payable IDCW amount is less than or equal to Rs. 500/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 500/- then it will be either reinvested or paid as per the mandate selected by the investor.</p>
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) Terms and conditions for Daily SIP are as follows:</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>b) Terms & conditions for Monthly, Quarterly, Semi-Annual and Annual Systematic investment plan are as follows:</p> <ol style="list-style-type: none"> 4) 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 5) Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year 6) Semi-annual - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter. Minimum number of installments will be 4. 7) Annual - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & Rs. 5,000 and in multiples of Re.1 thereafter. Minimum number of installments will be 4. <p>c) Weekly Systematic Investment Plan</p> <p>The terms & conditions for the weekly SIP are as follows:</p> <ol style="list-style-type: none"> 1) Minimum amount for weekly SIP – Rs. 1000 and in multiples of Re.1 thereafter and Rs. 500 and in multiples of Re.1 thereafter. 2) Minimum number of installments will be 6 (for Rs.1000 weekly SIP mentioned above) and 12 (for Rs. 500 weekly SIP mentioned above). 3) Date based feature - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month

- 4) 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.
- 5) In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly SIP/STP/SWP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.
- 6) In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP'.
- 7) In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP'.
- 8) If investor selects Day based Weekly SIP but does not mention 'Day' on which the Weekly SIP instalment to be processed, then 'Wednesday' will be considered as the default Day.
- 9) In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.

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

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

d) 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.

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 Auto Debit mandate form indicating the existing folio number and the investment details as in the SIP Auto debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.

Post Dated Cheques

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

The AMC provides SIP debit facility through NACH 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 Facility:

Top-up SIP is a facility whereby an investor has an option to increase the SIP instalment by a fixed amount or based on a fixed percentage 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 facility are as follows:

1. Investors can either opt for fixed amount SIP Top-up or percentage SIP Top-Up option. In case investors selects both the options, percentage based SIP Top-Up option would be made applicable. In case the investor selects multiple percentage SIP Top-up options under percentage based SIP Top-Up option, the lower percentage would be considered.
2. The minimum SIP Top-up amount under fixed amount SIP Top-up is Rs. 500 and in multiples of Rs. 500. The minimum Top-up percentage would be 5% of the SIP amount and in multiples of 5% thereof.
3. If the Top-up % is not in multiples of 5, it will be rounded down to nearest multiple of 5. The Top-up amount would be rounded off to the nearest Rs. 10.
4. Percentage SIP Top-up would be computed on the immediately preceding SIP instalment value as on the SIP Top-Up trigger date.
5. 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.
6. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available for Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
7. In case of Quarterly SIP, only the Yearly frequency is available for Top-up.
8. Top up facility will not be applicable for SIP frequencies other than Monthly & Quarterly. SIP Top-up facility will be allowed in all schemes in which SIP facility is being offered.
9. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
10. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

Top-up SIP Cap Facility:

Under this option, post selecting SIP Top-up 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.

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

1. Top-up SIP Cap Amount: Investor has an option to fix the Top-up SIP amount i.e. maximum SIP instalment including Top-Up amount. The pre-defined amount should be equal to or lesser than the maximum amount mentioned by the investor in One Time Mandate Form (OTM). The instalment amount after Top-up shall not exceed the amount mentioned in OTM at any given time.

2. In case of difference between the Top-Up SIP Cap Amount & OTM Debit Mandate, then amount which is lower of the two shall be considered as the Top-up SIP Cap amount.
3. If SIP amount (including SIP Top-up amount) reaches the Top-up Cap before the end of SIP tenure, the SIP Top up will cease and SIP instalment amount will remain constant for remaining SIP Tenure.
4. 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.
5. If none of the above options 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.
6. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility 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 (date based feature) 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.

In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly SWP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.

In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly SWP, default will be considered as 'Day based Weekly SWP'.

In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SWP, default will be considered as 'Day based Weekly SWP'.

If investor selects Day based Weekly SWP but does not mention 'Day' on which the Weekly SWP instalment to be processed, then 'Wednesday' will be considered as the default Day.

If no frequency mentioned, 'Monthly' will be considered as the default frequency. If 'End date' not mentioned, the same will be considered as 'Perpetual'.

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

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

Any Day SWP' Facility:

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

(iii) Systematic Transfer Plan

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

Terms and conditions of monthly & quarterly STP:

STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice of minimum 7 days to the Registrars. In respect of STP transactions, an investor would now be permitted to transfer **any amount from the switch-out 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

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

Terms and conditions of daily & weekly STP:

1. Under this facility, investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis.
2. Minimum amount of STP for SBI Long Term Equity Fund will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 500 & in multiple of Re. 1 for daily STP & Rs. 1000 & in multiple of Re. 1 for weekly STP.
3. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Where SBI Long Term Equity Fund is the target scheme, Minimum number of installments for daily STP & for weekly STP shall be 6.
4. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month (date based STP). 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 10 days prior to the desired commencement/ termination date.
6. Exit load shall be as is applicable in the target/source schemes.
7. In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly STP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.
8. In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly STP, default will be considered as 'Day based Weekly STP'.
9. In case investor selects Weekly frequency and does not select Day based or Date -based Weekly STP, default will be considered as 'Day based Weekly SIP/STP/SWP'.
10. If investor selects Day based Weekly STP but does not mention 'Day' on which the Weekly STP instalment to be processed, then 'Wednesday' will be considered as the default Day.

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

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

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

Terms and conditions of Flex STP are as follows:

- 1) The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:

Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]

- 2) The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
- 3) Flex STP would be available for Weekly, Monthly and Quarterly frequencies.
- 4) Weekly Flex STP can be done on 1st/8th/15th/22nd of every month.
- 5) Flex STP is available from “Daily/Weekly” IDCW plans of the source schemes.
- 6) Flex STP is available only in “Growth” option of the target scheme.
- 7) If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the installments for a fixed amount.
- 8) A single Flex STP Enrolment Form can be 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 10 days prior to the desired commencement/ termination date.
- 12) All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

Swing STP

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

Terms & conditions of Swing STP are as follows:

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

Frequency	Dates of Transfers	Default Date
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)	10 th of every month
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.	10 th of every quarter

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

- 5) The minimum amount for the first installment shall be as follows:
- 6) Weekly & Monthly frequency: Rs. 1,000 and in multiples of Re. 1
- 7) Quarterly frequency: Rs. 3,000 and in multiples of Re. 1
- 8) Minimum number of installments
- 9) Weekly: 6 & Monthly frequency: 12
- 10) Quarterly frequency: 4
- 11) 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.
- 12) 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.
- 13) 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.

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

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

In case Top-up amount mentioned as absolute amount:

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

Target market value = (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
- 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

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

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

17) 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.

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

19) 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.

- 20) 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.
- 21) 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.
- 22) The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes.

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

Capital Appreciation Systematic Transfer Plan (CASTP):

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

- 1) Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund.
- 2) Target scheme: All open ended schemes except ETFs and daily IDCW options.
- 3) Frequency: CASTP offers transfer facility at weekly (1st, 8th, 15th& 22nd), monthly & quarterly intervals.
- 4) Amount to be transferred: Capital appreciation, if any, will be transferred to the target Scheme, subject to minimum of Rs. 100 on any business day.
- 5) Minimum number of installments:
- 6) Weekly & monthly frequency – six installments
- 7) Quarterly frequency - four installments.
- 8) 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.
- 9) The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.
- 10) In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period.
- 11) 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.
- 12) Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP.
- 13) Default options:

	<p>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</p> <p>14) Investor can register only one CASTP for transfer from a source scheme. 15) 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. 16) Exit load shall be as applicable in the target/source schemes.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> <p><u>Switchover facility</u> 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.</p>
<p>Trigger facilities in all the open-ended schemes of SBI Mutual Fund</p>	<p>Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point).</p> <p>Types of Triggers:</p> <ol style="list-style-type: none"> NAV Appreciation / Depreciation Trigger: Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated. Index Level Appreciation / Depreciation Trigger: Under this facility, investor would indicate the Sensex level as the trigger to redeem/ switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level. Capital Appreciation / Depreciation: Under this facility, investors will be given the option to indicate the capital appreciation / depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation / Depreciation should be Rs. 10,000 & in multiples of Rs. 1000 thereafter. <p><u>Terms and conditions of Trigger facility are as follows:</u></p> <ol style="list-style-type: none"> Trigger facility is available only in “Growth” option of the source scheme. Trigger facility is not available in “Daily/Weekly” options of the target scheme. Investor has the option to select the entire amount/appreciation to be processed on the activation of trigger. The Trigger option mandate will be registered on T+10 basis.

	<ol style="list-style-type: none"> 5. Minimum investment amount under the “Trigger Facility” is Rs. 25,000/- and in multiples of Rs. 1 thereafter. 6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers. 7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge / lien. 8. Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes. 9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option. 10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates. 11. If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.
<p>Transfer of Income Distribution cum capital withdrawal plan</p>	<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.500. If the IDCW in the source scheme happens to be less than Rs.500, 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. 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>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p>
<p>Accounts Statements</p>	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement: The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</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. <ul style="list-style-type: none"> • 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 accordance with the Regulations. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee.</p>
Income Distribution cum capital withdrawal (IDCW)	The payment of IDCW to the unitholders shall be made within seven working 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	<p>Under normal circumstances, the transfer of redemption or repurchase proceeds shall be made to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM -COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.</p>
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).
Transaction Charges	<p>In accordance with paragraph 10.5 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, 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 paragraph 10.5.1 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, 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:</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.
Right to Limit Redemptions	In accordance with paragraph 1.12 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under:

	<p>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:</p> <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). <p>2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.</p> <p>3. When restrictions on redemption is imposed, the following procedure will be applied:</p> <ol style="list-style-type: none"> i.No redemption requests upto Rs. 2 Lacs 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>
<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;

Prospective investors are advised to note that the SID / SAI/ KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law.

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

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

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

Notes :

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration

should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.

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

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

Who cannot invest

It should be noted that the following entities cannot invest in the scheme(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 thereunder) , in the sole discretion and to the sole satisfaction of SBI Funds Management Limited

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

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

SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.

Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.

<p>Where can you submit the filled up applications.</p>	<p>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.</p> <p>Transactions through electronic mode The Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and/or liable in any manner whatsoever) allow transactions in units by electronic mode (web/electronic transactions) including transactions through the various web sites with which the AMC would have an arrangement from time to time. Subject to the investor fulfilling certain terms and conditions as stipulated by the AMC from time to time, the AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund or the Registrar may accept transactions through any electronic mode including web transactions as may be permitted by SEBI or other regulatory authorities from time to time. Unit Holders can also subscribe*, redeem and switch their units held in the schemes, in accordance with the terms and conditions of this Document, and also submit other service requests to the Mutual Fund through the website of the AMC/Mutual Fund. The website of AMC/Mutual Fund will thus, be designated as an official point of acceptance of transactions for the Scheme.</p> <p>This facility is currently being offered to the category of “individual investors” (viz. Resident individual, Non-Resident Indian, Hindu Undivided Family (HUF) and parent/guardian on behalf of a minor). The AMC reserves the right to extend this facility to other category of investors/Unit Holders as it may deem fit.</p> <p>Unit Holders may note that transactions will be accepted/ executed in accordance with and subject to the terms and conditions prescribed in this Document, and the terms and conditions of the facility as stipulated by the Mutual Fund/AMC from time to time, which include obtaining a Personal Identification Number (“PIN”) and completing the requisite documentation.</p> <p>For the purpose of determining cut-off time of a transaction as prescribed by SEBI and as mentioned in this Document, the time of transaction as generated by the webserver, shall be reckoned, and the transaction shall be processed accordingly. The webserver time shall be final and binding.</p>
<p>How to Apply</p>	<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.</p> <p>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.</p> <p>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.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any OPAT of SBI MF or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to “SBI Corporate Bond Fund” The Cheques / Demand Drafts should be</p>

	payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted
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>
Scheme to be binding	The Trustees may, from time to time, add to or otherwise vary or alter all or any of the features or terms of the scheme, with prior approval of SEBI and the Unit holders in accordance with SEBI Regulations, and the same shall be binding on each Unit holder and any person(s) claiming through or under it, as if each Unit holder or such person(s) expressly agreed that such features or terms should be so binding.
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 any of the SBIFML Branches for conversion of Units into demat form. The AMC will issue the Units in dematerialized form to the Unit holder within two Business Days from the date of receipt of such request.</p>
Cash investments in mutual funds	Pursuant to paragraph 16.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, 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>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>
Option to hold unit in demat form	<p>Pursuant to paragraph 14.4.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.</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 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> <p>Investors please note that units issued under the Scheme can only be transferred, assigned or pledged after three years of its issue.</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>

<p>Restrictions, if any, on the right to freely retain or dispose of Units being offered.</p>	<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>
<p>Right to Limit /Suspend Subscription under the Scheme</p>	<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>Rematerialization of Units</p>	<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 despatch the account statement to the investor and will also send electronic confirmation to the Depository Participant.</p>
<p>Appointment of Mf Utilities India Private Limited</p>	<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</p>

	<p>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.mfuidia.com) to download the relevant forms.</p> <p>The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.</p>
Facilitating transactions through Stock Exchange Mechanism	<p>In terms of paragraph 16.2.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, units of the Schemes can be transacted through Mutual Fund Service System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Ltd. (BSE) through all the registered stock brokers of the NSE and / or BSE who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly, such stock brokers shall be eligible to be considered as ‘official points of acceptance’ of SBI Mutual Fund.</p> <p>Further in line with paragraph 16.2.12 of SEBI master Circular for Mutual Funds dated May 19, 2023 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>Mutual Fund Distributors registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognised stock exchange will be eligible to use "NMF II Online Mutual fund Platform" of National Stock Exchange of India Ltd. ('NSE') platform and / or "BSE StAR MF" platform of BSE Limited ('BSE') to purchase (including switches) and redeem units of schemes of the Fund in physical (non-demat) mode and/or demat (electronic) mode.</p>
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 20,000. The facility is also available through Systematic Investment Plan (SIP). Minimum investment amount in a Scheme would be as per the existing details pertaining to monthly SIP as stated in Scheme Information Document of the respective scheme(s) . Top-up facility will not be available under this facility. All the terms and conditions pertaining to SIP shall also be applicable to SIP through SBI MULTI SELECT facility. Investors are</p>

	<p>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>
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 investor to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a period upto one year. The actual number of instalments that will get paused will be as per the SIP frequency. 5. Investors can avail this facility multiple times in the tenure of the existing SIP. 6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them. 7. If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs.3,000/-. 8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP instalments whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandate in the same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate. 9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion. 10. In case of discrepancies in the information provided in the SIP Pause Form and the details registered with the AMC, the details registered with the AMC shall be considered for processing or in case of ambiguity in the SIP Pause Form, the AMC reserves the right to reject the SIP Pause Form. 11. Investor cannot cancel the SIP Pause once registered.
Appointment of MFCentral as Official Point of Acceptance	<p>Pursuant to paragraph 16.6 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTA's (QRTA's), KFin Technologies Private Limited (KFintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors.</p> <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs of investors that significantly reduces the need for submission of physical documents by enabling various digital / phygital (involving both physical and digital processing) services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of the Platform. MFCentral will be enabling</p>

various features and services in a phased manner. MFCentral may be accessed using <https://mfcentral.com/> and a Mobile App in future.

