



SBI MUTUAL FUND

A PARTNER FOR LIFE

STATEMENT OF ADDITIONAL INFORMATION (SAI)

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

Website- www.sbimf.com

This Statement of Additional Information (SAI) contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document).

This SAI is dated June 30, 2023

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A. Constitution of the Mutual Fund

SBI Mutual Fund (the “Mutual Fund”) has been constituted on June 29, 1987 as a Trust in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) with State Bank of India (SBI), as the Sponsor and SBI Mutual Fund Trustee Company Private Limited as the Trustee. The Trust Deed has been registered under the Indian Registration Act, 1908. The Mutual Fund was registered with SEBI on December 23, 1993 under Registration Code MF-009/93/3.

B. Sponsor

SBI Mutual Fund is sponsored by State Bank of India, one of the largest public sector banks in India. The Sponsor is the Settlor of the Mutual Fund Trust. The Sponsor has entrusted a sum of Rs. 5 Lakhs to the Trustee as the initial contribution towards the corpus of the Mutual Fund.

The State Bank of India ‘SBI’ having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, is the largest public sector bank with 22,405 branches in India and 235 foreign offices spread over 29 countries (as on March 31, 2023), the largest overseas network among all Indian banks. Extensive network, along with correspondent banking relationship with 224 Correspondent Banks and tie ups with 45 Money or Value Transfer Service (MVTs) across all continents, making SBI a bank with global outreach.

SBI also has non-banking subsidiaries in India. As on March 31, 2023, State Bank of India holds 62.53% stake in SBI Funds Management Limited.

Financial Performance of the SBI (Sponsor) (past three years):

Particulars	2023	2022	2021
Net Worth (Rs. Cr.) (Paid up Capital and Reserves & Surplus)	2,76,563	2,40,502	2,14,666.17
Total Income (Rs. Cr.)	3,68,719	3,16,021	3,08,647
Net Profit/(Loss) (Rs. Cr.)	50,232	31,676	20,410

C. Trustee

SBI Mutual Fund Trustee Company Private Limited (the “Trustee” or SBIMFTCPL), through its Board of Directors, shall discharge its obligations as Trustee of the SBI Mutual Fund. The Trustee ensures that the transactions entered into by the AMC are in accordance with the SEBI Regulations and will also review the activities carried on by the AMC.

The registered office of SBIMFTCPL is situated at 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051. SBIMFTCPL is the Trustee to the Mutual Fund vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of the Fund.

(i) Details of Trustee Directors:

Sr.No.	Name/ Age / Qualification	Experience
1	Mr. Dhruv Prakash (Independent Director) Age: 71 Years Post Graduate Diploma in Business Administration, IIM Ahmedabad; M. Sc (Chemistry), Meerut University	Mr. Prakash is a Management Consultant and Executive Coach. He has over 48 years of experience in a variety of industries out of which about 27 years has been in very senior positions. He has an extensive background in consulting and has worked with several of India's leading businesses to manage change, coach senior management, build high performance cultures, align executive compensation, restructure organizations and conduct post merger integration. Currently, he is serving as an advisor to Helion Advisors who advice a venture fund and Space Matrix Design Consultants. Prior to setting up his own practice, Mr. Prakash had held several important positions, viz: <ul style="list-style-type: none"> Managing Director, Korn/Ferry International, Gurgaon (March 2010 - November 2011) ;

Sr.No.	Name/ Age / Qualification	Experience
		<ul style="list-style-type: none"> • Director HR, Helion Advisors Pvt. Ltd (January 2008 - February 2010); • Practice Leader, Hewitt Associates (June 1998 - December 2007); • President and whole time Director of DCM Financial Services Limited (1994 - 1997); • Chief Financial Officer of DCM Toyota. <p>He has also held several senior positions in finance at Escorts, HCL and Amar Dye Chem and has also served on the Board of Intec Capital Limited, a NBFC, from May 2014 to October 2015. Currently, Mr. Prakash is a director on the Board of IndiaMart InterMesh Limited and Bharat Hotels Limited.</p>
2	<p>Mr. Sunil Gulati (Independent Director)</p> <p>Age: 62 years</p> <p>B. Tech (IIT, Delhi); PGDM (IIM, Ahmedabad)</p>	<p>Mr. Sunil Gulati has over three decades of global experience in the banking industry across investment banking, corporate finance, relationship management, risk management and corporate strategy. In the last 17 years, Mr. Gulati was a key member of the management teams at RBL Bank Ltd (Chief Risk Officer), Yes Bank and ING Group, India. Mr. Gulati headed the GE Commercial Finance business for a short period. He was the head of the ING Barings business in India and was part of the core team that helped ING acquire a controlling stake in Vysya Bank. He was head of the Corporate and Investment Banking business at ING Vysya after the acquisition.</p> <p>Mr. Gulati also worked with Bank of America, where he initiated their investment banking efforts in India in 1997. Before that, he was based in Hong Kong with primary responsibilities for Bank of America investment banking activities in North Asia. Mr. Gulati also handled strategic and corporate M&A exercises for Bank of America, throughout the Asia-Pacific region, including the divestment of its subsidiaries and branches in Malaysia, Thailand and Australia. Mr. Gulati had also worked with Standard Chartered Merchant Bank and with the management consultancy division of A.F. Ferguson & Co. in India.</p> <p>Presently, Mr. Gulati is the Director of Merisis Advisors Pvt. Ltd., a boutique investment bank and is an Independent Director on the Boards of Fincare Small Finance Bank Ltd; Varthana Finance Pvt. Ltd, Visage Holdings and Finance Pvt. Ltd., Tapstart Capital Pvt Ltd, Samunnati Financial Intermediation & Services Pvt. Ltd., Arthan Finance Pvt. Ltd., Perfios Account Aggregation Services Private Limited, , Revgro Capital Pvt Ltd., Boson Systems Pvt. Ltd. (formerly Empays Payment Services India Pvt. Ltd.), . He is also a partner in Alpha Alternatives Msar LLP.</p> <p>Gulati holds an MBA from the Indian Institute of Management, Ahmedabad in 1984 and B.Tech. in Electronics from the Indian Institute of Technology, Delhi in 1982.</p>
3	<p>Dr. Archana Hingorani (Independent Director)</p> <p>Age: 57 years</p> <p>Qualification: PhD – Corporate Finance, MBA,</p>	<p>Dr. Archana Hingorani has over 28 years of experience in the asset management business. She has done her PhD in Corporate Finance and MBA from Katz Graduate School of Business – University of Pittsburg, USA and BA in Economics from St. Xaviers College, University of Mumbai. In her formative years, she helped create a new company and raise resources focused on oil exploration, a first for India. This laid the foundation for understanding private markets. She</p>

Sr.No.	Name/ Age / Qualification	Experience
	BA – Economics	<p>has rich experience in fund raising, investing, nurturing investments through four different economic cycles, carving exit paths, and spearheading ESG programs. Currently, she runs Siana Capital Management LLP, an asset management business focused on technology and impact investments. She also serves on the University of Pittsburgh’s Chancellor’s Global Advisory Council and the Advisory Board of Talent Nomics, a Washington based group focused on encouraging upward movement of women in the workforce, and Global Impact Initiative, an Australian firm focused on impact investments. In the recent past, she has also served on the Investment Commissions of the United Nations Environment Programme and has been recognized for leadership by Business World, Fortune India, and Asian Investor. She is a Visiting Distinguished Professor at the Katz Graduate School of Business, University of Pittsburgh, for Private Equity and Alternative Assets.</p> <p>She has served as Director on many Boards in the past, including their Corporate Governance, Compensation and Audit Committees. She has also served as CEO & Executive Director of IL&FS Investment Managers Ltd from 2009 to April 2017. She is currently Director on the Boards of Alembic Pharmaceuticals Limited, Grindwell Norton Limited, SIDBI Venture Capital Ltd, DEN Networks Ltd, Balaji Telefilms Ltd, 5Paisa Capital Ltd and NEEWEE Analytics Private Limited. She was also instrumental in creating one of the earliest Trustee companies in 1996.</p>
4	<p>Mr. Achal Kumar Gupta (Associate Director)</p> <p>Age: 69 years</p> <p>Qualification: Masters of Arts (M.A.), CAIIB</p>	<p>Mr. Achal Kumar Gupta has around 43 years of experience in the areas of Banking and Financial services. He has rich experience in diverse areas such as Credit Administration, Asset Management, Retail Banking, Branch Banking, Controller of Branches, Agricultural Banking, NRI Services etc.</p> <p>Mr. Gupta has served State Bank of India (SBI) group for more than 36 years and held several key positions in SBI group including an overseas assignment of 4 years at SBI, Bahrain (OBU). During his association with SBI, Mr. Gupta was deputed as Managing Director of SBI Funds Management Limited from May 2008 to January 2011. Prior to this, Mr. Gupta was the Chief Operating Officer of SBI Funds Management Limited since November 2005. He has also served as Managing Director of State Bank of Patiala from April 2012 to November 2013.</p> <p>Mr. Gupta has served as Deputy Managing Director of IFCI Ltd from December 2013 to December 2016. He was also on the Board of Association of Mutual Funds in India (AMFI) and served as independent / non-executive director on the Boards of The South Indian Bank Limited, Canara Robeco Asset Management Co. Ltd. and Capital India Finance Limited.</p>

Sr.No.	Name/ Age / Qualification	Experience
5	CA Amarjit Chopra (Independent Director) Age- 70 Years Qualification: C.A., M. Com, B. Com (Hons), Delhi University	<p>CA Amarjit Chopra is practicing the profession of Chartered Accountancy for the past 47 years with proven adroitness in varied areas. Mr. Chopra has specialization in Internal and Statutory Audits of Private and Public Sector enterprises, Banks and Insurance Companies including Company Law Matters, Accounting Standards and Audit and Assurance Standards. etc.</p> <p>Mr. Chopra was the President of Institute of Chartered Accountants of India for the year 2010-11. He was also the Vice-President of the Institute of Chartered Accountants of India (ICAI) for the year 2009-10. He had been associated with ICAI as Council Member for 15 years and also held the office of Chairman of Northern Indian Regional Council of ICAI (1986-89). He has also been on the various Committees/Bodies constituted by the ICAI, Government and other regulators. He was also nominated Chairman of National Advisory Committee on Accounting Standards (NACAS) by Govt. of India for four years (2014-2018).</p> <p>He has also been involved in training of Professionals/non-professionals in various training programs organized by Regulators (such as Comptroller & Auditor General of India, University of Petroleum and Energy), Bankers Training Colleges/professional bodies in and around India. He has also made significant contribution to the cause of accountancy profession through association with ICAI/Regulatory/Academic Forums.</p> <p>Presently, he is on the Boards of Roop Automotives Ltd., Rico Auto Industries Limited, Rico Investments Ltd, TATA Power Trading Co. Ltd., ICAI Accounting Research Foundation and Maithon Power Limited. He is also an Designated Partner in G S A & Associates LLP. He has also served on the Boards of First India Life Insurance Co. Ltd, Urban Improvement Co Pvt Ltd, Garden Reach Shipbuilders and Engineers Limited, Confederation of Asia Pacific Accountant (CAPA) and South Asian Federation of Accountants (SAFA), Insurance Regulatory Development of Authority and nominated as a member to the Quality Review Board of Actuaries.</p>
6.	Mr. P.B. Santhanakrishnan (Associate Director) Age – 70 years Qualification - B.Sc., F.C.A	<p>Mr. P.B. Santhanakrishnan holds degree in Bachelor of Science and Chartered Accountancy. He is presently a senior partner of P. B. Vijayaraghavan & Co since 1979. He has an overall 43 years of experience in Statutory Audit of Public Sector Banks / undertakings / Charitable Institutions/ Educational Institutions and Non-profit Institutions. He has made numerous representations before SEBI, SAT, CBDT and ITAT on Corporate/Income Tax and FEMA matters.</p> <p>He is a former member of the following institutions / bodies;</p> <ul style="list-style-type: none"> • RBI Committee on RTGS (Real Time Gross Settlement) • Governing Board of PNB Institute of Information Technology, New Delhi. • Southern India Regional Council of Institute of Chartered Accountants of India (1982 – 1988) • Committee of Central Council of the Institute of Chartered Accountants of India. • Hony. Treasurer of Tamil Nadu Tennis Association • Madras Gymkhana Club <p>He was also on the boards of Oriental Bank of Commerce (2011 to 2014) and Can Fin Homes Ltd (2012 to 2016).</p> <p>Presently, he is on the Boards of TamilNadu News Prints and Papers Limited and Indo-Australian Chamber of commerce.</p>

Note:

1. Mr. P.B. Santhanakrishnan has been appointed as an Associate Director on the Board of SBI Mutual Fund Trustee Company Private Limited w.e.f. October 18, 2022

(ii) Supervisory role of the Trustees

The Board of Directors of Trustee Company monitors the activities of the AMC. From time to time it seeks information from the AMC in the form of Performance Reports, Compliance Reports, etc. On a quarterly basis, a review report is prepared by the AMC and the same is placed at the board meetings of the Trustee Company. Pursuant to SEBI master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, a quarterly report is shared by the AMC on its activities and the compliance with the SEBI Regulations and various circulars issued thereunder with Board of Directors of Trustee Company. Specific approval of the Trustees is also obtained on various important matters. The Audit Committee, comprising of 4 directors of the board of the Trustee Company which has been constituted pursuant to the SEBI master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 to, inter alia, review internal audit systems and reports from internal and concurrent auditors. The Committee is chaired by an Independent Director of the Company. In the last financial year 2022-23, the Board of Directors Trustee Company met 9 times.

(iii) Duties and Obligations of Trustees and Substantial Provisions of the Trust Deed:

The rights, duties and obligations of the Trustee including the following:

- 1) To enter into an investment management agreement with the AMC with the prior approval of SEBI.
- 2) To ensure that the investment management agreement contains such clauses as are mentioned in the Fourth Schedule of SEBI (Mutual Fund) Regulations, 1996 and such other clauses as are necessary for the purpose of making investment.
- 3) The trustees shall have a right to obtain from the asset management company such information as is considered necessary by the trustees.
- 4) To ensure before the launch of any scheme that the AMC has: -
 - a) Systems in place for its back office, dealing room and accounting;
 - b) appointed all key personnel including fund manager(s) for the scheme(s) and submitted their bio data which shall contain the educational qualifications, past experience in the securities market with the Trustee, within 15 days of their appointment;
 - c) Appointed auditors to audit its accounts;
 - d) Appointed a compliance officer who shall be responsible for monitoring the compliance of the Act, rules and regulations, notifications, guidelines, instructions, etc., issued by the Board or the Central Government and for redressal of investors grievances;
 - e) Appointed registrars and laid down parameters for their supervision;
 - f) Prepared a compliance manual and designed internal control mechanisms including audit systems;
 - g) Specified norms for empanelment of brokers and marketing agents
 - h) obtained, wherever required under these regulations, prior in principle approval from the recognised stock exchange(s) where units are proposed to be listed.
- 4A) The compliance officer appointed under clause (d) of sub-regulation (4) shall immediately and independently report to the Board any non-compliance observed by him.
- 5) To ensure that the AMC has been diligent in empanelling the brokers, in monitoring securities transactions with brokers and avoiding undue concentration of business with any broker.
- 6) To ensure that the AMC has not given any undue or unfair advantage to any associates or dealt with any of the associates of the asset management company in any manner detrimental to the interest of the Magnum / Unit holders.
- 7) To ensure that the transactions entered into by the asset management company are in accordance with SEBI (Mutual Fund) Regulations, 1996 and the scheme.

- 8) To ensure that the AMC has been managing the mutual fund schemes independently of other activities and have taken adequate steps to ensure that the interests of investors of one scheme are not being compromised with those of any other scheme or of other activities of the asset management company.
- 9) To ensure that all activities of the AMC are in accordance with the provisions of SEBI (Mutual Fund) Regulations, 1996.
- 10) Where the Trustee have reason to believe that the conduct of business of the mutual fund is not in accordance with SEBI (Mutual Fund) Regulations, 1996 and the scheme they shall forthwith take such remedial steps as are necessary by them and shall immediately inform the SEBI of the violation and the action taken by them.
- 11) Trustees to file the details of his/her holdings in securities with the mutual fund on a quarterly basis.
- 12) To be accountable for, and be the custodian of, the funds and property of the respective schemes and to hold the same in trust or the benefit of the unit holders in accordance with SEBI (Mutual Fund) Regulations, 1996 and the provisions of trust deed.
- 13) To take steps to ensure that the transactions of the mutual fund are in accordance with the provisions of the trust deed.
- 14) To be responsible for the calculation of any income due to be paid to the mutual fund and also of any income received in the mutual fund for the holders of the units of any scheme in accordance with SEBI (Mutual Fund) Regulations, 1996 and the trust deed.
- 15) To obtain the consent of the Unit holders:
 - i. whenever required to do so by the SEBI in the interest of the Magnum holders / Unit holders; or
 - ii. whenever required to do so on the requisition made by three fourths of the Magnum holders / Unit holders of any scheme; or
 - iii. when the majority of the trustees decide to wind up a scheme in terms of clause (a) of sub regulation (2) of regulation 39 or prematurely redeem the units of a close ended scheme;
- 15A) The trustees shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of unitholders, shall be carried out unless,—
 - (i) a written communication about the proposed change is sent to each unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the mutual fund is situated; and
 - (ii) the unitholders are given an option to exit at the prevailing Net Asset Value without any exit load.
- 16) To call for the details of transactions in securities by the key personnel of the AMC in his own name or on behalf of the AMC and shall report to the SEBI, as and when required.
- 17) To quarterly review all transactions carried out between the mutual fund, Asset Management Company and its associates.
- 18) To quarterly review the net worth of the AMC to ensure compliance with the threshold provided in clause (f) of sub-regulation (1) of regulation 21 of SEBI (Mutual Fund) Regulations, 1996 on a continuous basis.
- 19) To periodically review all service contracts such as custody arrangements, transfer agency of the securities and satisfy itself that such contracts are executed in the interest of the Unit holders.
- 20) To ensure that there is no conflict of interest between the manner of deployment of its net worth by the AMC and the interest of the Unit holders.
- 21) To periodically review the investor complaints received and the redressal of the same by the AMC.
- 22) To abide by the Code of Conduct as specified in Part A of the fifth schedule of SEBI (Mutual Fund) Regulations, 1996.

- 23) To furnish to the SEBI on a half yearly basis: -
- i. a report on the activities of the mutual fund;
 - ii. a certificate stating that the Trustee have satisfied themselves that there have been no instances of self dealing or front running by any of the Trustee, directors and key personnel of the AMC;
 - iii. a certificate to the effect that the AMC has been managing the schemes independently of any other activities and in case any activities of the nature referred to in clause (b) of regulation 24 of SEBI (Mutual Fund) Regulations, 1996 have been undertaken by the AMC and has taken adequate steps to ensure that the interests of the Unit holders are protected.
- 24) The independent Trustee referred to in regulation 16 (5) shall give their comments on the report received from the AMC regarding the investments made by the schemes in the securities of group companies of the Sponsor.
- 25) To maintain arms' length relationship with other companies, or institutions or financial intermediaries or anybody corporate with which he may be associated.
- 26) To ensure that no Trustee shall participate in the meetings of the board of Trustee or Trustee Company when any decisions for investments in which he may be interested are taken.
- 27) To furnish to the board of Trustee or trustee company particulars of interest which he may have in any other company, or institution or financial intermediary or any corporate by virtue of his position as director, partner or with which he may be associated in any other capacity.
- 28) To appoint a custodian and shall be responsible for the supervision of its activities in relation to the mutual fund and shall enter into a custodian agreement with the custodian for this purpose.
- 29) To ensure that the removal of a Trustee in all cases would require the prior approval of SEBI.
- 30) To ensure that the Trustee may dismiss the AMC under the specific events only with the approval of SEBI and in accordance with the SEBI Regulations.
- 31) To forbid the acquisition of any asset out of the trust property which involves the assumption of any liability which is unlimited and shall not result in encumbrance of the trust property in any way.
- 32) To provide or cause to provide information to unitholders and SEBI as may be specified by SEBI.

As per the sub-regulation (25) of Regulation 18, the Trustee shall exercise due diligence as under:

A. General Due Diligence:

- a. The Trustee shall be discerning in the appointment of the directors on the Board of the asset management company.
- b. Trustee shall review the desirability of continuance of the asset management company if substantial irregularities are observed in any of the schemes and shall not allow the asset management company to float new schemes.
- c. The trustee shall ensure that the trust property is properly protected, held and administered by proper persons and by a proper number of such persons.
- d. The trustee shall ensure that all service providers are holding appropriate registrations from the Board or concerned regulatory authority.
- e. The Trustee shall arrange for test checks of service contracts.
- f. Trustee shall immediately report to Board of any special developments in the mutual fund.

B. Specific Due Diligence:

The Trustee shall:

- a. Obtain internal audit reports at regular intervals from independent auditors appointed by the Trustee.
- b. Obtain compliance certificates at regular intervals from the asset management company.
- c. Hold meeting of Trustees at frequent intervals.
- d. Consider the reports of the independent auditors and compliance reports of Asset Management Company at the meetings of Trustee for appropriate action.
- e. Maintain records of the decisions of the Trustee at their meetings and of the minutes of the meetings.

- f. Prescribe and adhere to a code of ethics by the Trustee, Asset Management Company and its personnel.
- g. Communicate in writing to the asset management company of the deficiencies and Checking on the rectification of deficiencies.

Notwithstanding the aforesaid, the Trustee shall not be held liable for acts done in good faith if they have exercised adequate due diligence honestly.

The independent Directors of the Trustee or AMC shall pay specific attention to the following, as may be applicable, namely:

- a. The Investment Management Agreement and the compensation paid under the agreement.
- b. Service contracts with associates - whether the AMC has charged higher fees than outside contractors for the same services.
- c. Selection of the AMC's independent directors.
- d. Securities transactions involving associates to the extent such transactions are permitted.
- e. Selecting and nominating individuals to fill independent directors' vacancies.
- f. Code of ethics must be designed to prevent fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions.
- g. The reasonableness of fees paid to Sponsors, AMC and any others for services provided.
- h. Principal underwriting contracts and their renewals.
- i. Any service contract with the associates of the AMC.

iv. Modifications to the Trust Deed

No amendments to the Trust Deed will be carried out without the prior approval of SEBI and the Unit holders' approval would be obtained where it affects the interests of the Unit holder.

D. Asset Management Company (AMC)

SBI Funds Management Private Limited (SBIFMPL) is a private limited company incorporated under the Companies Act, 1956 on February 7, 1992, having its Registered Office at 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400051. SBIFMPL has been appointed as the Asset Management Company of the SBI Mutual Fund by the Trustee vide Investment Management Agreement (IMA) dated May 14, 1993 and also a supplemental IMA thereto on April 28, 2003 and the same have been replaced by Restated and Amended Investment Management Agreement entered into between SBIFMPL and SBIFMPL on December 29, 2004.

SBIFMPL has been converted into Public Limited Company effective from December 16, 2021. Consequently, the name has been changed to "SBI Funds Management Limited" with effect from December 16, 2021.

As per the audited accounts on March 31, 2023, the authorized capital of the AMC was Rs. 52.50 crores, paid-up capital was Rs. 50.37 crores and the Networth of the AMC was Rs. 4366.42 Crores. SBIFML is a joint venture between State Bank of India (SBI) and AMUNDI Asset Management (erstwhile Amundi S.A.), a leading European asset management company. A shareholder agreement in this regard has been entered on April 13, 2011 between SBI & AMUNDI Asset Management. Accordingly, SBI currently holds 62.53% stake in SBIFML and the 36.73% stake is held by AMUNDI Asset Management through a wholly owned subsidiary, Amundi India Holding. Initially this holding was held by Societe Generale Asset Management S.A. ("SGAM"), a subsidiary of Societe Generale S.A ("SG") which was transferred to Amundi in June 2011 with due approval of SEBI pursuant to SEBI (Mutual Funds) Regulations, 1996. AMUNDI Asset Management shall provide strategic support to the Company. SBI & AMUNDI Asset Management shall jointly develop the Company as an asset management company of international repute by adopting global best practices and maintaining international standards.

In terms of Investment Management Agreement, SBIFML has assumed the day to day investment management of the fund and in that capacity makes investment decisions and manages the SBI Mutual Fund schemes in accordance with the scheme objectives, Trust Deed, provisions of Investment Management Agreement and SEBI Regulations & Guidelines.

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.

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. SBI Funds Management Limited has received No Objection Certificate (NOC) from SEBI vide letter no. SEBI/HO/IMD-I1/IMD-II_DO10/P/OW/2023/9253/1 dated March 3, 2023 in respect of additional business activity that can be carried out by SBI Funds Management Limited (SBIML or Applicant) in IFSC-GIFT City.

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

(i) Details of AMC Directors:

Sr. No.	Name/ Age/ Qualification	Experience
1.	Mr. Dinesh Kumar Khara (Chairman & Associate Director) Age – 61 years M. Com, M.B.A., CAIIB	<p>Mr. Dinesh Kumar Khara is the Chairman of State Bank of India. Before taking over the charge as Chairman, Mr. Khara was Managing Director (Global Banking & Subsidiaries) of the Bank supervising the businesses of Global Market, Corporate Banking and the businesses of non-banking subsidiaries of the Bank. The subsidiaries are engaged in diverse financial activities such as Asset Management, Life Insurance, General Insurance, Custodial Services, Primary Dealership, Investment Banking, Broking, Credit Cards, Pension Funds and Factoring services. He was entrusted with the role of supervision of 18 Regional Rural Banks (sponsored by SBI) having over 5,500 branches, with more than 55 million customers.</p> <p>Mr. Dinesh Kumar Khara, is an Alumni of FMS (University of Delhi) and Delhi School of Economics. He is also a Certified Associate of Indian Institute of Bankers (CAIIB). Mr. Khara joined SBI as Probationary Officer in 1984 and has over 38 years of experience in all facets of Commercial banking such as Retail Credit, SME/Corporate Credit, deposit mobilization, international banking operations, branch management, etc. During his tenure with State Bank of India, he held various positions including Chief General Manager – Bhopal, Network General Manager Chennai & has been posted to the Bank's Chicago office.</p>

Sr. No.	Name/ Age/ Qualification	Experience
		<p>Mr. Dinesh Kumar Khara also acts a nominee director in various SBI group companies.</p>
2.	<p>Mr. Shamsher Singh (Managing Director & CEO)</p> <p>Age – 56 years</p> <p>Qualification: B.Com., CAIIB – Part II</p>	<p>Mr. Shamsher Singh, Deputy Managing Director of State Bank of India (SBI), is on deputation to SBI Funds Management Limited since November 02, 2022. Mr. Singh joined SBI in June 1990 as Probationary Officer and has more than 32 years of experience.</p> <p>Before his deputation to SBIFML, he was heading the Ahmedabad Circle of SBI as Chief General Manager from November 2020 responsible for driving business growth and ensuring regulatory compliance across 1400+ branches of SBI. He spearheaded SBI's retail business operations across the Gujarat State, Union Territory of Dadra and Nagar Haveli and Daman and Diu.</p> <p>Other key assignments held by Mr. Singh during the last 10 years with SBI are as under:</p> <ul style="list-style-type: none"> • General Manager - Head of Institutional Relationship Group of SBI with Indian and International Banks and Head of Treasury Team of International Banking Group (IBG) at SBI's Corporate Centre overseeing treasury operations of all Foreign Offices of SBI across the globe. (December 2019 to November 2020); • Regional Head - Middle East, West Asia and North Africa (MEWANA) region - General Manager, Dubai, UAE (December 2017 to December 2019); • Country Head & CEO, SBI Operations, Bahrain - Deputy General Manager (August 2014 to December 2017); • Deputy General Manager (Compliance), International Banking Group, Corporate Centre, Mumbai (June 2014 to August 2014); • Deputy General Manager (SME), SBI, Local Head Office, Chandigarh (May 2014 to June 2014); • Deputy General Manager – Defence Banking, Alternate Channels and Products, SBI, Local Head Office, Chandigarh (November 2013 to May 2014); • Chief Dealer, Interest Rate Markets, Global Markets, Corporate Centre, Mumbai – Assistant General Manager (April 2012 to November 2013). <p>Currently, he holds directorship in AMFI and acts as a nominee director in SBI Foundation.</p>
3.	<p>Mr. Fathi Jerfel (Associate Director)</p> <p>Age: 64 Years</p> <p>Engineering degree from Ecole Poly-technique, Engineering degree from the Institut Français du Petrole & Post graduate degree in Economics (Petroleum Management) from the University of Dijon</p>	<p>Mr. Fathi Jerfel is Deputy Chief Executive Officer of Amundi Asset Management in charge of investment solutions for Retail Network Division. After a start at Credit Lyonnais as Head of Financial Engineering and Fixed Income (1986-2001), he joined Crédit Agricole Asset Management in 2002 as Head of Derivatives Arbitrage & Cumulative Research. In 2005, Mr. Jerfel was appointed as Chief Executive Officer of Crédit Agricole Structured Asset Management. Mr. Fathi Jerfel also holds several positions viz.: Nextstage - Director; WAFA Gestion – Director and Sabadell Asset Management - Chairman.</p>
4	<p>Mr. C. N. Ram (Independent Director)</p> <p>Age : 66 years</p>	<p>Mr. Ram is presently associated with Warburg Pincus India Private Ltd. as Senior Advisor since 2015. He is the Managing Director of Fyndna Techcorp Private Limited. He started his career in 1979 as a graduate trainee at Tata Steel in Jamshedpur and moved to Bank of America in Mumbai in 1982 managing IT and served as VP &</p>

Sr. No.	Name/ Age/ Qualification	Experience
	B. Tech (Electronics) IIT, Madras; PGDM, IIM, Ahmedabad	<p>Country Systems Manager till 1994. Mr. Ram joined HDFC Bank as Chief Information Officer and Head of Information Technology since July 1994 and was responsible for its information technology activities as well as its subsidiaries. He supported the entire range of banking services from retail banking to international operations and managed a team of 350 information technology professionals. He worked at HDFC Bank until June 2008. He also worked with Essar Ltd as Group President – CIO from 2010 to 2013.</p> <p>Mr. Ram is the co-founder & director of Rural Shores Business Services Private Limited, a socially-oriented commercial company to help rural entrepreneurs set up BPOs in villages. He has served as a member of the Global Customer Advisory Board of NCR Corporation for their self-service business, the Asia-Pacific Technology Advisory Board of VISA International & the Customer Executive Advisory Board of Sun Microsystems. He was also a member of the RBI's Information Technology Advisory Committee. He had served on committees constituted by the RBI to advise on cheque truncation, technology for financial inclusion, setting up of a multi-bank telecommunications network etc. He has also served as an advisor to the National Depositories Limited and the National Payments Corporation of India Limited. Most recently he was on the RBI's Technology Committee for Mobile Banking and the Forward Markets Commissions' Advisory Committee on Technology. He is also a member of the CIO Angel Network (CAN).</p> <p>Mr. Ram is the first recipient of The Konrad Zuse Medal of Honour for Lifetime Achievement in Business Technology instituted by the CIO Association of India in 2013. He was conferred the CIO Masters Lifetime Achievement Award instituted by Biztech2.com & Network18 in 2013. He is also the recipient of the Lifetime Achievement Award conferred by the CIO Leadership forum C-Change in 2015. Mr. Ram is also a Director on the Board of Rural Shores Business Services Pvt Ltd, Aditya Birla Health Insurance Company Limited, Perfios Software Solutions Pvt. Ltd, FYDNA Techcorp Pvt Limited and Fullerton India Credit Company Limited.</p>
5	<p>Mr. Moiz Miyajiwala (Independent Director)</p> <p>Age: 72 years Qualifications: Chartered Accountant, Bachelor of General Law, Bachelor of Arts (Economics / Statistics)</p>	<p>Mr. Moiz Miyajiwala is a Chartered Accountant in practice (freelancing) with an all India ranking of 27. He has also completed his Bachelor of General Law from KC Law College, Mumbai University and Bachelor of Arts in Economics and Statistics from St. Xavier's College, Mumbai University.</p> <p>Currently, Mr. Miyajiwala is an Independent Management Consultant. He has successfully reorganized Finance function of a Limited Liability Company, improved processes and helped in outsourcing/centralisation of some parts of the Finance function. He is on the Board of Anjuman-I-Islam (a Section 8 Non-Profit Company engaged in Educational and Charitable activities and Honorary Treasurer of the Trust), Transpact Enterprises Limited and Benares Hotels Ltd., a publicly listed Company, where he chairs the Audit, Risk Management Committee and Nomination and Remuneration Committee.</p> <p>Previously, he had held the position of CFO and Executive Vice President (Finance) / Compliance Officer with Voltas Ltd, till 31st May 2011 where he was overall in charge of Finance / Accounts, Compliances, General Management, Strategic Management, IT, Legal, Strategic Planning, Investor Relations and was a member of Corporate Management Committee. He has also served as an Advisor to the Managing Director of Voltas Ltd. and Board member of various associate and Group Companies and advisory and/or</p>

Sr. No.	Name/ Age/ Qualification	Experience
		<p>supervisory role for Voltas Ltd. from 2011 to 2013. He has held various position in Voltas Ltd. since 1980.</p> <p>Mr. Miyajiwala was also a Partner of Dara Sorabji, Chartered Accountants, Mumbai, from 1978–1980, where he was responsible for Statutory Audits of Limited Companies, Trusts, Hospitals and Internal Audits & Taxation - direct and indirect.</p> <p>His major achievements include restructuring the businesses of Voltas Ltd. and its revival. He was also involved in restructuring finances of the Company for improving leverage, rating and costs. Mr. Miyajiwala is acknowledged as subject matter expert on Economic Data by Media. He has been awarded Prestigious ‘Super Achievers Award by Indira Institute of Management Studies and featured as a ‘Growth Manager’ on the cover page of a prominent Business Magazine.</p> <p>Mr. Miyajiwala is a director / designated partner in Benares Hotels Ltd, Transpact Enterprises Ltd, Anjuman I Islam and Mizan Ventures LLP.</p>
6	<p>Mr. Denys de Campigneulles (Alternate Director to Mr. Fathi Jerfel)</p> <p>Age: 61 years</p> <p>Institute of Investment Management & Research – IMRO – London, UK; Securities and Futures Commission - SFC - Hong Kong: Responsible Officer, Type 1: Dealing in Securities, Type 4: Advising in Securities, Type 9: Asset Management</p>	<p>Mr. Denys de Campigneulles has been deputed from Amundi Group as Deputy Chief Executive Officer of SBI Funds Management Limited w.e.f. March 07, 2020. Mr. de Campigneulles has over 35 years of extensive experience in financial services.</p> <p>Prior to joining SBI Funds Management Limited as Deputy Chief Executive Officer, Mr. de Campigneulles worked as CIO with LCL Bank Paris France. Prior to working as CIO with LCL Bank Paris France, Mr. de Campigneulles worked from 2009 to 2016 as Head of Fixed Income Business Department & Investment Specialists with AMUNDI Paris France. He worked from 2005-2009 as Deputy Chief Executive Officer Asia with AMUNDI Hong Kong. He also held the position of CIO from 2002 – 2005 with NH-CA ASSET MANAGEMENT, SEOUL. From 1994 to 2002 he held various position in London and Paris for Global Fixed Income Management Department. Between 1988 to 1994, he worked with BANQUE BRUXELLES LAMBERT (PARIS). From 1986 to 1988, he worked for CREDIT LYONNAIS (PARIS).</p>
7	<p>Mrs. Sudha Krishnan (Independent Director)</p> <p>Age- 62 years</p> <ul style="list-style-type: none"> • Qualification- Master's Degree in Public Administration, (George Mason University of Virginia USA); M.A. & B.A. in English Literature (University of Delhi) 	<p>Mrs. Sudha Krishnan joined the Indian Audit and Accounts Service (IAAS) in 1983 and retired on November 30, 2020 as Member Finance to the Space Commission and Atomic Energy Commission. As Member Finance, she served as the principal advisor to the Commission on financial business pertaining to the Departments of Space and Atomic Energy Commission.</p> <p>She has close to four decades of experience in public policy and finance. She has worked on secondment at the Ministry of Finance in different capacities where she has handled diverse portfolios including World Bank projects, personnel matters of the Central Government and writing memoranda and reports for the Finance Minister on improving the overall effectiveness of Government spending. She has also served as Financial Adviser to the Ministry of Housing and Urban Poverty Alleviation. She has also served as Government Nominee Director on the Boards of many Government companies and banks.</p> <p>In her parent department namely, the office of Comptroller and Auditor General of India (CAG) (the Supreme Audit Institution of India), she led and coordinated the production of several audit reports including the audit of the Central Board of Direct Taxes. As Principal Director (International Cooperation), she was directly responsible for advising and implementing the CAG's international</p>

Sr. No.	Name/ Age/ Qualification	Experience
		<p>obligations both bilateral and multilateral. In her last assignment in the office of the CAG, she was responsible for developing and strengthening professional standards and practices in audit.</p> <p>Mrs. Krishnan is an Independent Director on the Board of IDFC Financial Holding Company Limited, Graphite India Limited, National E Governance Services Limited and Highway Concessions One Private Ltd.</p>
8	<p>Mr. Shekhar Bhatnagar (Independent Director)</p> <p>Age- 64 Years Qualification- MBA (Finance) from Faculty of Management Studies, Delhi</p> <p>Junior Associate of IIBF (JAIIB)</p> <p>M.A. (History)</p>	<p>Mr. Shekhar Bhatnagar has experience of 34 years working for Reserve Bank of India. He was Chief General Manager-in-charge, Foreign Exchange Department, Central Office Mumbai before superannuating from Reserve Bank of India.</p> <p>He has a vast experience as a Member in the capacity of Nominee Director on the Boards of both private and public sector commercial banks and has been a member of several sub-committees of the Board of Directors. He was involved in corporate governance in banks, in the formulation of guidelines/ action plans/framework in the areas of risk management and formulation of the turnaround strategy, risk assessment and risk mitigation strategies of weak banks, innovation of products for Payment Systems etc. He was involved in the process of implementation of BASEL II and III. He has an experience of monitoring the process of NPA management in commercial banks as part of the banking supervision process.</p> <p>He was involved in regulation and supervision of credit lenders and investment vehicles in equity/ debt markets, Asset Reconstruction Companies and Mortgage guarantee companies, PPI, and aggregators in the payment space for non-banking finance intermediaries. He was the Country Head for Foreign exchange/ cross border transactions where he handled responsibilities of policy formulation, supervision, monitoring and compounding process and management of capital flows, both equity and debt.</p> <p>Presently, he is an Independent Consultant working with L&L Law Firm India as an Off Counsel on Foreign Exchange investment issues and Advisor to HDFC Bank.</p>
9	<p>Dr. T. T. Ram Mohan (Independent Director)</p> <p>Age: 67 years Qualification: B. Tech. (IIT-Bombay), PGDM (IIM Calcutta), Ph.D. (Stern School of Business, New York University)</p>	<p>Dr. T. T. Ram Mohan has wide-ranging experience in academics, policy-making, banking, management consulting and financial journalism. Presently, he is a Part-time Member at Prime Minister's Economic Advisory Council since October 2021.</p> <p>Dr. Ram Mohan has held several other positions in the past as under:</p> <ul style="list-style-type: none"> ➤ Visiting Faculty - Indian Institute of Management, Ahmedabad, FY 2021-22 ➤ Professor, Finance & Economics - Indian Institute of Management, Ahmedabad - (October 1998-January 2021) ➤ Visiting Faculty, Economics department - Stern School of Business, New York University (2001) ➤ Head of Research - Birla Marlin Securities, Bombay (August 1995-December 1996) ➤ Vice President, Equity Research - Bear Stearns, Hong Kong (May 1994-July 1995) ➤ Head of Strategic Development - Standard Chartered Bank, Bombay (April 1993-February 1994) ➤ Divisional Manager and Chief, Economics Division - Tata Economic Consultancy Services, Bombay (1982-84, 1989-93) ➤ Contributing Editor (South Asia) - Financial Times International Reports (1986-94) ➤ Economics Writer - India Abroad (New York) (1986-94)

Sr. No.	Name/ Age/ Qualification	Experience
		<p>➤ New York Correspondent - The Economic Times (1988-89) ➤ Officer, Projects - Industrial Credit and Investment Corporation of India (ICICI) (1981-82)</p> <p>Presently, Dr. Ram Mohan is an Independent Director on the Board of IndusInd Bank Limited and a member of HR Advisory Board, Indian Overseas Bank</p> <p>He also has been a Director on the Boards of Royal Manor Hotels & Industries Ltd. (2003-05), Marwar Hotels Ltd. (2003-05), International Asset Reconstruction Company Ltd (2003-08), Rail Vikas Nigam Ltd (2005-08), Brics Securities Ltd (2004-13), Paterson Securities Pvt. Ltd. (2009-16), SBI Pension Funds Pvt. Ltd. (2007-14), GNFC Ltd. (2005-14), IndusInd Bank Ltd. (2006-14), SBICAPS Securities Ltd (2014-19), Rural Electrification Corporation Ltd (2015-19) and Canara HSBC Life Insurance Company Ltd (2017- 20).</p> <p>He was associated with many Committees of RBI and has been a member of Committee reviewing NPAs in power financing Companies, Ministry of Power, Government of India, member of Sub-Group of Finance Ministry on Expanding Institutional Finance for Infrastructure, 2020 and member of SEBI's Primary Market Advisory Committee.</p>
11.	<p>Mr. Julien Fontaine (Associate Director)</p> <p>Age: 51 years Qualification: Ecole Nationale d'Administration (MPA), Institut d'Etudes Politiques (Master), ESSEC (MBA)</p>	<p>Mr. Julien Fontaine is the Head of Partnerships of Amundi group since February 01, 2019 and a member of the Executive Committee of Amundi. He is in charge of overseeing the activity of Amundi Joint Ventures and of developing strategic partnerships.</p> <p>He was previously Head of Retail Marketing for Amundi group from January 2018 to January 2019 and CEO of Amundi Japan from January 2015 to December 2017.</p> <p>Before that, he was Head of Group Strategy of Crédit Agricole S.A. and member of the Executive Committee of Crédit Agricole S.A. from September 2011 to December 2014. He was also a Board member of several subsidiaries of the Group (P&C and creditor insurance).</p> <p>During the period 2000 to 2011, he was a Consultant at McKinsey & Company where he was elected partner in 2009. He served many financial European institutions, primarily large banking groups and asset managers, with a focus on strategy related topics as well as merger management and organization.</p> <p>Mr. Julien Fontaine started his career as a diplomat in the French Ministry of Foreign Affairs where he was in charge of G8 summit preparation.</p>

Note:

- Mr. Ashwini Kumar Tewari ceased to be an Associate Director on the Board of SBIFML from the close of business hours of July 14, 2022.
- Mr. Swaminathan Janakiraman has been appointed as an Associate Director on the Board of SBIFML with effect from July 21, 2022.
- Mr. Om Prakash Gahotra ceased to be an Independent Director of on the Board of SBIFML from the close of business hours of October 21, 2022, on account of completion of his term with SBIFML.
- Mr. Vinay Tonse ceased to be a Managing Director & CEO of SBIFML from the close of business hours of December 05, 2022 consequent to his repatriation to State Bank of India
- Dr. T. T. Ram Mohan has been appointed as an Independent Director on the Board of SBIFML with effect from December 05, 2022.

- Mr. Shamsheer Singh has been appointed as Managing Director & CEO of SBIFML with effect from December 06, 2022.
- Mr. Jean-Yves ceased to be an Associate Director on the Board of SBIFML from the close of business hours of December 09, 2022.
- Mr. Julien Fontaine has been appointed as an Associate Director on the Board of SBIFML with effect from June 02, 2023.
- Mr. Swaminathan Janakiraman ceased to be an Associate Director on the Board of SBIFML from the close of business hours of June 26, 2023.

ii) Duties and Obligation of the Asset Management Company:

Duties and obligation of the AMC as specified in the SEBI (Mutual Funds) Regulations, 1996 are as under:

- 1) The asset management company shall take all reasonable steps and exercise due diligence to ensure that the investment of funds pertaining to any scheme is not contrary to the provisions of these regulations and the trust deed.
- 2) The asset management company shall exercise due diligence and care in all its investment decisions as would be exercised by other persons engaged in the same business.
- 2A) The asset management company shall obtain, wherever required under these regulations, prior in-principle approval from the recognized stock exchange(s) where units are proposed to be listed.
- 3) The asset management company shall be responsible for the acts of commissions or omissions by its employees or the persons whose services have been procured by the asset management company.
- 4) The asset management company shall submit to the trustees quarterly reports of each year on its activities and the compliance with these regulations.
- 5) The trustees at the request of the asset management company may terminate the assignment of the asset management company at any time:

Provided that such termination shall become effective only after the trustees have accepted the termination of assignment and communicated their decision in writing to the asset management company.
- 6) Notwithstanding anything contained in any contract or agreement or termination, the asset management company or its directors or other officers shall not be absolved of liability to the mutual fund for their acts of commission or omissions, while holding such position or office.
- 6A) (a) The Chief Executive Officer of the asset management company shall ensure that the mutual fund complies with all the provisions of the regulations and the guidelines or circulars issued in relation thereto from time to time and that the investments made by the fund managers are in the interest of the unit holders and shall also be responsible for the overall risk management function of the mutual fund.

(b) The Chief Executive Officer shall also ensure that the Asset Management Company has adequate systems in place to ensure that the Code of Conduct for Fund Managers and Dealers specified in PART - B of the Fifth Schedule of these regulations are adhered to in letter and spirit. Any breach of the said Code of Conduct shall be brought to the attention of the Board of Directors of the Asset Management Company and Trustees.

Explanation: For the purpose of this sub-regulation, the words 'these regulations' shall mean and include the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time.

- 6B) (a) The fund managers (whatever the designation may be) shall ensure that the funds of the schemes are invested to achieve the objectives of the scheme and in the interest of the unit holders.
- (b) The Fund Managers (whatever be the designation) shall abide by the Code of Conduct for Fund Managers and Dealers specified in PART - B of the Fifth Schedule of Securities and Exchange Board

of India (Mutual Funds) Regulations, 1996 and submit a quarterly self-certification to the Trustees that they have complied with the said code of conduct or list exceptions, if any.

Explanation:- For the purposes of this sub-regulation, the phrase “Fund Managers” shall include Chief Investment Officer (whatever be the designation).

6C) (a) The Dealers (whatever be the designation) shall ensure that orders are executed on the best available terms, taking into account the relevant market at the time for transactions of the kind and size concerned to achieve the objectives of the scheme and in the best interest of all the unit holders.

(b) The Dealers (whatever be the designation) shall abide by the Code of Conduct for Fund Managers and Dealers specified in PART - B of the Fifth Schedule of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and submit a quarterly self-certification to the Trustees that they have complied with the said code of conduct or list exceptions, if any.

7) a. An asset management company shall not through any broker associated with the sponsor, purchase or sell securities, which is average of 5% or more of the aggregate purchases and sale of securities made by the mutual fund in all its schemes.

Provided that for the purpose of this sub-regulation, aggregate purchase and sale of securities shall exclude sale and distribution of units issued by the mutual fund.

Provided further that the aforesaid limit of 5% shall apply for a block of any three months.

b. An asset management company shall not purchase or sell securities through any broker [other than a broker referred to in clause (a) of sub-regulation (7)] which is average of 5% or more of the aggregate purchases and sale of securities made by the mutual fund in all its schemes, unless the asset management company has recorded in writing the justification for exceeding the limit of 5% and reports of all such investments are sent to the trustees on a quarterly basis.

Provided that the aforesaid limit shall apply for a block of three months.

8) An asset management company shall not utilise the services of the sponsor or any of its associates, employees or their relatives, for the purpose of any securities transaction and distribution and sale of securities:

Provided that an asset management company may utilize such services if disclosure to that effect is made to the unit holders and the brokerage or commission paid is also disclosed in the half yearly annual accounts of the mutual fund.

Provided further that the mutual funds shall disclose at the time of declaring half-yearly and yearly results;

- i) Any underwriting obligations undertaken by the schemes of the mutual funds with respect to issue of securities associate companies,
- ii) Devolvement, if any,
- iii) Subscription by the schemes in the issues lead managed by associate companies
- iv) Subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies have acted as arranger or manager.

9) The asset management company shall file with the trustees the details of transactions in securities by the key personnel of the asset management company in their own name or on behalf of the asset management company and shall also report to the SEBI, as and when required by the SEBI.

10) In case the asset management company enters into any securities transactions with any of its associates a report to that effect shall be sent to the trustees at its next meeting.

11) In case any company has invested more than 5 per cent of the net asset value of a scheme, the investment made by that scheme or by any other scheme of the same mutual fund in that company or its subsidiaries shall be brought to the notice of the trustees by the asset management company and be disclosed in the half yearly and annual accounts of the respective schemes with justification for such investment provided the latter investment has been made within one year of the date of the former investment calculated on either side.

- 12) The asset management company shall file with the Trustee and the SEBI –
- Detailed bio-data of all its directors along with their interest in other companies within fifteen days of their appointment; and
 - Any change in the interests of directors every six months.
 - A quarterly report to the trustees giving details and adequate justification about the purchase and sale of the securities of the group companies of the sponsor or the asset management company as the case may be, by the mutual fund during the said quarter.
- 13) Each director of the Asset Management Company shall file the details of his transactions of dealing in securities with the trustees on a quarterly basis in accordance with the guidelines issued by the Board.
- 14) The asset management company shall not appoint any person as key personnel who has been found guilty of any economic offence or involved in violation of securities laws.
- 15) The asset management company shall appoint registrars and share transfer agents who are registered with the Board.
- Provided if the work relating to the transfer of units is processed in-house, the charges at competitive market rates may be debited to the scheme and for rates higher than the competitive market rates, prior approval of the trustees shall be obtained and reasons for charging higher rates shall be disclosed in the annual accounts.
- 16) The asset management company shall abide by the Code of Conduct as specified in Part A of the Fifth Schedule.
- (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
- 17) The asset management company shall not invest in any of its scheme, unless full disclosure of its intention to invest has been made in the offer documents, in case of schemes launched after the notification of Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011:
- Provided that an asset management company shall not be entitled to charge any fee on its investment in that scheme.
- 18) The asset management company shall not carry out its operations including trading desk, unit holder servicing and investment operations outside the territory of India.
- 19) The asset management company shall compute and carry out valuation of investments made by its scheme(s) in accordance with the investment valuation norms specified in Eighth Schedule, and shall publish the same.
- 20) The asset management company and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.
- 21) The asset management company shall report and disclose all the transactions in debt and money market securities, including inter scheme transfers, as may be specified by the Board.

(iii) Information on Key Personnel:

The day-to-day operations of the AMC for Mutual Fund are looked after by experienced and qualified professionals, consisting of senior officials on deputation from the State Bank of India and AMUNDI as well as directly recruited officials of the AMC. All the key personnel are based at the registered office of the AMC.

Name/Designation	Age/Qualification	Brief Experience
Mr. Shamsher Singh (Managing Director & CEO)	56 years B.Com., CAIIB – Part II	Mr. Shamsher Singh, Deputy Managing Director of State Bank of India (SBI), is on deputation to SBI Funds Management Limited since November 02, 2022. Mr. Singh joined SBI in June 1990 as Probationary Officer

Name/Designation	Age/Qualification	Brief Experience
		<p>and has more than 32 years of experience.</p> <p>Before his deputation to SBIFML, he was heading the Ahmedabad Circle of SBI as Chief General Manager from November 2020 responsible for driving business growth and ensuring regulatory compliance across 1400+ branches of SBI. He spearheaded SBI's retail business operations across the Gujarat State, Union Territory of Dadra and Nagar Haveli and Daman and Diu.</p> <p>Other key assignments held by Mr. Singh during the last 10 years with SBI are as under:</p> <ul style="list-style-type: none"> • General Manager - Head of Institutional Relationship Group of SBI with Indian and International Banks and Head of Treasury Team of International Banking Group (IBG) at SBI's Corporate Centre overseeing treasury operations of all Foreign Offices of SBI across the globe. (December 2019 to November 2020); • Regional Head - Middle East, West Asia and North Africa (MEWANA) region - General Manager, Dubai, UAE (December 2017 to December 2019); • Country Head & CEO, SBI Operations, Bahrain - Deputy General Manager (August 2014 to December 2017); • Deputy General Manager (Compliance), International Banking Group, Corporate Centre, Mumbai (June 2014 to August 2014); • Deputy General Manager (SME), SBI, Local Head Office, Chandigarh (May 2014 to June 2014); • Deputy General Manager – Defence Banking, Alternate Channels and Products, SBI, Local Head Office, Chandigarh (November 2013 to May 2014); • Chief Dealer, Interest Rate Markets, Global Markets, Corporate Centre, Mumbai – Assistant General Manager (April 2012 to November 2013).
<p>Mr. Denys de Campigneulles (Deputy Chief Executive Officer)</p>	<p>Age: 61 years</p> <p>Institute of Investment Management & Research – IMRO – London, UK; Securities and Futures Commission - SFC - Hong Kong: Responsible Officer, Type 1: Dealing in Securities, Type 4: Advising in Securities, Type 9: Asset Management</p>	<p>Mr. Denys de Campigneulles has been deputed from Amundi Group as Deputy Chief Executive Officer of SBI Funds Management Limited w.e.f. March 07, 2020. Mr. de Campigneulles has over 35 years of extensive experience in financial services.</p> <p>Prior to joining SBI Funds Management Limited as Deputy Chief Executive Officer, Mr. de Campigneulles worked as CIO with LCL Bank Paris France. Prior to working as CIO with LCL Bank Paris France, Mr. de Campigneulles worked from 2009 to 2016 as Head of Fixed Income Business Department & Investment Specialists with AMUNDI Paris France. He worked from 2005-2009 as Deputy Chief Executive Officer Asia with AMUNDI Hong Kong. He also held the position of CIO from 2002 – 2005 with NH-CA ASSET MANAGEMENT, SEOUL. From 1994 to 2002 he held various position in London and Paris for Global Fixed Income Management Department. Between 1988 to 1994, he worked with BANQUE BRUXELLES LAMBERT (PARIS). From 1986 to 1988, he worked for CREDIT LYONNAIS (PARIS).</p>
<p>Mr. Rajeev Radhakrishnan/ Chief Investment Officer - Fixed Income</p>	<p>46 years / B.E (Production). MMS (Finance), C.F.A. (USA)</p>	<p>Total experience of 20 years in funds management. Around 14 years in Fixed Income funds management and dealing. Previously he was associated UTI Asset Management Company Ltd. as Co - Fund Manager</p>

Name/Designation	Age/Qualification	Brief Experience
		Past experiences: <ul style="list-style-type: none"> • SBI Funds Management Limited - (From June 09, 2008 onwards) • Co - Fund Manager - UTI Asset Management Company Limited (June 2001-2008)
Mr. Rama Iyer Srinivasan/ Chief Investment Officer - Equity	53 years / M.Com & MFM	Having experience of more than 30 years in the area of financial services. Prior to joining SBI Funds Management Limited Mr. Srinivasan was with Future Capital Holding, asset management and financial services entity of the Future Group, where he worked as Head - Portfolio Management and was responsible for Portfolio Management & Equity Research. Before that he worked with many organizations viz: Principal PNB AMC; Imperial Investment Advisor; Indosuez W.I. Carr Securities; Inquire (Indian Equity Research); Sunidhi Consultancy (Research unit); Capital Market Publishers etc.
Mr. Ganesan Sonaimuthu Chief Operating Officer	Age: 63 years B.SC, PGDCA, CAIIB	Mr. Ganesan has a rich experience of around 42 years in various critical functional areas like admin, credit, financials, investment management, performance monitoring, marketing, planning and HR. Prior to joining SBIFML in June 2020, he was associated with State Bank of India (SBI) for 35 years since March 1985 and has held various important positions at SBI. Mr. Ganesan superannuated from the services of SBI as General Manager (Associates and Subsidiaries) on January 31, 2020 where he was Controller of Branches with budgetary responsibility for business, HR, Vigilance administration and premises. He continued as an Advisor at SBI advising in the matters relating to Regional Banks until May 31, 2020. Mr. Ganesan has also served as Director on the four subsidiary companies of SBI for over 2 years.
Ms. Vinaya Datar / Chief Compliance Officer & Company Secretary	51 years/ B.Sc, C.S., L.L.B.	Having overall experience of more than 28 years including over 22 years in the field of financial services. She has extensively worked in the areas of Compliance, Secretarial, and Legal. Prior to this assignment, she was Assistant Vice President - Compliance with Mirae Asset Global Investments (India) Pvt. Ltd. She has also been previously associated with Reliance Capital Asset Management Ltd, IL&FS Limited and UTI Infrastructure & Services Limited.
Mr. R. S. Srinivas Jain Chief of Strategy, Digital & Technology	49 years/ B.Com	Experience of over 29 years in Financial Services industry, including over 22 years in asset management companies. Assignment during the past years: Associated with SBIFML since May 2001. His last assignment was as Regional head, South, SBI Funds Management Pvt. Ltd. Before joining to SBI Funds Management P. Ltd, he has been associated with Birla Sunlife AMC, Investment India Pvt. Ltd. Kotak Securities etc
Mr. Aparna Nirgude / Chief Risk Officer	50 years/ B.Com, MBA	Experience of over 26 years in the mutual fund industry in the area of equity research and funds management. Assignment during the last few years: <ul style="list-style-type: none"> • Associated with SBIFML since June 1993. March

Name/Designation	Age/Qualification	Brief Experience
		2005 onwards - Chief Risk Officer <ul style="list-style-type: none"> • February 2005 – March 2005 - Vice President (Investment Risk & Monitoring) • August 2000 – February 2005 - Head of Research • July 1998 – August 2000 - Equity dealer • September 1994 – June 1998 - Portfolio Manager
Mr. D. P. Singh / Deputy Managing Director and Chief Business Officer	61 years/ M.Com., P. G. Diploma in Personnel Management & Industrial Relations (DPMIR) & CAIIB	Mr. D. P. Singh has experience of more than 31 years and is associated with SBIFML since 1998. Mr. Singh was appointed as Head of Sales in 2008 and is responsible for supervising the sales function of various SBIMF schemes and administering the Sales Offices across the country. Prior to this, he was designated as Zonal Head – North of SBIFML.
Mr. Inderjeet Ghuliani Chief Financial Officer	54 years B. Com, CA, CMA, CAIIB	Mr. Inderjeet Ghuliani joined SBIFML in June 2008 and is involved in company accounts, financial management, taxation and administration activities. He has over 28 years of experience in the area of financial services. Prior to joining SBIFML, he was associated with entities like JCT Ltd, Crompton Grieves Ltd, Bank of India, UTI Bank, State Bank of Bikaner and Jaipur and Small Industrial Development Bank of India wherein he primarily handled activities pertaining to finance and accounts department.
Mr. C A Santosh / Investor Relations Officer	49 years / B.Sc. (Botany)	Mr. C A Santosh has more than 27 years of experience in Customer Service and is associated with SBIFML since December 2007 in various capacities including Head – Customer Service and Zonal Customer Service Manager (West and Mumbai Zones). Prior to SBIFML, Mr. C A Santosh was associated with Kotak Mahindra Bank as Chief Manager – Customer Contact Center and was responsible for running the Contact Center Operations and handling query/request/complaints of customers. He was also associated with ICICI Bank, KLM/Northwest Airlines and Jet Airways.
Ms. Sohini Andani / Fund Manager	52 years / B.Com. C.A.	Ms. Sohini joined SBI Funds Management Limited as the Head of Research in October 2007 and appointed as Fund Manager in May 2010. Having experience of more than 26 years in the area of financial services. Prior to joining SBI Funds Management Limited Ms. Sohini was with ING Investment Management Pvt. Ltd., where she worked as Senior Analyst and was responsible for contributing to Fund Managers and the CIO on their equity investments. Before that she worked with many organizations viz. ASK Raymond James & Associates Pvt. Ltd., LKP Shares & Securities Ltd., Advani Share Brokers Pvt. Ltd., CRISIL, K R Choksey Shares & Securities Pvt. Ltd. handling primarily equity research responsibilities.
Mr. Neeraj Kumar / Dealer (Equity) & Fund Manager	54 years / B Com (H), CA	25 years experience in equity dealing, equity research & Finance & Accounts Dept. Assignment during the past years: <ul style="list-style-type: none"> • Equity Dealer - SBI Funds Management Limited - from 26/10/2006 till date • Equity Dealer, Equity Research Analyst - Life Insurance Corporation of India- September 1996 to October 2006