With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, SBI Mutual Fund designates MFCentral as its Official Point of Acceptance (DISC – Designated Investor Service Centre).

Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the DISC or collection centres of KFinTech or CAMS.

C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>NAV of the Scheme would be computed and declared on every business day. NAV will be published in the manner as prescribed 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) and on www.sbimf.com by 11.00 p.m on every business day.</p> <p>Whenever the Scheme invests in foreign securities, the NAVs of Scheme shall be updated on daily basis on the website of the AMC and on the website of AMFI by 10:00 a.m. of the following business day in line with Paragraph 8.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023.</p> <p>In case of non-availability of price/valuation for the underlying overseas investments before aforementioned timeline, consequent to which there would be inability in capturing same day price/valuation for such underlying investments, then NAV of the Scheme will be declared as and when the price/valuation for such underlying securities/ Funds is available.</p> <p>In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.</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 paragraph 5.1 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, 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.

	<p>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.</p> <p>3. The AMC shall publish an advertisement every half year, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the half yearly schemes portfolio statement on its website viz. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the statement of scheme portfolio.</p> <p>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.</p>
Monthly / Fortnightly Disclosure of Schemes' Portfolio Statement	<p>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.</p> <p>Pursuant to Paragraph 51 of SEBI Master Circular for mutual funds dated May 19, 2023, the fund shall also disclose the scheme's portfolio in the prescribed format along with the ISIN on fortnightly basis within 5 days of every fortnight on its website www.sbimf.com.</p>
Annual Report	<p>Scheme wise Annual Report or an abridged summary thereof shall be provided to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year as follows:</p> <ol style="list-style-type: none"> 1. The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com. The physical copy of the 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	SBI Mutual Fund is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits u/s. 10(23D) of the Income-tax Act, 1961. Accordingly, the entire income of SBI Mutual
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/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

Fund is exempt from income-tax. SBI Mutual Fund will receive all its

CONDITION	% of Equity Holding in MF up to 35%	
Type of Capital Gain	SHORT TERM CAPITAL GAINS	
Period of Holding	Irrespective of Holding Period	
Status of Investor	INCOME TAX RATE	TDS
(A) Resident Investor	Normal tax rates applicable to investor ³	NIL
(B) Foreign Institutional Investor (FII)	30% ³	NIL
(C) Non-Resident (other than FII)	Normal tax rates applicable to investor ³	30% ^{3 4}

income without deduction of tax at source as per provisions of Section 196 of the said Act.

The income-tax implications in case of investments in non-Equity Oriented Funds (“non-EOF”) are discussed briefly below. In case of non-resident investors, please note that grant of benefit under the relevant Double Taxation Avoidance Agreement (“DTAA”), if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

CAPITAL GAINS ON NON-EQUITY ORIENTED MUTUAL FUNDS

I. FOR INVESTMENTS IN SPECIFIED MUTUAL FUNDS MADE ON OR AFTER APRIL 1, 2023

“Specified Mutual Fund” means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. Investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

II. FOR INVESTMENTS IN NON-EOF [OTHER THAN (I) ABOVE] MADE ON OR AFTER APRIL 1, 2023

CONDITION	% of Equity Holding in MF is more than 35% - up to 65%
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Type of Capital Gain	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS (Section 112)	
	Up to 36 months		More than 36 months	
Status of Investor	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(A) Resident Investor	Normal tax rates applicable to investor ³	NIL	20% ^{1 3}	NIL
(B) Foreign Institutional Investor (FII)	30% ³	NIL	10% ^{2 3}	NIL
(C) Non-Resident (other than FII)	Normal tax rates applicable to investor ³	30% ^{3 4}	Listed: 20% ^{1 3} Unlisted: 10% ^{2 3}	Listed: 20% ^{1 3 4} Unlisted: 10% ^{2 3 4}

III. FOR INVESTMENTS IN NON-EOF MADE ON OR BEFORE MARCH 31, 2023

Type of Capital Gain	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS (Section 112)	
	Up to 36 months		More than 36 months	
Status of Investor	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(D) Resident Investor	Normal tax rates applicable to investor ³	NIL	20% ^{1 3}	NIL
(E) Foreign Institutional Investor (FII)	30% ³	NIL	10% ^{2 3}	NIL
(F) Non-Resident (other than FII)	Normal tax rates applicable to investor ³	30% ^{3 4}	Listed: 20% ^{1 3} Unlisted: 10% ^{2 3}	Listed: 20% ^{1 3 4} Unlisted: 10% ^{2 3 4}

TAX ON INCOME DISTRIBUTION (IDCW OPTION)

Status of Investor	INCOME TAX RATE	TDS
(A) Resident Investor	Normal tax rates applicable to investor ³	10% (if income distributed > Rs.5,000 during FY) ^{3 4}
(B) Non-Resident Investors (including FII)	20% ³	20% ^{3 4}

(1) With indexation benefit

(2) Without indexation and foreign exchange fluctuation benefit

(3) Levy of Surcharge and Health & Education Cess:

If taxpayer (Individual/HUF/AOP/BOI/AJP) opts for Old Tax Regime, then Surcharge to be levied on basic tax at:

- 37% where specified income exceeds Rs.5 crore;
- 25% where specified income exceeds Rs.2 crore but does not exceed Rs.5 crore;
- 15% where total income exceeds Rs.1 crore but does not exceed Rs.2 crore; and
- 10% where total income exceeds Rs.50 lakhs but does not exceed Rs.1 crore.

If taxpayer (Individual/HUF/AOP/BOI/AJP) pays tax as per default New Tax Regime u/s. 115BAC(1A), then maximum rate of Surcharge will be 25% where income exceeds Rs.2 crore.

In case of an AOP consisting of only companies as its members, the rate of surcharge shall not exceed 15%.

Surcharge for companies to be levied on basic tax:

- Domestic Company: 12% where income exceeds Rs.10 crore and 7% where income exceeds Rs.1 crore but less than Rs.10 crore. If domestic company opts for concessional tax regime u/s. 115BAA/115BAB: then flat rate of 10% on basic tax
- Non-resident Company: 5% where income exceeds Rs.10 crore and 2% where income exceeds Rs.1 crore but less than Rs.10 crore

Enhanced surcharge of 25% or 37%, as the case may be, will not apply in case of income by way of dividend or capital gains on securities covered under Section 111A (STCG on EOF), Section 112 (LTCG on non-EOF acquired up to March 31, 2023 and LTCG on non-EOF acquired from April 1, 2023 where equity exposure in such non-EOF > 35%), Section 112A (LTCG on EOF) & Section 115AD (tax on income earned by FIIs).

Health & Education Cess @ 4% is applicable on aggregate of basic tax & surcharge.

Please note that surcharge and cess shall not be applied on basic tax while deducting TDS, if any, on income of resident investors only.

- (4) The Mutual Fund will pay/deduct taxes at source (“TDS”) as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

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

In case of FII: As per provisions of Section 196D of the Act, TDS is applicable at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.

In case of non-resident investors (other than FII): As per provisions of Section 196A of the Act, TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY. Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance Act 2023 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 1961 as amended by Finance Act 2023. The above rates are based on the assumption that the mutual fund units are held by the investors as capital assets and not as stock in trade.

Transfer of units upon consolidation of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity-oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

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

	<p>applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961. 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 before initiating such requests.</p> <p>For further details on taxation, please refer to the clause on Taxation in the Statement of Additional Information (SAI).</p>
Investor services	<p>Details of Investor Relations Officer of the AMC: Name: Mr. C.A. Santosh (Investor Relations Officer) SBI Funds Management Ltd., Address: 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537 Fax: 022- 67425687 e-mail: customer.delight@sbimf.com</p>
Applicability of Stamp Duty	<p>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</p>
Product Labelling	<p>The Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and vi. Very High Risk <p>The evaluation of risk levels of a Scheme shall be done in accordance with Paragraph 17.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time.</p> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the www.sbimf.com as well as AMFI website within 10 days from the close of each month. The risk level of the Scheme as on March 31 of every year, along with number of times the risk level has changed over the year shall be disclosed on www.sbimf.com and AMFI website. Risk-o-meter details shall also be disclosed in scheme wise Annual Reports and Abridged summary.</p>
<u>Mandatory Swing pricing for market dislocation</u>	<p>Disclosures pertaining to NAV adjusted for swing factor shall be made in the prescribed format in the SID, scheme wise Annual Reports and Abridged summary thereof and on the website i.e. www.sbimf.com in case swing pricing framework has been made applicable for a particular mutual fund scheme.</p>

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D. COMPUTATION OF NAV

The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI Regulations, or such norms as may be specified by SEBI from time to time. The NAV under the Scheme would be rounded off four decimals as follows or such other formula as may be prescribed by SEBI from time to time:

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

NAV will be disclosed in the manner as specified 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 every business day. 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.

Whenever the Scheme invests in foreign securities, the NAVs of Scheme shall be updated on daily basis on the website of the AMC and on the website of AMFI by 10:00 a.m. of the following business day in line with Paragraph 8.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023.

In case of non-availability of price/valuation for the underlying overseas investments before aforementioned timeline, consequent to which there would be inability in capturing same day price/valuation for such underlying investments, then NAV of the Scheme will be declared as and when the price/valuation for such underlying securities/ Funds is available.

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

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

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

Let's assume that an investor has invested Rs. 100,000 in a Mutual Fund Scheme on April 01, 2018, at a NAV of Rs. 10/- per unit and the exit load structure of the scheme 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.

Purchase of mutual fund units

$$\text{At the time of purchase of units, no. of unit allotted} = \frac{\text{Amount invested}}{\text{NAV of the scheme on the date of investment}}$$

$$\text{Therefore, no. of unit allotted} = \frac{100,000}{10} = 10,000 \text{ units.}$$

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

In case of redemption, the amount payable to the investor shall be calculated as follows:

(Current value of the holding) – (Exit Load applicable)

where,

Current value of the holding = No. of units as on the date* NAV as on the date

Exit Load applicable = Current value of the holding * Exit Load %

Scenario 1: Redemption is done during applicability of exit load

Assume that the investor has requested for redemption of all the units (i.e. 10,000 units), on or before 12 months from the date of allotment i.e. on or before March 31, 2019, the redemption amount payable to investor shall be calculated as follows:

Say in this example the redemption request is done on December 1, 2018; when the NAV of the scheme was Rs. 12/- and the exit load applicable is 1%, so the Redemption amount payable to investor shall be calculated as follows:

Current value shall be = 10,000 units*Rs. 12/-
= Rs. 120,000/-

Exit load applicable = Rs. 120,000*1% = Rs. 1200/-

Redemption amount payable to investor = Current value of the holding – Exit Load applicable
= Rs. 120,000 - Rs. 1200
= Rs. 118,800/-

Scenario 2: Redemption is done if the exit load is NIL

Assume that the investor has requested for redemption of all the units (i.e. 10,000 units), after 12 months from the date of allotment i.e. after March 31, 2019, the redemption amount payable to investor shall be calculated as follows:

Say in this example the redemption request is done on April 1, 2019; when the NAV of the scheme was Rs. 12 and the exit load applicable is NIL, so the Redemption amount payable to investor shall be calculated as follows:

Current value shall be = 10,000 units*Rs. 12/-
= Rs. 120,000/-

Exit load applicable = NIL

Redemption amount payable to investor = Current value of the holding – Exit Load applicable
= Rs. 120,000 – NIL
= Rs. 120,000/-

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.

IV. FEES AND EXPENSES

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

A. NEW FUND OFFER (NFO) EXPENSES

Not applicable

B. ANNUAL SCHEME RECURRING EXPENSES

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

The fees and expenses of operating the Scheme on an annual basis, expressed as a percentage of the amount of the scheme's daily net assets, are estimated as follows:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
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 and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)	Upto 2.00%
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 paragraph 10.1.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, additional expenses under regulation 52 (6A) (c) shall not be levied if the scheme doesn't have exit load.

The AMC has estimated that upto 2.00% (plus allowed under regulation 52(6A)(c)) 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 chapter 10 of SEBI master circular for Mutual Funds dated May 19, 2023. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

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

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.

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

The mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulation, 1996.

Pursuant to SEBI Notification dated December 13, 2018, the maximum total expenses of the scheme under Regulation 52(6)(c) shall be subject to following limits

Assets Under Management Slab (In Rs. crore)	Total expense ratio limits for other than equity-oriented schemes
On the first Rs.500 crores of the daily net assets	2.00%
On the next Rs.250 crores of the daily net assets	1.75%
On the next Rs.1,250 crores of the daily net assets	1.50%
On the next Rs.3,000 crores of the daily net assets	1.35%
On the next Rs.5,000 crores of the daily net assets	1.25%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	0.80%

The scheme may charge additional expenses incurred towards different heads mentioned under regulations (2) and (4), not exceeding 0.05% of the daily net assets.

In addition to the above, the following expenses will be charged 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 up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. Further, in terms of paragraph 10.1.14 of SEBI Master Circular for Mutual funds dated May 19, 2023, 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.

- Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified from time to time are at least –
 - 30 percent of gross new inflows in the scheme, or;
 - 15 percent of the average assets under management (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”.

Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMC's to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

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

Illustration of impact of expense ratio on scheme's 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:

Load	As a % of the NAV
Entry Load	Nil
Exit Load	Nil

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 IDCW shall not be subject to entry and exit load.

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

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

For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centers.

Any imposition or enhancement in the load shall be applicable on prospective investments only. 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:

- i. The AMC shall be required to issue an addendum and display the same on its website immediately.
- ii. The addendum shall be circulated to all the distributors/brokers/Investor Service Centre (ISC) so that the same can be attached to all KIM and SID already in stock till it is updated.
- iii. Latest applicable addendum shall be a part of KIM and SID. (E.g. in case of changes in load structure the addendum carrying the latest applicable load structure shall be attached to all KIM and SID already in stock till it is updated).
- iv. Further, the account statements shall continue to include applicable load structure.

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 THE UNITHOLDERS

Please refer to Statement of Additional Information for details.