Name/Designation	Age/Qualification	Brief Experience
Mr. Dinesh Ahuja / Fund Manager	49 years / B.Com, M.M.S.	Over 24 years of experience in Indian financial services and capital markets in various capacities. He has a rich experience in managing debt schemes. Before joining SBIFML in December 2010, Mr. Ahuja was working as Fund Manager with L&T Investment Management Ltd. He has also been associated with Reliance Asset Management Ltd. and Reliance General Insurance Co. Ltd.
Mr. Raviprakash Sharma / Chief Dealer (Equity) & Fund Manager	45 years / B.Com, C.A., C.F.A (USA)	Mr. Sharma has over 24 years of experience in Indian capital markets spanning across Equity as well as Fixed Income segments. Prior to joining SBI Funds Management Limited in January 2011, Mr. Sharma was associated with HDFC Asset Management Limited as Sr. Manager in the portfolio management services division. In his earlier assignments he has also worked with Citigroup Wealth Advisors India Pvt. Ltd. (Financial Advisor), Kotak Securities Ltd. (Non-Discretionary PMS) as well as with Birla Sun Life Securities Ltd. (Fixed Income Segment).
Mr. Tanmaya Desai / Fund Manager	40 years/ B.E (Electronics), MBA (Finance), C.F.A(USA)	Mr. Desai has close to 18 years of work experience with over 11 years of experience in Indian capital markets. Past Experience: <ul style="list-style-type: none"> • From May 2008 till date - as Research Analyst - Investments with SBI Funds Management Limited. • From August 2004 to June 2006 - as Lecturer, Electronics Department with D J Sanghvi College of Engineering, Mumbai. • From September 2003 – April 2004 – as Software Engineer with PATNI COMPUTER SYSTEMS LTD, Mumbai.
Mr. Ruchit Mehta / Head of Research	42 years / B.Com, MSc Finance. CFA Charter holder	Ruchit has over 18 years experience in the industry as an analyst and over 11 years as a fund manager. Ruchit is currently the Head of Research at SBI Funds Management Ltd. Associated with SBI Funds Management Ltd since April 2010. <ul style="list-style-type: none"> • May 2006 – March 2010: AVP & Assistant Fund Manager, HSBC Asset Management Pvt. Ltd. • July 2004 – May 2006: Analyst, ASK Raymond James & Associates Pvt. Ltd. • Feb 2004 – July 2004: Associate, Prabhudas Lilladher Pvt. Ltd.
Ms. Nidhi Chawla / Fund Manager	37 years / BBS, MBE, CFA (USA)	Ms. Nidhi has over 15 years experience in Mutual Fund Industry. She joined SBI Funds Management Limited in May 2007. She has been working as an equity research analyst covering various sectors including Real Estate, Infrastructure and Construction.
Mr. Saurabh Pant / Fund Manager	38 years / B.Com, MBE, C.F.A(USA) Level III candidate	Mr. Saurabh has over 16 years experience in Indian capital markets in the capacity of research analyst and fund management. Currently he is the Fund Manager. <ul style="list-style-type: none"> • From May 2007 to June 2011- as Research Analyst with SBI Funds Management Ltd.
Mr. Richard D'souza /Fund Manager	51 years / B. Sc (Physics)	Mr. Richard D'souza has over 30 years of work experience in equities as a portfolio manager and as research analyst on the sell side. He has been associated with SBI Funds Management Limited from April 2010 onwards as Fund Manager for the Retail PMS division. Prior to joining SBI Funds Management Limited, he worked with ASK Investment Managers Pvt. Ltd. as a Portfolio Manager. He has also worked as research analyst with sell-side organizations like Antique Share &

Name/Designation	Age/Qualification	Brief Experience
		Stock Brokers Pvt. Ltd. (post merger with Four Dimensions Securities Pvt. Ltd.), Sunidhi Consultancy Ltd. and Alchemy Share & Stock Brokers Pvt. Ltd. Richard has graduated from University of Mumbai, as a Bachelor of Science (Physics), in 1991.
Mr. R. Arun / Fund Manager	40 years / Financial Risk Manager (GARP), PG Finance & B.Com	Mr. R. Arun has over 17 years of work experience including 9 years of experience in mutual fund Industry as Credit Research Analyst. He has been associated with SBI Funds Management Limited from March 2009 onwards as Credit Analyst. Prior to joining SBI Funds Management, he worked with ING Investment Management, Deutsche Bank Operations India & Crisil as Credit Analyst.
Mr. Dinesh Balachandran (Fund Manager)	43 years /B. Tech (IIT-B), M. S. (MIT, USA), CFA Charter holder	Mr. Dinesh has over 21 years of experience in the industry primarily as Research Analyst. Currently he is the Fund Manager. <u>Past Experiences:</u> <ul style="list-style-type: none"> • Mar 2012 – till date: Joined as Senior Credit Analyst, SBI Funds Management Limited • Aug 2004 – Dec 2011: Research Analyst, Fidelity Investments, USA • Sep 2001 – July 2004: Research Associate, Fidelity Investments, USA
Mr. Lokesh Mallya (Fund Manager & Credit Analyst)	43 years / MBA, CFA, FRM	Lokesh Mallya joined SBIFML in October 2014 as Credit Analyst. He has over 16 years of experience in research in the Indian fixed income market and fund management. Prior to joining SBIFML, Mr. Mallya was working with Birla SunLife Asset Management Company Limited as Fund Manager (Sept 2009-Sept 2014) and as Credit Analyst (July 2006-Aug 2009).
Ms. Mansi Sajeja (Fund Manager & Credit Analyst)	40 years / Post Graduate Diploma in Business Management, CFA	Mansi Sajeja joined SBIFML in September 2009 as Credit Analyst. Prior to joining SBIFML, Mansi was Rating Analyst at ICRA Limited from March 2006 to September 2009.
Ms. Ranjana Gupta (Dealer and Fund Manager)	50 years / B. Com.	Ranjana Gupta joined SBIFML in 2008 as Fixed Income Dealer and has over 27 years of experience in capital market. Prior to joining SBIFML, Ranjana was heading the broking activities at Twentyfirst Century Shares and Securities Ltd from May 1995 to February 2008. She started her career as a dealer in 1995 with OTCEI (Over the Counter Exchange of India). Ranjana is a Commerce graduate from Mumbai University.
Mr. Harsh Sethi (Equity Dealer & Fund Manager)	42 years / B. Com (Hons.), CA, CS	Harsh Sethi joined SBIFML in May 2007 as Product Manager and was responsible for product development and management. Prior to joining SBIFML, he was working with J. P. Mangal & Co. as Senior Assistant from March 2005 to March 2007 handling Audit & Taxation. Currently he is Equity Dealer and Fund Manager.
Mr. Mohit Jain (Fund Manager & Credit Analyst) (Dedicated Fund Manager for Overseas Investments)	33 years / B.E (Engineering), CFA	Mr. Mohit Jain joined SBI Funds Management Limited (SBIFML) in May 2015 as Credit Analyst and has over 11 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).

Name/Designation	Age/Qualification	Brief Experience
Mr. Rohit Shimpi (Fund Manager)	43 years/ B. Com, PGDBM, CFA Charterholder	Rohit Shimpi, Fund Manager, Portfolio Management Services (PMS) of SBI Funds Management Limited (SBIFML) has been transferred to Mutual Fund Department w.e.f. November 01, 2018 and is responsible for fund management and advisory services. Rohit joined SBIFML in 2006 as Equity Analyst. He had also been managing our Offshore Fund between March 2011-October 2015. Rohit then moved to PMS division of SBIFML as Fund Manager in October 2015. Before joining SBIFML, he had worked with SGA News Ltd (Television 18 Group) as a Research Analyst for the firm's flagship financial news channel, CNBC TV18. Prior to that, he was a researcher with JP Morgan's offshore research centre. Rohit started his career as a management trainee with HDFC Standard Life Insurance.
Ms. Valsa Shobby (Debt Dealer)	52 years/ B.A., LLB., MBA	Ms. Valsa Shobby has been associated with SBI Funds Management Limited since July 1996. Currently, she is Debt Dealer handling Daily Liquidity management, debt dealing and deal settlements. She is part of the Investments team since September 2003.
Mr. Milind Agrawal (Fund Manager)	37 years B. Tech. – Mechanical Engineering (Nirma University); PGDM–Finance (MDI, Gurgaon; CFA Charter holder, CFA Institute, USA.	Milind joined SBI Funds Management Limited in May 2018 as an Equity Research Analyst. He has an experience of over 14 years, of which more than 12 years have been in the Financial services industry. Before joining SBIFML, he had worked with Goldman Sachs Services Pvt. Ltd. as an Equity Research Analyst for 6 years. Prior to that he has experience working in the FX Consulting and IT space.
Mr. Raj Gandhi (Fund Manager for ETCDs)	41 years CFA – CFA Institute, USA, Diploma in Business Finance – ICFAI University, Master in Management Studies - Finance from K. J Somaiya, Mumbai	Raj Gandhi joined SBIFML in October 2017 and focusses on tracking commodities and related sectors such as Energy, Metals (including precious metals). Prior to joining SBIFML, he was working with Sundaram Mutual Fund. Previously, he worked with Principal PNB asset management company, Deutsche and UTI securities. Entire cumulative work experience of 16 years is centred around tracking commodities and related sectors. Raj holds a Masters in Finance from KJ Somaiya Institute of Management. Raj is also a Charter holder of the CFA Institute, USA.
Mr. Viral Chhadva (Equity Dealer)	Age: 40 years CFA Charter Holder from CFA Institute, USA, Master's in Financial Management (MFM) from Jamnalal Bajaj Institute of Management Studies (JBIMS)	Mr. Viral Chhadva (Equity Dealer) joined SBIFML in December 2020. He has over 17 years of experience in financial services sector. Prior to joining SBIFML, he was previously associated with IIFL Securities Limited (June 2008 till December 2020) and ICICI Securities Limited (June 2006 till June 2008) wherein he primarily handled execution of trades into Direct Market Access, Exchange Traded Funds and Derivatives.
Mr. Sanjay Pugaonkar Chief Information Security Officer (CISO)	Age: 47 years BE (Electronics), Mumbai, ISACA's Certified Information	Mr. Sanjay Pugaonkar joined SBIFML in May 2020. He has over 20 years of experience in the areas of IT and Information/ Cyber Security. Prior to joining SBIFML, he was previously associated with Tata AIA Life Insurance Co. Ltd (December 2010 till

Name/Designation	Age/Qualification	Brief Experience
	Security Manager (CISM), ISO 27001, Certified Cyber Incident planning and response, Certified Hacking and Forensic Investigator and Certified Ethical Hacker	May 2020) as CISO wherein he primarily handled Information Security's GRC (Governance, Risk and Compliance). He also has experience of working across fast pacing industries like BFSI, Manufacturing, and Service providers.
Mr. Tejas Soman (Debt Dealer)	Age: 30 years Post Graduate Program in Securities Markets - From 'NISM', Bachelor's in Commerce – University of Mumbai	Mr. Tejas Soman (Debt Dealer) joined SBIFML in February 2020. He has over 8 years of experience in finance and service sector. Prior to joining SBIFML, he was previously associated with following entities. Yes Bank Limited (25th April 2016 – 14th Feb 2020) - Primarily handled sales of Government Bonds, State Development Loans and Treasury Bills STCI Primary Dealership (20th April 2015 – 21st April 2016) - Principally handled sales of Government Bonds, State Development Loans and Treasury Bills PricewaterhouseCoopers (PwC) (19th Nov 2012 – 1st July 2014) – Largely involved in Tax returns of income for various entities including trusts, domestic companies and foreign companies.
Mr. Rohan Pillai (Fixed Income Dealer)	Age: 31 years Master of Science in Finance, Bachelor of Engineering	Mr. Rohan Pillai joined SBIFML in June 2021. He has over 6 years of experience in finance and service sector. Prior to joining SBIFML, he was previously associated with following entities. ICICI Bank Limited (May 24, 2017 – May 28, 2021) – Primarily involved in credit analysis of various NCD proposals Jain Irrigation Systems Ltd (February 1, 2014 – July 31, 2014) - Principally involved in sales and execution of solar projects in Mumbai and nearby areas.
Mr. Ardhendu Bhattacharya (Fixed Income Dealer)	38 years PGDM-Goa Institute of Management	Mr. Ardhendu Bhattacharya (Fixed Income Dealer) joined SBIFML in April 2019. He has over 13 years of experience in finance sector. Prior to joining SBIFML, he was previously associated with following entities. ICICI Bank Limited (June 2014 – April 2019) - Primarily involved in trading in money markets and short term corporate bonds Citibank N.A. (April 2010 – June 2013) - Principally handled currency and trade sales
Mr. Bhavin Vithlani (Fund Manager)	42 years B. Com, MMS (Finance)	Mr. Bhavin Vithlani joined SBIFML in October 2018 as an Equity Research Analyst. He has over 19 years of experience in the finance sector. Prior to joining SBIFML, he was previously associated

Name/Designation	Age/Qualification	Brief Experience
		<p>with following entities (assignments held during last 10 years):</p> <p>Axis Capital Limited (Erstwhile ENAM Securities Private Limited) (March 2006 – September 2018) - Primarily involved in equity research for Industrial and Power Sectors.</p> <p>Tower Capital & Securities Private Limited (October 2004 – March 2006) - Primarily involved in equity research for Industrial Sectors.</p>
<p>Ms. Aparna Shanker (Fund Manager)</p>	<p>55 years</p> <p>B.Sc. LLB, MBA (Finance), PGD in Treasury & Forex Management</p>	<p>Ms. Aparna Shanker has around 34 years of experience in financial services areas. She is associated with SBI Funds Management Limited since November 2007 and primarily involved in Fund Management activities in its PMS initiative since August 2012. She worked as Equity Research Analyst with the Mutual Fund team from November 2007 till July 2012.</p> <p>Prior to joining SBI Funds Management Limited in November 2007, Aparna worked with Sahara AMC Pvt. Ltd, where key responsibilities included equity research, developing and leading Research Team. She has also worked with organizations like Birla Global Finance Ltd and Unit Trust of India.</p>

(iv) Research Team

The Research Team at SBIFML consists of following persons:

1. Ruchit Mehta – Head - Research, has total work experience of 18 years
2. Tanmaya Desai – Research & Fund Manager, has total work experience of over 15 years
3. Nidhi Chawla – Research & Fund Manager, has total work experience of 17 years
4. Mansi Sajeja – Research & Fund Manager, has total work experience of 17 years
5. Lokesh Mallya – Research & Fund Manager, has total work experience of 17 years
6. Mohit Jain – Analyst, has total work experience of 10 years
7. Adesh Sharma – Analyst, has total work experience of 15 years.
8. Prashanth Sridhar – Analyst, has total work experience of 5 years.
9. Sankalp Jain - Analyst, has total work experience of 7 years.
10. Namrata Mital – Economist, has total work experience of 10 years
11. Sukanya Ghosh - Quantitative Research Analyst, has total work experience of 17 years.
12. Raj Gandhi – Analyst, has total work experience of 17 years.
13. Milind Agrawal - Research & Fund Manager, has total work experience of 10 years.
14. Amit Bohara – Analyst, has total work experience of 6 years.
15. Prasad Padala – Analyst, has total work experience of 14 years.
16. Mohan Lal – Analyst, has total work experience of 16 years.
17. Bhavin Vithlani - Analyst, has total work experience of 20 years.
18. Rajesh Disale - Analyst, has total work experience of 6 years.
19. Priyanka Dhingra – Analyst, has total work experience of 13 years.
20. Monica Bhaskar– Analyst, has total work experience of 8 years
21. Aniket Pradeep Mittal - Analyst, has total work experience of 9 years
22. Vandna Soni– Analyst, has total work experience of 14 years
23. Nityasurya Chandru– Analyst, has total work experience of 2 years
24. Vivek Gedda– Analyst, has total work experience of 13 years
25. Ashit Desai– Analyst, has total work experience of 18 years
26. Abhyuday Pal - Associate - Machine Learning, has total experience of 6 years
27. Varnika Khemani - Junior Economist, has total experience of 1 year
28. Pradeep Kumar Kesavan – Analyst, has total experience of 18 years
29. Arshad Perwez – Analyst, has total experience of 16 years

(v) 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 Debt and Equity Dealers. The processes and risks in the Investment activities will be monitored through the Risk team and a senior functionary reporting to the deputy CEO. 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 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.

E. Service Providers

Custodian

The Mutual Fund has following Custodians for various Schemes:

- i. HDFC Bank Ltd. (SEBI Registration Number: IN/CUS/001) Registered Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013. (For SBI Arbitrage Opportunities Fund, SBI Magnum Low Duration Fund and SBI Short Term Debt Fund)
- ii. SBI-SG Global Securities Services Pvt. Ltd. (SEBI Registration Number: IN/CUS/022), Registered Office: "B Wing", Jeevan Seva, Annexe Building, Ground Floor, S.V. Road, Santacruz (West), Mumbai – 400054. (For all Schemes except SBI Arbitrage Opportunities Fund, SBI Magnum Low Duration Fund and SBI Short Term Debt Fund)
- iii. Orbis Financial Corporation Limited (SEBI Registration Number IN/CUS/020), Registered office at 4A, Ocus Technopolis, Sector-54, Golf Club Road, GURGAON, HARYANA, 122002

Role of Custodians

(1) Role of SBI-SG Global Securities Services Private Limited (For Gold and Gold related instruments for SBI – ETF Gold and for Gold related instruments for SBI Multi Asset Allocation Fund)

The Custodian may select Sub custodians to perform any of its duties, including holding gold in custody. In this case it has appointed Brinks India. By virtue of agreement entered into Asset Management Company (AMC) and Custodian, the Custodian may, with the prior written consent of the Trustees/AMC, entrust Gold held in the Account to a specified sub-custodian that is eligible to act as a custodian of Gold under applicable laws and regulations together with SEBI (Custodian) Regulations 1996 selected by Custodian with due care. The Custodian alone shall be fully liable for any fees, loss, damages, costs or charges of such Sub-Custodian. The Custodian shall continue to be liable and responsible to comply with the terms of the Agreement. The Trustees/AMC shall not recognize any sub-custodian and there shall be no privity of contract between the Trustee/AMC and the Sub-custodian.

The Custodian shall be fully responsible for custody/losses/ damages of physical gold whether the Custodian appoints Sub-custodian or not. Custodian will maintain all ledgers (or other records) reflecting Property in physical possession of Custodian or held by any Sub-Custodian.

In terms of the Agreement entered into with the custodian, the Custodian is liable for any loss, damage, cost, judgment, expense or any other liability including any physical loss, destruction or damage to the Property, except, for Losses arising from nuclear fission or fusion, radioactivity, war, terrorist event, invasion, insurrection, civil commotion, riot, strike, act of government or public authority, acts of God or a similar cause that is beyond the control of the Custodian ("Force Majeure").

In the event of such Force Majeure, the Custodian shall promptly inform the Trustee of the same; the disruption that such Force Majeure has caused to the services agreed to be provided by the Custodian under this Agreement and shall make immediate alternate arrangements so as to ensure that the services under the Agreement continue to be available to the Trustees.

Following activities form part of the Custody operations:

- a) Account opening and KYC
- b) Processing of initial creation/subscription of units

- c) Processing of redemption of units
- d) Reporting
- e) Reconciliation
- f) Valuation of the Gold as per LBMA prices with RBI exchange rate AM fix
- h) Business Continuation Plan

Account Opening and KYC:

KYC, due diligence requirements as specified /laid down by the Reserve Bank of India and Bank's internal rules are followed with regard to the opening of the Mutual Fund (MF) account.

Processing of Initial Creation/subscription of Units:

SBI Mutual Fund can invest in Gold and source gold from other agencies for the collections made by them. The custody division of SBI-SG Global Securities Services Pvt. Ltd will issue a pre-alert to the sub-custodian (Vault) advising the Quantity and the bar numbers that are to be accepted in the Mutual Fund name. As at close of day, the vault will have to advise the closing stock held in custody for the Mutual Fund along with the distinctive bar numbers. With regard to subsequent subscription of units, the Mutual Fund will advise SBI-SG Global Securities Services Pvt. Ltd details of the Authorized Participants name, quantity and value date of the transaction. Cash component if any will be deposited with State bank of India or as per transfer instructions received from the Mutual Fund. SBI-SG Global Securities Services Pvt. Ltd will process the transaction and instruct the vault agent to accept the metal on behalf of the fund. The vault will confirm receipt of the metal and confirm good/bad delivery status as per prescribed norms and vault the metal in the Mutual Fund's account with them. SBI-SG Global Securities Services Pvt. Ltd will settle the purchase for the Mutual Fund and update the Mutual Fund's holding accordingly.

Processing of redemption of units:

Based on the Authorised Participant's request to the Mutual Fund, Custodian will receive written instructions with regard to redemption of units along with the Authorised Participants name, quantity and value date for the transaction. On receipt of confirmation from the Mutual Fund, instructions will be issued by Custodian to release the Gold to the Authorised Participants. Custodian will settle the redemption trade for the Mutual Fund and update the Mutual Fund's holding accordingly.

Reporting:

This is broadly classified into the following categories:

Client reporting:

- a) Holding report
- b) Daily transaction report (on month end)
- c) Fail trade report (as and when it happens)
- d) Pending deals report
- e) Asset valuation report
- f) Tax invoices as at month ends
- g) Statement of account

Regulatory reporting:

Data on purchase, subscription and redemption as and when it occurs coupled with the monthly, quarterly reporting as prescribed by SEBI. Presently there is no specific reporting to RBI.

Reconciliation:

The daily closing positions of ETF stocks is advised to the Mutual Fund.

Custody Charges:

Mutual Funds are billed on a monthly basis for the custody charges based on the agreed fee structure. The billing is accompanied with a detailed annexure which gives day wise transaction charges and the holding position with respective valuations for each day.

Compliance:

The SBISG's Compliance Officer is responsible for the overall compliance of this business.

Physical Risk:

The risk of loss through transportation, storage and delivery are insured by the SBI-SG Global Securities Services Pvt. Ltd as per their group policy.

Disaster recovery Plan:

Existing operations are centralized in Mumbai. The back up for all financial transactions is taken on a daily basis by SBI-SG Global Securities Services Pvt. Ltd. Their staff can access the information to it.

Role of HDFC Bank Limited / SBI-SG Global Securities Services Pvt. Ltd.

The custodian will be responsible for Opening of custody scheme accounts of the AMC based on specific instructions from the AMC. They will then obtain necessary Stock Exchange mapping and codes required for Trading in the schemes in the various asset classes. Post obtaining these codes the custodian will inform the AMC.

The Custodian will be required to take delivery of all securities belonging to the scheme and to hold them in separate custody account and separately from the assets of their other clients. The Custodian will ensure that the sale, purchase and registration of the securities and transfer of cash is done on a timely manner to the respective stock Exchanges and counter parties. The Custodian will deliver securities and cash only as per instructions of the AMC. The custodian shall be responsible to do all the regulatory reporting on behalf of the client. The custodian will apply for IPO, QIP, Rights, FPO, Buybacks and all primary market transactions in Equity and Debt asset classes based on the instructions given by the AMC. The custodian will ensure that BCP setup is maintained, and timely testing is data.

The Custodian shall collect, receive, and deposit in the bank accounts of the Fund with the Bank, income, interest, redemption, dividend, and other payments of whatever kind with respect to the securities and other assets and items held by or to the order of the Custodian. They will also ensure that every corporate action is captured and tracked for the securities held by the AMC. The custodian will ensure all types of reporting for Holdings, cash statement, corporate actions, trades, and settlements is done to the AMC in a prompt and timely manner. For their services, the Custodian shall be paid a custodial fee as agreed upon by the AMC and the Custodian and within the limits given in the section "Expenses". The AMC reserves the right to change the Custodian at any time with the approval of the Board of Directors of the Trustees Company and the Board of Directors of the AMC.

Role of ORBIS Private Limited (for SBI ETF Gold and SBI Multi Asset Allocation Fund)

1. On-boarding & KYC with regard to opening of Demat Accounts & KRA registration
2. Assisting in opening of POA Bank account
3. Account Set Up (Demat, Commodity Electronic Accounts, Bank & Custody Accounts)
4. Custody services
5. Clearing and Settlement of Cash Market transactions ensuring settlement of transactions at contracted rates within contracted period as per accepted practices
6. Clearing & Settlement of Derivative trades including Commodity Derivatives, if any
7. Operation of POA Demat & Bank Account
8. Brokerage payment to Trading Members on behalf of Client/ AMC
9. Monitoring, recording and intimation of Corporate Actions
10. Action on Voluntary Corporate Actions under Client/ AMC's instructions
11. Reporting – Transaction Reports, Holding Statement, Bank statements
12. Providing relevant Client/ AMC account information to their Authorized Nominee

Registrar, Transfer agent

The Mutual Fund has appointed M/s Computer Age Management Services Limited (SEBI Registration Number: INR 00002813) situated at Rayala Towers, Tower 2, 7th floor, 158, Anna Salai, Chennai – 600002 Tamil Nadu (having Registered Office: New No.10, Old NO.178, M.G.R. Salai, Nungambakkam, Chennai- 600 034, India) as Registrars, Transfer Agents to the Scheme.

The Board of the Trustee and the AMC has ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates/ account statements to the unitholders within the time limit prescribed in the Regulations and also has sufficient capacity to handle investor complaints.

Legal counsel

Based on the issue on hand, the AMC appoints appropriate legal counsel on a case to case basis.

Fund Accountant

SBI-SG Global Securities Services Pvt. Ltd., SEBI Registration Number: IN/CUS/022.
Registered & Corporate Office: "B Wing", "Jeevan Seva" Annexe Bldg., Ground Floor, S.V. Road, Santacruz (W), Mumbai – 400054.

Statutory Auditor

SBIMF has appointed M/s Chokshi & Chokshi LLP, situated at 15/17, Raghavji B Bldg, Gowalia Tank, Off Kemps Corner, Mumbai 400 036 as the Statutory Auditor to the schemes of SBI Mutual Fund. The AMC reserves the right to change the Auditor at any time with the approval of the Trustee and AMC.

Collecting Bankers

For Collecting Bankers to NFOs please refer Scheme Information Document of the respective schemes of the SBI Mutual Fund.

F. Condensed financial Information (CFI):

CFI in respect of schemes launched during the last three fiscal years and till May 31, 2023 (excluding redeemed schemes) in the format given below:

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM CHILDREN'S BENEFIT FUND- INVESTMENT PLAN - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	23.6929	23.0969	14.4027	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	25.5162	23.6929	23.0969	14.4027
Annualised return**	7.6956	2.5804	60.3651	N.A.
Scheme Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	6.1886	1.1400	15.2944	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	789.68	679.55	388.42	111.16
Ratio of Recurring Expenses to net assets ***	2.25	2.35	2.38	2.36
Date of Allotment of Units : September 29, 2020				
Date of First NAV : October 07, 2020 (NAV : 10.1026)				

HISTORICAL PER UNIT STATISTICS	SBI MAGNUM CHILDREN'S BENEFIT FUND- INVESTMENT PLAN - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	24.5596	23.6399	14.5217	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	26.5062	24.5596	23.6399	14.5217
Annualised return**	7.9260	3.8905	62.7902	N.A.
Scheme Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	6.1886	1.1400	15.2944	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	138.11	120.80	71.15	17.48

Ratio of Recurring Expenses to net assets ***	1.06	1.15	1.06	1.01
Date of Allotment of Units : September 29, 2020				
Date of First NAV : October 07, 2020 (NAV : 10.1061)				

HISTORICAL PER UNIT STATISTICS	SBI FLOATING RATE DEBT FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.1418	10.6217	10.1988	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.2887	11.1418	10.6217	10.1988
Annualised return**	1.3185	4.8966	4.1466	N.A.
Scheme Benchmark: Nifty Short Duration Debt Index	1.6636	4.1367	4.9225	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	0.78	0.84	0.83	0.28
Ratio of Recurring Expenses to net assets ***	0.46	0.46	0.46	0.46
Date of Allotment of Units : October 27, 2020				
Date of First NAV : November 04, 2020 (NAV : 10.0202)				

HISTORICAL PER UNIT STATISTICS	SBI FLOATING RATE DEBT FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.1412	10.6209	10.1985	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.2881	11.1412	10.6209	10.1985
Annualised return**	1.3185	4.8988	4.1418	N.A.
Scheme Benchmark: Nifty Short Duration Debt Index	1.6636	4.1367	4.9225	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.

Net Assets end of year/period (Rs. Crs.)	677.75	711.96	1,364.18	36.78
Ratio of Recurring Expenses to net assets ***	0.46	0.46	0.46	0.46
Date of Allotment of Units : October 27, 2020				
Date of First NAV : November 04, 2020 (NAV : 10.0202)				

HISTORICAL PER UNIT STATISTICS	SBI FLOATING RATE DEBT FUND - Regular Plan - Quarterly IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.1420	10.6216	10.1988	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.2889	11.1420	10.6216	10.1988
Annualised return**	1.3184	4.8995	4.1456	N.A.
Scheme Benchmark: Nifty Short Duration Debt Index	1.6636	4.1367	4.9225	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	0.08	0.08	0.29	0.26
Ratio of Recurring Expenses to net assets ***	0.46	0.46	0.46	0.46
Date of Allotment of Units : October 27, 2020				
Date of First NAV : November 04, 2020 (NAV : 10.0202)				

HISTORICAL PER UNIT STATISTICS	SBI FLOATING RATE DEBT FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.1954	10.6513	10.2069	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.3468	11.1954	10.6513	10.2069
Annualised return**	1.3523	5.1083	4.3539	N.A.
Scheme Benchmark: Nifty Short Duration Debt Index	1.6636	4.1367	4.9225	N.A.

Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	0.10	0.16	0.07	0.15
Ratio of Recurring Expenses to net assets ***	0.26	0.26	0.26	0.26
Date of Allotment of Units : October 27, 2020				
Date of First NAV : November 04, 2020 (NAV : 10.0207)				

HISTORICAL PER UNIT STATISTICS	SBI FLOATING RATE DEBT FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.1961	10.6519	10.2075	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.3475	11.1961	10.6519	10.2075
Annualised return**	1.3523	5.1089	4.3537	N.A.
Scheme Benchmark: Nifty Short Duration Debt Index	1.6636	4.1367	4.9225	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	801.53	585.34	1,348.75	68.12
Ratio of Recurring Expenses to net assets ***	0.26	0.26	0.26	0.26
Date of Allotment of Units : October 27, 2020				
Date of First NAV : November 04, 2020 (NAV : 10.0207)				

HISTORICAL PER UNIT STATISTICS	SBI FLOATING RATE DEBT FUND - Direct Plan - Quarterly IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.1962	10.6520	10.2075	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.3476	11.1962	10.6520	10.2075
Annualised return**	1.3522	5.1089	4.3546	N.A.

Scheme Benchmark: Nifty Short Duration Debt Index	1.6636	4.1367	4.9225	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	0.12	0.12	0.19	0.14
Ratio of Recurring Expenses to net assets ***	0.26	0.26	0.26	0.26
Date of Allotment of Units : October 27, 2020				
Date of First NAV : November 04, 2020 (NAV : 10.0207)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY IT ETF (Previously known as SBI-ETF IT) - Single Plan			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	298.5344	370.8827	260.2050	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	305.4095	298.5344	370.8827	260.2050
Annualised return**	2.3030	(19.5071)	42.5348	N.A.
Scheme Benchmark: Nifty IT TRI	2.3396	(19.2587)	42.9585	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	66.09	59.47	1,307.14	452.86
Ratio of Recurring Expenses to net assets ***	0.22	0.22	0.22	0.22
Date of Allotment of Units : October 19, 2020				
Date of First NAV : October 21, 2020 (NAV : 215.7152)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY PRIVATE BANK ETF (Previously known as SBI-ETF PRIVATE BANK) - Single Plan			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	206.6883	184.1763	177.3903	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	225.8280	206.6883	184.1763	177.3903

Annualised return**	9.2602	12.2231	3.8255	N.A.
Scheme Benchmark: Nifty Private Bank TRI	9.2905	12.6725	3.9928	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	175.04	160.70	143.05	2.68
Ratio of Recurring Expenses to net assets ***	0.15	0.15	0.15	0.15
Date of Allotment of Units : October 19, 2020				
Date of First NAV : October 21, 2020 (NAV : 136.2187)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - AGGRESSIVE PLAN - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	13.6016	12.9466	10.1030	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	14.7327	13.6016	12.9466	10.1030
Annualised return**	8.3159	5.0592	28.1461	N.A.
Scheme Benchmark: S&P BSE 500 TRI	8.5344	(0.9120)	22.2595	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	6.31	5.78	4.06	2.11
Ratio of Recurring Expenses to net assets ***	2.09	2.21	2.34	2.38
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.1417)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - AGGRESSIVE PLAN - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	13.6011	12.9457	10.1025	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-

NAV at the end of the year/period	14.7322	13.6011	12.9457	10.1025
Annualised return**	8.3162	5.0627	28.1435	N.A.
Scheme Benchmark: S&P BSE 500 TRI	8.5344	(0.9120)	22.2595	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	1,325.30	1,159.49	702.26	366.68
Ratio of Recurring Expenses to net assets ***	2.09	2.21	2.34	2.38
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.1417)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - AGGRESSIVE PLAN - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	14.0205	13.1739	10.1241	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	15.2180	14.0205	13.1739	10.1241
Annualised return**	8.5411	6.4263	30.1242	N.A.
Scheme Benchmark: S&P BSE 500 TRI	8.5344	(0.9120)	22.2595	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	2.18	1.92	1.08	0.35
Ratio of Recurring Expenses to net assets ***	0.91	0.98	1.00	1.03
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.1454)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - AGGRESSIVE PLAN - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	14.0281	13.1805	10.1253	N.A.
Dividend - (Individual)	-	-	-	-

Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	15.2264	14.0281	13.1805	10.1253
Annualised return**	8.5421	6.4307	30.1739	N.A.
Scheme Benchmark: S&P BSE 500 TRI	8.5344	(0.9120)	22.2595	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	131.06	115.07	71.29	25.16
Ratio of Recurring Expenses to net assets ***	0.91	0.98	1.00	1.03
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.1454)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - AGGRESSIVE HYBRID PLAN - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	13.1762	12.6053	10.0832	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	14.0803	13.1762	12.6053	10.0832
Annualised return**	6.8616	4.5290	25.0129	N.A.
Scheme Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	6.1886	1.1400	15.2944	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	7.13	6.61	5.57	3.22
Ratio of Recurring Expenses to net assets ***	2.23	2.33	2.35	2.39
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.1175)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - AGGRESSIVE HYBRID PLAN - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	13.1763	12.6053	10.0835	N.A.

Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	14.0804	13.1763	12.6053	10.0835
Annualised return**	6.8616	4.5298	25.0092	N.A.
Scheme Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	6.1886	1.1400	15.2944	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	928.53	836.31	612.60	395.16
Ratio of Recurring Expenses to net assets ***	2.23	2.33	2.35	2.39
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.1175)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - AGGRESSIVE HYBRID PLAN - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	13.5488	12.8129	10.1049	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	14.5048	13.5488	12.8129	10.1049
Annualised return**	7.0560	5.7434	26.7989	N.A.
Scheme Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	6.1886	1.1400	15.2944	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	2.17	1.98	1.15	0.33
Ratio of Recurring Expenses to net assets ***	1.16	1.20	1.09	1.09
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.1210)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - AGGRESSIVE HYBRID PLAN - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21

NAV at the beginning of the year/period	13.5472	12.8112	10.1060	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	14.5030	13.5472	12.8112	10.1060
Annualised return**	7.0553	5.7450	26.7683	N.A.
Scheme Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	6.1886	1.1400	15.2944	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	53.47	47.92	31.58	14.12
Ratio of Recurring Expenses to net assets ***	1.16	1.20	1.09	1.09
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.1210)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - CONSERVATIVE HYBRID PLAN - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.9305	11.3577	10.1044	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	12.5028	11.9305	11.3577	10.1044
Annualised return**	4.7969	5.0433	12.4035	N.A.
Scheme Benchmark: CRISIL Hybrid 65+35 - Conservative Index	4.4486	2.4664	10.2548	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	2.76	2.61	2.21	1.76
Ratio of Recurring Expenses to net assets ***	1.65	1.64	1.60	1.60
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.0524)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - CONSERVATIVE HYBRID PLAN - Regular Plan - Growth Option			
	May 31,	2022-23	2021-22	2020-21

	2023			
NAV at the beginning of the year/period	11.9289	11.3558	10.1045	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	12.5010	11.9289	11.3558	10.1045
Annualised return**	4.7959	5.0468	12.3836	N.A.
Scheme Benchmark: CRISIL Hybrid 65+35 - Conservative Index	4.4486	2.4664	10.2548	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	208.25	196.90	173.76	139.98
Ratio of Recurring Expenses to net assets ***	1.65	1.64	1.60	1.60
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.0524)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - CONSERVATIVE HYBRID PLAN - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	12.1141	11.4626	10.1191	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	12.7063	12.1141	11.4626	10.1191
Annualised return**	4.8885	5.6837	13.2769	N.A.
Scheme Benchmark: CRISIL Hybrid 65+35 - Conservative Index	4.4486	2.4664	10.2548	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	0.73	0.69	0.49	0.23
Ratio of Recurring Expenses to net assets ***	1.12	1.06	0.87	0.84
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.0548)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - CONSERVATIVE			
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	HYBRID PLAN - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	12.1154	11.4632	10.1190	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	12.7077	12.1154	11.4632	10.1190
Annualised return**	4.8888	5.6895	13.2839	N.A.
Scheme Benchmark: CRISIL Hybrid 65+35 - Conservative Index	4.4486	2.4664	10.2548	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	14.37	13.18	8.67	4.59
Ratio of Recurring Expenses to net assets ***	1.12	1.06	0.87	0.84
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.0548)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - CONSERVATIVE PLAN - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.4418	10.8661	10.0920	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.8611	11.4418	10.8661	10.0920
Annualised return**	3.6646	5.2981	7.6704	N.A.
Scheme Benchmark: NIFTY Composite Debt Index	2.5052	3.7586	5.1174	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	1.72	1.87	1.59	0.94
Ratio of Recurring Expenses to net assets ***	1.37	1.37	1.36	1.35
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.0275)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - CONSERVATIVE PLAN - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.4420	10.8662	10.0920	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.8613	11.4420	10.8662	10.0920
Annualised return**	3.6646	5.2990	7.6714	N.A.
Scheme Benchmark: NIFTY Composite Debt Index	2.5052	3.7586	5.1174	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	146.35	141.17	135.59	123.46
Ratio of Recurring Expenses to net assets ***	1.37	1.37	1.36	1.35
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.0275)				

HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - CONSERVATIVE PLAN - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.5712	10.9355	10.1037	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	12.0051	11.5712	10.9355	10.1037
Annualised return**	3.7498	5.8132	8.2326	N.A.
Scheme Benchmark: NIFTY Composite Debt Index	2.5052	3.7586	5.1174	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	0.31	0.30	0.23	0.09
Ratio of Recurring Expenses to net assets ***	0.89	0.89	0.83	0.81
Date of Allotment of Units : February 10, 2021				

Date of First NAV : February 17, 2021 (NAV : 10.0293)				
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HISTORICAL PER UNIT STATISTICS	SBI RETIREMENT BENEFIT FUND - CONSERVATIVE PLAN - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.5729	10.9370	10.1037	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	12.0068	11.5729	10.9370	10.1037
Annualised return**	3.7493	5.8142	8.2475	N.A.
Scheme Benchmark: NIFTY Composite Debt Index	2.5052	3.7586	5.1174	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	9.10	8.63	7.55	5.36
Ratio of Recurring Expenses to net assets ***	0.89	0.89	0.83	0.81
Date of Allotment of Units : February 10, 2021				
Date of First NAV : February 17, 2021 (NAV : 10.0293)				

HISTORICAL PER UNIT STATISTICS	SBI INTERNATIONAL ACCESS- US EQUITY FOF - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.0758	11.8795	10.1345	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.2652	11.0758	11.8795	10.1345
Annualised return**	1.7100	(6.7654)	17.2184	N.A.
Scheme Benchmark: S&P 500	2.4283	(1.8733)	18.3219	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	5.11	5.29	7.36	5.75
Ratio of Recurring Expenses to net assets ***	1.63	1.63	1.55	1.53

Date of Allotment of Units : March 22, 2021				
Date of First NAV : March 30, 2021 (NAV : 10.0341)				

HISTORICAL PER UNIT STATISTICS	SBI INTERNATIONAL ACCESS- US EQUITY FOF - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.0760	11.8786	10.1345	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.2654	11.0760	11.8786	10.1345
Annualised return**	1.7100	(6.7567)	17.2095	N.A.
Scheme Benchmark: S&P 500	2.4283	(1.8733)	18.3219	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	620.51	650.58	855.35	469.73
Ratio of Recurring Expenses to net assets ***	1.63	1.63	1.55	1.53
Date of Allotment of Units : March 22, 2021				
Date of First NAV : March 30, 2021 (NAV : 10.0341)				

HISTORICAL PER UNIT STATISTICS	SBI INTERNATIONAL ACCESS- US EQUITY FOF - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.2588	11.9882	10.1375	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.4649	11.2588	11.9882	10.1375
Annualised return**	1.8306	(6.0843)	18.2560	N.A.
Scheme Benchmark: S&P 500	2.4283	(1.8733)	18.3219	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	2.52	2.58	3.81	1.42

Ratio of Recurring Expenses to net assets ***	0.93	0.90	0.76	0.74
Date of Allotment of Units : March 22, 2021				
Date of First NAV : March 30, 2021 (NAV : 10.0368)				

HISTORICAL PER UNIT STATISTICS	SBI INTERNATIONAL ACCESS- US EQUITY FOF - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.2584	11.9878	10.1375	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.4645	11.2584	11.9878	10.1375
Annualised return**	1.8306	(6.0845)	18.2520	N.A.
Scheme Benchmark: S&P 500	2.4283	(1.8733)	18.3219	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	19.4965	N.A.
Net Assets end of year/period (Rs. Crs.)	159.98	159.53	220.02	80.21
Ratio of Recurring Expenses to net assets ***	0.93	0.90	0.76	0.74
Date of Allotment of Units : March 22, 2021				
Date of First NAV : March 30, 2021 (NAV : 10.0368)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 41 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8962	10.5713	9.9768	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.0543	10.8962	10.5713	9.9768
Annualised return**	1.4510	3.0734	5.9588	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	5.9337	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.

Net Assets end of year/period (Rs. Crs.)	1.07	1.06	1.03	0.97
Ratio of Recurring Expenses to net assets ***	0.34	0.28	0.33	0.34
Date of Allotment of Units : March 25, 2021				
Date of First NAV : April 05, 2021 (NAV : 10.0061)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 41 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8962	10.5713	9.9768	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.0543	10.8962	10.5713	9.9768
Annualised return**	1.4510	3.0734	5.9588	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	5.9337	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	378.58	373.16	362.04	341.68
Ratio of Recurring Expenses to net assets ***	0.34	0.28	0.33	0.34
Date of Allotment of Units : March 25, 2021				
Date of First NAV : April 05, 2021 (NAV : 10.0061)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 41 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.9376	10.5929	9.9772	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.1000	10.9376	10.5929	9.9772
Annualised return**	1.4848	3.2541	6.1711	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	5.9337	N.A.

Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	0.16	0.16	0.15	0.14
Ratio of Recurring Expenses to net assets ***	0.14	0.15	0.14	0.14
Date of Allotment of Units : March 25, 2021				
Date of First NAV : April 05, 2021 (NAV : 10.0068)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 41 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.9376	10.5929	9.9772	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.1000	10.9376	10.5929	9.9772
Annualised return**	1.4848	3.2541	6.1711	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	5.9337	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	424.92	418.70	405.50	381.93
Ratio of Recurring Expenses to net assets ***	0.14	0.15	0.14	0.14
Date of Allotment of Units : March 25, 2021				
Date of First NAV : April 05, 2021 (NAV : 10.0068)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 42 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.9494	10.6037	10.0072	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.1211	10.9494	10.6037	10.0072
Annualised return**	1.5681	3.2602	5.9607	N.A.

Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	5.0697	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	0.26	0.25	0.25	0.23
Ratio of Recurring Expenses to net assets ***	0.31	0.29	0.31	0.31
Date of Allotment of Units : March 30, 2021				
Date of First NAV : April 07, 2021 (NAV : 10.0378)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 42 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.9494	10.6037	10.0072	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.1211	10.9494	10.6037	10.0072
Annualised return**	1.5681	3.2602	5.9607	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	5.0697	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	157.26	154.83	149.94	141.51
Ratio of Recurring Expenses to net assets ***	0.31	0.29	0.31	0.31
Date of Allotment of Units : March 30, 2021				
Date of First NAV : April 07, 2021 (NAV : 10.0378)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 42 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.9870	10.6229	10.0073	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.1626	10.9870	10.6229	10.0073

Annualised return**	1.5983	3.4275	6.1515	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	5.0697	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	0.04	0.04	0.03	0.03
Ratio of Recurring Expenses to net assets ***	0.13	0.13	0.13	0.13
Date of Allotment of Units : March 30, 2021				
Date of First NAV : April 07, 2021 (NAV : 10.0383)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 42 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.9868	10.6229	10.0073	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.1625	10.9868	10.6229	10.0073
Annualised return**	1.5992	3.4256	6.1515	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	5.0697	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	1.0777	N.A.
Net Assets end of year/period (Rs. Crs.)	258.81	254.74	246.30	232.03
Ratio of Recurring Expenses to net assets ***	0.13	0.13	0.13	0.13
Date of Allotment of Units : March 30, 2021				
Date of First NAV : April 07, 2021 (NAV : 10.0383)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 43 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8737	10.5451	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.

NAV at the end of the year/period	11.0374	10.8737	10.5451	N.A.
Annualised return**	1.5055	3.1161	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.14	0.14	0.14	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.25	0.28	N.A.
Date of Allotment of Units : April 29, 2021				
Date of First NAV : May 06, 2021 (NAV : 10.0392)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 43 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8737	10.5451	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.0374	10.8737	10.5451	N.A.
Annualised return**	1.5055	3.1161	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	45.51	44.83	43.48	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.25	0.28	N.A.
Date of Allotment of Units : April 29, 2021				
Date of First NAV : May 06, 2021 (NAV : 10.0392)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 43 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.9072	10.5607	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.

Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.0743	10.9072	10.5607	N.A.
Annualised return**	1.5320	3.2810	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.35	0.35	0.34	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	N.A.
Date of Allotment of Units : April 29, 2021				
Date of First NAV : May 06, 2021 (NAV : 10.0396)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 43 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.9072	10.5607	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.0744	10.9072	10.5607	N.A.
Annualised return**	1.5329	3.2810	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	57.91	57.03	55.22	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	N.A.
Date of Allotment of Units : April 29, 2021				
Date of First NAV : May 06, 2021 (NAV : 10.0396)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY NEXT 50 INDEX FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2369	11.1440	N.A.	N.A.

Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.3776	10.2369	11.1440	N.A.
Annualised return**	11.1430	(8.1398)	N.A.	N.A.
Scheme Benchmark: Nifty Next 50 TRI	11.2797	(7.3360)	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	2.22	2.01	2.34	N.A.
Ratio of Recurring Expenses to net assets ***	0.83	0.84	0.83	N.A.
Date of Allotment of Units : May 19, 2021				
Date of First NAV : May 26, 2021 (NAV : 10.0536)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY NEXT 50 INDEX FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2367	11.1438	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.3774	10.2367	11.1438	N.A.
Annualised return**	11.1432	(8.1400)	N.A.	N.A.
Scheme Benchmark: Nifty Next 50 TRI	11.2797	(7.3360)	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	234.34	220.49	252.44	N.A.
Ratio of Recurring Expenses to net assets ***	0.83	0.84	0.83	N.A.
Date of Allotment of Units : May 19, 2021				
Date of First NAV : May 26, 2021 (NAV : 10.0536)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY NEXT 50 INDEX FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21

NAV at the beginning of the year/period	10.3328	11.1924	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.4938	10.3328	11.1924	N.A.
Annualised return**	11.2361	(7.6802)	N.A.	N.A.
Scheme Benchmark: Nifty Next 50 TRI	11.2797	(7.3360)	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	2.64	2.35	2.01	N.A.
Ratio of Recurring Expenses to net assets ***	0.34	0.34	0.33	N.A.
Date of Allotment of Units : May 19, 2021				
Date of First NAV : May 26, 2021 (NAV : 10.0547)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY NEXT 50 INDEX FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3329	11.1924	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.4939	10.3329	11.1924	N.A.
Annualised return**	11.2360	(7.6793)	N.A.	N.A.
Scheme Benchmark: Nifty Next 50 TRI	11.2797	(7.3360)	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	239.45	211.88	169.36	N.A.
Ratio of Recurring Expenses to net assets ***	0.34	0.34	0.33	N.A.
Date of Allotment of Units : May 19, 2021				
Date of First NAV : May 26, 2021 (NAV : 10.0547)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 44 - Regular Plan - IDCW Option			
	May 31,	2022-23	2021-22	2020-21

	2023			
NAV at the beginning of the year/period	10.7903	10.4474	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9630	10.7903	10.4474	N.A.
Annualised return**	1.6005	3.2822	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.54	0.53	0.51	N.A.
Ratio of Recurring Expenses to net assets ***	0.34	0.32	0.34	N.A.
Date of Allotment of Units : June 02, 2021				
Date of First NAV : June 09, 2021 (NAV : 10.0275)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 44 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.7903	10.4474	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9630	10.7903	10.4474	N.A.
Annualised return**	1.6005	3.2822	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	55.54	54.66	52.93	N.A.
Ratio of Recurring Expenses to net assets ***	0.34	0.32	0.34	N.A.
Date of Allotment of Units : June 02, 2021				
Date of First NAV : June 09, 2021 (NAV : 10.0275)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 44 - Direct			
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	Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8219	10.4613	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9981	10.8219	10.4613	N.A.
Annualised return**	1.6282	3.4470	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.85	0.84	0.81	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	0.18	0.18	N.A.
Date of Allotment of Units : June 02, 2021				
Date of First NAV : June 09, 2021 (NAV : 10.0279)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 44 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8219	10.4613	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9981	10.8219	10.4613	N.A.
Annualised return**	1.6282	3.4470	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	278.01	273.55	264.44	N.A.
Ratio of Recurring Expenses to net assets ***	0.18	0.18	0.18	N.A.
Date of Allotment of Units : June 02, 2021				
Date of First NAV : June 09, 2021 (NAV : 10.0279)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 45 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.7829	10.4261	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9563	10.7829	10.4261	N.A.
Annualised return**	1.6081	3.4222	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.33	0.32	0.31	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.24	0.28	N.A.
Date of Allotment of Units : June 17, 2021				
Date of First NAV : June 24, 2021 (NAV : 9.9938)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 45 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.7829	10.4261	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9563	10.7829	10.4261	N.A.
Annualised return**	1.6081	3.4222	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	58.89	57.95	56.04	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.24	0.28	N.A.
Date of Allotment of Units : June 17, 2021				

Date of First NAV : June 24, 2021 (NAV : 9.9938)				
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HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 45 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8138	10.4393	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9907	10.8138	10.4393	N.A.
Annualised return**	1.6359	3.5874	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.52	0.52	0.50	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	N.A.
Date of Allotment of Units : June 17, 2021				
Date of First NAV : June 24, 2021 (NAV : 9.9942)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 45 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8138	10.4393	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9907	10.8138	10.4393	N.A.
Annualised return**	1.6359	3.5874	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	136.77	134.56	129.90	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	N.A.

Date of Allotment of Units : June 17, 2021				
Date of First NAV : June 24, 2021 (NAV : 9.9942)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY CONSUMPTION ETF (Previously known as SBI ETF CONSUMPTION) - Single Plan			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	72.3860	68.4793	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	80.6058	72.3860	68.4793	N.A.
Annualised return**	11.3555	5.7049	N.A.	N.A.
Scheme Benchmark: Nifty India Consumption TRI	11.4145	6.1151	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	9.34	9.04	14.71	N.A.
Ratio of Recurring Expenses to net assets ***	0.30	0.30	0.30	N.A.
Date of Allotment of Units : July 22, 2021				
Date of First NAV : July 28, 2021 (NAV : 64.0546)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 46 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.7819	10.4377	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9580	10.7819	10.4377	N.A.
Annualised return**	1.6333	3.2977	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.12	0.11	0.11	N.A.

Ratio of Recurring Expenses to net assets ***	0.43	0.42	0.43	N.A.
Date of Allotment of Units : July 07, 2021				
Date of First NAV : July 14, 2021 (NAV : 10.0007)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 46 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.7819	10.4377	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9580	10.7819	10.4377	N.A.
Annualised return**	1.6333	3.2977	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	40.52	39.87	38.60	N.A.
Ratio of Recurring Expenses to net assets ***	0.43	0.42	0.43	N.A.
Date of Allotment of Units : July 07, 2021				
Date of First NAV : July 14, 2021 (NAV : 10.0007)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 46 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8137	10.4507	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9934	10.8137	10.4507	N.A.
Annualised return**	1.6618	3.4735	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.

Net Assets end of year/period (Rs. Crs.)	0.23	0.22	0.21	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.27	0.26	N.A.
Date of Allotment of Units : July 07, 2021				
Date of First NAV : July 14, 2021 (NAV : 10.0011)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 46 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8137	10.4507	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9934	10.8137	10.4507	N.A.
Annualised return**	1.6618	3.4735	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	73.92	72.71	70.27	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.27	0.26	N.A.
Date of Allotment of Units : July 07, 2021				
Date of First NAV : July 14, 2021 (NAV : 10.0011)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 47 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6659	10.3351	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.8221	10.6659	10.3351	N.A.
Annualised return**	1.4645	3.2007	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.

Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.19	0.19	0.18	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.27	0.31	N.A.
Date of Allotment of Units : July 23, 2021				
Date of First NAV : July 30, 2021 (NAV : 10.0247)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 47 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6660	10.3352	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.8221	10.6660	10.3352	N.A.
Annualised return**	1.4635	3.2007	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	83.41	82.20	79.65	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.27	0.31	N.A.
Date of Allotment of Units : July 23, 2021				
Date of First NAV : July 30, 2021 (NAV : 10.0247)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 47 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6961	10.3480	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.8559	10.6961	10.3480	N.A.
Annualised return**	1.4940	3.3639	N.A.	N.A.

Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.15	0.15	0.15	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.13	0.13	N.A.
Date of Allotment of Units : July 23, 2021				
Date of First NAV : July 30, 2021 (NAV : 10.0251)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 47 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6961	10.3480	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.8559	10.6961	10.3480	N.A.
Annualised return**	1.4940	3.3639	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	42.16	41.54	40.19	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.13	0.13	N.A.
Date of Allotment of Units : July 23, 2021				
Date of First NAV : July 30, 2021 (NAV : 10.0251)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 48 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6357	10.3042	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7967	10.6357	10.3042	N.A.

Annualised return**	1.5138	3.2171	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.24	0.24	0.23	N.A.
Ratio of Recurring Expenses to net assets ***	0.33	0.30	0.32	N.A.
Date of Allotment of Units : August 04, 2021				
Date of First NAV : August 11, 2021 (NAV : 10.0041)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 48 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6357	10.3042	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7967	10.6357	10.3042	N.A.
Annualised return**	1.5138	3.2171	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	27.33	26.92	26.08	N.A.
Ratio of Recurring Expenses to net assets ***	0.33	0.30	0.32	N.A.
Date of Allotment of Units : August 04, 2021				
Date of First NAV : August 11, 2021 (NAV : 10.0041)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 48 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6675	10.3164	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.

NAV at the end of the year/period	10.8323	10.6675	10.3164	N.A.
Annualised return**	1.5449	3.4033	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.13	0.13	0.13	N.A.
Ratio of Recurring Expenses to net assets ***	0.15	0.15	0.14	N.A.
Date of Allotment of Units : August 04, 2021				
Date of First NAV : August 11, 2021 (NAV : 10.0045)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 48 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6675	10.3164	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.8322	10.6675	10.3164	N.A.
Annualised return**	1.5439	3.4033	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	13.01	12.81	12.39	N.A.
Ratio of Recurring Expenses to net assets ***	0.15	0.15	0.14	N.A.
Date of Allotment of Units : August 04, 2021				
Date of First NAV : August 11, 2021 (NAV : 10.0045)				

HISTORICAL PER UNIT STATISTICS	SBI BALANCED ADVANTAGE FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8231	10.3044	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.

Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.3797	10.8231	10.3044	N.A.
Annualised return**	5.1427	5.0338	N.A.	N.A.
Scheme Benchmark: Nifty 50 Hybrid composite debt 50:50 Index	4.7858	2.3850	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	76.27	74.75	85.87	N.A.
Ratio of Recurring Expenses to net assets ***	1.65	1.63	1.56	N.A.
Date of Allotment of Units : August 31, 2021				
Date of First NAV : September 07, 2021 (NAV : 10.0516)				

HISTORICAL PER UNIT STATISTICS	SBI BALANCED ADVANTAGE FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.8230	10.3046	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.3796	10.8230	10.3046	N.A.
Annualised return**	5.1428	5.0308	N.A.	N.A.
Scheme Benchmark: Nifty 50 Hybrid composite debt 50:50 Index	4.7858	2.3850	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	20,578.58	20,167.55	22,608.73	N.A.
Ratio of Recurring Expenses to net assets ***	1.65	1.63	1.56	N.A.
Date of Allotment of Units : August 31, 2021				
Date of First NAV : September 07, 2021 (NAV : 10.0516)				

HISTORICAL PER UNIT STATISTICS	SBI BALANCED ADVANTAGE FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.0168	10.3833	N.A.	N.A.

Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.6014	11.0168	10.3833	N.A.
Annualised return**	5.3064	6.1011	N.A.	N.A.
Scheme Benchmark: Nifty 50 Hybrid composite debt 50:50 Index	4.7858	2.3850	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	12.72	12.37	11.16	N.A.
Ratio of Recurring Expenses to net assets ***	0.73	0.62	0.39	N.A.
Date of Allotment of Units : August 31, 2021				
Date of First NAV : September 07, 2021 (NAV : 10.0545)				

HISTORICAL PER UNIT STATISTICS	SBI BALANCED ADVANTAGE FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.0162	10.3827	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.6007	11.0162	10.3827	N.A.
Annualised return**	5.3058	6.1015	N.A.	N.A.
Scheme Benchmark: Nifty 50 Hybrid composite debt 50:50 Index	4.7858	2.3850	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	1,426.85	1,347.46	1,313.90	N.A.
Ratio of Recurring Expenses to net assets ***	0.73	0.62	0.39	N.A.
Date of Allotment of Units : August 31, 2021				
Date of First NAV : September 07, 2021 (NAV : 10.0545)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 49 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21

NAV at the beginning of the year/period	10.6240	10.2727	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.8057	10.6240	10.2727	N.A.
Annualised return**	1.7103	3.4197	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.26	0.26	0.25	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	0.26	N.A.
Date of Allotment of Units : August 24, 2021				
Date of First NAV : August 31, 2021 (NAV : 10.0254)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 49 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6240	10.2727	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.8057	10.6240	10.2727	N.A.
Annualised return**	1.7103	3.4197	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	24.09	23.69	22.90	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	0.26	N.A.
Date of Allotment of Units : August 24, 2021				
Date of First NAV : August 31, 2021 (NAV : 10.0254)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 49 - Direct Plan - IDCW Option			
	May 31,	2022-23	2021-22	2020-21

	2023			
NAV at the beginning of the year/period	10.6547	10.2838	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.8401	10.6547	10.2838	N.A.
Annualised return**	1.7401	3.6066	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.11	0.11	0.11	N.A.
Ratio of Recurring Expenses to net assets ***	0.08	0.08	0.08	N.A.
Date of Allotment of Units : August 24, 2021				
Date of First NAV : August 31, 2021 (NAV : 10.0258)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 49 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.6547	10.2838	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.8401	10.6547	10.2838	N.A.
Annualised return**	1.7401	3.6066	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	316.01	310.60	299.79	N.A.
Ratio of Recurring Expenses to net assets ***	0.08	0.08	0.08	N.A.
Date of Allotment of Units : August 24, 2021				
Date of First NAV : August 31, 2021 (NAV : 10.0258)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 50 - Regular			
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	Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5189	10.2200	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7002	10.5189	10.2200	N.A.
Annualised return**	1.7236	2.9247	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.25	0.24	0.24	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.31	0.31	N.A.
Date of Allotment of Units : September 07, 2021				
Date of First NAV : September 15, 2021 (NAV : 10.0235)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 50 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5189	10.2200	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7002	10.5189	10.2200	N.A.
Annualised return**	1.7236	2.9247	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	32.63	32.08	31.17	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.31	0.31	N.A.
Date of Allotment of Units : September 07, 2021				
Date of First NAV : September 15, 2021 (NAV : 10.0235)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 50 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5502	10.2310	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7354	10.5502	10.2310	N.A.
Annualised return**	1.7554	3.1199	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.11	0.11	0.10	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	N.A.
Date of Allotment of Units : September 07, 2021				
Date of First NAV : September 15, 2021 (NAV : 10.0240)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 50 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5502	10.2310	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7354	10.5502	10.2310	N.A.
Annualised return**	1.7554	3.1199	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	72.88	71.62	69.46	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	N.A.
Date of Allotment of Units : September 07, 2021				

Date of First NAV : September 15, 2021 (NAV : 10.0240)				
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HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 51 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5012	10.1893	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6865	10.5012	10.1893	N.A.
Annualised return**	1.7646	3.0611	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.13	0.13	0.13	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	0.27	N.A.
Date of Allotment of Units : September 16, 2021				
Date of First NAV : September 23, 2021 (NAV : 10.0301)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 51 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5012	10.1893	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6864	10.5012	10.1893	N.A.
Annualised return**	1.7636	3.0611	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	9.59	9.42	9.14	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	0.27	N.A.

Date of Allotment of Units : September 16, 2021				
Date of First NAV : September 23, 2021 (NAV : 10.0301)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 51 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5291	10.1986	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7180	10.5291	10.1986	N.A.
Annualised return**	1.7941	3.2406	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Cr.)	0.01	0.01	0.01	N.A.
Ratio of Recurring Expenses to net assets ***	0.10	0.10	0.10	N.A.
Date of Allotment of Units : September 16, 2021				
Date of First NAV : September 23, 2021 (NAV : 10.0305)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 51 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5287	10.1987	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7175	10.5287	10.1987	N.A.
Annualised return**	1.7932	3.2357	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Cr.)	249.72	245.32	237.63	N.A.

Ratio of Recurring Expenses to net assets ***	0.10	0.10	0.10	N.A.
Date of Allotment of Units : September 16, 2021				
Date of First NAV : September 23, 2021 (NAV : 10.0305)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 52 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4954	10.1598	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6692	10.4954	10.1598	N.A.
Annualised return**	1.6560	3.3032	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.17	0.17	0.17	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.25	0.24	N.A.
Date of Allotment of Units : September 28, 2021				
Date of First NAV : October 05, 2021 (NAV : 9.9702)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 52 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4954	10.1598	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6692	10.4954	10.1598	N.A.
Annualised return**	1.6560	3.3032	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.

Net Assets end of year/period (Rs. Crs.)	12.02	11.83	11.45	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.25	0.24	N.A.
Date of Allotment of Units : September 28, 2021				
Date of First NAV : October 05, 2021 (NAV : 9.9702)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 52 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5208	10.1680	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6978	10.5208	10.1680	N.A.
Annualised return**	1.6824	3.4697	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.08	0.07	0.07	N.A.
Ratio of Recurring Expenses to net assets ***	0.09	0.09	0.08	N.A.
Date of Allotment of Units : September 28, 2021				
Date of First NAV : October 05, 2021 (NAV : 9.9706)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 52 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5208	10.1680	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6978	10.5208	10.1680	N.A.
Annualised return**	1.6824	3.4697	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.

Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	106.77	105.01	101.49	N.A.
Ratio of Recurring Expenses to net assets ***	0.09	0.09	0.08	N.A.
Date of Allotment of Units : September 28, 2021				
Date of First NAV : October 05, 2021 (NAV : 9.9706)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 53 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4971	10.1609	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6774	10.4971	10.1609	N.A.
Annualised return**	1.7176	3.3088	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.09	0.08	0.08	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	0.26	N.A.
Date of Allotment of Units : October 25, 2021				
Date of First NAV : November 01, 2021 (NAV : 9.9797)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 53 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4971	10.1609	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6773	10.4971	10.1609	N.A.
Annualised return**	1.7167	3.3088	N.A.	N.A.

Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	27.35	26.88	26.02	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	0.26	N.A.
Date of Allotment of Units : October 25, 2021				
Date of First NAV : November 01, 2021 (NAV : 9.9797)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 53 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5197	10.1675	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7030	10.5197	10.1675	N.A.
Annualised return**	1.7424	3.4640	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.40	0.39	0.38	N.A.
Ratio of Recurring Expenses to net assets ***	0.11	0.11	0.11	N.A.
Date of Allotment of Units : October 25, 2021				
Date of First NAV : November 01, 2021 (NAV : 9.9800)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 53 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.5197	10.1675	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.7030	10.5197	10.1675	N.A.

Annualised return**	1.7424	3.4640	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	240.41	236.30	228.39	N.A.
Ratio of Recurring Expenses to net assets ***	0.11	0.11	0.11	N.A.
Date of Allotment of Units : October 25, 2021				
Date of First NAV : November 01, 2021 (NAV : 9.9800)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 54 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4742	10.1350	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6615	10.4742	10.1350	N.A.
Annualised return**	1.7882	3.3468	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.15	0.15	0.15	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.24	0.25	N.A.
Date of Allotment of Units : November 08, 2021				
Date of First NAV : November 15, 2021 (NAV : 9.9815)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 54 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4742	10.1350	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.

NAV at the end of the year/period	10.6615	10.4742	10.1350	N.A.
Annualised return**	1.7882	3.3468	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	11.84	11.63	11.25	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.24	0.25	N.A.
Date of Allotment of Units : November 08, 2021				
Date of First NAV : November 15, 2021 (NAV : 9.9815)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 54 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4964	10.1409	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6869	10.4964	10.1409	N.A.
Annualised return**	1.8149	3.5056	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.01	0.01	0.01	N.A.
Ratio of Recurring Expenses to net assets ***	0.10	0.10	0.10	N.A.
Date of Allotment of Units : November 08, 2021				
Date of First NAV : November 15, 2021 (NAV : 9.9818)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 54 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4961	10.1410	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.

Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6865	10.4961	10.1410	N.A.
Annualised return**	1.8140	3.5016	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	20.70	20.33	19.64	N.A.
Ratio of Recurring Expenses to net assets ***	0.10	0.10	0.10	N.A.
Date of Allotment of Units : November 08, 2021				
Date of First NAV : November 15, 2021 (NAV : 9.9818)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 55 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4614	10.1271	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6397	10.4614	10.1271	N.A.
Annualised return**	1.7044	3.3010	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.17	0.17	0.17	N.A.
Ratio of Recurring Expenses to net assets ***	0.29	0.29	0.28	N.A.
Date of Allotment of Units : November 23, 2021				
Date of First NAV : November 30, 2021 (NAV : 10.0165)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 55 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4614	10.1271	N.A.	N.A.

Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6397	10.4614	10.1271	N.A.
Annualised return**	1.7044	3.3010	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	11.69	11.50	11.13	N.A.
Ratio of Recurring Expenses to net assets ***	0.29	0.29	0.28	N.A.
Date of Allotment of Units : November 23, 2021				
Date of First NAV : November 30, 2021 (NAV : 10.0165)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 55 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4826	10.1325	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6640	10.4826	10.1325	N.A.
Annualised return**	1.7305	3.4552	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.12	0.12	0.11	N.A.
Ratio of Recurring Expenses to net assets ***	0.14	0.14	0.13	N.A.
Date of Allotment of Units : November 23, 2021				
Date of First NAV : November 30, 2021 (NAV : 10.0168)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 55 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21

NAV at the beginning of the year/period	10.4826	10.1325	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6640	10.4826	10.1325	N.A.
Annualised return**	1.7305	3.4552	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	208.43	204.88	198.04	N.A.
Ratio of Recurring Expenses to net assets ***	0.14	0.14	0.13	N.A.
Date of Allotment of Units : November 23, 2021				
Date of First NAV : November 30, 2021 (NAV : 10.0168)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 56 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3965	10.0623	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5459	10.3965	10.0623	N.A.
Annualised return**	1.4370	3.3213	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.16	0.15	0.15	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.24	0.25	N.A.
Date of Allotment of Units : December 16, 2021				
Date of First NAV : December 23, 2021 (NAV : 9.9598)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 56 - Regular Plan - Growth Option			
	May 31,	2022-23	2021-22	2020-21

	2023			
NAV at the beginning of the year/period	10.3965	10.0623	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5459	10.3965	10.0623	N.A.
Annualised return**	1.4370	3.3213	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	156.87	154.65	149.68	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.24	0.25	N.A.
Date of Allotment of Units : December 16, 2021				
Date of First NAV : December 23, 2021 (NAV : 9.9598)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 56 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4167	10.0668	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5690	10.4167	10.0668	N.A.
Annualised return**	1.4621	3.4758	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.05	0.05	0.05	N.A.
Ratio of Recurring Expenses to net assets ***	0.10	0.10	0.10	N.A.
Date of Allotment of Units : December 16, 2021				
Date of First NAV : December 23, 2021 (NAV : 9.9601)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 56 - Direct			
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	Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4167	10.0668	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5691	10.4167	10.0668	N.A.
Annualised return**	1.4630	3.4758	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	2.6409	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	4.4857	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	95.22	93.85	90.69	N.A.
Ratio of Recurring Expenses to net assets ***	0.10	0.10	0.10	N.A.
Date of Allotment of Units : December 16, 2021				
Date of First NAV : December 23, 2021 (NAV : 9.9601)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 57 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3815	10.0708	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5643	10.3815	10.0708	N.A.
Annualised return**	1.7608	3.0852	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.02	0.02	0.02	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.28	0.27	N.A.
Date of Allotment of Units : December 13, 2021				
Date of First NAV : December 20, 2021 (NAV : 10.0059)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 57 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3815	10.0708	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5642	10.3815	10.0708	N.A.
Annualised return**	1.7599	3.0852	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	5.38	5.29	5.13	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.28	0.27	N.A.
Date of Allotment of Units : December 13, 2021				
Date of First NAV : December 20, 2021 (NAV : 10.0059)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 57 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4016	10.0753	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5874	10.4016	10.0753	N.A.
Annualised return**	1.7863	3.2386	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.01	0.01	0.01	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.13	0.12	N.A.
Date of Allotment of Units : December 13, 2021				

Date of First NAV : December 20, 2021 (NAV : 10.0062)				
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HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 57 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4017	10.0753	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5874	10.4017	10.0753	N.A.
Annualised return**	1.7853	3.2396	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	217.57	213.76	207.05	N.A.
Ratio of Recurring Expenses to net assets ***	0.13	0.13	0.12	N.A.
Date of Allotment of Units : December 13, 2021				
Date of First NAV : December 20, 2021 (NAV : 10.0062)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 58 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4735	10.1465	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6448	10.4735	10.1465	N.A.
Annualised return**	1.6356	3.2228	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.27	0.27	0.26	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.32	0.33	N.A.

Date of Allotment of Units : January 05, 2022				
Date of First NAV : January 12, 2022 (NAV : 9.9888)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 58 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4735	10.1465	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6448	10.4735	10.1465	N.A.
Annualised return**	1.6356	3.2228	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	19.95	19.62	19.01	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.32	0.33	N.A.
Date of Allotment of Units : January 05, 2022				
Date of First NAV : January 12, 2022 (NAV : 9.9888)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 58 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4929	10.1501	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6672	10.4929	10.1501	N.A.
Annualised return**	1.6611	3.3773	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.04	0.03	0.03	N.A.

Ratio of Recurring Expenses to net assets ***	0.17	0.17	0.18	N.A.
Date of Allotment of Units : January 05, 2022				
Date of First NAV : January 12, 2022 (NAV : 9.9891)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 58 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4929	10.1501	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6672	10.4929	10.1501	N.A.
Annualised return**	1.6611	3.3773	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	197.43	194.20	187.86	N.A.
Ratio of Recurring Expenses to net assets ***	0.17	0.17	0.18	N.A.
Date of Allotment of Units : January 05, 2022				
Date of First NAV : January 12, 2022 (NAV : 9.9891)				

HISTORICAL PER UNIT STATISTICS	SBI CPSE BOND PLUS SDL SEP 2026 50 50 INDEX FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3900	10.1215	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5602	10.3900	10.1215	N.A.
Annualised return**	1.6381	2.6528	N.A.	N.A.
Scheme Benchmark: Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index	1.6659	3.0669	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.

Net Assets end of year/period (Rs. Crs.)	6.09	5.98	1.24	N.A.
Ratio of Recurring Expenses to net assets ***	0.39	0.39	0.39	N.A.
Date of Allotment of Units : January 19, 2022				
Date of First NAV : February 27, 2022 (NAV : 10.0760)				

HISTORICAL PER UNIT STATISTICS	SBI CPSE BOND PLUS SDL SEP 2026 50 50 INDEX FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3898	10.1215	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5600	10.3898	10.1215	N.A.
Annualised return**	1.6381	2.6508	N.A.	N.A.
Scheme Benchmark: Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index	1.6659	3.0669	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	3,850.98	3,751.88	703.51	N.A.
Ratio of Recurring Expenses to net assets ***	0.39	0.39	0.39	N.A.
Date of Allotment of Units : January 19, 2022				
Date of First NAV : February 27, 2022 (NAV : 10.0760)				

HISTORICAL PER UNIT STATISTICS	SBI CPSE BOND PLUS SDL SEP 2026 50 50 INDEX FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4603	10.1254	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6348	10.4603	10.1254	N.A.
Annualised return**	1.6682	3.3075	N.A.	N.A.
Scheme Benchmark: Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index	1.6659	3.0669	N.A.	N.A.

Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.37	0.50	0.17	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.19	0.19	N.A.
Date of Allotment of Units : January 19, 2022				
Date of First NAV : February 27, 2022 (NAV : 10.0781)				

HISTORICAL PER UNIT STATISTICS	SBI CPSE BOND PLUS SDL SEP 2026 50 50 INDEX FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4153	10.1254	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5891	10.4153	10.1254	N.A.
Annualised return**	1.6687	2.8631	N.A.	N.A.
Scheme Benchmark: Nifty CPSE Bond Plus SDL Sep 2026 50:50 Index	1.6659	3.0669	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	7,224.24	6,903.06	2,577.99	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.19	0.19	N.A.
Date of Allotment of Units : January 19, 2022				
Date of First NAV : February 27, 2022 (NAV : 10.0781)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 59 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4066	10.1815	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5966	10.4066	10.1815	N.A.
Annualised return**	1.8258	2.2109	N.A.	N.A.

Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.05	0.05	0.05	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.41	0.39	N.A.
Date of Allotment of Units : January 31, 2022				
Date of First NAV : February 08, 2022 (NAV : 10.0918)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 59 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4066	10.1815	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5966	10.4066	10.1815	N.A.
Annualised return**	1.8258	2.2109	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	7.41	7.28	7.12	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.41	0.39	N.A.
Date of Allotment of Units : January 31, 2022				
Date of First NAV : February 08, 2022 (NAV : 10.0918)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 59 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4239	10.1841	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6167	10.4239	10.1841	N.A.

Annualised return**	1.8496	2.3547	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.00	0.00	0.00	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	0.24	N.A.
Date of Allotment of Units : January 31, 2022				
Date of First NAV : February 08, 2022 (NAV : 10.0921)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 59 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4248	10.1840	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6178	10.4248	10.1840	N.A.
Annualised return**	1.8514	2.3645	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	16.94	16.63	16.24	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	0.24	N.A.
Date of Allotment of Units : January 31, 2022				
Date of First NAV : February 08, 2022 (NAV : 10.0921)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 60 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3753	10.0629	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.

NAV at the end of the year/period	10.5487	10.3753	10.0629	N.A.
Annualised return**	1.6713	3.1045	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.13	0.13	0.13	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	0.27	N.A.
Date of Allotment of Units : February 15, 2022				
Date of First NAV : February 22, 2022 (NAV : 9.9911)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 60 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3753	10.0629	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5487	10.3753	10.0629	N.A.
Annualised return**	1.6713	3.1045	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	9.98	9.82	9.52	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	0.27	N.A.
Date of Allotment of Units : February 15, 2022				
Date of First NAV : February 22, 2022 (NAV : 9.9911)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 60 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3935	10.0648	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.

Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5697	10.3935	10.0648	N.A.
Annualised return**	1.6953	3.2658	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.01	0.01	0.01	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	N.A.
Date of Allotment of Units : February 15, 2022				
Date of First NAV : February 22, 2022 (NAV : 9.9915)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 60 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3928	10.0647	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5691	10.3928	10.0647	N.A.
Annualised return**	1.6964	3.2599	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	204.16	200.75	194.42	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	N.A.
Date of Allotment of Units : February 15, 2022				
Date of First NAV : February 22, 2022 (NAV : 9.9915)				

HISTORICAL PER UNIT STATISTICS	SBI MULTICAP FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0517	10.2875	N.A.	N.A.
Dividend - (Individual)				N.A.

	-	-	-	
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9791	10.0517	10.2875	N.A.
Annualised return**	9.2263	(2.2921)	N.A.	N.A.
Scheme Benchmark: NIFTY 500 Multicap 50:25:25 TRI	9.8121	(1.5616)	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	32.83	30.95	27.22	N.A.
Ratio of Recurring Expenses to net assets ***	1.74	1.75	1.66	N.A.
Date of Allotment of Units : March 08, 2022				
Date of First NAV : March 15, 2022 (NAV : 10.1799)				

HISTORICAL PER UNIT STATISTICS	SBI MULTICAP FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0507	10.2874	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.9780	10.0507	10.2874	N.A.
Annualised return**	9.2262	(2.3009)	N.A.	N.A.
Scheme Benchmark: NIFTY 500 Multicap 50:25:25 TRI	9.8121	(1.5616)	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	11,451.24	10,847.21	8,586.02	N.A.
Ratio of Recurring Expenses to net assets ***	1.74	1.75	1.66	N.A.
Date of Allotment of Units : March 08, 2022				
Date of First NAV : March 15, 2022 (NAV : 10.1799)				

HISTORICAL PER UNIT STATISTICS	SBI MULTICAP FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1725	10.2960	N.A.	N.A.
Dividend - (Individual)				N.A.

	-	-	-	
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.1292	10.1725	10.2960	N.A.
Annualised return**	9.4048	(1.1995)	N.A.	N.A.
Scheme Benchmark: NIFTY 500 Multicap 50:25:25 TRI	9.8121	(1.5616)	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	5.24	4.57	2.53	N.A.
Ratio of Recurring Expenses to net assets ***	0.83	0.71	0.60	N.A.
Date of Allotment of Units : March 08, 2022				
Date of First NAV : March 15, 2022 (NAV : 10.1827)				

HISTORICAL PER UNIT STATISTICS	SBI MULTICAP FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1725	10.2963	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	11.1293	10.1725	10.2963	N.A.
Annualised return**	9.4058	(1.2024)	N.A.	N.A.
Scheme Benchmark: NIFTY 500 Multicap 50:25:25 TRI	9.8121	(1.5616)	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	2.0345	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	723.68	653.07	370.88	N.A.
Ratio of Recurring Expenses to net assets ***	0.83	0.71	0.60	N.A.
Date of Allotment of Units : March 08, 2022				
Date of First NAV : March 15, 2022 (NAV : 10.1827)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 61 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4122	10.0917	N.A.	N.A.

Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5866	10.4122	10.0917	N.A.
Annualised return**	1.6750	3.1759	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.07	0.07	0.07	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.36	0.33	N.A.
Date of Allotment of Units : March 22, 2022				
Date of First NAV : March 29, 2022 (NAV : 10.0683)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 61 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4122	10.0917	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.5866	10.4122	10.0917	N.A.
Annualised return**	1.6750	3.1759	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	16.55	16.28	15.77	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.36	0.33	N.A.
Date of Allotment of Units : March 22, 2022				
Date of First NAV : March 29, 2022 (NAV : 10.0683)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 61 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21

NAV at the beginning of the year/period	10.4283	10.0921	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6056	10.4283	10.0921	N.A.
Annualised return**	1.7002	3.3313	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.03	0.03	0.03	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.21	0.18	N.A.
Date of Allotment of Units : March 22, 2022				
Date of First NAV : March 29, 2022 (NAV : 10.0686)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 61 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4283	10.0921	N.A.	N.A.
Dividend - (Individual)	-	-	-	N.A.
Dividend - (Other than Individual)	-	-	-	N.A.
NAV at the end of the year/period	10.6056	10.4283	10.0921	N.A.
Annualised return**	1.7002	3.3313	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	3.4441	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	3.4289	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	273.92	269.34	260.66	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.21	0.18	N.A.
Date of Allotment of Units : March 22, 2022				
Date of First NAV : March 29, 2022 (NAV : 10.0686)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 66 - Regular Plan - IDCW Option			
	May 31,	2022-23	2021-22	2020-21

	2023			
NAV at the beginning of the year/period	10.4837	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6490	10.4837	N.A.	N.A.
Annualised return**	1.5767	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.20	0.19	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.32	N.A.	N.A.
Date of Allotment of Units : July 19, 2022				
Date of First NAV : July 26, 2022 (NAV : 10.0316)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 66 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4837	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6490	10.4837	N.A.	N.A.
Annualised return**	1.5767	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	437.62	430.83	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.32	N.A.	N.A.
Date of Allotment of Units : July 19, 2022				
Date of First NAV : July 26, 2022 (NAV : 10.0316)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 66 - Direct
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	Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4948	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6629	10.4948	N.A.	N.A.
Annualised return**	1.6017	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.13	0.13	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.17	0.17	N.A.	N.A.
Date of Allotment of Units : July 19, 2022				
Date of First NAV : July 26, 2022 (NAV : 10.0319)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 66 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4948	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6628	10.4948	N.A.	N.A.
Annualised return**	1.6008	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	155.92	153.46	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.17	0.17	N.A.	N.A.
Date of Allotment of Units : July 19, 2022				
Date of First NAV : July 26, 2022 (NAV : 10.0319)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 67 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4344	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6139	10.4344	N.A.	N.A.
Annualised return**	1.7203	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.19	0.19	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.32	N.A.	N.A.
Date of Allotment of Units : July 29, 2022				
Date of First NAV : August 05, 2022 (NAV : 10.0234)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 67 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4340	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6136	10.4340	N.A.	N.A.
Annualised return**	1.7213	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	448.04	440.46	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.32	0.32	N.A.	N.A.
Date of Allotment of Units : July 29, 2022				

Date of First NAV : August 05, 2022 (NAV : 10.0234)				
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HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 67 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4446	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6270	10.4446	N.A.	N.A.
Annualised return**	1.7464	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.22	0.22	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.17	0.17	N.A.	N.A.
Date of Allotment of Units : July 29, 2022				
Date of First NAV : August 05, 2022 (NAV : 10.0237)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 67 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4446	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6269	10.4446	N.A.	N.A.
Annualised return**	1.7454	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium To Long Term Debt Index	2.5359	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	61.75	60.69	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.17	0.17	N.A.	N.A.

Date of Allotment of Units : July 29, 2022				
Date of First NAV : August 05, 2022 (NAV : 10.0237)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 63 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3289	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4550	10.3289	N.A.	N.A.
Annualised return**	1.2208	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.66	0.65	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.37	N.A.	N.A.
Date of Allotment of Units : August 23, 2022				
Date of First NAV : August 30, 2022 (NAV : 10.0085)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 63 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3289	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4550	10.3289	N.A.	N.A.
Annualised return**	1.2208	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	1,570.36	1,551.43	N.A.	N.A.

Ratio of Recurring Expenses to net assets ***	0.36	0.37	N.A.	N.A.
Date of Allotment of Units : August 23, 2022				
Date of First NAV : August 30, 2022 (NAV : 10.0085)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 63 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3352	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4631	10.3352	N.A.	N.A.
Annualised return**	1.2375	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.11	0.11	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	N.A.	N.A.
Date of Allotment of Units : August 23, 2022				
Date of First NAV : August 30, 2022 (NAV : 10.0087)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 63 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3352	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4631	10.3352	N.A.	N.A.
Annualised return**	1.2375	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.

Net Assets end of year/period (Rs. Crs.)	22.63	22.35	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	N.A.	N.A.
Date of Allotment of Units : August 23, 2022				
Date of First NAV : August 30, 2022 (NAV : 10.0087)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 64 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3220	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4819	10.3220	N.A.	N.A.
Annualised return**	1.5491	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.07	0.07	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.36	N.A.	N.A.
Date of Allotment of Units : August 30, 2022				
Date of First NAV : September 07, 2022 (NAV : 10.0070)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 64 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3220	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4819	10.3220	N.A.	N.A.
Annualised return**	1.5491	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.

Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	268.39	264.29	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.36	N.A.	N.A.
Date of Allotment of Units : August 30, 2022				
Date of First NAV : September 07, 2022 (NAV : 10.0070)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 64 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3310	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4937	10.3310	N.A.	N.A.
Annualised return**	1.5749	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.02	0.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.21	N.A.	N.A.
Date of Allotment of Units : August 30, 2022				
Date of First NAV : September 07, 2022 (NAV : 10.0074)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 64 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3310	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4938	10.3310	N.A.	N.A.
Annualised return**	1.5758	N.A.	N.A.	N.A.

Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	83.30	82.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.21	N.A.	N.A.
Date of Allotment of Units : August 30, 2022				
Date of First NAV : September 07, 2022 (NAV : 10.0074)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 65 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3258	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4558	10.3258	N.A.	N.A.
Annualised return**	1.2590	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	2.41	2.38	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.37	N.A.	N.A.
Date of Allotment of Units : September 06, 2022				
Date of First NAV : September 13, 2022 (NAV : 10.0134)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 65 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3258	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4558	10.3258	N.A.	N.A.

Annualised return**	1.2590	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	854.52	843.90	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.37	N.A.	N.A.
Date of Allotment of Units : September 06, 2022				
Date of First NAV : September 13, 2022 (NAV : 10.0134)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 65 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3317	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4635	10.3317	N.A.	N.A.
Annualised return**	1.2757	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.05	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	N.A.	N.A.
Date of Allotment of Units : September 06, 2022				
Date of First NAV : September 13, 2022 (NAV : 10.0137)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 65 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3316	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.

NAV at the end of the year/period	10.4634	10.3316	N.A.	N.A.
Annualised return**	1.2757	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	11.67	11.52	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	N.A.	N.A.
Date of Allotment of Units : September 06, 2022				
Date of First NAV : September 13, 2022 (NAV : 10.0136)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 68 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3595	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.5468	10.3595	N.A.	N.A.
Annualised return**	1.8080	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.07	0.07	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.41	N.A.	N.A.
Date of Allotment of Units : September 22, 2022				
Date of First NAV : September 29, 2022 (NAV : 9.9608)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 68 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3595	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.

Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.5468	10.3595	N.A.	N.A.
Annualised return**	1.8080	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	138.83	136.36	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.41	N.A.	N.A.
Date of Allotment of Units : September 22, 2022				
Date of First NAV : September 29, 2022 (NAV : 9.9608)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 68 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3686	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.5590	10.3686	N.A.	N.A.
Annualised return**	1.8363	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.00	0.00	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	N.A.	N.A.
Date of Allotment of Units : September 22, 2022				
Date of First NAV : September 29, 2022 (NAV : 9.9612)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 68 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3677	N.A.	N.A.	N.A.

Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.5577	10.3677	N.A.	N.A.
Annualised return**	1.8326	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	30.56	30.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	N.A.	N.A.
Date of Allotment of Units : September 22, 2022				
Date of First NAV : September 29, 2022 (NAV : 9.9612)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY MIDCAP 150 INDEX FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	9.8010	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.8823	9.8010	N.A.	N.A.
Annualised return**	11.0325	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty Midcap 150 TRI	11.2185	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.30	0.22	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.00	0.97	N.A.	N.A.
Date of Allotment of Units : October 03, 2022				
Date of First NAV : October 11, 2022 (NAV : 10.0578)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY MIDCAP 150 INDEX FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21

NAV at the beginning of the year/period	9.8009	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.8823	9.8009	N.A.	N.A.
Annualised return**	11.0337	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty Midcap 150 TRI	11.2185	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	114.77	103.48	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.00	0.97	N.A.	N.A.
Date of Allotment of Units : October 03, 2022				
Date of First NAV : October 11, 2022 (NAV : 10.0578)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY MIDCAP 150 INDEX FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	9.8288	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.9241	9.8288	N.A.	N.A.
Annualised return**	11.1438	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty Midcap 150 TRI	11.2185	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.22	0.20	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.41	N.A.	N.A.
Date of Allotment of Units : October 03, 2022				
Date of First NAV : October 11, 2022 (NAV : 10.0590)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY MIDCAP 150 INDEX FUND - Direct Plan - Growth Option			
	May 31,	2022-23	2021-22	2020-21

	2023			
NAV at the beginning of the year/period	9.8289	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.9242	9.8289	N.A.	N.A.
Annualised return**	11.1437	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty Midcap 150 TRI	11.2185	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	27.41	23.24	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.41	N.A.	N.A.
Date of Allotment of Units : October 03, 2022				
Date of First NAV : October 11, 2022 (NAV : 10.0590)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY SMALLCAP 250 INDEX FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	9.5539	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.7637	9.5539	N.A.	N.A.
Annualised return**	12.6629	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty Smallcap 250 TRI	12.8656	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.41	0.34	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.00	0.99	N.A.	N.A.
Date of Allotment of Units : October 03, 2022				
Date of First NAV : October 11, 2022 (NAV : 10.0574)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY SMALLCAP 250 INDEX FUND - Regular Plan -
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	Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	9.5539	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.7636	9.5539	N.A.	N.A.
Annualised return**	12.6618	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty Smallcap 250 TRI	12.8656	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	110.79	96.26	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.00	0.99	N.A.	N.A.
Date of Allotment of Units : October 03, 2022				
Date of First NAV : October 11, 2022 (NAV : 10.0574)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY SMALLCAP 250 INDEX FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	9.5811	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.8051	9.5811	N.A.	N.A.
Annualised return**	12.7752	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty Smallcap 250 TRI	12.8656	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.73	0.62	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.41	N.A.	N.A.
Date of Allotment of Units : October 03, 2022				
Date of First NAV : October 11, 2022 (NAV : 10.0587)				

HISTORICAL PER UNIT STATISTICS	SBI NIFTY SMALLCAP 250 INDEX FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	9.5811	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.8051	9.5811	N.A.	N.A.
Annualised return**	12.7752	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty Smallcap 250 TRI	12.8656	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	80.70	67.19	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.41	0.41	N.A.	N.A.
Date of Allotment of Units : October 03, 2022				
Date of First NAV : October 11, 2022 (NAV : 10.0587)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX GILT INDEX- JUNE 2036 FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4524	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.8100	10.4524	N.A.	N.A.
Annualised return**	3.4212	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL IBX Gilt Index June 2036	3.6115	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.28	0.07	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.53	0.53	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				

Date of First NAV : October 10, 2022 (NAV : 9.9726)				
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HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX GILT INDEX- JUNE 2036 FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4522	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.8097	10.4522	N.A.	N.A.
Annualised return**	3.4203	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL IBX Gilt Index June 2036	3.6115	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	755.38	498.37	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.53	0.53	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9726)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX GILT INDEX- JUNE 2036 FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4657	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.8285	10.4657	N.A.	N.A.
Annualised return**	3.4666	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL IBX Gilt Index June 2036	3.6115	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.38	0.32	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	N.A.	N.A.

Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9731)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX GILT INDEX- JUNE 2036 FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4657	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.8284	10.4657	N.A.	N.A.
Annualised return**	3.4656	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL IBX Gilt Index June 2036	3.6115	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	1,268.77	1,003.69	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.27	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9731)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX GILT INDEX-APR-2029 FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4081	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6466	10.4081	N.A.	N.A.
Annualised return**	2.2915	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL-IBX Gilt Index April 2029	2.2970	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	1.31	0.28	N.A.	N.A.

Ratio of Recurring Expenses to net assets ***	0.44	0.45	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9566)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX GILT INDEX-APR-2029 FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4074	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6458	10.4074	N.A.	N.A.
Annualised return**	2.2907	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL-IBX Gilt Index April 2029	2.2970	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	742.13	467.76	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.44	0.45	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9566)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX GILT INDEX-APR-2029 FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4197	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6627	10.4197	N.A.	N.A.
Annualised return**	2.3321	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL-IBX Gilt Index April 2029	2.2970	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.

Net Assets end of year/period (Rs. Crs.)	0.18	0.16	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.20	0.21	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9570)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX GILT INDEX-APR-2029 FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.4197	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6627	10.4197	N.A.	N.A.
Annualised return**	2.3321	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL-IBX Gilt Index April 2029	2.2970	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	1,339.83	1,110.56	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.20	0.21	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9570)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX SDL INDEX-SEPT 2027 FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3730	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.5364	10.3730	N.A.	N.A.
Annualised return**	1.5752	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL IBX SDL Index September-2027	1.6820	N.A.	N.A.	N.A.

Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.88	0.86	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.43	0.42	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9347)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX SDL INDEX-SEPT 2027 FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3730	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.5363	10.3730	N.A.	N.A.
Annualised return**	1.5743	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL IBX SDL Index September-2027	1.6820	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	443.84	417.98	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.43	0.42	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9347)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX SDL INDEX-SEPT 2027 FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3833	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.5504	10.3833	N.A.	N.A.
Annualised return**	1.6093	N.A.	N.A.	N.A.

Scheme Benchmark: CRISIL IBX SDL Index September-2027	1.6820	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.03	0.03	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.23	0.22	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9351)				

HISTORICAL PER UNIT STATISTICS	SBI CRISIL IBX SDL INDEX-SEPT 2027 FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3832	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.5502	10.3832	N.A.	N.A.
Annualised return**	1.6084	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL IBX SDL Index September-2027	1.6820	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	756.86	634.50	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.23	0.22	N.A.	N.A.
Date of Allotment of Units : October 04, 2022				
Date of First NAV : October 10, 2022 (NAV : 9.9351)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 69 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3013	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4330	10.3013	N.A.	N.A.

Annualised return**	1.2785	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.25	0.24	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.28	N.A.	N.A.
Date of Allotment of Units : November 01, 2022				
Date of First NAV : November 09, 2022 (NAV : 10.0189)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 69 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3014	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4330	10.3014	N.A.	N.A.
Annualised return**	1.2775	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	596.23	588.71	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.28	0.28	N.A.	N.A.
Date of Allotment of Units : November 01, 2022				
Date of First NAV : November 09, 2022 (NAV : 10.0189)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 69 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3060	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.

NAV at the end of the year/period	10.4397	10.3060	N.A.	N.A.
Annualised return**	1.2973	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.14	0.13	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.17	0.17	N.A.	N.A.
Date of Allotment of Units : November 01, 2022				
Date of First NAV : November 09, 2022 (NAV : 10.0192)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 69 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.3060	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4397	10.3060	N.A.	N.A.
Annualised return**	1.2973	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	113.22	111.77	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.17	0.17	N.A.	N.A.
Date of Allotment of Units : November 01, 2022				
Date of First NAV : November 09, 2022 (NAV : 10.0192)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 71 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2658	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.

Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3984	10.2658	N.A.	N.A.
Annualised return**	1.2917	N.A.	N.A.	N.A.
Scheme Benchmark: NIFTY Low Duration Debt Index	1.4374	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.83	0.82	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.28	N.A.	N.A.
Date of Allotment of Units : November 17, 2022				
Date of First NAV : November 24, 2022 (NAV : 10.0134)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 71 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2658	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3984	10.2658	N.A.	N.A.
Annualised return**	1.2917	N.A.	N.A.	N.A.
Scheme Benchmark: NIFTY Low Duration Debt Index	1.4374	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	846.06	835.28	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.27	0.28	N.A.	N.A.
Date of Allotment of Units : November 17, 2022				
Date of First NAV : November 24, 2022 (NAV : 10.0134)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 71 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2712	N.A.	N.A.	N.A.

Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4065	10.2712	N.A.	N.A.
Annualised return**	1.3173	N.A.	N.A.	N.A.
Scheme Benchmark: NIFTY Low Duration Debt Index	1.4374	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.05	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.13	N.A.	N.A.
Date of Allotment of Units : November 17, 2022				
Date of First NAV : November 24, 2022 (NAV : 10.0137)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 71 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2712	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.4065	10.2712	N.A.	N.A.
Annualised return**	1.3173	N.A.	N.A.	N.A.
Scheme Benchmark: NIFTY Low Duration Debt Index	1.4374	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	67.46	66.58	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.12	0.13	N.A.	N.A.
Date of Allotment of Units : November 17, 2022				
Date of First NAV : November 24, 2022 (NAV : 10.0138)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 72 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21

NAV at the beginning of the year/period	10.2008	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3870	10.2008	N.A.	N.A.
Annualised return**	1.8253	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.07	0.07	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.25	N.A.	N.A.
Date of Allotment of Units : November 22, 2022				
Date of First NAV : November 29, 2022 (NAV : 9.9893)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 72 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2008	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3871	10.2008	N.A.	N.A.
Annualised return**	1.8263	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	134.60	132.19	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.25	0.25	N.A.	N.A.
Date of Allotment of Units : November 22, 2022				
Date of First NAV : November 29, 2022 (NAV : 9.9893)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 72 - Direct Plan - IDCW Option			
	May 31,	2022-23	2021-22	2020-21

	2023			
NAV at the beginning of the year/period	10.2062	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3952	10.2062	N.A.	N.A.
Annualised return**	1.8518	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.05	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.10	0.10	N.A.	N.A.
Date of Allotment of Units : November 22, 2022				
Date of First NAV : November 29, 2022 (NAV : 9.9896)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 72 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2062	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3952	10.2062	N.A.	N.A.
Annualised return**	1.8518	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	158.95	156.07	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.10	0.10	N.A.	N.A.
Date of Allotment of Units : November 22, 2022				
Date of First NAV : November 29, 2022 (NAV : 9.9896)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 73 - Regular
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	Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1799	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3652	10.1799	N.A.	N.A.
Annualised return**	1.8203	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.05	0.05	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	N.A.	N.A.
Date of Allotment of Units : December 08, 2022				
Date of First NAV : December 15, 2022 (NAV : 10.0329)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 73 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1799	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3652	10.1799	N.A.	N.A.
Annualised return**	1.8203	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	134.59	132.18	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.26	N.A.	N.A.
Date of Allotment of Units : December 08, 2022				
Date of First NAV : December 15, 2022 (NAV : 10.0329)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 73 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1847	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3726	10.1847	N.A.	N.A.
Annualised return**	1.8449	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.06	0.06	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.11	0.11	N.A.	N.A.
Date of Allotment of Units : December 08, 2022				
Date of First NAV : December 15, 2022 (NAV : 10.0332)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 73 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1847	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3727	10.1847	N.A.	N.A.
Annualised return**	1.8459	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	41.08	40.33	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.11	0.11	N.A.	N.A.
Date of Allotment of Units : December 08, 2022				

Date of First NAV : December 15, 2022 (NAV : 10.0332)				
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HISTORICAL PER UNIT STATISTICS	SBI LONG DURATION FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2240	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6253	10.2240	N.A.	N.A.
Annualised return**	3.9251	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	3.3470	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.18	0.14	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.67	0.67	N.A.	N.A.
Date of Allotment of Units : December 21, 2022				
Date of First NAV : December 28, 2022 (NAV : 9.9910)				

HISTORICAL PER UNIT STATISTICS	SBI LONG DURATION FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2240	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6254	10.2240	N.A.	N.A.
Annualised return**	3.9261	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	3.3470	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	395.94	325.59	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.67	0.67	N.A.	N.A.

Date of Allotment of Units : December 21, 2022				
Date of First NAV : December 28, 2022 (NAV : 9.9910)				

HISTORICAL PER UNIT STATISTICS	SBI LONG DURATION FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2367	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6466	10.2367	N.A.	N.A.
Annualised return**	4.0042	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	3.3470	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.23	0.22	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.22	0.22	N.A.	N.A.
Date of Allotment of Units : December 21, 2022				
Date of First NAV : December 28, 2022 (NAV : 9.9920)				

HISTORICAL PER UNIT STATISTICS	SBI LONG DURATION FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.2365	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6464	10.2365	N.A.	N.A.
Annualised return**	4.0043	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	3.3470	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 10 Year Gilt Index	3.2689	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	346.83	199.47	N.A.	N.A.

Ratio of Recurring Expenses to net assets ***	0.22	0.22	N.A.	N.A.
Date of Allotment of Units : December 21, 2022				
Date of First NAV : December 28, 2022 (NAV : 9.9920)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 74 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1753	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3305	10.1753	N.A.	N.A.
Annualised return**	1.5253	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.14	0.13	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.25	N.A.	N.A.
Date of Allotment of Units : January 03, 2023				
Date of First NAV : January 10, 2023 (NAV : 10.0213)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 74 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1753	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3305	10.1753	N.A.	N.A.
Annualised return**	1.5253	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.

Net Assets end of year/period (Rs. Crs.)	95.12	93.70	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.26	0.25	N.A.	N.A.
Date of Allotment of Units : January 03, 2023				
Date of First NAV : January 10, 2023 (NAV : 10.0213)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 74 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1790	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3368	10.1790	N.A.	N.A.
Annualised return**	1.5503	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.06	0.06	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.11	0.10	N.A.	N.A.
Date of Allotment of Units : January 03, 2023				
Date of First NAV : January 10, 2023 (NAV : 10.0216)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 74 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1790	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3368	10.1790	N.A.	N.A.
Annualised return**	1.5503	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.

Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	42.65	42.00	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.11	0.10	N.A.	N.A.
Date of Allotment of Units : January 03, 2023				
Date of First NAV : January 10, 2023 (NAV : 10.0216)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 75 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1643	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2968	10.1643	N.A.	N.A.
Annualised return**	1.3036	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.14	0.14	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.30	N.A.	N.A.
Date of Allotment of Units : January 10, 2023				
Date of First NAV : January 17, 2023 (NAV : 10.0173)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 75 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1643	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2968	10.1643	N.A.	N.A.
Annualised return**	1.3036	N.A.	N.A.	N.A.

Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	249.15	245.95	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.30	N.A.	N.A.
Date of Allotment of Units : January 10, 2023				
Date of First NAV : January 17, 2023 (NAV : 10.0173)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 75 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1667	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3008	10.1667	N.A.	N.A.
Annualised return**	1.3190	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.01	0.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.20	N.A.	N.A.
Date of Allotment of Units : January 10, 2023				
Date of First NAV : January 17, 2023 (NAV : 10.0176)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 75 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1666	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3007	10.1666	N.A.	N.A.

Annualised return**	1.3190	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	62.38	61.56	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.20	N.A.	N.A.
Date of Allotment of Units : January 10, 2023				
Date of First NAV : January 17, 2023 (NAV : 10.0176)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 76 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1318	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3055	10.1318	N.A.	N.A.
Annualised return**	1.7144	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.14	0.14	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.33	N.A.	N.A.
Date of Allotment of Units : January 24, 2023				
Date of First NAV : February 01, 2023 (NAV : 10.0496)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 76 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1318	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.

NAV at the end of the year/period	10.3055	10.1318	N.A.	N.A.
Annualised return**	1.7144	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	117.39	115.41	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.33	N.A.	N.A.
Date of Allotment of Units : January 24, 2023				
Date of First NAV : February 01, 2023 (NAV : 10.0496)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 76 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1346	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3108	10.1346	N.A.	N.A.
Annualised return**	1.7386	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.03	0.03	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.18	N.A.	N.A.
Date of Allotment of Units : January 24, 2023				
Date of First NAV : February 01, 2023 (NAV : 10.0500)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 76 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1346	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.

Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.3109	10.1346	N.A.	N.A.
Annualised return**	1.7396	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	27.48	27.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.18	N.A.	N.A.
Date of Allotment of Units : January 24, 2023				
Date of First NAV : February 01, 2023 (NAV : 10.0500)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 77 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1044	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2414	10.1044	N.A.	N.A.
Annualised return**	1.3558	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.25	0.25	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.30	N.A.	N.A.
Date of Allotment of Units : February 14, 2023				
Date of First NAV : February 21, 2023 (NAV : 10.0184)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 77 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1044	N.A.	N.A.	N.A.

Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2414	10.1044	N.A.	N.A.
Annualised return**	1.3558	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	252.63	249.25	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.30	N.A.	N.A.
Date of Allotment of Units : February 14, 2023				
Date of First NAV : February 21, 2023 (NAV : 10.0184)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 77 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1056	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2444	10.1056	N.A.	N.A.
Annualised return**	1.3735	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.02	0.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.20	N.A.	N.A.
Date of Allotment of Units : February 14, 2023				
Date of First NAV : February 21, 2023 (NAV : 10.0187)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 77 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21

NAV at the beginning of the year/period	10.1056	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2444	10.1056	N.A.	N.A.
Annualised return**	1.3735	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Short Term Bond Index	1.6578	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	5.89	5.81	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.20	N.A.	N.A.
Date of Allotment of Units : February 14, 2023				
Date of First NAV : February 21, 2023 (NAV : 10.0187)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 78 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1227	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2819	10.1227	N.A.	N.A.
Annualised return**	1.5727	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.00	0.00	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.33	N.A.	N.A.
Date of Allotment of Units : February 21, 2023				
Date of First NAV : February 28, 2023 (NAV : 9.9992)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 78 - Regular Plan - Growth Option			
	May 31,	2022-23	2021-22	2020-21

	2023			
NAV at the beginning of the year/period	10.1227	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2819	10.1227	N.A.	N.A.
Annualised return**	1.5727	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	62.24	61.28	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.33	N.A.	N.A.
Date of Allotment of Units : February 21, 2023				
Date of First NAV : February 28, 2023 (NAV : 9.9992)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 78 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1242	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2859	10.1242	N.A.	N.A.
Annualised return**	1.5972	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.00	0.00	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.18	N.A.	N.A.
Date of Allotment of Units : February 21, 2023				
Date of First NAV : February 28, 2023 (NAV : 9.9995)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 78 - Direct
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	Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1243	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2861	10.1243	N.A.	N.A.
Annualised return**	1.5981	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	47.30	46.55	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.18	N.A.	N.A.
Date of Allotment of Units : February 21, 2023				
Date of First NAV : February 28, 2023 (NAV : 9.9995)				

HISTORICAL PER UNIT STATISTICS	SBI DIVIDEND YIELD FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1223	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6122	10.1223	N.A.	N.A.
Annualised return**	4.8398	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty 500 TRI	8.5298	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	17.78	15.24	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.90	1.92	N.A.	N.A.
Date of Allotment of Units : March 14, 2023				
Date of First NAV : March 17, 2023 (NAV : 10.0399)				

HISTORICAL PER UNIT STATISTICS	SBI DIVIDEND YIELD FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1222	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6121	10.1222	N.A.	N.A.
Annualised return**	4.8399	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty 500 TRI	8.5298	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	3,947.01	3,523.21	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	1.90	1.92	N.A.	N.A.
Date of Allotment of Units : March 14, 2023				
Date of First NAV : March 17, 2023 (NAV : 10.0399)				

HISTORICAL PER UNIT STATISTICS	SBI DIVIDEND YIELD FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1278	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6378	10.1278	N.A.	N.A.
Annualised return**	5.0356	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty 500 TRI	8.5298	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	1.84	1.33	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.79	0.80	N.A.	N.A.
Date of Allotment of Units : March 14, 2023				
Date of First NAV : March 17, 2023 (NAV : 10.0412)				

HISTORICAL PER UNIT STATISTICS	SBI DIVIDEND YIELD FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.1278	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.6378	10.1278	N.A.	N.A.
Annualised return**	5.0356	N.A.	N.A.	N.A.
Scheme Benchmark: Nifty 500 TRI	8.5298	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	6.5883	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	145.64	121.22	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.79	0.80	N.A.	N.A.
Date of Allotment of Units : March 14, 2023				
Date of First NAV : March 17, 2023 (NAV : 10.0412)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 79 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0817	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2542	10.0817	N.A.	N.A.
Annualised return**	1.7110	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.04	0.04	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.35	0.33	N.A.	N.A.
Date of Allotment of Units : March 14, 2023				
Date of First NAV : March 21, 2023 (NAV : 10.0511)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 79 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0817	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2542	10.0817	N.A.	N.A.
Annualised return**	1.7110	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	42.43	41.71	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.35	0.33	N.A.	N.A.
Date of Allotment of Units : March 14, 2023				
Date of First NAV : March 21, 2023 (NAV : 10.0511)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 79 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0825	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2576	10.0825	N.A.	N.A.
Annualised return**	1.7367	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.01	0.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.18	N.A.	N.A.
Date of Allotment of Units : March 14, 2023				

Date of First NAV : March 21, 2023 (NAV : 10.0515)				
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HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 79 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0825	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.2576	10.0825	N.A.	N.A.
Annualised return**	1.7367	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	29.36	28.86	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.18	N.A.	N.A.
Date of Allotment of Units : March 14, 2023				
Date of First NAV : March 21, 2023 (NAV : 10.0515)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 80 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0305	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1690	10.0305	N.A.	N.A.
Annualised return**	1.3808	N.A.	N.A.	N.A.
Scheme Benchmark: NIFTY Low Duration Debt Index	1.4374	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.04	0.04	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.28	N.A.	N.A.

Date of Allotment of Units : March 21, 2023				
Date of First NAV : March 28, 2023 (NAV : 10.0141)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 80 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0305	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1690	10.0305	N.A.	N.A.
Annualised return**	1.3808	N.A.	N.A.	N.A.
Scheme Benchmark: NIFTY Low Duration Debt Index	1.4374	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	127.69	125.95	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.28	N.A.	N.A.
Date of Allotment of Units : March 21, 2023				
Date of First NAV : March 28, 2023 (NAV : 10.0141)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 80 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0308	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1710	10.0308	N.A.	N.A.
Annualised return**	1.3977	N.A.	N.A.	N.A.
Scheme Benchmark: NIFTY Low Duration Debt Index	1.4374	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.01	0.01	N.A.	N.A.

Ratio of Recurring Expenses to net assets ***	0.21	0.18	N.A.	N.A.
Date of Allotment of Units : March 21, 2023				
Date of First NAV : March 28, 2023 (NAV : 10.0143)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 80 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0308	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1710	10.0308	N.A.	N.A.
Annualised return**	1.3977	N.A.	N.A.	N.A.
Scheme Benchmark: NIFTY Low Duration Debt Index	1.4374	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	9.84	9.70	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.18	N.A.	N.A.
Date of Allotment of Units : March 21, 2023				
Date of First NAV : March 28, 2023 (NAV : 10.0143)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 81 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0048	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1681	10.0048	N.A.	N.A.
Annualised return**	1.6322	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.

Net Assets end of year/period (Rs. Crs.)	0.40	0.39	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.36	N.A.	N.A.
Date of Allotment of Units : March 31, 2023				
Date of First NAV : April 11, 2023 (NAV : 10.0479)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 81 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0048	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1681	10.0048	N.A.	N.A.
Annualised return**	1.6322	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	253.05	248.99	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.36	0.36	N.A.	N.A.
Date of Allotment of Units : March 31, 2023				
Date of First NAV : April 11, 2023 (NAV : 10.0479)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 81 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0049	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1706	10.0049	N.A.	N.A.
Annualised return**	1.6562	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.

Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.01	0.01	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.21	N.A.	N.A.
Date of Allotment of Units : March 31, 2023				
Date of First NAV : April 11, 2023 (NAV : 10.0483)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 81 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0049	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1707	10.0049	N.A.	N.A.
Annualised return**	1.6572	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Medium Term Debt Index	1.8870	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	104.18	102.48	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.21	N.A.	N.A.
Date of Allotment of Units : March 31, 2023				
Date of First NAV : April 11, 2023 (NAV : 10.0484)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 82 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0219	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1417	10.0219	N.A.	N.A.
Annualised return**	1.1954	N.A.	N.A.	N.A.

Scheme Benchmark: CRISIL Liquid Debt Index	#N/A	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.50	0.49	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.30	N.A.	N.A.
Date of Allotment of Units : March 24, 2023				
Date of First NAV : April 03, 2023 (NAV : 10.0276)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 82 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0219	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1417	10.0219	N.A.	N.A.
Annualised return**	1.1954	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Liquid Debt Index	#N/A	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	1,289.63	1,274.39	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.31	0.30	N.A.	N.A.
Date of Allotment of Units : March 24, 2023				
Date of First NAV : April 03, 2023 (NAV : 10.0276)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 82 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0221	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1436	10.0221	N.A.	N.A.

Annualised return**	1.2123	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Liquid Debt Index	#N/A	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.02	0.02	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.21	N.A.	N.A.
Date of Allotment of Units : March 24, 2023				
Date of First NAV : April 03, 2023 (NAV : 10.0279)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 82 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	10.0221	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.1436	10.0221	N.A.	N.A.
Annualised return**	1.2123	N.A.	N.A.	N.A.
Scheme Benchmark: CRISIL Liquid Debt Index	#N/A	N.A.	N.A.	N.A.
Standard Benchmark: CRISIL 1 Year T - Bill Index	1.3760	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	125.29	123.79	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.21	0.21	N.A.	N.A.
Date of Allotment of Units : March 24, 2023				
Date of First NAV : April 03, 2023 (NAV : 10.0279)				

HISTORICAL PER UNIT STATISTICS	SBI S&P BSE SENSEX INDEX FUND - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	N.A.	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.

NAV at the end of the year/period	10.0269	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Scheme Benchmark: S&P BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.30	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.44	N.A.	N.A.	N.A.
Date of Allotment of Units : May 26, 2023				
Date of First NAV : May 31, 2023 (NAV : 10.0269)				

HISTORICAL PER UNIT STATISTICS	SBI S&P BSE SENSEX INDEX FUND - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	N.A.	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.0269	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Scheme Benchmark: S&P BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	46.87	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.44	N.A.	N.A.	N.A.
Date of Allotment of Units : May 26, 2023				
Date of First NAV : May 31, 2023 (NAV : 10.0269)				

HISTORICAL PER UNIT STATISTICS	SBI S&P BSE SENSEX INDEX FUND - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	N.A.	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)			N.A.	N.A.

	-	-		
NAV at the end of the year/period	10.0273	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Scheme Benchmark: S&P BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	0.36	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.19	N.A.	N.A.	N.A.
Date of Allotment of Units : May 26, 2023				
Date of First NAV : May 31, 2023 (NAV : 10.0273)				

HISTORICAL PER UNIT STATISTICS	SBI S&P BSE SENSEX INDEX FUND - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	N.A.	N.A.	N.A.	N.A.
Dividend - (Individual)	-	-	N.A.	N.A.
Dividend - (Other than Individual)	-	-	N.A.	N.A.
NAV at the end of the year/period	10.0273	N.A.	N.A.	N.A.
Annualised return**	N.A.	N.A.	N.A.	N.A.
Scheme Benchmark: S&P BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.
Standard Benchmark: S&P BSE Sensex TRI	N.A.	N.A.	N.A.	N.A.
Net Assets end of year/period (Rs. Crs.)	51.22	N.A.	N.A.	N.A.
Ratio of Recurring Expenses to net assets ***	0.19	N.A.	N.A.	N.A.
Date of Allotment of Units : May 26, 2023				
Date of First NAV : May 31, 2023 (NAV : 10.0273)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 34 - Regular Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.4537	10.9906	10.4442	N.A.
Dividend - (Individual)	-	-	-	-

Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.7118	11.4537	10.9906	10.4442
Annualised return**	2.2534	4.2136	5.2316	N.A.
Scheme Benchmark: Crisil Composite Bond Fund Index	1.8870	2.6409	5.9337	N.A.
Standard Benchmark: Crisil 1 Yr T-Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	15.61	15.26	14.65	13.92
Ratio of Recurring Expenses to net assets ***	0.37	0.33	0.32	0.37
Date of Allotment of Units : May 05, 2020				
Date of First NAV : May 12, 2020 (NAV : 10.0274)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 34 - Regular Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.4538	10.9906	10.4442	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.7119	11.4538	10.9906	10.4442
Annualised return**	2.2534	4.2145	5.2316	N.A.
Scheme Benchmark: Crisil Composite Bond Fund Index	1.8870	2.6409	5.9337	N.A.
Standard Benchmark: Crisil 1 Yr T-Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	0.11	0.11	0.10	0.10
Ratio of Recurring Expenses to net assets ***	0.37	0.33	0.32	0.37
Date of Allotment of Units : May 05, 2020				
Date of First NAV : May 12, 2020 (NAV : 10.0274)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 34 - Direct Plan - Growth Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.5373	11.0431	10.4679	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period				

	11.8022	11.5373	11.0431	10.4679
Annualised return**	2.2960	4.4752	5.4949	N.A.
Scheme Benchmark: Crisil Composite Bond Fund Index	1.8870	2.6409	5.9337	N.A.
Standard Benchmark: Crisil 1 Yr T-Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	7.94	7.76	7.43	7.04
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	0.12
Date of Allotment of Units : May 05, 2020				
Date of First NAV : May 12, 2020 (NAV : 10.0279)				

HISTORICAL PER UNIT STATISTICS	SBI FIXED MATURITY PLAN (FMP)- SERIES 34 - Direct Plan - IDCW Option			
	May 31, 2023	2022-23	2021-22	2020-21
NAV at the beginning of the year/period	11.5373	11.0431	10.4679	N.A.
Dividend - (Individual)	-	-	-	-
Dividend - (Other than Individual)	-	-	-	-
NAV at the end of the year/period	11.8022	11.5373	11.0431	10.4679
Annualised return**	2.2960	4.4752	5.4949	N.A.
Scheme Benchmark: Crisil Composite Bond Fund Index	1.8870	2.6409	5.9337	N.A.
Standard Benchmark: Crisil 1 Yr T-Bill Index	1.3760	4.4857	3.7641	N.A.
Net Assets end of year/period (Rs. Crs.)	0.14	0.13	0.13	0.12
Ratio of Recurring Expenses to net assets ***	0.12	0.12	0.12	0.12
Date of Allotment of Units : May 05, 2020				
Date of First NAV : May 12, 2020 (NAV : 10.0279)				

Note:

**Less than 1 year Absolute returns, Greater than 1 year Compound Annualized returns.

***Recurring Expenses includes GST on management fees excluding Additional TER.

'Dividend' mentioned in above table should be read as 'IDCW'.