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

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

Not applicable

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

Against Sponsor: State Bank of India

- a. The Reserve Bank of India imposed a penalty of Rs. 700 lacs on the Bank on 15-07-2019 under the provisions of Section 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. The penalty has been paid to RBI on 19.07.2019.
- b. The Reserve Bank of India in exercise of the powers conferred under Section 47A (1) (c) read with Section 46 (4) (i) and 51(1) of the Banking Regulation Act, 1949 has imposed a penalty of Rs. 50 lacs on 31-07-2019 on the Bank for delay in reporting of fraud in the account of M/s Kingfisher Airlines Limited by Bank and State Bank of Mysore. The penalty has been paid to RBI on 09.08.2019.
- c. The Reserve Bank of India had issued Show Cause Notice CO.ENFD.DECB.No.S47/02-01-021/2021-22 dated 24.05.2021 for violations of RBI guidelines, directions. etc. observed during scrutiny conducted in the account of Karnataka State Handicraft Development Corporation Limited. The SCN was replied by Bank vide letter dated 09.06.2021. The RBI, in exercise of the powers conferred under Section 47A (1)(c) read with section 46(4)(i) and Section 51(1) of the Banking Regulation Act, 194 imposed a monetary penalty of Rs. 1 crore (Rupees One Crore only) on the Bank on 18-10-2021, for non-compliance with the directions contained in the "Reserve Bank of India - Frauds Classification and Reporting by Commercial Banks and select FIs" directions 2016. The Bank responded to the SCN vide letter dated 09.06.2021. Thereafter, a personal hearing in the case was conducted by RBI on 10.08.2021 and was attended by Bank's Top Management. The Bank is analysing the issue of non -compliance and corrective action and

new controls, etc. shall follow the detailed analysis of the Order by the Bank. The penalty has been paid to RBI on 25.10.2021.

- d. The Reserve Bank of India has imposed a total penalty of Rs.200 lacs on 16-03-2021, including penalty of Rs.100 lacs for contravention of the provisions of section of 10(l)(b)(ii) of Banking Regulation Act, 1949 and additional penalty of Rs.100 lacs for contravention of RBI directions specifically issued to the bank vide Letter No.DBS.CO.SSM-SBV1751113.26.00 1/2019-20 dated 19-09-2019 regarding payment of commission to employees engaged in cross-selling activities. The penalty has been paid to RBI on 24-03-2021.
- e. The Reserve Bank of India imposed a monetary penalty of Rs.50.00 lacs for failure to ensure data accuracy and integrity while submitting the data on large credit (CRILC reporting) to RBI. Bank did not report data of two companies namely M/s Managlore SEZ Limited and M/s Parkline LLC, with sanctioned amount of more than Rs. 5 crore as Group Companies of the borrower from June 2017 to March 2020 and from March 2018 to December 2019 respectively. Bank also incorrectly reported data of two companies namely M/s Malwa Solar Power Generation Private Limited and M/s SRM Institute of Science and Technology as group companies of the borrower from March 2018 to March 2020 and June 2018 to September 2018 respectively. The penalty has been paid on 14.07.2021.
- f. The Reserve Bank of India imposed a penalty of Rs.1.00 crore for contravention of the provisions of subsection (2) of section 19 of the Banking regulation Act related to the following 1. The bank held shares as a pledgee, of an amount exceeding thirty percent of the paid-up share capital of six borrower companies as on March 31, 2018 and continued to hold shares exceeding thirty percent of the paid up share capital of two borrower companies as on March 2019. The penalty has been paid on 01.12.2021
- g. Penalties amounting to Rs. 1824/- is levied by INTL. tax range 4(2) , Mumbai, under section 271C of the IT act,1961. The penalty has been paid on 15.10.2022.
- h. A Show Cause Notice (SCN) amounting to Rs.37.15 lakhs has been received from Central GST (Audit) office , Patiala, in respect of e-SBP branches for the period April 2016 to march 2017 on the issue of non-payment of service tax on penal interest recovered from customers. Personal hearing by the Bank officials attended on 25.08.2023. Order in the matter is awaited.
- i. An SCN amounting to Rs.9.75 lakhs, has been received from Deputy Commissioner, Telangana, in respect of Telangana GSTIN for the period April 2020 to March 2021 on the issue of:
 - i. Excess ITC claimed on account of non-reconciliation of information declared in GSR09.
 - ii. Excess ITC reversed in GSTR9 over and above GSTR3B.
 - iii. Under- declaration of ineligible ITC.SBI has examined the issues involved and have observed that the claim is not sustainable. SBI has replied on 24th June 2022.
- j. An SCN amounting to Rs.17.29 crore, has been received from Central Excise (audit), Kochi in respect of eSBT for the period Oct-2016 to Mar-17 alleging:
 - i. Short Service Tax paid.
 - ii. Ineligible ITC.SBI has examined the issues involved and have observed that the Bank is not at fault and the claim by the tax authorities is not sustainable. SBI has replied to the SCN within stipulated time. Order has been passed by the Adjudicating Authority reducing the demand to Rs. 7.49 lac. Bank has paid the demand on 28.09.2023.

- k. An SCN amounting to Rs.9.28 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions(July 2017-to March 2018). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant. Appeal has been filed by the Bank with Commissioner in the matter.
- l. An SCN amounting to Rs13.10 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions(July 2018-to March 2019). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant. Appeal has been filed by the Bank with Commissioner in the matter.
- m. An SCN amounting to Rs.13.72 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions(July 2019-to March 2020). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant. Appeal has been filed by the Bank with Commissioner in the matter.
- n. An SCN amounting to Rs.16.29 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions(July 2020-to March 2021). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant. Appeal has been filed by the Bank with Commissioner in the matter.
- o. An SCN amounting to Rs.9.28 crore from Joint Commissioner of States and Excise, Parwanoo in respect of wrong utilization of Input credit of GST paid of Inter bank Transactions(July 2021-to March 2022). SBI has examined the issues involved and have observed that the Bank is not at fault and claim by the tax authorities is not sustainable. SBI has already referred the matter to GST consultant. Appeal has been filed by the Bank with Commissioner in the matter.
- p. SCNs amounting to Rs.4739.44 lakh has been received from Deputy Commissioner, Abids, STU-2, Telangana, in respect of Telangana GSTIN for the period 2020-2021 on the issue of:
- (a) Reconciliation of GSTR3B with GSTR 1.
 - (b) ITC to be reversed on non-business transactions & exempt supplies.
 - (c) Under declaration of Ineligible ITC.
 - (d) ITC claimed from cancelled dealers
- SBI has filed the reply.
- q. SCN amounting to Rs.42.74 lakh has been received from Assistant Commissioner of State, Raipur, in respect of Chattisgarh GSTIN for the period under 2020-21 in respect of Difference in GSTR 3 B with GSTR 2A. SBI has replied on 14.10.2022. Order passed on 28/04/2023 confirming the demand. Appeal against the same filed by the Bank and Personal hearing is scheduled on 19.01.2024.
- r. SCN amounting to Rs.11.89 lakh has been received from Assistant Commissioner of state, Vijaywada, in respect of Amrawati GSTIN for the period under 2021-22 in respect of GST TDS particulars not shown in GSTR-3B for the month of December 2021. SBI has replied on 10.10.2022. Bank had paid the amount demanded on 25.01.2023.
- s. 5 SCNs amounting to Rs. 303.25 crore has been received in respect of Rajasthan GSTIN for the period 2017-18 to 2021-22 on the issue of matching of Input Tax Credit (ITC) availment with

GSTRA2A by SBI and ineligible ITC u/s 17(5). SBI has examined the issue involved and have observed that SBI is not at fault and the claim by the tax authorities is not sustainable. SBI has filed the reply to the tax authorities. Personal hearing in the matter is awaited.

- t. The bank failed to comply with Reserve Bank direction on Loans and Advances when it sanctioned a term loan of Rs. 6000 crores to Andhra Pradesh State Development Corporation Ltd. (APSDCL) as under:
- (i) in lieu of or to substitute budgetary resources envisaged for the projects;
 - (ii) without undertaking due diligence on the viability and bankability of the projects to ensure that revenue streams from the projects are sufficient to take care of the debt servicing obligations; and
 - (iii) the repayment servicing of which was done out of budgetary resources.

RBI in its order informed that Bank contravened the directions contained in paragraphs 2.3.7.3 (iii) and 2.3.7.5 (i) of Reserve Bank Master Circular No. DBR.No.DirBC.10/13.03.00/2015-16 dated July 1, 2015, on “Loans and Advances – Statutory and Other Restrictions”, which warrants imposition of monetary penalty.

Monetary penalty of Rs.1.00 Crore has been imposed by RBI. The penalty amount has been paid on 30.09.2023.

- t. The bank failed to comply with the Reserve bank directions on “kisan credit card (KCC) Scheme”, when despite being pointed out in RAR 2020 it levied interest at rates higher than the prescribed rate for loans up to Rs. 3 lakh in KCC accounts.

In this regard, Bank has submitted response to RBI on 27.04.2023 stating that Rate of interest in KCC is linked to Subvention Cycle, which is the period from the date of sanction/renewal date till due date or for one year whichever is earlier. For loans upto Rs 3.00 lakh, rate of interest is fixed at 7% during Subvention Cycle. For loan above Rs 3.00 lakh, rate of interest during Subvention Cycle is applied at tiered structure i.e. upto Rs 3.00 lakh at 7% p.a. and beyond Rs 3.00 lakh as per Product default rate. Beyond Subvention Cycle, the rate of interest is applied at Product default rate.

In order to ensure effective implementation of regulatory guidelines, apart from IT controls, the interest subvention claim data is duly certified / audited by the Statutory Auditors. In addition to this, a Compensatory Control Mechanism (CCM) has also been implemented, wherein, the data of interest rate in KCC (Crop Loan) and any kind of aberrations / inconsistency are being examined and addressed through data fix by giving value dating benefit to the farmers. This ensures that farmers get correct subvention benefits.

- u. The bank failed to comply with the Reserve bank directions on “Guidelines on management of Intra-group transactions and exposures.” when it failed to adhere to the intra group exposure limit, as it did not consider Rs. 35000 crore intraday limit sanctioned to SBI Mutual Fund for the purpose of computing intra group exposure limit.

RBI in its order informed that Bank has contravened the directions contained in Para 3.3(a) of Annex to RBI Circular No. DBOD. No. BP BC 96/21.06.1022013-14 dated February 11, 2014 on “Guidelines on Management of Intra-Group Transactions and Exposures”, which warrants imposition of monetary penalty.

Monetary penalty of Rs.30.00 lakhs has been imposed by RBI. The penalty amount has been paid on 30.09.2023.

- v. 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-wise summary of Penalty imposed by RBI during				
CIRCLE	FY 19-20	FY 20-21	FY 21-22	As on September 30, 2022
AHMEDABAD	5.47	4.23	1.15	32.86
AMARAVATI	2.36	0.02	0.81	0.64
BENGALURU	2.85	4.96	5.46	21.67
BHOPAL	6.83	1.07	5.20	3.31
BHUBANESWAR	1.38	0.34	5.74	6.24
CHANDIGARH	5.61	1.01	1.01	3.61
CHENNAI	2.31	0.50	1.11	0.64
GUWAHATI	0.83	1.56	6.24	1.81
HYDERABAD	1.42	0.38	0.62	0.77
JAIPUR	13.00	0.84	2.47	6.01
KOLKATA	0.30	0.01	0.71	5.84
LUCKNOW	4.48	0.77	31.88	2.27
MAHARASHTRA	2.22	0.88	5.54	1.12
MUMBAI METRO	1.90	0.62	0.74	1.45
NEWDELHI	3.21	1.59	2.37	1.86
PATNA	2.20	33.38	6.64	9.41
THIRUVANANTHAPURAM	0.53	0.33	0.36	0.15
TOTAL	56.87	52.49	78.05	99.65

- w. In respect of Overseas Regulators, details of penalties imposed are furnished below:

- Commercial Indo Bank LLC, Moscow
 - i. The Central Bank of Russia (CBR) imposed a penalty of RUB 1000,000 (INR 1082500) on CIBL in August 2019 for violation of certain items in Art 3 and Art 6 of Federal Law No. 353-FZ observed in granting of a term loan to a natural person. The penalty has been paid on 17.09.2019
 - ii. The Central Bank of Russia (CBR) imposed a penalty of RUB 36,829 (INR 39867) 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. The penalty has been paid on 06.09.2019
 - iii. The Central Bank of Russia issued a penalty of RUB 8,637,000 (INR 81,40,373 appx) in December 2020 for violations of legislation of Russian Federation and regulations of Central

Bank of Russia in the field of AML, established by results of inspection dated 30-07-2020. The penalty has been paid on 15-12-2020.

- Bank SBI Indonesia

- i. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) has fined IDR 9,540,000.00 on Bank SBI Indonesia in October 2019 for error in input of data in Financial Information Service System (SLIK) detected by the regulator in an off-site examination. The penalty has been paid on 16-10-2019.
- ii. The Otoritas Jasa Keuangan imposed a penalty of IDR 50.000 in August 2019 for errors in reporting LHBUS sanction Form 201 International Banking April 2019. The penalty has been paid on 08-08-2019.
- iii. The Otoritas Jasa Keuangan imposed a penalty of IDR 200.000 in May 2019 for errors in reporting LBU online correction sanction cost April 2019. The penalty has been paid on 23-05-2019.
- iv. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) has fined IDR 3,162,000.00 in December 2019 for adjustment / correction of Monthly General Bank Report (LBU) and in SLIK based on the OJK inspection. The penalty has been paid on 12-12-2019.
- v. The Otoritas Jasa Keuangan (OJK) (Financial Services Authority of Indonesia) fined in August 2020 the Bank SBI Indonesia IDR 7000000 for late reporting of the extension of tenure of an existing Director. The penalty has been paid on 02-09-2020.
- vi. OJK has fined of IDR 3,050,000 in October 2020 on account of errors found in regulatory reporting in their annual inspection at the Bank. The penalty has been paid on 12-01-2021.
- vii. The Otoritas Jasa Keuangan imposed a penalty of IDR 4.85 million on July 16, 2021 for errors in regulatory reporting. The penalty has been paid on 29-07-2021.
- viii. The Otoritas Jasa Keuangan imposed a penalty of IDR 300,000 on August 05, 2021 for errors in published quarterly results. The penalty has been paid on 25.08.2021 .
- ix. The Otoritas Jasa Keuangan imposed a penalty of IDR 6.20 million (INR 33000) on December 16, 2021 for errors in regulatory reporting. The penalty has been paid on 22-12-2021.
- x. The Otoritas Jasa Keuangan imposed a penalty of IDR 0.10 million (INR 550) on March 2, 2022 for errors in regulatory reporting. The penalty has been paid on March 8, 2022 .
- xi. The Otoritas Jasa Keuangan conducted an inspection as on 30.04.2022, during which certain inadequacies in Regulatory Reporting were noted by the regulator and levied a penalty of IDR 153,250,000 in September 2022. The penalty has been paid on September 23, 2022.

- SBI (Mauritius)_ Ltd

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

- SBI South Africa operations (SBISA)

SBI South Africa operations (SBISA) has received a notice dated 26.07.2022 from Prudential Authority, notifying the regulators' intention to impose Administrative Sanctions on SBISA which include an aggregate financial penalty of ZAR10.25 million (INR 4.84 crore)(out of which ZAR 3.5 mio is suspended until 26.07.2025). the Prudential Authority (PA) in its letter dated 26.07.2022 has stated that SBSA may make representations to the PA, in writing on or before 06.09.2022, citing reasons as to why some or all the above mentioned sanctions should not be imposed.. SBISA submitted its representation on 04.10.2022.

The Prudential Authority (PA) vide letter dated 13.07.2023 has notified SBISA on 19.07.2023, the imposition of administrative sanctions in terms of Section 45C of the FIC Act; total amount of payment of penalty imposed is ZAR 10 million (INR 4.6 crores approx..).

The payable portion of the total financial penalty is ZAR 5.5 million (excluding the suspended amount of ZAR 4.5 million, suspended for 36 months from date of the final notification letter) and is due and payable within 30 days from the date of the letter i.e., 13.07.2023.

SBISA has engaged the Law firm to represent the Bank. The law firm have filed on 27.07.2023 the Notice of appeal against administrative sanction imposed in terms of section 45C of the Financial Intelligence Centre Act, 38 of 2001. It contains SBISA's intention to appeal against the penalty by 29.09.2023. The PA has acknowledged it vide letter dated 10.08.2023.

The law firm, on behalf of SBI South Africa, lodged an appeal against the administrative sanction on 27.09.2023.

The Respondent (PA, SARB) on 19.10.2023 through its Attorney WERKSMANS filed an intend to oppose this appeal. PA has to file their answering affidavit along with reasons before 09.11.2023.

- **SBI Australia (SBIA)**

SBIA noticed on 03.02.2023 that it did not notify *Australian Prudential Regulation Authority* (APRA) about the appointment of M/s. Findex Australia Pty Ltd. in June 2022 as Internal Auditors of SBIA. (As per APRA CPS 231-Outsourcing requirements, all outsourcing agreements entered into are to be notified to the regulator in not later than 20 business days).

The apparent breach of APRA CPS 231-Outsourcing requirements came to the notice of SBIA on receipt of an APRA email dated 03.02.2023 seeking information on the existing Internal Auditors and their appointment notification. In response to APRA mail dated 03.02.2023, breach Notification letter, including the causes of breach, details of the underlying SBIA procedures, the assessment of the breach and the letter of notification for appointment of the Internal Audit firm, was submitted by SBIA to APRA on 09.02.2023. APRA was given assurance that SBIA has outlined the appropriate corrective actions to ensure against repetition of the issue.

Noting the breach, APRA, vide letter dated 09.03.2023, confirmed that they have decided not to take further action on the basis that SBIA will thoroughly undertake the remedial actions outlined in its letter of 09.02.2023.

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 lacs imposed on the Bank with that of a warning.

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

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

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

SBI Mutual Fund received show cause notice under section 74(1) of CGST Act,2017 Section 50(3) and Section 122(1) read along with corresponding MGST Act ,2017 on 24th April 2023 from Goods & Service Tax Department (GST) (CGST & CX Mumbai -East office) asking us why GST amounting to Rs 6.26 Cr not paid on Securities Lending & Borrowing (SLB) income for the period July,2017 to September,2019 along with applicable interest & penalty based on the Circular No. 119/38/2019-GST dated 11th October 2019 issued by Central Board of Indirect Taxes and Customs (CBIC). We have replied to said show cause notice stating non-applicability GST on SLB income along with payment of tax amount under protest (from AMC books) on 1st June 2023.

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

- a) SEBI has initiated an investigation for the transactions in the shares of M/S Polaris Software Lab Limited, made during the period April 01, 2002 to May 31, 2002 by SBI Mutual Fund, having

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

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

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 Ltd (“SBIFML”), SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Mutual Fund are not parties to this case. The internal investigations conducted by the Chairman, Board of Trustees, SBI Mutual Fund, however, had ruled out any questionable intentions of SBI Mutual Fund in the matter.

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

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

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

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

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

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

Date of Approval of SBI Corporate Bond Fund by SBI Mutual Fund Trustee Company Private Limited is June 06, 2018.

For and on behalf of the Board of Directors,

**SBI Funds Management Limited
(The Asset Management Company for SBI Mutual Fund)**

sd/-

**Shamsher Singh
Managing Director & CEO**

Place: Mumbai
Date: October 31, 2023

SBI FUNDS MANAGEMENT LTD - BRANCHES

AHMEDABAD: SBI Funds Management Ltd, 5 & 6 Ground Floor, Majestic, Panchvati Law Garden Road, Opposite Law Garden BRTS Bus Stand, Near Panchvati Circle, Ahmedabad – 380 006, Gujarat. **Phone No:** 079 – 26423060/70 **Email ID:** cs.ahmedabad@sbimf.com, 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 Limited Shri Maa Mansion, 3rd Floor, Colonel Mahim Thakur Sarani, Above SBI PBB Branch, Agartala -799001, Tripura. Email Id: cs.agartala@sbimf.com **Phone No:** 0381-2324107. **Agra:** SBI Funds Management Ltd, 101, Prateek Tower, Opposite MD Jain College, Sanjay Place, Agra-282002, Uttar Pradesh, **Tel :** (0562) 2850239/37, **Email Id:** cs.agra@sbimf.com **AJMER:** SBI Funds Management Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284. **AKOLA:** SBI Funds Management . 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 . Ltd. Niza Centre, New General Hospital Junction, Stadium Ward, Beach Road, Alappuzha – 688001, Kerala **ALIBAG:** SBI Funds Management 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 Ltd, State Bank of India, Main Branch, Aligarh – 202001, Uttar Pradesh **ALLAHABAD:** SBI Funds Management Ltd, UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad, 211001, Tel: 0532-2261028. **ALWAR :** SBI Funds Management Ltd, Ground Floor, Soni Tower, Road No - 2, Alwar - 301001 **Email Id:** CS.Alwar@SBIMF.COM **Phone No:** 0144-2332035 **AMBALA :** SBI Funds Management Ltd, C/o State Bank of India Mahesh Nagar Ambala Cantt. - 133001, Haryana. **AMRAVATI :** SBI Funds Management Ltd, 1st Floor, Malviya Complex, Malviya Chowk, Opposite YES Bank, Amravati - 444601. **Email id :** cs.amravati@sbimf.com **Phone No :** 0721-2560291 **AMRITSAR:** SBI Funds Management Ltd, C/O State Bank of India, SCO-5, District Shopping Centre, Ranjit Avenue, B Block, Amritsar - 143001., Tel: 0183-2221755 / 0183 - 5158415 **Email id:** cs.amritsar@sbimf.com. **ANANTAPUR:** 10-515-1, 2nd Floor, Opposite Upadhyha Bhavan, Gildoff Service School Road, Anantapur-515001, Andhra Pradesh. **Phone no:** 08554294489. **ANAND :** SBI Funds Management Ltd, 102, 10 & 11, First Floor, Chitrangana Complex, Anand Vidyanagar Road, Anand Gujarat Tel: (02692)- 246210. **ANANDNAGAR:** SBI Funds Management Ltd, Ground Floor, Unit No. 12, Safal Pegasus, Opposite Venus Atlantis, Near Shell Pertol Pump, Behind Mcdonalds, Prahladnagar, Satellite, Ahmedabad – 380015 **Phone No:** 9925660299 **Email Id :** cssghighway@sbimf.com **ANNA NAGAR:** SBI Funds Management Ltd, Ground Floor, Intec Castle, No-12, F Block, 2nd Main Road, Anna Nagar East, Chennai – 600 102. Phone no: 044 48626775 **ANDHERI :** SBI Funds Management Ltd, Office No.402, Beeta CHSL, 4th Floor, DLH Plaza, 54-A Road, S.V. Road, Andheri (West), Mumbai 400058, **Phone no:** 022 – 26200221/ 231 **Email ID:** cs.andheri@sbimf.com **ANGUL:** SBI Funds Management Ltd, Amlapada, Lane-6, Above State Bank of India, Personal Banking Branch, Angul, Odisha - 759122 **Phone no:** 06764-234201 **Email id:** CS.Angul@sbimf.com **ARAMBAGH:** First Floor, Shop No. 686, Link road, Arambagh, Hooghly, West Bengal – 712601. **Phone No:** 7604027781. **Email Id:** csarambagh@sbimf.com **ASANSOL :** SBI Funds Management Ltd, 3 RD Floor, Block A, P. C. Chatterjee Market, RambandhuTala, G.T. Road. Asansol – 713303, West Bengal, Tel no. 629497006, Email id: cs.asansol@sbimf.com. **AURANGABAD:** SBI Funds Management Ltd, 1st Floor Viraj Complex, Opp; Big Cinema, Above SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. **Aurangabad:** Plot No.138, Ground Floor, Cyber mall, Samarth Nagar, Aurangabad, Maharashtra-431005, **Phone No.**0240 2341460/0240 2351460, Email Id:cs.aurangabad@sbimf.com. **BADDI:** SBI Funds Management Ltd, B-71 First Floor, Big -B Complex,

Bye Pass Road, Baddi – 173205, Himachal Pradesh, **Phone no:**01795-244415, **Email id:** cs.baddi@sbimf.com **BANGALORE** :SBI Funds Management Ltd,#501, 5th Floor,16 & 16/1,Phoenix Towers, Museum Road, Bangalore–560001, Tel : (080)25580014/25580051/22122507, 22272284, 22123784. **BHOPAL** :SBI Funds Management Ltd, Manav Niket, 30, Indira Press Complex, Near Dainik Bhaskar Office, M.P. Nagar, Zone-1, Bhopal (MP) – 462011 Tel No.: 0755-2557341, 4288276. **BANGALORE (JAYANAGAR)** - 1st Floor, Baba Towers, No. 162/158 – 1, 6th Main, Diagonal Road, Jayanagar,4th Block, Bangalore – 560 011. Tel: 080-26540014. **BANGALORE (MALLESHWARAM):** SBI Funds Management Limited, First floor, 79/1, West park Road, 18th cross, Malleshwaram, Bangalore - 560055. **BANGALORE (WHITEFIELD):** SBI Funds Management Limited, 2nd Floor, No.183, Opposite Forum Value Mall, Whitefield Main Road, Whitefield, Bangalore - 560066 **Phone No:** 9108522463 **Email Id:** cs.whitefieldbangalore@sbimf.com **BANKURA** : SBI Funds Management Limited,80/1/A Nutanchati Mahalla, Raghunathpur Main Road, 1st Floor,Nutanchati State Bank Building Bankura -722101. **BHUBANESHWAR:** SBI Funds Management Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar–751001, Tel : (0674)2392401/501. **BALASORE:** SBI Funds Management Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha. **BARASAT:** SBI Funds Management . Ltd. Nibedita Place, Taki Road (North), Post Office & Police station: Barasat, North 24 Parganas, Kolkata -700124. **Phone No:** 9830979009 **Email id:** cs.barasat@sbimf.com **BAREILLY:** SBI Funds Management Ltd, C/o State Bank of India, Main Branch, Opp Katchery, Civil Lines, Bareilly- 243001. **BELAGAVI:** SBI Funds Management Ltd, Classic Complex, No 103, First Floor, Saraf Colony, RPD Cross, Behind Ajanta Hotel, Belagavi – 590006. **Phone no:** 08312422463 **Email id:** cs.belgaum@sbimf.com **BHAGALPUR** : SBI Funds Management Ltd, Mirzanhat Branch, Near GurhattaChowk, Police Station Mujahidpur, Bhagalpur - 812005, Bihar. **BHARUCH** : SBI Funds Management Ltd, 101-105, 1st Floor, Glacier Complex, Near Pizza Inn Restaurant, Jetalpur Road, Vadodara - 390007, Gujarat. **BHARUCH:** SBI Funds Management Limited 113/114, Nexus Business Hub, Maktampur Road, Near Gangotri Hotel, Bharuch-392001 Email Id: Cs.bharuch@sbimf.com Phone No: 02642-247550 **BHILWARA:** SBI Funds Management Ltd, c/o State Bank of India, Bhopalganj Branch, 1st Floor Dumas Presedency, Basant Vihar, Bhilwara – 311001,Rajasthan. Phone No: 01482- 240144 **BONGAIGAON:** SBI Funds Management . Ltd. Shyam Market Complex, Paglasthan, Chapaguri Road, Ward No.10. Shop no.03, Post Office & Police Station – Bongaigaon – 783380, Assam. **BATHINDA:** SBI Funds Management Ltd Shop No: 3 - 4, Ground Floor, Zila Parishad Complex, Bhatinda - 151001. **Phone No:** 0164 – 2218415, **Email id:** cs.bhatinda@sbimf.com **BEHALA:** SBI Funds Management Limited 6 D H Road, Beside Anjali Jewellers Silpara, Post office - Barisha, Police Station -Thakurpukur, Kolkata - 700008 Phone No: 9674725441 Email ID: cs.behala@sbimf.com **BERHAMPORE:** SBI Funds Management Limited, 1st Floor,46/12, Amar Chakraborty Road, PO:Khagra, DIST : Murshidabad, West Bengal - 742103 Tel:. **BHUJ:** SBI Funds Management Ltd, C/o State Bank of India, Shanti Chambers, Office No. 30, New Station Road, Opp. SBI Main Branch – 370001, Gujarat **BOKARO:** Plot No.-G-A/5, Ground Floor, City Centre, Sector- IV, Bokaro Steel City, Bokaro – 827004 **Email ID:** cs.bokaro@sbimf.com **Phone No:** 9304823011, 06542-232561 **BORIVALI** : SBI Funds Management Ltd, Shop No. 3&4, Natraj CHS Ltd, Sodawala Lane, Near Chamunda Circle, Borivali (West), Mumbai – 400092, Tel No.: 022-28927551/28922741. **BURDWAN:** SBI Funds Management Ltd, 1st floor of Debbhumi, G.T. Road, Perbirhata near Santoshi Mandir, Post Office - Sripally, Burdwan District - 713103, West Bengal. **BAVNAGAR:** SBI Funds Management Ltd, C/o SBI Darbargadh Branch. 2nd Floor.AmbaChowk. Bhavnagar 364001, Tel: 0278-2523788,. **BHAVNAGAR:** SBI Funds Management Limited.101, First Floor, Anjaneya Prime, Opposite Blue Club Showroom, Waghawadi Road, Bhavnagar – 364001, Gujrat **Phone No** 0278-2523788 **Email ID:** cs.bhavnagar@sbimf.com **BAGALKOT:** SBI Funds Management Limited, First Floor, TP No.48/11/B, Shop No.FF67, Block "G", Melligeri Towers, Station Road, Bagalkot- 587101. **Phone No** : 7619652463 **Email id:** cs.bagalkot@sbimf.com **BELGAUM:** SBI Funds Management Ltd, C/o.SBI Main Branch,Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463. **BELLARY:** SBI Funds Management Ltd, C/o.SBI Main Branch, Station Road Bellary-583101, Tel: 08392-271775. **BIRBHUM** : 1st Floor, Basundhara Bhavan, Masjid Road, Bolpur, District- Birbhum - 731204, West Bengal. **BIDHANNAGAR:** SBI Funds Management . Ltd.SBI Bidhannagar Zonal Office ,1st Floor, 1/16 VIP Road, Kolkata – 700054. **Phone**