IDCW plan returns are computed with IDCW Addback method (for Individual Category Investors) which is net of IDCW Distribution Tax.

II. HOW TO APPLY

(1) For Open Ended Schemes, investors can subscribe for the units of the Scheme either during the NFO of the Scheme or during the continuous offer, when the Scheme re-opens for purchase and sale on an ongoing basis.

(2) For Close Ended Schemes, investors can subscribe for the units only during the NFO period. However, pursuant to SEBI (Mutual Fund) Regulations, 1996, the units of all close ended schemes (except Equity Linked Savings Schemes) launched on after December 12, 2008 are required mandatorily to be listed on recognized stock exchange. Unit holders holding the units by way of an account statement (physical form) will not be able to redeem their units during the tenor of the Scheme and there will be redemption by the fund on the maturity of the Scheme. However, the units held in dematerialized form can be traded on the Stock Exchange.

1) Important instructions:

- a. New investors can purchase units by submitting duly completed application form, subject to KYC requirements and other required documents. Existing unit holders may use transaction Slip, or Common Transaction Form. Application forms or common transaction forms will be available at the official points of acceptance of transactions (OPAT) of SBI MF during the business hours or the same will also be available with all the distributors of SBI MF and can also be downloaded from the website of the Mutual Fund, www.sbimf.com.
- b. The duly completed Applications form / transaction slip / common transaction form as the case may be, complete in all respects together with necessary remittance may be submitted at any OPAT of SBI MF or SBI MF Corporate Office. The personnel at the official point of acceptance of transaction will time stamp, and return the acknowledgement slip in the application form. The application shall be subject to verification.
- c. The application amount in cheque or Demand Draft shall be payable to _____ (Please see the Scheme Information Document / Key Information Memorandum & Application Form of the respective Scheme). The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted.

Investors may please further note that in case of any application made through the Demand Draft, no Demand Draft charges will be reimbursed by the AMC in any case. The same will have to be borne by investors only.

In case of subscription and redemption of units, Two-Factor Authentication (for online transactions) and signature method (for offline transactions) shall be used for authentication. One of the Factors for such Two-Factor Authentication for non-demat transaction shall be a One-Time Password sent to the unit holder at his/her email/ phone number registered with the AMC/RTA. In case of demat transaction, process of Two-Factor authentication as laid down by the Depositories shall be followed. In case of mandates/systematic transactions the requirement of Two-Factor Authentication shall be applicable only at the time of registration of mandate/systematic transactions.

d. Bank Account Number:

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.

i) Registration Of Bank Mandate For New Folio Creation

Investor are requested to note that, it is mandatory to submit any one of the following documents in case the pay-out bank account details (i.e. bank account for receipt of redemption / IDCW proceeds) mentioned in the application form is different from pay-in bank details (i.e., bank account from which subscription payment is being made):

- ✓ Original Cancelled cheque with first unit holder name and bank account number printed on the face of the cheque (or)
- ✓ Bank passbook or bank statement (with current entries not older than 3 months) containing the first unit holder name, bank mandate information and bank account number (or)
- ✓ A letter from bank on its letter head duly signed by bank manager/authorized personnel with bank seal, name, designation and employee number confirming the investor details and bank mandate information.

The above documents shall be submitted in original. If copies are furnished, the same must be submitted at any of the Official Point of Acceptance of SBI MF where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager/authorized personnel by affixing the bank seal and mentioning the name, designation and employee code.

In case of online, using penny drop service, provided banks account validation is taken place. so in case of mismatch of name, investor are requested to upload cancel cheque copy, subsequently RTA will verify the details, after verification transaction will be accepted or transaction will get rejected.

The AMC/Trustee reserves the right to amend the aforesaid requirements.

ii) Registration of multiple bank accounts:

SBIMF also provides a facility to the investors to register multiple bank accounts. Investor can register up to 5 bank accounts in case of individuals /HUFs, and up to 10 in other cases. Investor may choose one of the registered bank accounts as default bank account for the credit of redemption / IDCW proceeds. In case of existing investors, their existing bank mandate registered with the AMC / RTA, and in case of new investors, their bank account details as mentioned in the application form shall be treated as default bank account for payout, if they have not specifically designated a default bank account. Investors may change the same in writing, using the Multiple Bank Account Registration Form. By registering multiple bank accounts, investors can use any of the registered bank accounts to receive IDCW / redemption proceeds. These account details will be used by the SBIMF/ R&T for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at the nearest Official Point of Acceptance of Transactions (OPAT) of SBI Mutual Fund or the same can be downloaded from our website www.sbimf.com

In case the application for subscription does not comply with the above provisions, the SBIMF retains the sole and absolute discretion to reject / not to process such application and refund the subscription money and shall not be liable for any such rejection.

For registration of Multiple bank account investors are requested to submit

- (i) proof of any one of the existing bank account(s) in the folio(s) AND
- (ii) Proof of all the new bank account(s) to be registered in the folio(s) along with the Multiple Bank Accounts Registration form. Investors can submit any one of the following document/s as supporting document/s for a bank account:
 - ✓ A "CANCELLED" original cheque leaf (where the first holder's / investor's name and bank account number is printed on the face of the cheque)
 - ✓ A copy of the bank pass book or bank statement (with entries not older than 3 months) wherein the first holder's / investor's name, bank a/c no & bank branch is clearly legible.
 - ✓ A letter from the investor's bank on their letter head certifying the investor's bank account information viz. account holder's name and address, bank account number, bank branch, account type, MICR & IFSC code. The letter should be certified by an authorized official of the bank with his/her full signature, name, designation and bank seal.

Investors may produce photocopies of the above mentioned document/s along with the original document/s at any of the OPAT of SBI Mutual Fund for verification. The photocopies of such document/s will be verified with the original document/s to the satisfaction of SBI Mutual Fund and the original document/s will be returned to investors. In case the original of any document/s is not made available for verification, then the photocopies thereof duly attested by an authorized official of the bank clearly mentioning the name & designation with bank seal shall be accepted.

(iii) Updation / Change in the Bank mandate:

Investors request for change in bank mandate shall be carried out subject to adherence with following procedures:

- Unit holders will be required to submit a valid request for a change in bank account details along with a cancelled original cheque leaf of the new bank account as well as the bank account currently registered with the Mutual Fund. Unitholders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse.
- In case of non-availability of any of these documents, a copy of the bank pass book or a statement of bank account having the name and address of the account holder and account number.

(iv) Registration / Change in Bank Account Details (CoB)

For registration of an investor's bank account details at the time of investment and/or registering of new/changed bank account details submitted either separately or together with any financial and/or non-financial transaction the documents as detailed below will need to be submitted by the investors alongwith the relevant application form / transaction slip / letter for processing of the COB requests:

1. A cheque leaf (with the first holder's/applicant's name printed therein) of the new bank account with the words "**CANCELLED**" written in bold letters across the face of the cheque OR
2. Attested/Notarized photocopy of a blank cheque leaf (with the first holder's/ applicant's name printed therein) of the new bank mandate.
3. In case the first holder's / investor's name is not printed on the face of the cheque or if the new bank account does not provide a cheque book facility then such investors should furnish an attested / Notarized copy of the relevant page of the Pass Book of such bank account wherein the first holder's/investor's name and address is clearly legible.

e. In case of Change of Address

Address to be updated in the KYC records and the details will be fetched from the respective KRA and updated in the folio .

- 1) In case of KYC complied folios, investors are requested to submit the supporting documents as specified by KYC Registration Agency (KRA) / Regulators from time to time.

Copies of all the documents submitted by the applicants/clients should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested / verified by entities authorized for attesting/verification of the documents.

In case, any request for Change in Bank Account Details or Change of address does not comply with the above requirements, SBIMF retains the sole and absolute discretion to reject / not to process such request

- 2) In case of KYC non-complied folios: Following documents as detailed below will be required to be submitted for processing of the Change of Address requests. However, it is advisable to these investors to complete the KYC process.:

i. List of documents for Proof of Identity (POI)

In case Permanent Account number (PAN) is already updated in the folio, only PAN card copy will be accepted as a proof of identity.

In case PAN is not updated in the folio, any of the following documents shall be submitted:

- PAN card with Photograph;
- Unique Identification Number (UID) / Passport / Voter ID / Driving License;
- Identity cards issued with Photo by: State / Central Government and its Depts, Statutory / Regulatory Authorities, Scheduled Commercial Banks etc.
- Aadhaar Letter issued by Unique Identification Authority of India (UIDAI).

ii. List of documents for Proof of New Address (POA)

- Passport / Voter ID / Ration Card / Registered Lease or Sale Agreement of Residence / Driving License
- Utility bills like Telephone (land line), Electricity or Gas bill – Not more than 3 months old
- Bank Account Statement / Passbook – Not more than 3 months old
- Proof of Address issued by: State / Central Government and its Depts, Bank Managers of Scheduled Commercial Banks / Scheduled Co-Operative Bank / Multinational Foreign Banks Aadhaar Letter issued by Unique Identification Authority of India (UIDAI).

(Please note that the list of documents for Proof of Identity (POI) and Proof of New Address (POA) should be in conformity with SEBI circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011.)

- f. SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) / PAN Exempt KYC Reference Number (PEKRN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of copy of PAN card/PERKRN is mandatory for all categories of investors (including NRIs, Guardian of a minor) for transacting in units of Schemes of SBI Mutual Fund. Attestation can be done by distributors / AMC staff etc. Submission of copy of PAN card by Guardian of a minor is mandatory for investments by minor whether copy of PAN of minor is provided or not. However, investment made in Micro SIP shall be exempted from the requirements of PAN. The verification of PAN would be carried out with the Income tax database. In case of failure, communication would be sent to the customers to provide the correct PAN details or communication from Income Tax authorities evidencing the validity of PAN. Such folios would be blocked for additional purchases and future SIP registrations till receipt of the above documents and verification with original. In case of web-based transactions, investors would be allowed to transact subject to PAN validation. Pursuant to implementation of Know Your Customer (KYC) norms under Prevention of Money Laundering Act, 2002 (PMLA) and in accordance with AMFI circular 35/MEM-COR/62/10-11 dated October 07, 2010 and communication under reference 35/MEM-COR/81/10-11 dated December 23, 2010, KYC Compliance has been made mandatory for all individual investor effective January 1, 2011, irrespective of the amount of investment. Please refer to 'Legal Section' of the SAI.

It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including purchases, redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Unit holders are advised to use the applicable CKYC & KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA, the unit holders are requested to intimate us/our Registrar and Transfer Agent i.e. Computer Age Management Services Limited, their PAN information along with the folio details for updation in our records.

- g. Investors desirous of receiving the allotment of units in dematerialized ("demat") form will have to provide their demat account details in the application form.
- h. Investors are advised to retain the acknowledgement slip signed/ stamped by the collection centre where they submit the application.

i. Applications Supported by Blocked Amount (ASBA) facility

In respect of New Fund Offer (NFO) of Schemes an investor can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered under the Option(s)/Plan(s) of the Scheme(s) in the ASBA Application Form and following the procedure as prescribed in the form.

ASBA facility shall be provided to investors as a supplementary facility in addition to existing facility through cheques/demand drafts or any other mode of electronic payment for subscribing to the units of scheme(s) during the New Fund Offer period. Please note that ASBA facility is purely optional and not mandatory.

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

To avail of the ASBA Facility, an investor must be holding a Bank account with Self Certified Syndicate Bank (SCSB). SCSB means a banker to an issue registered with the SEBI, which offers the facility of ASBA. ASBA applications can be accepted only by SCSBs at their designated branches, whose names appear on the list of SCSBs displayed in SEBI's website (<http://www.sebi.gov.in/pmd/scsb.pdf>).

The SCSB shall then block the application money in the bank account specified in the ASBA, on the basis of an authorization to this effect given by the account holder in the ASBA. The application money shall remain blocked in the bank account till the allotment of the issue or till withdrawal/rejection of the application, as the case may be. ASBA facility will be available to all the category of investors mentioned under "Who can invest" Section of the respective SID. An investor, who is eligible for ASBA facility, has the option of making application through ASBA or through the existing facility of applying with cheque / demand draft as mentioned in the SID.

Investors should note that ASBA facility shall be made available to investors only for subscribing to the units of scheme during the New Fund Offer period.

SALIENT FEATURES OF ASBA FACILITY:

- a. An ASBA investor shall submit a duly filled up **ASBA Application form, physically or electronically**, to the SCSB with whom the bank accounts to be blocked, is maintained.
 - (i) In case of ASBA application in physical mode, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - (ii) In case of ASBA application in electronic form, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the application money in a bank account.
- b. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the application amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
- c. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire application amount specified and authorized the Designated Branch to block such amount in the Bank Account.
- d. On the basis of an authorization given by the account holder in the ASBA application, the SCSB shall block the application money in the Bank Account specified in the ASBA application. The application money shall remain blocked in the Bank Account (till receipt of instructions for enabling allotment or till rejection as the case maybe).

- e. If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the application money, the ASBA application shall be rejected by the SCSB.
- f. The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block application amount in the Bank Account.
- g. All grievances relating to the ASBA facility may be addressed to the AMC / Registrar to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, application amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
- h. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.

j. Restriction on acceptance of Third-party payments

SBIMF will not accept subscriptions with Third-Party payments except in the following exceptional situations:

- 1) Payment in respect of investments for minor investors from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian
- 2) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions or deduction out of expense reimbursements.
- 3) Custodian on behalf of an FII or a client
- 4) Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time. (Note: For all the above instances, the investor and the person making the payment should be KYC compliant and also submit 'Third Party Payment Declaration Form' with complete details. The said form is available at the nearest OPAT of SBI Mutual Fund or can be downloaded from our website www.sbimf.com).
- 5) Payment by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

“Third Party Payment” means payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued. Investors submitting their applications through the above mentioned ‘exceptional cases’ are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.

- (a) Mandatory KYC for Investor and the person making the payment.
- (b) Declaration by the investor and person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary.
- (c) Verifying the source of funds to ensure that funds have come from the drawers account only.
- (d) SBI MF shall adopt the following procedures to ascertain whether payments are third party payments and investors are therefore required to comply with the requirement mentioned herein below:

Instructions / Guidelines for Third-Party payments:

- 1) An investor at the time of his/her purchase of units must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which IDCW / redemption proceeds are to be paid).

Please refer the paragraph of “multiple bank accounts” facility available to the investors to *register multiple bank accounts*.

- 2) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Bank Account number from which the amount has been debited for issue of the instrument.
- 3) A pre-funded instrument issued by the bank against cash shall not be accepted for investments of Rs. 50,000/- or more. This also should be accompanied by a certificate from the banker mentioning name, address and PAN (if available) of the person who has requested for the said instrument.
- 4) If payment is made by RTGS, NEFT, ECS, Bank transfer, etc., an acknowledged copy of the instruction to the bank stating the bank account number from which the amount has been debited, must accompany the purchase application.
- 5) If payment is made through net banking and debit cards, SBI MF will endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, SBI MF shall reject the transaction with due intimation to the investor.

k. Acceptance of Demand Drafts for subscription of units

1. Payments towards subscription of Units - DD issued against debit to investor's bank account:

Where an investor subscribes for units vide a DD issued by way of debit to his / her bank account, SBI Mutual Fund may accept any one of following:

- a. a proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's Name, bank account number and PAN as per bank records, if available.
- b. a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available.
- c. a copy of the passbook/bank statement evidencing the debit for issuance of a DD

The above will be a valid supporting document in such subscriptions

2. Payments towards subscription of Units - DD issued by bank against cash:

In such instances, a banker's certificate for issuance of a DD against cash that also states the investor's Name, bank account number and PAN as per bank record, if available, is a must.

However, it must be ensured for both the examples as shown above, that such bank account number of the investor is the same as the / one of the registered bank account mandate(s) with the fund or the bank details mentioned in the application form.

Safe mode of writing cheque:

In order to prevent frauds and misuse of payment instruments, investors are requested to make the payment instrument i.e. cheque, demand draft, pay order etc. favouring as under:

1. "SBIMF-XYZ Scheme A/c - Permanent Account Number". For example: "SBIMF – SBI Long Term Equity Fund A/c – ABCDE3456F"

OR

2. "SBIMF-XYZ Scheme A/c - First Investor Name". For example: "SBIMF – SBI Long Term Equity Fund A/c – Ashok Kumar"

I. Who Can Invest:

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 authorizations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the units of the scheme:

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

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

- Army, Air Force, Navy and other para-military funds and eligible institutions;
- Scientific and Industrial Research Organizations;
- 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.
- Foreign Portfolio investor
- 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.
- Such other individuals, entities etc. as may be decided by the Mutual Fund / Trustees from time to time, so long as wherever applicable they are in conformity with applicable laws / Regulations

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

- Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
- 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 unless the required documents are provided and status is updated.

Notes:

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs / PIO) / 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 notarized or the relevant resolution or authority to make the application as the case may be, or duly notarized copy thereof, along with 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 authorized 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 and redemptions.

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. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
4. Any request for withdrawal of application made during the New Fund Offer Period (in case of open ended Schemes) will be treated as Redemption request and shall be processed at the Redemption Price based on the first NAV declared by the Scheme after the close of New Fund Offer (please note that in case of close ended schemes, no redemption is allowed before the maturity of the Scheme).
5. All NRI's or PIO intending to invest in the schemes of SBI Mutual Fund is required to submit the NRI declaration in addition to the other documents along with the application form. The said declaration is part of KIM Cum application form and is also available on our website www.sbimf.com or OPAT's of SBI MF.

m. Who cannot invest:

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

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 the United States of America and Canada

4. 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.

Investors are also requested to refer to the Scheme Information Document of the respective Scheme(s).

n. Joint Applicants

In the event an account has more than one registered owner, the first-named holder shall receive the Account Statements, all notices and correspondence with respect to the Account, as well as the proceeds of any redemption requests or IDCWs or other distributions. In addition, such Unit holders shall have the voting rights, as permitted, associated with such units, as per the applicable guidelines. Applicants can specify the 'mode of holding' in the application form as 'Joint' or 'Any one or Survivor'. In the case of holding specified as 'Joint', Redemptions would have to be signed by all joint holders in the same order as registered with the Mutual Fund. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit holders will have the power to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid only to the first-named holder. The Mutual Fund/AMC shall have no liability in this regard to any other Unitholder other than the first named holder of Units.

Investors are also requested to note that when subscription for mutual fund units are remitted through joint bank accounts of investors, the default option for applying for mutual funds unit should be in the joint names of all the account holders of the bank account

o. Transaction charges

In accordance with the terms of the SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. As per SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 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

Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (**who have specifically "opted in" to receive the transaction charges**) as under:

(i) First Time Mutual Fund Investor (across Mutual Funds):

Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.

(ii) Investor other than First Time Mutual Fund Investor:

Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.

(iii) Transaction charges shall not be deducted for:

- (a) purchases /subscriptions for an amount less than Rs. 10,000/-;
- (b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Systematic Withdrawal Plan / IDCW Transfer Plan, etc.
- (c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).
- (d) purchases / subscriptions routed through Stock Exchange(s) through Stock Brokers.

p. Consolidated Account Statement (CAS):

Pursuant to Regulation 36 of Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as may be amended from time to time and applicable SEBI Circulars, following will be applicable with respect to account statement.

1. The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within five business days from the date of receipt of transaction request or closure of the initial subscription list.
2. Thereafter, a consolidated account statement (CAS) for each calendar month, detailing:
 - a. all the transactions** carried out by the unit holders across all schemes of all mutual funds during the month and
 - b. holding at the end of the month including transaction charges if any, paid to the distributor, shall be sent to the unit holder(s) by physical form/ email (wherever unit holders have provided email address) in whose folio(s) transaction**(s) has/have taken place during the month, on or before 15th of the succeeding month.
***The word 'transaction' shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.*
3. For the purpose of sending CAS, common investors across all the mutual funds shall be identified, on the basis of their Permanent Account Number (PAN). CAS will be sent only to those unit holders whose folio is updated with PAN details.
4. In case of a specific request for account statement is received from the Unit holders, the Fund will provide the same within five business days from the receipt of such request.
5. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before twenty first day of succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unit holders whose email is available, unless a specific request is made to receive in physical.

In case of the units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically.

Further in terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.

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

The AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. In case the units are with the depository such units will be transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018.

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, if any, as may be declared by the Trustee.

q. Annual Report/ Abridged summary:

Scheme wise Annual Report or an abridged summary thereof shall be provided to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year as follows:

1. The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com. The physical copy of the scheme-wise annual report or abridged summary shall be made available to the unitholders at the registered office of SBI Mutual Fund at all times.
2. The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund.
3. The AMC shall publish an advertisement on annual basis, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the scheme wise annual report on its website viz. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the scheme-wise annual report or abridged summary.
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.

The unit holders are requested to update /provide their email address to the Fund for updating the database.

Physical copy of the scheme wise annual report or abridged summary will be available to the unit holders at the registered office of the Fund/AMC. A separate link to the scheme annual report or abridged summary is available on the website of the Fund.

r. Defective applications liable for rejection

Applications not complete in any respect are liable to be rejected.

s. Employee Unique identity Number:

Pursuant to Securities and Exchange Board of India (SEBI) master circular number SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, investor/s shall have the provision in the application / transaction form to specify the Employee unique identity number (EUIN) of the employee/relationship manager/sales person (sales person) of the distributor interacting with the investor/s for the sale of mutual fund products, along with the Association of Mutual Fund in India (AMFI) Registration Number (ARN) of the distributor. Investors are hereby requested to note the following with respect to EUIN:

1. AMFI has allotted EUIN to all the sales person of AMFI registered distributors.
2. Investor/s shall specify the valid ARN code, and the valid EUIN of the sales person in the application/transaction form. This will assist in handling the complaints of mis-selling, if any,

even if the sales person on whose advice the transaction was executed leaves the employment of the distributor.

3. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form.

Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect that EUIN space has been left blank as the transaction is an 'execution only' transaction, as given in the Form.

Investors are requested to use the new application /transaction forms which have space for sub-broker ARN code and EUIN.

t. Cash investments in mutual funds –

Pursuant to SEBI master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 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 to the extent of Rs. 50,000/- per investor, per mutual fund, per financial year 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 towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.

In view of the above the fund shall accept subscription applications with payment mode as 'Cash' ("Cash Investments") to the extent of Rs. 50,000/- per investor, per financial year subject to the following:

1. Eligible Investors: Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.
2. Mode of application: Applications for subscription with 'Cash' as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund.
3. Cash collection facility with State Bank of India (SBI): Currently, the Fund has made arrangement with SBI to collect cash at its designated branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various SBI MF schemes received on a day at the various SBI branches.

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

u. Option to hold units in Demat form

Pursuant to SEBI master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the unit holders who wish to hold the units in the demat form, should mention the demat account details of the first holder in the application form while subscribing for units and submit other necessary documents. In case if the demat details are not mentioned or details mentioned are incorrect, then the units will be issued in physical form. Investors may use the forms available at the branches for providing demat details, while subscription.

Investors are requested to note that holding of units through Demat Option is also available under all open-ended equity and debt schemes wherein SIP facility is available. The units will be allotted based on the applicable NAV as per the SID and will be credited to investors' demat account on weekly basis upon realization of funds. The option to hold the units in demat form shall not be available for daily/weekly/fortnightly IDCW options.

Unitholders who intend to avail of the facility to trade in units in demat mode are required to have a demat account.

The investors shall note that for holding the units in demat form, the provisions laid in the Scheme Information Document (SID) of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable.

In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s).

Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

NOTE - Investors transacting through MFSS / BSE StAR MF Platform under the electronic order collection system for schemes which are unlisted and Stock Exchange(s) for the listed schemes will have to comply with norms / rules as prescribed by the Stock Exchange(s).

v. Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number:

The Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. These Rules, inter alia, make it mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments.

Accordingly, investors are requested to note the following requirements in relation to submission of Aadhaar number and other prescribed details to SBI Mutual Fund ("the Fund"/its Registrar and Transfer Agent viz. Computer Age Management Services Ltd. / SBI Funds Management Limited ("the AMC")):

i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Fund.

The investor is required to submit PAN as defined in the Income Tax Rules, 1962.

ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed by AMC / the Fund is required to be submitted.

The timelines for submission of the Aadhaar numbers, as per the requirements stated above, were as follows:

- In case of existing mutual fund folios/accounts as on the date of the relevant notifications issued by the Ministry of Finance (i.e. June 1, 2017 & December 13, 2017) and for folios/accounts opened thereafter but before **March 31, 2018**, investors need to submit the required details latest by March 13, 2018, failing which, the mutual fund folio(s)/accounts would cease to be operational till the time the requisite details are submitted.
- The effective date for mandatory submission of PAN and Aadhaar with requisite documents at the time of opening a new mutual fund folio/account shall remain unchanged at April 1, 2018. Accordingly, no new folio / account shall be opened without submission of Aadhaar and PAN from April 1, 2018 onwards.

Where the investors who are individuals or in the case of investors who are non-individuals, managers, officers or employees or persons holding an attorney to transact on the investor's behalf, as the case may be, do not have an Aadhaar number, the proof of enrolment for Aadhaar can be submitted. However, in such cases, the Aadhaar number shall be required to be provided for eventual authentication within the prescribed timeframe of 6 months, failing which the account / folio shall cease to be operational.

Further, as per PML notification dated March 31, 2018 issued by Department of Revenue, Ministry of Finance pursuant to the interim order dated March 13, 2018 of Hon'ble Supreme Court, the Central Government has extended the date of submission of Aadhaar Number, and Permanent Account Number or Form 60 till a date to be notified subsequent to pronouncement of final judgment in W.P. (C) 494/2012 etc.

Further, pursuant to the notification on Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2019 dated February 14, 2019, Aadhaar can be accepted as a valid document for proof of address or proof of identity, provided the investor redact or blackout his Aadhaar number while submitting the applications for investments and SEBI circular SEBI/HO/MIRSD/DOP/CIR/P/2019/123 dated November 05, 2019 has stated that entities in the securities market, as may be notified by the Central Government, shall be allowed to undertake Aadhaar Authentication under section 11A of the PMLA.

At present, SBIFML has rendered the services of an RTA for Aadhaar authentication services of UIDAI under section 11A of the Prevention of Money-laundering Act, 2002.

SEBI vide its circular dated April 24, 2020, has laid down the guidelines for performing online KYC. Accordingly, Online KYC process for establishing account-based relationship with the Investor, KYC can be completed through online / App based KYC, in-person verification through video, online submission of Officially Valid Document (OVD) / other documents under e-Sign.

SBIFML shall obtain the express consent of the investor before undertaking online KYC. The fund shall follow the following guidelines in respect of online KYC on accordance with SEBI Circular No. SEBI/HO/MIRSD/DOP/CIR/P/2020/73 dated April 24, 2020 –

The aforesaid guidelines will be subject to change as per the directives issued by the concerned regulatory/government authority from time to time.

It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units.

III. RIGHTS OF UNITHOLDERS OF THE SCHEME

1. Unit holders of the Scheme have a proportionate right in the beneficial ownership of the assets of the Scheme.
2. When the Mutual Fund declares a IDCW under the Scheme, 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. Consolidated Account Statement ('CAS') at mutual fund industry level for each calendar month will be issued on or before fifteenth day of succeeding month to all unit holders having financial transactions and who have provided valid permanent Account Number (PAN). In case of a specific request received from the unit holders, the AMC shall provide the account statement to the unit holder within 5 business days from the receipt of such request. Provided if a Unit holder so desires the Mutual Fund shall issue a Unit certificate within five working days of the receipt of request for the certificate.
3. 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. Further, For schemes investing atleast 80% of total assets in permissible overseas investments, the transfer of redemption or repurchase proceeds to the unitholders shall be made within five working days from the date of redemption or repurchase. 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. :

In case the AMC fails to dispatch redemption proceeds or in the event of failure to dispatch IDCW within the stipulated time, interest at the rate of 15% p.a. will be paid to such investors.