No: 8274004546 **Email Id:** cs.bidhannagar@sbimf.com **BHILAI:** SBI Funds Management Ltd, Plot no.21, Nehru Nagar East, Commercial Complex, Near Bhilai Scan, Bhilai-490020, Tel No.: 0788-4010955, 0788 – 6940010/11/12/13/14/15/16/17. **BIHARSHARIF:** SBI Funds Management . Ltd., SBI Main Branch, 1st floor, counter no 9 &10 Naisarai, Nalanda Biharsharif – 803101. **Phone no:** 9264427300 **Email id:** cs.biharsharif@sbimf.com **BILASPUR:** SBI Funds Management Ltd, SBI, Main Branch, Old Highcourt Road, Bilaspur-495001, Tel: 07752) 495006. **BIKANER :** SBI Funds Management, 1 A, Vijay Vihar, Tulsi Circle, Sadul colony, Bikaner – 334001, Rajasthan **Phone No :** 0151 3500257, **Email ID:** CS.BIKANER@SBIMF.COM **BASTI:** 201, SBI Court Area Building, Near Ayodhya Eye Hospital, Basti-272001, Uttar Pradesh. **Phone no:** 9918001822, 05542-297888 **Email id:** csbasti@sbimf.com **BOKARO:** SBI Funds Management Ltd, C/o State Bank of India, Sector – 4, Main Branch, Bokaro Steel City, Bokaro – 827004, Tel: 9304823011. **BULDHANA:** Ground Floor, Shop No. 16, Jijamata Stores and Commercial Complex, Buldhana - 443001. **Phone No :** 07262-299037 **Email ID :** cs.buldhana@sbimf.com **CHANDIGARH :** SBI Funds Management Ltd, C/o State Bank of India, SCO-107-108, 2nd Floor, Administrative Office, Sector 17-B, Chandigarh-160017, Tel No.: 0172-2703380. **CHAPRA:** SBI Funds Management . Ltd. C/o State Bank of India, Chapra Bazar Branch, Sahebganj, Chapra, Saran – 841301, Bihar. **CHAIBASA:** 1st Floor, Bhagwati Centre, Sadar Bazar, Chaibasa, West Singhbhum – 833201, Jharkhand. Phone no: 9262999173 **Email id:** CS.Chaibasa@sbimf.com **CHENNAI :** SBI Funds Management Ltd, Sigapi Achi Building li Floor, 18/3, Marshalls Road, Rukmani Lakshmi pathy Road, Egmore, Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE :** SBI Funds Management Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT :** 2nd Floor, Josela's Galleria, Opp. Malabar Christian College Higher Secondary School, Wayanad Road, Calicut-673001, Tel no: 0495-2768270, 4020079, 4020080. **CUTTACK:** SBI Funds Management Ltd, 3rd Floor, City Mart, Above Vishal Mega Mart, Bajra Kabati Road, Cuttack-753001, Tel: 0671-2422972. **CHEMBUR:** SBI Funds Management Limited Office No.101, Saikiran Apartments, A Wing, 1st Floor, Plot No.217, Central Avenue, 11th Road Junction, Chembur, Mumbai – 400 071. Phone no: 022 – 25226058 / 022 - 25226059 Email id: cs.chembur@sbimf.com **CHINCHWAD :** SBI Funds Management Ltd, Shop No. 1. Ratnakar Bldg, Pavan Nagar, Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel : 020-27355721. **DADAR:** SBI Funds Management Ltd, Shree Samarth Heights, Shop No.11, Ground Floor, Gokhale Road North, Dadar (West), Mumbai - 400028. **Phone no:** 24322446 / 7. **Email id:** cs.dadar@sbimf.com **DAVANGERE :** SBI Funds Management Ltd, Eshwar Complex, PJ Extension, Davangere - 577002, Karnataka. **DARBHANGA :** SBI Funds Management Ltd, Regional Business Office, Darbhanga, PO Laheriasarai, District – Darbhanga - 846001, Bihar. **DALTONGANJ:** SBI Funds Management Ltd, Mahendra Arcade, First Floor, Zila School Road, Near Post Office, Daltonganj – 822101, Jharkhand. Phone no: 8877976333 **DEHRADUN:** SBI Funds Management Ltd, Ground floor, Neshvilla Court, Tower No. 2, 1-Neshvilla Road, Dehradun-248001, Uttarakhand **Phone No :** 0135-2741719/ 0135-2749913 **Email ID:** cs.dehradun@sbimf.com **DHANBAD:** SBI Funds Management Ltd, 112 Shree Ram Plaza, 1st Floor, Bank More, Dhanbad -826001, Jharkhand. **Phone No:** 0326-2301545, 9304823015, **Email Id:** Cs.dhanbad@sbimf.com **DHARAMSHALA:** SBI Funds Management Ltd, 1st floor, SBI Main Branch, Kotwali Bazar, Dharamshala – 176215, Himachal Pradesh, Tel: 9418028624/01892-225814. **DIMAPUR:** SBI Funds Management Ltd, C/o State Bank of India, Old Market Branch, Kalibari Road, Old Daily Market (Near Durga Market), Dimapur-797112, Nagaland. **DILSUKHNAGAR -** 1st Floor, 13-2-42/6/d/10, Vijetha Classic Empire, Above DCB Bank, Chaitanyapuri, Dilsukhnagar, Hyderabad 500060, Tel No – 04035165251. **DEOGHAR:** SBI Funds Management Ltd, 722 & 723 SSM Jalan Road, Castair Town, Opposite IDBI Bank, Deoghar – 814112, Jharkhand. Phone no: 8986614868 / 9570378333 **Durgapur:** SBI Funds Management Ltd, 4/23, Suhatta Mall, Sahid Khsudiram Sarani, City Centre, Durgapur – 713216, Tel: 0343-2544191. **DUMKA: SBI Funds Management Limited.** Plot No. - 510, First Floor, Sri Ram Para Chowk Teen Bazar, Near Andhra Bank, Dumka - 814101, Jharkhand. **Phone No:** 06434350008 **Email Id:** cs.dumka@sbimf.com **ERODE:** SBI Funds Management Limited, 1st Floor, 1/1, Poosari Chennimalai Street, Near EVN Road, Surampatti, Erode - 638001 Phone No.: 0424 2211755 Email ID: cs.erode@sbimf.com **ERNAKULAM :** First Floor,

Chakiat Estate, Church Landing Road, Pallimukku, Cochin – 682 016, Kerala. Phone No: 0484 – 4011605 / 4011606 Email :ernakulam@sbimf.com. **ETAWAH:** Ground Floor, Shop No. 4, BABA The Mall, Mohalla Prem Nagar, Near Shastri Chauraha, Etawah-206001, Uttar Pradesh, **Phone no:** 9935131119 **FAIZABAD :** SBI Funds Management Ltd, 1/13/328 Station Road, Pushpraj Chouraha Civil Lines, Faizabad - 224001, Uttar Pradesh. **Email Id:** cs.faizabad@sbimf.com **Phone No:** 05278-220525 **FARIDABAD :** SBI Funds Management Ltd, C/o. SBI Commercial Br., 1ST Floor, SCO-3, Sector 16, Faridabad-121002 Tel No.: 0129 – 4030661 **FEROZEPUR:** SBI Funds Management Ltd, c/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GANGTOK:** SBI Funds Management Ltd , Ground Floor, Lama Building, Near Namthang Road & National Highway Junction, Deorali Bazar, Gangtok - 737102. **Phone No:** 03592-280051 **Email Id:** cs.gangtok@sbimf.com **MANAGARIA:** Ground Floor, 111/4 Raja S C Mullick Road, Garia, Post Office - Naktala, Kolkata 700047 **Phone no:** 9874772626 **Email id:** Cs4.Kol@sbimf.com **GANDHINAGAR:** SBI Funds Management Ltd Shop No.6, Ground Floor, Skyline, Plot No. 23, Sector 11, Gandhinagar – 382 011 **Phone No:** 7935336678 **Email ID:** cs.gandhinagar@sbimf.com **GOA :** SBI Funds Management Ltd, Agva House, Ground Floor, Near Mahalaxmi Temple, Dr.Dada Vaidya Road, Panaji Goa 403001 **Tel No.:** 0832-2421806 **Email id:** cs.goa@sbimf.com. **GOA (VASCO-DA-GAMA) -** Shop No.123, 1st Floor, Anand Chambers , Fl. Gomes Road, Vaddem, New Vaddem , Vasco-da-Gama – 403802. Tel No.: (0832) 6578333. **GURGAON :**SBI Funds Management Ltd, 24, Vipul Agora Building, Ground Floor, M.G. Road, Near Sahara Mall, Gurgaon-122002, Tel : (0124) 4200828, Email id: cs.gurgaon@sbimf.com. **GUWAHATI :**SBI Funds Management Ltd, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel : (0361)2463704. **GANDHIDHAM :**SBI Funds Management Ltd, C/o State Bank of India, Adinath Arcade, Office No. 6, Police Station Road, Gandhidham – 370201, Gujarat. **GAYA:** SBI Funds Management Ltd, Nandan Niketan, Ground Floor, Nagmatia Road, Gaya-823001, Bihar, **Phone No:** 8252934222, 0631-2222405, **Email Id:**cs.gaya@sbimf.com. **GHATKOPAR :** Shop No - 1 & 2, Atlantic Towers, R B Mehta Road, Near Railway Station, Ghatkopar – East, Mumbai – 400077. Tel No.: 022 – 25012227 / 28. **GHAZIABAD:** SBI Funds Management Ltd, C – 40, RDC, Raj Nagar, Ghaziabad, Uttar Pradesh - 201002 **Phone No:** 0120 – 4217338 **Email id:** cs.ghaziabad@sbimf.com **GIRIDIH:** Shanti Heights, 1st Floor, Above Hero Showroom, Whitty Bazar, Giridih - 815301. **Phone No:** 06532-296009 **Email id:** cs.giridih@sbimf.com **GORAKHPUR:** Shop No – 6 & 7, Upper Ground Floor, Cross Mall The Road, AD Chowk, Bank Road, Gorakhpur – 273001, Uttar Pradesh, Tel: 0551-2203378. **GWALIOR:** SBI Funds Management Ltd, Ground Floor, Uma Plaza 83 / 84, Kailash Vihar, Near City Centre, Ward No.30, Gwalior-474001, Tel: 0751-2447272, Madhya Pradesh, Email Id: cs.gwalior@sbimf.com. **GUNTUR :** SBI Funds Management Ltd, C/o State Bank of India, Brodipet Branch, #4/11, Master Minds Building Brodipet, Guntur - 522002, Andhra Pradesh. **HYDERABAD:** SBI Funds Management . Ltd., 6-686/3F, 3rd Floor, Banjara Hills Road No.12, Above Indian Bank, Hyderabad – 500034, Tel: 040 – 48544611 / 040 - 48544711. **HAMIRPUR:** SBI Funds Management Ltd , c/o State Bank of India, Main Branch, 1st floor, Hamirpur – 177001, Himachal Pradesh. **Phone no:**01972-224799 **Email id:** cs.hamirpur@sbimf.com. **HALDIA:** SBI Funds Management . Ltd. Akash Ganga Commercial Complex, 3rd Floor, Manjushree, Village Basudevpur, Post Office – Khanjanchak, Police Station- Durgachak, Haldia - [721602](tel:721602), Purba Medinipur **Phone No:** 9073641484 **Email Id:** cs.haldia@sbimf.com **HALDWANI:** SBI Funds Management Ltd, SBI SME Main Branch, Nainital Road, Haldwani, Uttarakhand – 263 139, Tel: 9412084061. **HAZARIBAGH :** SBI Funds Management Ltd, Prabhu Niwas Market, Ananda Chowk , Guru Govind Singh Road, Hazaribagh – 825301, Jharkhand. **HASAN:** 1st Floor, Sri Charana Complex, Above SBI Main Branch, Behind Suvarna Residency, BM Road, Hassan - 573201. **Phone No:** 8976920387 **Email Id:** cs.hassan@sbimf.com **HISSAR:** SBI Funds Management Ltd, 42, Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana., Tel: 01662 238415. **HUBLI:** SBI Funds Management Ltd, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477. **HOSIARPUR :** SBI Funds Management Limited Ground Floor, Opposite Green View Park Near SBI Main Branch, Hoshiarpur-146001 Email ID: cs.hoshiarpur@sbimf.com Phone No.: 01882-228415 **INDORE:**SBI Funds Management Ltd, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore – 452001, Tel : 0731 - 2541141/4045944/4991080/4991081/4991082/4991083. **IMPHAL :** SBI Funds Management Ltd, C/o State Bank of India, Imphal Branch, M. G. Avenue, Imphal – 795001, Manipur. **ITANAGAR :** SBI Funds

Management Ltd, C/o State Bank of India, Personal Banking Branch, Ziro Point, Itanagar – 791111, Arunachal Pradesh. **JABALPUR:** SBI Funds Management Ltd, G-2, Ground Floor, Rajleela Tower, Wright Town, Jabalpur – 482002, Tel No.: 0761–2410042. **JAIPUR :**SBI Funds Management Ltd, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur–302015, Tel : (0141) 2740016/2740061. **JALANDHAR:** SBI Funds Management Ltd, SCO – 14, Ground Floor, P.U.D.A Complex Jalandhar – 144001. **Email Id:** CS.Jalandhar@SBIMF.COM **Phone No:** 0181 - 2238415. **JALGAON :** SBI Funds Management Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, JilhaPeth, Jalgaon - 425001, Maharashtra. **JAMMU:** First Floor, A1 North Block, Bahu Plaza, Jammu-180012 **Phone No :** 0191-2474975 **Email ID :** cs.jammu@sbimf.com **JAMMU:** SBI FUNDS MANAGEMENT LIMITED 115, FIRST FLOOR, A 1 NORTH BLOCK, BAHU PLAZA, JAMMU-180012 EMAIL ID: CS.JAMMU@SBIMF.COM PHONE NO.: 0191-2474975 **JAMNAGAR:** SBI Funds Management Ltd, C/o SBI Ranjit Road Branch, Ranjit Road, Jamnagar, -361001, Tel: 0288-2660104. **JAMNAGAR:** 105, First Floor, Neo Atlantic, Opposite Amber Cinema, Jamnagar – 361 002, Gujarat. **Phone No :**0288 - 2660104 **Email ID :** cs.jamnagar@sbimf.com **JAMSHEDPUR:** SBI Funds Management Ltd, Fairdeal Complex Unit, 2 M, M Floor, Opposite Ram Mandir, Bistupur, Jamshedpur - 831001 **Tel no.:** 0657-2320447, **Email ID:** cs.jamshedpur@sbimf.com **JHANSI:** SBI Funds Management Ltd, C/o SBI Main Branch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298. **JODHPUR:** SBI Funds Management Limited PRM Palza, Plot No. 947, 10th D Road, Sardarpura, Jodhpur-342001 Phone No: 9829123397 Email ID : cs.jodhpur@sbimf.com. **JORHAT :** C/O Rajarshi Barua, 1st Floor, Above SBI ATM, Barpatra Ali Road, Near JB College, Beside ICICI Bank, Jorhat – 785001, Assam **Email Id:** cs.jorhat@sbimf.com **Phone No:** 6913120050. **JUNAGADH :** SBI Funds Management Ltd, Balaji Avenue, First Floor, Shop No 7 & 8, Near Reliance Mall, Opposite Rajlaxmi Park, Motibaug to Sardarbaug Road, Junagadh – 362001, Gujarat. **Phone No:** 0285 – 2670350 **Email:** csjunagadh@sbimf.com **Jaunpur:** SBI Funds Management Limited, First Floor, Dulari Complex, 478 Civil Court Road, Miyajpur, Jaunpur ,Uttar Pradesh-222002, **Email Id-** CS.JAUNPUR@SBIMF.COM, **Phone No:** 9984070444, 05452-350064. **JALPAIGURI:** SBI Funds Management Limited, Sunny Apartment, Ground Floor, Club Road, Opp. of State Bank of India - Jalpaiguri Branch, Jalpaiguri-735101 West Bengal, **Phone No:** 03561-454009 / 9775277614, **Email:** csjalpaiguri@sbimf.com; **KADAPA:** SBI Funds Management Limited, 1 / 725, 2nd Floor, Mareddy Ananda Reddy Towers, Above HDFC Bank, Railway Station Road, Yerramukkapalli, Kadapa, Andhra Pradesh – 516001. **Phone No :** 08562-355418 **Email Id :** cs.kadapa@sbimf.com **KALABURAGI :** SBI Funds Management Ltd, 1st floor, Arihant Towers 8-1234 / SF, Asif Gunj, Kalaburagi – 585104. **Email Id:** cs.gulbarga@sbimf.com **Phone No:** 7337877350 **KANPUR :**SBI Funds Management Ltd, 207, 2nd Floor, Sai Square, 16/ 116 (45), Bhargava Estate, Civil Lines, Kanpur- 208001, Tel No.: 0512- 6900314/15. **KARAIKUDI:** Door No. 79, Koppu Nilayam, First Floor, Above Federal Bank, Sekkalai Road, Karaikudi Sivaganga District, Karaikudi – 630001, Tamil Nadu. **Phone No :** 04565292233 **Email Id :** cs.karaikudi@sbimf.com **KARIMNAGAR:** SBI Funds Management . Ltd, 1st Floor, 2-9-13, Main Road, Geetha Bhavan Circle, Mukarrampura Street, Karimnagar - 505001. **Phone No.:** 08782931708 **Email ID:** cs.karimnagar@sbimf.com **Kharagpur:** SBI Funds Management . Ltd, Khan Tower, 1st Floor, Q.T. Road, Inda, Q.T. Road, Inda, Kharagpur, West Midnapore – 721305. **Email ID:** cs.kharagpur@sbimf.com **Phone No.:** 03222-225592 **KHARGHAR:** SBI Funds Management . Ltd. Swarna CHS Ltd., Shop No.18, Ground Floor, Plot No.13 / 14, Sector 7, Kharghar, Navi Mumbai - 410210. Phone No: 27740359 / 69 Email Id: cs.kharghar@sbimf.com **Kolkata :**SBI Funds Management Ltd, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkatta–700 001, Tel : 22882342/22883767/22883768. **KALYANI :** SBI Funds Management Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. **KANNUR :** SBI Funds Management Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur – 670001, Kerala. **KAKINADA :** SBI Funds Management . Ltd. C/o SBI Main Branch, Main Road, Kakinada - 533001, Andhra Pradesh. **Phone No:** 08842356767 **Email Id:** cs.kakinada@sbimf.com **KAKINADA:** 20-1-34/1, 1st Floor, Subhash Road (20 Block), Revenue Ward No.14, Main road, Okk Super Bazar, Kakinada -533001, Andhra Pradesh **Phone No :** 0884-2356767 **Email ID :** cs.kakinada@sbimf.com **KHAMMAM:** SBI Funds Management Limited, 3rd Floor, 15-9-540, J L Towers,

Beside ICICI Bank, Wyra Road, Khammam – 507001 **Phone No** : 08742293456 **Email Id** : cskhammam@sbimf.com **KHARAGPUR** : SBI Funds Management Ltd, IndaPeerbaba, Near Ashirbad Lodge, Kharagpur, Midnapore West, West Bengal – 721301. **KOLHAPUR**: SBI Funds Management Ltd, Ground Floor, Shop No. 1 & 2, Ayodhya Tower, Dabholkar Corner, Station Road, Kolhapur – 416001 Phone No: 0231 2680880. **KOLLAM** : SBI Funds management Ltd, C/o State Bank of India, Kollam Branch, PB No 24, State Bank Building, Near Railway Station, Kollam - 691001, Kerala. **KORBA** : SBI Funds Management Ltd, C/o. State Bank of India, Kutchery Branch, Kutchery Chowk, Raipur – 492001, Chattisgarh. **KOTA**: SBI Funds Management Ltd, C/o State Bank of India Kota Gumanpura Branch, 211, Gumanpura, Kota – 324007, Rajasthan, **Phone No** : 9057903628 / 8905987988, **Email ID**: cs.kota@sbimf.com. **KOTTAYAM**: SBI Funds Management Ltd, C/O SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010, KUKATPALLY: SBI Funds Management Limited, 3rd Floor, 7 Sai Plaza, Plot No.14, Beside Chermas Showroom, Dharma Reddy Nagar Colony, Phase II, Hyder nagar, Kukatpally, Hyderabad – 500072, Telangana **Email id**: cs.kukatpally@sbimf.com **KOTHRUD**: SBI Funds Management Limited Shop No 3 & 4, Success Square, Lower Ground Floor, Kothrud, Pune - 411038, Maharashtra E-mail Id- cs.kothrud@sbimf.com Phone No: 9545450847 **KRISHNANAGAR**: SBI Funds Management . Ltd.1st Floor, State Bank of India, Krishnagar Branch, Krishnagar, Nadia, 5B, D.L. Roy Road, Krishnagar, West Bengal – 741101 **Phone no**: 9836037773 **Email id**: isdkrishnanagar@sbimf.com **KURNOOL** : SBI Funds Management Ltd, Shop No 4,5 and 6,Ground Floor, Skandanshi Vyapaar Opposite Old Ediga, New Bus Stand Road, Kurnool 518003, Andhra Pradesh **Phone No**: 08518-227776 **Email id**: cs.naz@sbimf.com **KALYAN** : SBI Funds Management Limited, Shop No. 2, 3 & 4, Shubham Apartment, Santoshi Mata Road, Kalyan (West)-421 301,Thane **Tel**: 0251-2311980 **Email**: cs.kalyan@sbimf.com. **KALYANI**: B-9/277/(CA), 1st Floor, Kalyani, District Nadia, West Bengal - 741235, Tel: 033-25827700. **KUMBAKONAM**: SBI Funds Management Limited. Old Door No.73, New Door No.46, Sarangapani South Street, Kumbakonam, Tamil Nadu – 612 001. Phone No : 0435 2427426 Email Id : Cs.kumbakonam@sbimf.com **KORAMANGALA**: C/o. State Bank of India, Start – Up Hub Branch,#117, 1st Floor, 7th Block, Industrial Layout, Koramangala, Bengaluru - 560 095. **Phone No**:9972302919 **Email Id** : CS.Koramangala@sbimf.com **KASARAGOD** : SBI Funds Management Limited, Municipal Door No. KMC 6/1764P1764 V, First Floor,Aishwarya Arcade, Bank Road, Kasaragod, Kerala -671121, **Phone No**: 04994-230350 **Email Id** : cs.kasaragod@sbimf.com **KAITHAR**: First Floor, Daulat Ram Chowk, Near Rajshree Jeweller, Katihar – 854105, Bihar, **Phone no**: 6287042256, **Email Id**: cs.katihar@sbimf.com. **KATNI**: Ground Floor, Jeevan Savitri Complex, Near Shree Hospital, Ward No 28, Bargwan Road, Bargwan Road, Katni – 483501, Madhya Pradesh, **Phone No**: 07622-478774 / 6269111462, **Email Id**: cs.katni@sbimf.com **LATUR**: Ground Floor, Shop No. 4, Omkar Complex, Khardekar Stop, Ausa Road, Latur – 413512. Phone no: 02382 - 299494 Email id: cs.latur@sbimf.com **LUCKNOW** :SBI Funds Management Ltd, G-16, Kasmande House,2, Park Road, Hazratganj,Lucknow-226 001, Tel : (522) 2286741,2286742. **LUDHIANA** :SBI Funds Management Ltd, SCO-124, Ground Floor, Feroze Gandhi Market, Ludhiana - 141001, Phone No.: 0161-2449849, 0161-5058415. **LEH** : SBI Funds Management Ltd, C/o State Bank Of India Fire & Fury Branch, Opp. Hall of Fame, Air Port Road Leh, Dust - Leh. – 194101, Jammu & Kashmir. **MAHABUBNAGAR**: SBI Funds Management Limited Ground Floor - #10-5-83/2A, Sara Complex, Mahabubnagar- 509001, Telangana Phone No: 08542 220091 Email Id: cs.mahabubnagar@sbimf.com **MADHAPUR**: SBI Funds Management Ltd, 1st Floor, Shristi Tower, 1-98/2/11/3, Arunodaya Colony, Madhapur, Opposite Karachi Bakery, Hyderabad – 500081, Telangana, Phone no: 040 23119010. **MANCHERIAL**: SBI Funds Management Limited. 1st Floor, House No. 12 -318 / 319, BPL 'X' Road, Mancherial, Telangana - 504208. Phone No: 08736299994 Email ID: cs.mancherial@sbimf.com **MATHURA**: C/o State Bank of India, Krishna Nagar, Sonkh Road, Mathura -281004, Uttar Pradesh **Phone No**: 0565-2425144 **Email Id**: cs.mathura@sbimf.com **MUMBAI** : SBI Funds Management Limited. Unit No. 31, CR2 Mall, Plot no. 240 & 240A, Backbay Reclamation, Block no. III, Nariman Point, Mumbai - 400021, Maharashtra. Email Id: cs.mumbai@sbimf.com Phone No: 022 – 66532800. **MADURAI**: SBI Funds Management Ltd,

Ground Floor, Surya Towers, 272, Good Shed Street, Madurai - 625001 **Phone No:** 0452 4374242 **Email id:** cs.madurai@sbimf.com. **MAPUSA:** Shop no 9 & 10, Ground Floor, Garden Centre, Block A, Opposite Mapusa Police station, Mapusa -403507, Goa. **Phone No :** 91 8669668965 **Email id :** cs.mapusa@sbimf.com. **MALDA:** SBI Funds Management Ltd, C/o ArindamSarkar, Vivekananda Pally, Behind Fouzder Clinic, English Bazar, Malda - 732101, West Bengal. **MANDI:** C/O State Bank of India, 2nd Floor, Near Gandhi Chowk, Teh Sadar- Himachal Pradesh, Mandi -175001, Phone No.: 08894321280. **MANGALORE:** SBI Funds Management Ltd, 2nd Floor, Essel Towers, Bunts Hostel Circle, Mangaluru - 575003, Tel: (0824)2222463. **MANINAGAR:** SBI Funds Management Ltd, 3rd Floor, 301, Amruta Arcade, Above Jade Blue, Opposite Jupiter House, Maninagar Cross Road, Maninagar, Ahmedabad – 380 008 **Phone No:** 079 – 48442929 **Email id:** csmaninagar@sbimf.com **MARGAO :** SBI Funds Management Ltd, G1 & G2, Ground Floor, Jivottam, Minguel Miranda Road, Off Abade Faria Road, Margao, Goa – 403601, **Phone No:** 0832-2725233 / 0832-2725234 **Email id:** cs.margao@sbimf.com **MEERUT:** SBI Funds Management Ltd, C/o SBI Zonal Office, Garh Road, Meerut-250005, Tel.: **MEHSANA :** SBI Funds Management Ltd, Shop No. FF 56, Someshwar Mall, Modhera Road, Mehsana – 384002, Gujarat. **MORADABAD:** SBI Funds Management Ltd, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411. **MOTIHARI:** SBI Funds Management. Ltd. C/o State Bank of India, Chandmari Branch, Near Petrol Pump, Chandmari, Motihari, East Champaran – 845401, Bihar **MOHALI:** SBI Funds Management Ltd, SCO 36-37, VRS District One, Above HDFC Bank Sector 68, SAS Nagar Mohali- 160062, Punjab. **Phone no:** 0172-5053380 , **Email id:** cs.mohali@sbimf.com **MUZAFFARPUR:** SBI Funds Management Ltd, 2nd Floor, State Bank of India, Main Branch, Red cross Building, Company Bagh, Muzaffarpur – 842001. **Phone No:** 08252106111/06200610373 **Email id:** CS.Muzaffarpur@sbimf.com Tel.: **MYSORE:** SBI Funds Management Ltd, No-145, 1st Floor, 5th Cross, 5th Main, Sarswathipuram, Mysore - 570009, Tel: 0821-2424919. **MAPUSA:** Shop no 9 & 10, Ground Floor, Garden Centre, Block A, Opposite Mapusa Police station, Mapusa -403507, Goa. **Phone No :** 91 8669668965 **Email id :** cs.mapusa@sbimf.com. **MIRZAPUR** - First Floor, Triveni Chaurasia, Triveni Campus, Ratanganj, Mirzapur-231001, Uttar Pradesh. **Phone No:** 9984507831 05442-350022 **Email id:** Cs.Mirzapur@Sbimf.Com. **Malappuram:** 18/484, First Floor, Thangal Shopping Complex, Kottappadi, Plaza Tower, Down Hill Area, Malappuram, Kerala 676505, **Phone No:** 7559046677, **Email id:** cs.malappuram@sbimf.com **NAGPUR:** SBI Funds Management Ltd, 1st floor, Wardha House, Central Road, Ramdaspath, Nagpur – 440010, Tel No.: 0712-2996170, 0712-2996160, Email Id: cs.nagpur@sbimf.com. **NEW DELHI :** SBI Funds Management Ltd, Ground Floor, Gopal Das Building, 28 Barakhamba Road, Connaught Place, New Delhi 110001 **Phone No:** 011-23466601-620 **Email ID:** cs.delhi@sbimf.com **NANDED:** SBI Funds Management Ltd, First Floor, Shop No. 16, Sanman Prestige, Station Road, Nanded – 431601. **Phone No:** 02462-244144 **Email id:** ISC.Nanded@sbimf.com **NADIAD :** SBI Funds Management Ltd, City Point Complex, Shop # 04, Ground Floor, Opp. Ipcowala Town Hall, Near ParasTalkis, Collage Road, Nadiad – 387001, Gujarat. **NALGONDA:** SBI Funds Management Ltd, 1st Floor, NC's Sai Plaza, Door No-6-3-10/A ,V T Road, Ramagiri, Nalgonda-508001, Telangana **Phone no:** 08682-221999 **Email id:** cs.nalgonda@sbimf.com **NASHIK:** SBI Funds Management Ltd, Ground Floor, Sharada Niketan, Tilak Wadi Road, Opp. Hotel City Pride, Sharanpur Road, Nashik – 422002. Tel No.: 0253-2232553 Email ID: Nasik.lsd@sbimf.com **NAVSARI :** SBI Funds Management Ltd, C/o State Bank of India, 105, Rudraksh Apt, Nr. Dhruvini Hospital, Asha Nagar Main Road, Navsari – 396445, Gujarat. **NELLORE :** SBI Funds Management Ltd, C/o. State Bank of India, Vedayapalem Branch, Nellore - 524 004, Andhra Pradesh. **NEHRU PLACE:** SBI Funds Management Ltd, 1st Floor, Shop No. 101-102 & 111 (1/2), Building No. 40 - 41, Bakshi House, Nehru Place, New Delhi – 110019 **Phone No:** 011 – 26224606 **Email id:** cs.nehruplace@sbimf.com **NIRMAN VIHAR:** SBI Funds Management . Ltd., 208, Vikasdeep Tower, Laxmi Nagar District Centre, Delhi – 110092 **Phone no:** 011- 46011830 **Email id:** cs.nirmanvihar@sbimf.com **NIZAMABAD:** SBI Funds Management. Ltd., 1st Floor, 6-2-55, Opposite Indur High School, Subhash Nagar, Near Zilla Parishad, Nizamabad – 503002. **Phone No:** 08462-234001 **Email id:** cs.nizamabad@sbimf.com **NOIDA:** SBI Funds Management Ltd, GF-07 ansal fortune arcade K- block, Sector – 18, Noida – U P NOIDA-201301, Tel : 0120 4232214. **OOTY:** SBI Funds Management Limited, No.205, B-11, First Floor, Sri Lakshmi Complex New Agraharam, Commercial Road, Ooty – 643001 **PATNA :** SBI Funds Management Ltd, 501, Rajendra Ram Plaza, Exhibition Road,

Patna- 800001 **Phone No:** 9262699197 / 9262699198 **Email id:** CS.Patna@sbimf.com
patna.isc@sbimf.com **PANIPAT:** SBI Funds Management Ltd, Time Square, 27-28 BMK Market, Behind Hotel Hive, G T Road, Panipat-132103, Haryana Tel: 0180-2648415 / 0180 – 4078415 **PALAKKAD:** SBI Funds Management . Ltd.,2nd Floor, BUILTTECH Building, Chittoor Road, Palakkad – 678013, Kerala
PATIALA : SCO 14-15, Ground Floor, Opp. Kamal Laboratory, New Leela Bhawan, Patiala-147001. Tel No.: 0175-2300058. **PONDA:** hop no. G-22, Ground Floor, Rajdeep Galleria, Near Municipal Garden, Ponda-403401, Goa Email Id: cs.ponda@sbimf.com Phone No: 9145252633 **PUNE:** SBI Funds Management Ltd, Ground Floor, Pradeep Chambers, Near Idea Showroom, Bhandarkar Road, Pune – 411005 Tel No.: 022-25670961 / 25671524 / 25653398/99 **PUNE :** SBI Funds Management Limited. Ground Floor, Shop No – 32 and 33, Kumar Place CHS,2408, East Street, Pune, Maharashtra – 411001. Phone No: 9850815152 Email Id: cs.camppune@sbimf.com **PUDUCHERRY:** SBI Funds Management . Ltd. First Floor, MPR Complex, No.152, Easwaran Koil Street, Puducherry – 605001, **Tel no.:** 0413-2222266 **Email ID:** Cs.pondy@sbimf.com **PURULIA:** Omkar Towers, 2nd Floor, Ranchi Road, Ward Number 1, Above SBI Purulia Bazar Branch, Purulia – 723101, West Bengal. Phone No : 9002039328 Email Id : Souvik.ghosh@sbimf.com **PITAM PURA :** SBI Funds Management Ltd, 112HB, 1st Floor, Twin Tower, Netaji Subhash Place, Near Max Hospital, Pitam Pura, New Delhi - 110034, Tel : 011-27351974. **PATNA:** Ground floor, Shop No. 4 & 5, Sun Rise Sai Ozone Plaza, Near RPS More, Danapur, Patna-801503, Bihar, **Tel no.:** 0612-3117266 / 0612-3127760 **Email ID:** cs.patna2@sbimf.com. **Palanpur:** 1st Floor, Shop No. 30, Sanskrut Shopping Mall, Opposite Income Tax Office, Above SBI, Abu Highway Road, Palanpur - 385 001, Gujarat. **Tel no:** 02742 – 252235 **Email ID:** cs.palanpur@sbimf.com, **PANCHKULA:** SCF-82, First Floor, Sector 12, Panchkula, Haryana -134112, **Phone no:** 01722580136, 9592008415 **Email ID:** cs.panchkula@sbimf.com **RAIGARH:** SBI Funds Management Limited, Plot No 957, Opposite Axis Bank, Dimrapur Road, Jagatpur, Raigarh, Chhattisgarh – 496001. **Email id:** cs.raigarh@sbimf.com **RAIPUR:** SBI Funds Management Ltd, Raj Villa, Near Raj Bhawan, Civil Lines, Ghadi Chowk, Raipur-492001, Tel : (0771) 2543355, 4263256, 4056808. **RAMGARH:** Ground Floor, Beside Income Tax Office, Thana Chowk, Ramgarh Cantt, Ramgarh – 829122, Jharkhand. **Phone no:** 9262973777 **Email id:** CS.Ramgarh@sbimf.com **RANCHI :** Unit 104, 1st floor, Jokhiram Chambers, Opposite G.E.L. Church Complex, Behind Mahabir Tower, Main Road, Ranchi - 834001, Jharkhand, Tel: 9693205026. **RAJAHMUNDRY :** SBI Funds Management Ltd, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel: (0883)2434002. **RAJKOT:** SBI Funds Management Ltd, **SBI Funds Management Limited.** Rathod Chambers, Ground Floor, Office No.4, Opposite Shivalik-7, Beside Shell Petrol Pump, Gondal Road, Rajkot-360002. **Phone No:** 7777002460/61 **Email ID:** cs.rajkot@sbimf.com **RAEBARELI :** SBI Funds Management . Ltd. 1st Floor, 460/24, Canal Road, Raebareli-229001, Uttar Pradesh. Email Id: cs.raebareli@sbimf.com Phone No: 9984559444. **RATLAM :** SBI Funds Management Ltd, 14/1, Chhatripul, Main Road, Ratlam – 457001, Madhya Pradesh. **RATNAGIRI :** SBI Funds Management Ltd, Ground Floor, Arihant Complex, Arogya Mandir, Behind Bus Stop, Ratnagiri – 415639, Maharashtra Phone No : 7506868073. **ROHTAK :** SBI Funds Management Ltd, Ashoka Plaza, Ground Floor, Delhi Road, Rohtak-124001 Tel: 01262258415. **ROURKELA:** 1st Floor, Dhananjay Niwas, Udit Nagar, Rourkela, Odisha – 769012, Tel No.: 0661-2522999 **SURAT :** SBI Funds Management Ltd, International Trade Centre, Higher Ground Floor – 31, Majura Gate Crossing, Ring Road, Surat – 395002 Tel : (0261) 3994800. **SAHARANPUR :** SBI Funds Management Ltd, C/O State Bank of India, Court Road Main Branch, Saharanpur, 247001, Uttar Pradesh Email Id: cs.saharanpur@sbimf.com Phone No: 8979780609. **SAGAR :** SBI Funds Management Ltd, Shop No. G-11, Dwariakaji Complex, Civil Lines, Sagar - 470 001, Madhya Pradesh. **SALEM:** SBI Funds Management Ltd. Nakshatra Trade Mall”, No.55/1, Ramakrishna Raod, Near Gopi Hospital, Salem-636007, Tel: 0427-4552289. **SAMBALPUR:** SBI Funds Management Ltd, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001. **SAMBALPUR:** M/S- Swagat Complex 2nd floor, Above Patra Electronics, Ainthapali , Sambalpur -768004 **Email id:** cs.sambalpur@sbimf.com **Phone No:** 0663- 2410001 **SANGRUR:** SBI Funds Management . Ltd, c/o State Bank of India, Barra Chowk Branch, Sangrur– 148023, Punjab. **Phone no:** 0167-2500020 , 9855228415 **Email id:** cs.sangrur@sbimf.com **SANGLI:** SBI Funds

Management . Ltd 1st Floor-101, Shrilaxmi Chambers, Opposite ZP Office, Sangli - Miraj Road, Sangli – 416416. **Phone no:** 8806600921**Email:** cs.sangli@sbimf.com**SATARA:** SBI Funds Management . Ltd, 1st Floor 287/1/J/6, Adarsh Corner, Opposite Rajtara Hotel, Radhika Road, Satara – 415001. **Phone no:** 8806009837 **Email:** cs.satara@sbimf.com; **SECUNDERABAD:** SBI Funds Management . Ltd, 403, 4th Floor, Legend Crystal, P. G. Road, Near Paradise Circle, Secunderabad – 500003, Tel No.: 040-69000541/542. **SHILLONG:** SBI Funds Management Ltd, SBI Shillong Main Branch, Shillong, Meghalaya-793001, Tel: 9436730174. **SHIMLA:** SBI Funds Management Ltd, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pradesh, Tel: 0177-2807608. **SHIMOGA:** SBI Funds Management Ltd, SBI Shimoga Branch, Shroff Complex, Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463. **SILCHAR :** SBI Funds Management Ltd, C/o State Bank of India, New Silchar Branch, Silchar – 788005, Assam. **SILIGURI:** SBI Funds Management Ltd, Ganeshayan Building -2nd Floor, Beside Sky Star Building, Sevoke Road, Siliguri-734001, Tel: 0353-2537065.**SOLAPUR :** SBI Funds Management Ltd, 71 Lokmangal Bhavan, Ground Floor, Opposite Mayor’s Bungalow, Railway Lines, Solapur 413001 Maharashtra, **Phone No:** 0217 -2315292 **Email id:** cs.solapur@sbimf.com ,**SIWAN:** SBI Funds Management . Ltd. C/o State Bank of India, PBB Branch, Mahadeva Road, Near Bajaj Agency, Opposite OP Thana, Siwan – 841227. **Phone no:** 7545040123 **Email id:** cs.siwan@sbimf.com **SREERAMPUR :**SBI Funds Management Ltd., Paradise Fancy Market, 35, N.S. Avenue, 2nd floor, Serampore, West Bengal. – 712201 **Phone no:** 9830856891 **Email id:** cs.sreerampore@sbimf.com **SRIGANGANAGAR:** SBI Funds Management Ltd, C/o State Bank of India, 1st floor, Public Park, Matka chowk, Sri Ganganagar, Rajasthan - 335001. **Email id:** cs.sriganganagar@sbimf.com. **SRIKAKULAM:** SBI Funds Management . Ltd. C/o SBI Main Branch, Grand Trunk Road, Srikakulam - 532001, Andhra Pradesh. **Phone No:** 08942228533 **Email id:** cs.srikakulam@sbimf.com **SRIKAKULAM :**Varanasi Krishna Murthy Complex, Beside Rema Gedda, Entrance to Friends Colony, Peddapadu Road, Srikakulam - 532001, Andhra Pradesh **Phone No :** 08942 – 220533 **Email id :**cs.srikakulam@sbimf.com **SRINAGAR :** SBI Funds Management Ltd., SBI Regional business Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864.**SHIMLA:** SBI Funds Management Limited, Dalziel Estate, Near State Bank of India, Main Branch, Kali Bari Temple, The Mall, Shimla 171003, Himachal Pradesh. **Phone no:** 0177-2807608 **Email id:** Cs.shimla@sbimf.com, **SURENDRANAGAR:** Office No.101, 1st Floor, Mega Mall, Main Road, Surendranagar – 363001, Gujrat, **Phone no:** 02752-299060, **Email id:** cs.surendranagar@sbimf.com. **SATNA:** First Floor, Ekta Tower, Rewa Road, Opposite CMA School, Satna- 485001, Madhya Pradesh, **Phone no:** 07672-465948 / 9977001048 **Email id:** cs.satna@sbimf.com **SONIPAT:** 1st floor, veer complex, prem nagar ,Atlas road, near petrol pump, Sonipat, Haryana-131001, **Phone no:** 9811484860, **Email id:** cs.sonipat@sbimf.com **TEZPUR:** SBI Funds Management Ltd c/o SBI Chandmari Branch, Kumargaon Beseria Road, Chandmari, Tezpur-784001, Assam. **Phone no:** 09436290224/ 09435019671 **ROORKEE:** SBI Funds Management Ltd SBIMF-Investor Service Desk, C/o State Bank of India, Civil Lines, Roorkee – 247667 **Phone no:** 9045310073 **Email id:** cs.roorkee@sbimf.com; **RAIGANJ:** SBI Funds Management Limited, Plot No 149/23, Ground Floor, Siliguri More, Sudarshanpur, Opp. Vidya Chakra High School, Raiganj – 733134 West Bengal, **Phone no:** 03523-254253 / 9831876396, **Email id:** csraiganj@sbimf.com; **THRIVANTHAPURAM :**SBI Funds Management Ltd, Ground Floor, TC 25/373(9), Govt. Press Road, Near Secretariat, Trivandrum 695001, Tel : (0471) 4011590/4011591/4011592. **THANE:** SBI Funds Management Ltd, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir. Naupada, Thane-400602, Tel : 022-25401690,25414594. **THIRUCHIRAPALLI:** SBI Funds Management Ltd, Supraja Arcade, 2nd Floor, No. 21, 6th Cross, Thillai Nagar, Tiruchirappalli – 620018, Tamil Nadu, Tel: 0431-4000667. **THISSUR :**SBI Funds Management Ltd, C/o State Bank of India, Thichur Town Branch, Poonam Complex, M G Road, Thissur – 680001, Kerala. **THRISSUR:** SBI Funds Management Ltd, First Floor, Pooma Complex, M. G. Road, Trissur – 680001 Tel: 0487-2445700. **THIRUVALLA:** SBI Funds Management . Ltd. Building Number 500/5-A, Fusion Centre, Kottuppallil Buildings, Muthoor Post Office, Ramanchira, Thiruvalla - 689107, Kerala. **TINSUKIA:** STATE BANK OF INDIA Tinsukia Bazaar Branch, 3rd Floor, Ranghar Complex, G.N.B Road, Near Thana Charali, Tinsukia - 786125, Assam. **PHONE NO:** 8135847027 **EMAIL ID:** CS.TINSUKIA@SBIMF.COM **TIRUNELVELI :** SBI Funds Management Ltd, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: 0462 4220023.

TIRUPATI: SBI Funds Management Ltd, [Door No 20-3-124 AB](#), 1st Floor, Penumadu Towers, Beside SBI Korlagunta Branch, Near Leela Mahal Circle, Tirupati – 517501 **Phone No:** 0877 2280208 / 2280206 **Email id:** cs.tirupati@sbimf.com. **TIRUPUR:** SBI Funds Management Ltd, 2nd Floor, S & S Arcade, Door No: 10/5, Uthukuli Road, Above Axis Bank, Tirupur – 641601, Tamil Nadu. Phone No: 09715111001 Email: pn.sadagopan@sbimf.com **TUMKUR:** 1st Floor, 3rd Cross Ashok Nagar, Opposite to Tumkur University, B H Road, Tumkur - 572101. **Phone No:** 7899732386 **Email Id:** cs.tumkur@sbimf.com **TUTICORIN :** SBI Funds Management Limited, 283 B, Seethapathi Maaligai, First Floor, W.G.C. Road, Tamilnad Mercantile Bank Upstairs, Tuticorin – 628002, Tamil Nadu **Phone No.:** 0461 2334400 **Email ID:** cs.tuticorin@sbimf.com. **TAMLUK:** Ward No. 11, Padumbasan Building, Tamluk-721636, West Bengal. **Phone No :** 9147044649 **Email Id :** cs.tamluk@sbimf.com **UDAIPUR:** SBI Funds Management Ltd, Office No. G 05-06, Ground Floor, Amrit Shree, Ashok Nagar Main Road , Udaipur - 313001 Rajasthan, **Phone No.:** 0294-2413717, **Email Id:** cs.udaipur@sbimf.com, **UDUPI:** 1st Floor, Door No -13-2-1A, Vishwas Towers, Court Back Road, Udupi - 576101. **Phone No:** 9108042463 **Email Id:** cs.udupi@sbimf.com **UJJAIN:** SBI Funds Management . Ltd. No.133, Santram Sindh Colony, Opposite J K Nursing Home, Indore Road, Ujjain, Madhya Pradesh – 456010, **Phone no:** 09977719159 **VADODARA :** SBI Funds Management Ltd, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel : (0265) 2323010. **VIJAYAWADA :** SBI Funds Management Ltd, 1st Floor, Datta Sai Vemuri Towers, Door No: 39-10-10, Veterinary Hospital Road, Labbipet, Vijayawada -520010, Tel : 0866 2436113 / 2438217 **VALSAD:** SBI Funds Management Ltd, 101, Amar Chambers, Near HDFC Bank, Opposite Lal School, Valsad - 396001, Tel: 02632- 245440. **VAPI :** SBI Funds Management Ltd, C/o State Bank of India, 1st Floor, Shop No. 21, Shopper Stop, Opp. Imran Nagar, Silvasa Road, Vapi – 396191, Gujarat. **VARANASI:** SBI Funds Management Ltd, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sagra, Varanasi-221010, Tel: 0542-2222492. **VELLORE :** SBI Funds Management Ltd, AKT Complex , First Floor, No 1/3, New Sankaran Palayam Road, Tolgate, Vellore-632001, Tamil Nadu. Tel No-0416 - 2225005. **VERSOVA :** SBI Funds Management Limited, Shop No.12, Kabra Metro One, Pratap CHS Ltd, J. P. Road, Versova, Andheri (West), Mumbai – 400 053, **Phone no:** 022 – 26300155 / 022 – 26300156. **Email id:** cs.versova@sbimf.com **VISHAKAPATNAM:** SBI Funds Management Ltd, 1st Floor, Eswar Paradise, Dwarakanagar, Visakhapatnam – 530016, Andhra Pradesh, Tel no: 0891-2511853. **VASHI :** SBI Funds Management Ltd, Thakkar Tower, Shop no 3, Sector 17, near Saraswat Bank, Vashi, Navi Mumbai - 400703, Tel : 022-27801018 / 27801016. **VIZIANAGARAM:** SBI Funds Management . 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 Ltd, H.No 1-7-764, 1st Floor, Sri Shiridi Sai Complex, Beside DEO Office, Adalath Junction, Hanamkonda, Warangal 506001, Tel: 0870-2430307. **YAMUNANAGAR 486 - L,** Ground Floor, Opposite Deepak Pustak Bhandar, Model Town, Yamunanagar – 135001, Haryana. **Phone No:** 01732-295044 **Email ID:** cs.yamunanagar@sbimf.com 115, First Floor, A1 North Block, Bahu Plaza, Jammu-180012 **Phone No** : 0191-2474975 **Email ID :** cs.jammu@sbimf.com

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AHMEDABAD: 111-113, 1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69. **AGARTALA: CAMS Service Centre.** Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West – 799001. Phone No: 9436761695 , 0381-2323009 Email id: camsaga@camsonline.com. **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, HooglyArambagh – 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:** 1st Floor, Central Bank Building, Machantala, Post Office & District Bankura, West Bengal -722101. **Email:** camsbqa@camsonline.com **Tel. no.** 03242 - 252668. **BAREILLY:** D-61, Butler Plaza, Civil Lines, Bareilly- 243001, **Phone No.:** 0581-6450121. **BARASAT:** N/39, K.N.C Road, 1st Floor, Shri Krishna Apartment, Behind HDFC Bank Barasat Branch, Post Office and Police Station Barasat, 24PGS (North), West Bengal – 700124. **Email Id:** camsbrst@camsonline.com **BARDOLI:** F-10, First Wings, Desai Market, Gandhi Road, Bardoli-394601. Gujarat. **Email:** camsbrd@camsonline.com **Phone no:** 08000791814 **BALURGHAT:** Narayanpur, Near Balurghat Bus Stand, P.O & P.S – Balurghat, District Dakshin Dinajpur, West Bengal – 733101, **Phone No.:** 0967901bori3116. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **Basirhat :** CAMS Service Center Apurba Market, Ground Floor, Vill Mirjapur, Opposite Basirhat College, Post Office at Basirhat College, North Parganas 24, Basirhat – 743412 **BELGAUM:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006, **Phone No.:** 09243689047. **BELLARY:** 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102 **Email:** camsbry@camsonline.com **Phone no:** 6361070264. **BERHAMPUR:** Kalika Temple Street, Besides SBI BAZAR Branch, Berhampur-760 002, Ganjam, Odisha Tel: 9238120071. **BHADRAK:** Das & Das Complex, 1st Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha – 756100 **Phone No – 8093319512 E-mail Id-** camsbrk@camsonline.com **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:** 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, , Bhavnagar-364002, **Tel:0278-2225572, Email id:** camsbha@camsonline.com **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, ChristainMohala, 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- campna@camsonline.com **BIHAR SHARIF :** R&C Palace, Amber Station Road, Opp. Mamta Complex, BiharSharif-803101, Nalanda, Tel no.- 06112–235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. BIJAPUR: 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. **BORIVALI:** 501 -Tiara CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai -400092. Email ID: camsbor@camsonline.com Phone No.: 022 – 28900132. **BURDWAN:** 399, G T Road, Basement, Talk of the Town, Burdwan - 713101, West Bengal, Tel: 0342-3551397, Email ID- camsbdw@camsonline.com **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHAIBASA :** CAMS Service Centre Gram - Gutusahi under the Nimdih Panchayat, Post office Chaibasa, Muffasil Thana, District - West Singhbhum, Jharkhand - 833201. Email ID - camsbsa@camsonline.com Phone No - 9437340883 **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, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 NariShilpMandirMarg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS:** 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:** LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002 **Phone No:** 0129-4320372 **Email id:** camsfdb@camsonline.com **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:** House No: GTK /006/D/20(3), Near Janata Bhawan, Diesel Power House Road (D.P.H. Road), Gangtok - 737101, Sikkim. **Phone No:** 03592-202562 Email: camsqtka@camsonline.com **GAYA:** C/O Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya – 823001. **Phone No:** 9472179424 **Email id:** camsgaya@camsonline.com **GHAZIABAD:** First Floor C - 10 RDC Rajnagar, Opposite Kacheri Gate No.2 Ghaziabad – 201002. **Phone No:** 0120 – 6510540 **Email id:** camsgaha@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. **GORAKHPUR :** CAMS SERVICE CENTRE UNIT NO-115, FIRST FLOOR, VIPUL AGORA BUILDING, SECTOR-28, MEHRAULI GURGAON ROAD, CHAKKAR PUR GURGAON - 122001 **EMAIL ID:** CAMSGUR@CAMSONLINE.COM **PHONE NO:** 0124-4048022 **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:** UNIT NO-115, First Floor, Vipul Agora Building, Sector-28, Mehrauli Gurgaon Road, Chakkar Pur Gurgaon – 122001 **Email id:** camsgur@camsonline.com **Phone No.** 0124-4048022. **GUWAHATI:** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati – 781008, Phone No.: 07896035933. **GWALIOR:** G-6 Global Apartment, Kailash Vihar 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, Purba Medinipur 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, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO Office, Mathigiri, Hosur – 635110, Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City – 144001 **Phone No:** 0181 – 2452336 **Email id:** camsjal@camsonline.com **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI :** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaiguri – 735101, West Bengal. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar,

Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-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. **KALYAN: CAMS Service Centre.** Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opposite KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan West – 421 301. Email id: camskyn@camsonline.com **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. **KATIHAR:** C/o, Rice Education and IT Centre, Near Wireless Gali, Amla Tola Road, Katihar, Bihar – 854105. E-mail - camskir@camsonline.com **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:**CAMS COLLECTION CENTER 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers" Kolkata -700 001. **KOLLAM:** Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006, Kerala, Email: camsklm@camsonline.com, Phone No: 0474-2742823. **KORBA:** KH. No. 183/2G, Opposite Blue Diamond The Hotel, T.P. Nagar, Korba, 495677 Chhattisgarh. **Phone No: 7759 356037** **Email id: camskrba@camsonline.com** **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:** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. **Email ID:** camskum@camsonline.com **Phone No.:** 0435-2403747 **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:** Shop No 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625001. **Phone No.:** 0452- 4983515 **Email ID:** camsmdu@camsonline.com **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. Email: camsmdi@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: 14-3-178/1B/A/1,Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar- 509001, Telangana, Tel : 08542-222529, **Email:** camsbnr@camsonline.com 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: 14-6-674/15(1), shop no - UG11-2, Maximus complex, light house hill road, Mangalore- 575 001, Karnataka, Tel:** 0824-4627561, **Email id:** camsman@camsonline.com **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. **MOGA: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001, Punjab, Phone no:**01636 – 513234, **Email:** camsmog@camsonline.com **MORADABAD:** H 21-22, 1st Floor,Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001,**Tel:** 0591-6450125. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai SamacharMarg, Fort, Mumbai-400 023, **Tel:** 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, **Tel:** 9386350002. **MUZZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 **Email:** camsmrn@camsonline.com **Phone no:**131 - 2442233/ 09027985915 **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, **Tel:** 0821-3294503. **MANCHERIAL 3 – 407 / 40 – 4, Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302, Telangana. Phone No - 08736-356325 E-mail - camsmci@camsonline.com. **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, " Shradha 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:** Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market,Nellore-524001, **Tel:** 0861-2302398, **Email camsnel@camsonline.com. **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:** Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. **Email:** camsidel@camsonline.com **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana. **Tel:** 08462 –********

250018 **NOIDA:** Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida – 201301 Uttar Pradesh, **Phone No:** 0120-4562490, **Email id:** camsnoi@camsonline.com **ONGOLE:** Shop No:1128, First Floor, 3rd Line, Sri Babuji Market Complex, Ongole – 523001, Andhra Pradesh. Tel: 08592 – 281514 Email ID : camsoge@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 LalBagh 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, 1st floor, Opposite Mishra Store , Near Junglighat Milk Booth, Khaitan Kalyana Mandapam, Jinglyhat Colony, Port Blair – 744103 Andaman and Nicobar Islands.Phone No.: 03192-230306/506. **Email id:** camsptb@camsonline.com **PUNE:** Vartak Pride , 1st floor, Survay No 46, City Survay No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune – 411052. Email id: camspun@camsonline.com **PRATAPGARH:** **Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. Email:** camspra@camsonline.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. **PURULIA-** Anand Plaza, Shop No. 06, 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia – 723101, West Bengal, E-mail Id- Camspr@Camsonline.Com **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.**RAIGAD:** CAMS Service Centre 1st Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh - 496001 , Chhattisgarh E-mail Id- camsrig@camsonline.com **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor,RajeswariNilayam, Near Vamsikrishna Hospital, NyapathiVari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, HariharChowk, OppShastriMaidan, LimdaChowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor ShriLok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria& Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** SCO – 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001, Haryana, Phone No.: 09254303802. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela – 769012., **Email:** camsrou@camsonline.com. **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal& Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :**Jiveshwar Krupa Bldg,Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Tel: - 0233 – 6600510. **SATARA:** 117 / A / 3 / 22, ShukrawarPeth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001, Madhya Pradesh, Tel .07672 – 406996 **SATNA: 1st Floor,Shri Ram Market,Beside Hotel Pankaj,Satna-485001, Madhya Pradesh. Email:** camssna@camsonline.com **Phone no: 07879036133** **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SILCHAR:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005 , Phone

No.: 03842-230407. **SHIMLA:** I Floor, Opp. 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:** C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, 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:** camssl@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:** Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001. **Phone No:** 02752-232599 **Email Id:** camssgnr@camsonline.com **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. **TAMLUK:** Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal E-mail Id - camstmz@camsonline.com **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:** Bangiya Vidyalaya Road, Near Old Post Office Durgabari, Tinsukia, Assam - 786 125 Tel: 7896502265 email id: : camstin@camsonline.com. **TIRUNELVELI:** No. F4, Magnem Surakasa 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:** TC NO: 22/902, 1st - Floor "BLOSSOM". Building, opposite. NSS Karayogam, Sasthamangalam Village post office, Trivandrum, Kerala **Phone No:** 0471-4617690 **E-mail Id-** camstvm@camsonline.com **TUMKUR:** C695010, Co., Renuka Rashmi Nilaya, 1st Floor, Opposite Sridevi Diagnostics, 1st Cross, M G Road, Tumkur – 572101. **Email:** camstkr@camsonline.com **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. **Tamluk:** Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal. **E-mail Id-** camstmz@camsonline.com **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 :** 109, 1st Floor, Siddhi Vinayaka 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, Suvridha 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. **VELLORE:** Door No. 86, BA Complex, 1st Floor, Shop No. 3, Anna Salai (Officer Line), Vellore – 632 001, Phone No.:0416 2900062,Email: camsvel@camsonline.com **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.**VIZAG: Flat No.GF2, Door No.47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, Andhra Pradesh.Phone No: 0891 – 2791940 Email id: camsviz@camsonline.com** **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.