4. The Trustee is bound to make such disclosures to the Unit holders as are essential in order to keep the unitholders informed about any information known to the Trustee which may have a material adverse bearing on their investments.
5. The appointment of the AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee Board or by 75% of the Unit holders of the Scheme.
6. 75% of the Unit holders of a Scheme can pass a resolution to wind- up a Scheme.
7. The Trustee shall obtain the consent of the Unit holders:
 - a. Whenever required to do so by SEBI, in the interest of the Unit holders.
 - b. Whenever required to do so if a requisition is made by three- fourths of the Unit holders of the Scheme.
 - c. When the Trustee decides to wind up the Scheme or prematurely redeem the Units.
 - d. The Trustee shall ensure that no change in the fundamental attributes of any Scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affects the interest of Unit holders, shall be carried out unless :
 - (i) 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
 - (iv) The Unit holders are given an option to exit at the prevailing Net Asset Value without any Exit Load.
8. In specific circumstances, where the approval of unitholders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.
9. The following would be the procedure for seeking approval of the Unit holders in specified circumstances. The meeting can be held physically or through postal ballot mode.
 - (i) The Mutual Fund shall first determine a cutoff date for ascertaining the names of the Unit holders whose consent is to be sought. This may necessitate the closing of books and register of Unit holders, if any, and suspension of approval of the sale and purchase of Units for a short period prior to the cutoff date.
 - (ii) The Trustees of the Mutual Fund shall pass a resolution for convening a meeting of the general body of the Unit holders and give a notice at least 21 days before the meeting to all Unit holders specifying the date, time, venue and purpose of holding the meeting and publish the public notice in at least two leading newspapers circulated in Mumbai including one English and one Marathi newspaper.
 - (iii) At the meeting so convened, 5 Unit holders personally present shall constitute the quorum for the meeting and the Unit holders personally present at the meeting shall elect one of themselves to be the Chairman thereof by a show of hands. The Chairman of the meeting shall have the power to regulate the procedure at the meetings.
 - (iv) At the meeting, the amendment proposed shall be put to vote and shall be decided in the first instance by a show of hands, unless a poll is demanded. A poll demanded shall be taken at such time not being later than 48 hours from the time when the demand was made, as the Chairman may direct. The result of the poll would determine whether the amendment proposed will be passed or not.
 - (v) Before or on the declaration of the result of voting on a proposed amendment by a show of hands, a poll may be ordered to be taken by the Chairman, of his own motion and shall be ordered to be taken by him on a demand made in that behalf by Unit Holder. or Unit holders, holding units having an issue price of not less than Rs. 50,000/-.

IV. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS

The investment Valuation Policy aims to provide broad valuation guidelines / methodologies to be followed for valuing each type of securities / assets held by the mutual fund schemes. The assets held by the mutual funds will be consistently valued according to the established valuation policies and procedures. The policies will also describe the process to deal with exceptional events where market quotations are no longer reliable for a particular security.

Investment in new type of securities shall be made only after the valuation guidelines for such securities are established and approved by the Board of the Asset Management Company (AMC).

Any introduction / modification / changes in the Valuation Policy for a new or an existing asset type shall be approved by the Valuation Committee and incorporated thereafter in the Valuation Policy.

The valuation of investments shall be based on the principle of fair valuation i.e. valuation shall be reflective of the realizable value of the securities / assets.

If established valuation policies and procedures do not result in fair / appropriate valuation, the AMC may deviate from the established valuation policies and procedures in order to value the assets / securities at fair value. Any deviation from the disclosed valuation policy and procedures may be made with appropriate reporting to Board of Trustees and the Board of AMC and appropriate disclosure to investors.

In case of any conflict between the Principles of Fair Valuation and the established Valuation Policies and Procedures, the Principles of Fair Valuation will prevail.

A. Valuation Committee

All decisions pertaining to valuation, in conformity with the policy guidelines, shall be taken by the Valuation Committee. The constitution of the Valuation Committee is as under:

Constitution:

The Valuation Committee will comprise of the following members:

- Chief Operating Officer
- Chief Investment Officer
- Chief Risk Officer
- Head – Compliance & Company Secretary
- Head – Operations
- Fund Managers
- Designated Officers from Risk, Investments, Compliance and Operations

Frequency of Valuation committee meeting:

The Valuation Committee shall meet on a quarterly basis or more often, if required in order to deliberate on specific proposals.

Functions of the Valuation Committee:

- to provide guidelines on valuation within the regulatory framework,
- to decide on specific cases as may be referred to the Committee,
- to appoint/recommend the appointment of third party agencies for valuation,
- to evaluate the performance of such agencies on a periodic basis,
- to review the valuation policy
- to detect and prevent incorrect valuation,
- to address areas of conflict of interest and thereafter recommend changes if any in policy/methodology.

B. Periodic Review

Review by Valuation Committee: The policy shall be reviewed annually or more frequently, if required, by the Valuation Committee either due to change in Regulations or business environment to ensure the appropriateness and accuracy of the methodologies used and its effective implementation in valuing the securities / assets.

Review by an Independent Auditor: The valuation policies and procedures shall be regularly reviewed (at least once in a Financials Year) by an independent auditor to ensure their continued appropriateness.

Review by the Board of Trustee and the Board of AMC: The Board of Trustee and the Board of AMC shall be updated about the review of valuation policy by the Valuation Committee and by an Independent Auditor along with the changes / development in the valuation policies at least once in a Financials Year.

C. Record Keeping

Valuation Policy should be updated in Scheme Information Document (SID) / Statement of Additional Information (SAI), on the website of AMC / mutual fund and at any other places as prescribed by the SEBI regulations and guidelines to ensure transparency of valuation norms adopted by AMC.

All the documents which forms the basis of valuation including inter-scheme transfer (the approval notes & supporting documents) should be maintained in electronic form or the physical papers.

Above records will be preserved in accordance with the norms prescribed by the SEBI regulations and guidelines.

Following SEBI Circulars / Guidelines / Amendment Regulations are taken into account for valuation purpose

The following are the guiding circulars / schedules/guidelines/amendments for framing the Valuation Policy.

1. EIGHTH SCHEDULE OF SEBI (MUTUAL FUNDS) REGULATIONS,1996 as amended
2. Circular No. MFD/CIR/010/024/2000 dated 17-01-2000 inter-alia on Valuation committee)
3. Circular No. MFD/CIR/6/73/2000 dated 27-07-2000
4. Circular No. MFD/CIR/8/92/2000 dated 18-09-2000
5. Circular No. MFD/CIR/8(a)/104/2000 dated 03-10-2000
6. Circular No. MFD/CIR/14/088/2001 dated 28-03-2001
7. Circular No. MFD/CIR/14/442/2002 dated 20-02-2002
8. Circular No. MFD/CIR/03/526/2002 dated 09-05- 2002
9. Circular No. MFD/CIR No .23/066/2003 dated 07-03-2003
10. Circular No. MFD/CIR No.9/141601/08 dated 18-10-2008
11. Circular No. MFD/CIR No.2/166256/2009 dated 12-06-2009
12. Circular No. IMD/CIR No.16/193388/2010 dated 02-02-2010
13. Circular No. IMD/DF/4/2010 dated 21-06-2010
14. SEBI MUTUAL FUNDS (AMENDMENT) (REGULATIONS),2012 dated 21-02-2012
15. Circular No. IMD/DF/6/2012 dated 28-02-2012
16. AMFI Best Practice Guidelines Circular No.135/BP/29/2012-13 dated 15th May 2012
17. AMFI Best Practice Guidelines Circular No.35P/MEM-COR/3/12-13 dated 30th May 2012
18. Circular No. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019
19. Circular No. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019
20. Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/47 dated March 23, 2020
21. Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/76 dated April 30, 2020
22. AMFI Best Practice Guidelines Circular No. 135/BP/83/2019-20 dated November 18, 2019
23. Circular No. SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021
24. Circular No. SEBI/HO/IMD/DF4/CIR/P/2021/034 dated March 22, 2021
25. Circular No. SEBI/HO/IMD/DF4/P/CIR/2021/593 Dated July 09, 2021
26. Master Circular for Mutual Funds issued by SEBI

1. Definitions

1.1 Traded Equity Securities

An equity and / or equity related securities (such as preference shares, convertible debentures, equity warrants etc.) would be considered as traded if:

- a) The security is traded on any stock exchange within a period of 30 days prior to the date of valuation and if:
- b) the aggregate value of trade during such period is more than Rs. 5,00,000; or
- c) the total volume of trade during such period is more than 50,000 shares.

1.2 Thinly Traded Equity Securities

An equity and / or equity related securities (such as preference shares, convertible debentures, equity warrants etc.) would be considered as thinly traded if in a previous calendar month:

- a) the aggregate value of trade in such security is less than Rs. 5,00,000; and
- b) the total volume of trade in such security is less than 50,000 shares, on recognised stock exchange(s) in India.

For example, if the volume of trade is 1,00,000 and value is Rs.4,00,000, the shares do not qualify as thinly traded. Also, if the volume traded is 40,000, but the value of trades is Rs.6,00,000, the shares do not qualify as thinly traded.

1.3 Non-Traded Equity Securities

When a security (other than money market and debt securities) is not traded on any stock exchange for a period of thirty days prior to the valuation date, the scrip shall be treated as a non-traded security.

1.4 Traded Money Market and Debt Securities

A money market or debt security shall be considered as traded when, on the date of valuation, there are trades (in marketable lots) in that security on any recognized Stock Exchange or there are trades reported (in marketable lots) on the trade reporting platform of recognized stock exchanges or The Clearing Corporation of India Ltd. (CCIL). In this regard, the marketable lots shall be defined by AMFI, in consultation with SEBI.

Currently, marketable lot as defined by AMFI is as follow:

Parameter	Minimum Volume criteria for marketable lot
Primary	Rs. 25 crores for both Bonds/NCD/CP/CD and other money market instruments
Secondary	Rs. 25 crores for CP/CD, T-Bills and other money market instruments
Secondary	Rs. 5 crores for Bonds/NCD/G-Secs

1.5 Non-Traded Money Market and Debt Securities

A money market or debt security shall be considered as non-traded when, on the date of valuation, there are no trades (in marketable lots) in such security on any recognized Stock Exchange or no trades (in marketable lots) have been reported on any of the aforementioned trade reporting platforms.

1.6 Below Investment Grade Securities

A money market or debt security shall be classified as "below investment grade" if the long term rating of the security issued by a SEBI registered Credit Rating Agency (CRA) is below BBB- or if the short term rating of the security is below A3.

1.7 Default Securities

A money market or debt security shall be classified as “Default” if the interest and / or principal amount has not been received, on the day such amount was due or when such security has been downgraded to “Default” grade by a CRA.

Any extension in the maturity of a money market or debt security shall result in the security being treated as “Default”, for the purpose of valuation.

If the maturity date of a money market or debt security is shortened and then subsequently extended, the security shall be treated as “Default” for the purpose of valuation.

1.8 Unlisted Securities

If on a valuation date a security is not listed / to be listed / awaiting listing on any of the stock exchanges, it would be considered as unlisted security.

1.9 Recognized Stock Exchange

National Stock Exchange of India Ltd. (NSE) and BSE Ltd (formerly known as “Bombay Stock Exchange”) (BSE) would be considered as recognized stock exchanges in India.

1.10 Principal Stock Exchange

National Stock Exchange of India Ltd. (NSE) would be considered as principal stock exchange.

1.11 Secondary Stock Exchange

BSE Ltd (formerly known as “Bombay Stock Exchange”) (BSE) would be considered as secondary stock exchange.

2. Valuation of Equity and Equity related Instrument

2.1 Valuation of Equity Shares

a) Traded Securities

- i) On a valuation day, traded securities are to be valued at the last quoted closing price on the principal stock exchange.
- ii) When on a particular valuation day, a security has not been traded on the principal stock exchange; the value at which it is traded on secondary stock exchange may be used.
- iii) When a security is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the principal stock exchange or any other stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than 30 days prior to valuation date.
- iv) On a valuation day, ETFs and Index Funds are to be valued at the last quoted closing price on the stock exchange of the underlying index.

b) Thinly Traded / Non-Traded Securities

Thinly Traded / Non-Traded securities are valued in "good faith" on the basis of the valuation principles laid down below:

- i) Based on the latest available Balance Sheet, Net Worth shall be calculated as follows:

$$\text{Net Worth per share} = \frac{[\text{share capital} + \text{reserves (excluding revaluation reserves)} - \text{Miscellaneous expenditure and Debit Balance in P\&L A/c}]}{\text{Number of Paid up Shares}}$$
- ii) Average capitalisation rate (P/E ratio) for the industry based on either NSE or BSE data shall be taken and discounted by 75% i.e. only 25% of the industry average P/E shall be taken as Capitalization rate (P/E ratio). Earnings per share of the latest audited annual accounts will be consistently considered for this purpose.
- iii) The value as per the Net Worth value per share and the Capital Earning value calculated as above shall be averaged and further discounted by 10% for illiquidity so as to arrive at the fair value per share.

c) Unlisted Securities

Unlisted equity shares of a company shall be valued "in good faith" on the basis of the valuation principles laid down below:

- i) Based on the latest available Audited Balance Sheet, Net Worth shall be calculated as lower of (1) and (2) below:
 1.
$$\text{Net Worth per share} = \frac{[\text{share capital} + \text{free reserves (excluding revaluation reserves)} - \text{Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses}]}{\text{Number of Paid up Shares}}$$
 2. After taking into account the outstanding warrants and options, Net Worth per share shall again be calculated and shall be
$$= \frac{[\text{share capital} + \text{consideration on exercise of Option/Warrants received/receivable by the Company} + \text{free reserves (excluding revaluation reserves)} - \text{Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses}]}{\text{Number of Paid up Shares} + \text{Number of Shares that would be obtained on conversion/exercise of Outstanding Warrants and Options}}$$
 3. The lower of (1) and (2) above shall be used for calculation of Net Worth per share and for further calculation in (iii) below.

- ii) Average capitalisation rate (P/E ratio) for the industry based upon either NSE or BSE data shall be taken and discounted by 75% i.e. only 25% of the Industry average P/E shall be taken as capitalisation rate (P/E ratio). Earnings per share of the latest audited annual accounts will be considered for this purpose.
- iii) The value as per the Net Worth value per share and the Capital Earning value calculated as above shall be averaged and further discounted by 15% for illiquidity so as to arrive at the fair value per share.

The above valuation methodology for Thinly Traded, Non-Traded and Unlisted Securities shall be subject to the following conditions:

- If the latest Balance Sheet of the company is not available within nine months from the close of the year, unless the accounting year is changed, the shares of such companies shall be valued at zero.
- If the Net Worth of company is negative, the shares of such companies shall be valued at zero.
- In case the EPS is negative, EPS value for that year shall be taken as zero for arriving at capitalised earning.
- In case an individual security accounts for more than 5% of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security. To determine if a security accounts for more than 5% of the total assets of the scheme, it shall be valued by the procedure above and the proportion which it bears to the total net assets of the scheme to which it belongs will be compared on the date of valuation.
- At the discretion of the AMC and with the approval of the Trustees, an unlisted equity share may be valued at a price lower than the value derived using the aforesaid methodology.

2.2 Valuation of Partly Paid-up Equity Shares

a) Traded Securities

In case the partly paid-up equity shares are traded separately they would be valued as per the valuation guidelines applicable to any other equity shares.

b) Thinly Traded / Non-Traded / Unlisted Securities

- i) The partly paid-up equity shares will be valued at lower of the following two prices:
 - Value of the underlying fully paid-up equity shares as reduced by the amount of balance call money payable.
 - Value of the partly paid-up equity shares, if traded on the valuation day. If not traded on any stock exchange on a particular valuation day, the value at which it was traded on the earliest previous day may be used provided such date is not more than 30 days prior to valuation date
- ii) Valuation guidelines related to equity shares would be applicable for the valuation of underlying fully paid-up equity shares.
- iii) In case the trade price of the partly paid-up equity shares were not available for last 30 days or in case of unlisted partly paid-up equity shares, it will be valued at the value of the underlying fully paid-up equity share as reduced by the amount of balance call money payable.

c) Suspended from trading on account of corporate actions

In case the partly paid-up equity shares are suspended from trading on account of corporate actions like call money raised by the Company etc., it will be valued at the value of the underlying fully paid-up equity share as reduced by the amount of balance call money payable.

2.3 Valuation of Warrants

a) Traded Securities

In case the warrants are traded separately they would be valued as per the valuation guidelines applicable to equity shares.

b) Thinly Traded / Non-Traded / Unlisted Securities

- i) In respect of warrants to subscribe for equity shares attached to instruments, the warrants would be valued at the value of the equity share which would be obtained on exercise of the warrant as reduced by the amount which would be payable on exercise of the warrant.
- ii) Valuation guidelines related to equity shares would be applicable for the valuation of underlying equity shares.
- iii) An appropriate discount for non-tradability of the equity shares shall be deducted to account for the period which must elapse before the warrant can be exercised.

2.4 Valuation of Preference Shares

a) Traded Securities

In case the preference shares are qualified as traded then they would be valued as per the valuation guidelines applicable to equity shares.

b) Thinly Traded / Non-Traded / Unlisted Securities

- i) The non-convertible preference share will be valued at the present value of all the future expected dividend payments and the maturity value, discounted at the expected return on preference shares. The valuation committee will decide upon variables like expected future dividend, expected rate of return etc. on a case to case basis depending on the terms of issue of the preference shares.
- ii) Convertible Preference shares would be valued at the value of the equity share which would be obtained on conversion, further appropriate discount for illiquidity should be applied. The illiquidity percentage will be decided by the Valuation Committee on a case to case basis. Valuation guidelines related to equity shares would be applicable for the valuation of underlying equity shares.
- iii) The valuation committee may in specific cases decide to use a different method for valuation of preference shares by assigning reasons therefor.

2.5 Valuation of Rights

- i) Until, rights are traded, the value of “rights” shares should be calculated as per the formula below:

$$a.1) V_r = n / m * (P_{ex} - P_{of}),$$

Where,

V_r	=	Value of rights
n	=	no. of rights offered
m	=	no. of original shares held
P_{ex}	=	Ex – Rights Price
P_{of}	=	Rights Offer Price

a.2) Ex-right price of underlying security will be considered separately for each valuation day.

a.3) In case the Offer price is higher than the Ex-right price then the rights would be valued at Zero.

a.4) If the rights are on non-traded shares or unlisted shares then the rights would be valued at Zero.

- ii) Where it is decided not to subscribe to the rights but to renounce them and renunciations are being traded, the rights can be valued at the renunciation value.
- iii) Where it is decided to subscribe the rights, renunciation value might not be appropriate. Hence in such cases valuation of rights entitlement will be done as per the formula stated in clause (a.1) to (a.4) above.
- iv) Valuation guidelines related to equity shares would be applicable from the date rights are subscribed.

2.6 Valuation of QIP (Qualified Institutional Placement – Equity Shares)

The equity shares allotted through QIP process should be considered on the same lines as the existing listed equity shares and hence should be valued at the market/traded price of the existing listed equity shares.

2.7 Valuation of Initial Public Offering (IPO) Allotment and Private Placement / Pre-IPO Allotment

Such shares shall be classified as “to be listed” / “awaiting listing”

These share will be valued at:

- (a) cost of acquisition, in case acquired other than IPO route;
- (b) allotment price, in case allotted under IPO;

till the listing of shares.

If such shares do not get listed on recognised stock exchange within 60 days of such allotment, shares so acquired will be valued as per the fair value guidelines applicable for unlisted shares.

2.8 Valuation of Shares acquired / allotted with lock-in period

In case of shares under lock-in for more than 3 months:

- (a) from the date of purchase, in case of shares already listed on the date of purchase;
- (b) from the date of IPO allotment, in case of shares acquired under Private Placement or under Pre-IPO;

The shares would be valued as per the valuation guidelines applicable to Traded and Thinly Traded / Non-Traded equity shares, further appropriate discount for illiquidity may be applied by Valuation Committee on case to case basis.

2.9 Valuation of Suspended Security

- i) In case trading in an equity security is suspended upto 30 days, then the last traded price would be considered for valuation of that security.
- ii) If an equity security is suspended for more than 30 days, then the fair valuation of Thinly Traded / Non-Traded Security as above would be applied.

2.10 Valuation of Illiquid Security

- a) Aggregate value of "illiquid securities" of scheme, which are defined as non-traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned Zero value.
- b) Mutual Funds shall disclose as on March 31 and September 30 the scheme wise total illiquid securities in value and percentage of the net assets while disclosing Half Yearly Portfolios to the unit holders. In the list of investments, an asterisk mark shall be given against all such investments which are recognised as illiquid securities.
- c) Mutual Funds shall not be allowed to transfer illiquid securities among their schemes.

3. Corporate Action

3.1 De-merger, Merger, Amalgamation and Scheme of Arrangement

On corporate action, above valuation guidelines may be difficult to adopt due to non-availability of the Balance Sheet of the restructured entities in public domain or the resultant securities come up for listing after few days while the valuation required to be carried out effective on the date of the corporate action itself. Besides, in such case there are generally no comparative parameters readily available for carrying out the valuation exercise. Following broad valuation guidelines would be used for the valuation of securities resulting from the corporate actions:

a) De-Merger

- i) In case shares of both the companies (De-merged Company and Resulting Companies) are traded immediately on de-merger, both the shares would be valued at respective traded prices.
- ii) In case there is only one Resulting Company along with the De-merged Company and such Resulting Company is unlisted / non-traded:

Traded shares of De-merged Company will be valued at traded price and the shares of Resulting Company will be valued by residual price methodology which would be the closing value of the shares of De-merged Company on the day before the de-merger less opening value of the shares of De-merged Company immediately post de-merger.

If value of the shares of De-merged Company is equal or in excess of the value of pre de-merger shares, then the shares of Resulting Company will be valued at Zero.

- iii) In case there are more than one Resulting Companies along with the De-merged Company and all or some Resulting Companies are unlisted / non-traded:

The shares of Resulting Companies will be valued by residual price methodology as explained in point (ii) above. The residual value will be allocated into Resulting Companies in the ratio provided as a part of scheme of arrangement or such other ratio as decided by the Valuation Committee. If one of the Resulting Companies is listed / traded, the residual value of unlisted / non-traded Resulting Companies would be further determined by reducing the traded value of listed Resulting Companies from the residual value computed as above.

- iv) In case shares of both the companies (De-merged Company and Resulting Companies) are not traded on de-merger:

The traded value of the De-merged Company on the day before the de-merger will be allocated between De-merged Company and Resulting Companies in the ratio provided as a part of scheme of arrangement or such other ratio as decided by the Valuation Committee.

- v) Cost allocation would be done proportionate to the derived value of the resultant scrips or other appropriate basis to be decided on case to case basis depending on the terms of de-merger.
- vi) The valuation committee may in specific cases decide to use a different method for valuation by assigning reasons therefor.

b) Merger

In case of merger, if the shares of the merged entity are not listed / traded, then valuation of the merged entity will be decided on case to case basis depending on the terms of merger and may be valued at previous day closing price of the respective companies prior to merger.

3.2 Buy-back of Securities

If a company offers to buy-back hundred percent of the shares tendered then shares will be valued at the price of buy-back and ignoring the market price. Else, market price of the shares will be considered for valuation till formal confirmation of acceptance of shares tendered under the buy-back schemes. Quantum of shares accepted under buy-back will be accounted as a sale trade.

3.3 Stock Split/ Face value change

In case of stock split, the face value of a stock is reduced and proportionately number of shares is increased. The valuation price will be derived on the basis of the closing price before the ex-date and adjusted in proportion of stock split, till the new stock split shares are listed and traded on a stock exchange. The cost of one share will be proportionately adjusted in line with stock split change, to derive the new cost of share. On stock split/face value change, in case the company specifies any regulations/ method for cost bifurcation or valuation the same will be adopted.

4. Valuation of Futures and Options

- i) On the valuation day, settlement price will be considered for valuation.
- ii) If the settlement price is not available, then closing price for the security will be considered for the valuation.
- iii) In case of Futures MTM is computed on daily basis.
- iv) $MTM\ Gain/Loss = Current\ day\ settlement/Closing\ price - Previous\ day\ settlement/Closing\ price$ (If scrip is purchased first time then it is a Current day settlement / Closing price- Weighted Average Price (WAP)).

- v) MTM is computed on scrip wise and series wise.

5. Valuation of Securities Lent under Securities Lending Scheme

The valuation of securities lent under Securities Lending Scheme shall be valued as per the valuation guideline of the respective security as mentioned in this document. The lending fees received for the securities lent out would be accrued in a proportionate manner till maturity of the contract.

6. Valuation of Indian Depositories Receipts (IDR)

Valuation of IDRs listed on the India Stock Exchange would follow the valuation guidelines adopted for the Listed Indian Equity Shares. In case the IDRs are classified as thinly traded / non-traded, the criteria, as laid above for Listed Indian Equity Shares shall be applied taking into consideration the relevant Company's Balance Sheet.

7. Valuation of American Depository Receipt (ADR), Global Depository Receipt (GDR) and all Overseas Securities

a) Traded Securities

- i) Traded foreign securities will be valued at latest available closing price of the stock exchange on which the security is traded.
- ii) In case the security is traded on more than one stock exchange, the security will be valued at the latest available closing price of the principal stock exchange. Principal stock exchange will be decided by the AMC at the time of purchase of securities and the reason for the selection will be recorded in writing. Any subsequent change in principal stock exchange selected for valuation will be necessarily backed by reasons for such change being recorded in writing by the AMC and approved by the Valuation Committee.
- iii) When on a particular valuation day, a security has not been traded on the principal stock exchange; the value at which it is traded on secondary stock exchange may be used.
- iv) When a security is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the principal stock exchange or any other stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than 30 days prior to valuation date.
- v) Due to differences in the time zones across different markets, the AMC would consider a cut off time of 5.00 PM (IST) for availability of the closing market price for the purpose of valuation i.e. if any market closes on or before 5.00 pm (IST) that day's last closing price will be considered for valuation else the previous day's closing price of that stock exchange will be considered. Accordingly, the valuation of the securities will be done based on T day prices or T-1 day prices, depending upon the closure of business hours of the stock exchange on which the particular securities are traded / listed.
- vi) The price in local currency would be obtained and the closing RBI reference rate would be used to calculate the closing price in INR. If the security is listed in currency for which RBI reference rate is not available, the exchange rate available on Bloomberg/Reuter's would be considered. In case the direct exchange rates are not available on Bloomberg/Reuter's, then cross currency with USD would be considered and converted as per INR/USD RBI reference rate.

b) Non-Traded Securities

A non-traded foreign security will be valued by the AMC using the principles of fair valuation after considering relevant factors on case to case basis.

In case of any extra-ordinary event in other markets post the closure of the relevant markets, the AMC will value the security at suitable fair value as determined by the Valuation Committee.

All the corporate action for foreign securities will be recorded on the same basis as valuation of foreign securities by considering a cut off time of 5.00 PM (IST). The corporate action of the securities will be recorded on T day or T+1 day, depending upon the closure of business hours of the stock exchange on which the particular securities are traded / listed.

8. Valuation of Infrastructure Investment Trust (InvITs) & Real Estate Investment Trust (REITs)

a) Traded Securities

- i. On a valuation day, traded units of InvIT/REITs are to be valued at the last quoted closing price on the principal stock exchange.
- ii. When on a particular valuation day, units of InvIT/REITs has not been traded on the principal stock exchange; the value at which it is traded on secondary stock exchange may be used.
- iii. When units of InvIT/REITs is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the principal stock exchange or any other stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than 30 days prior to valuation date.

b) Thinly Traded / Non-Traded / Unlisted Securities

- i. Where units of InvIT and REIT are unlisted or thinly traded or not traded on any stock exchange for continuous period of 30 days than the valuation for such units of InvIT and REIT will be determined based on the price provided by an independent valuation agency(ies) or at latest NAV declared by Investment managers of the trust, as the case may be. The selection of the independent valuation agency(ies) will be approved by the Valuation Committee.
- ii. Where the valuation of units of InvIT and REIT is not available from any independent valuation agency(ies), the valuation will be determined by the Fund Manager on the principles of fair valuation.

9. Valuation of Money Market and Debt Securities

9.1 Valuation of Money Market and Debt Securities (other than government securities)

Money Market and Debt Securities are mainly classified into following 2 categories:

- i) Coupon bearing securities like Non-Convertible Debentures (NCD), Bonds, etc.
- ii) Discounted securities like Zero Coupon Bonds (ZCB), Commercial Papers (CP), Certificate of Deposits (CD), Bills Purchased under Rediscounting Scheme (BRDS), Discounted Securitised Debt / Pass Through Certificate (PTC) etc.

All money market and debt securities including floating rate securities, irrespective of residual maturity shall be valued at average of security level prices obtained from valuation agencies appointed by AMFI (currently, CRISIL and ICRA).

In case security level prices given by valuation agencies are not available for a new security (which is currently not held by any Mutual Fund), then such security may be valued at purchase yield on the date of allotment / purchase.

9.2 Valuation of securities with Put/Call Options

The option embedded securities would be valued as follows:

a) **Securities with Call Option:**

The securities with call option shall be valued at the lower of the value as obtained by valuing the security to final maturity and valuing the security to call option.

In case there are multiple call options, the lowest value obtained by valuing to the various call dates and valuing to the maturity date is to be taken as the value of the instrument.

b) **Securities with Put Option:**

The securities with put option shall be valued at the higher of the value as obtained by valuing the security to final maturity and valuing the security to put option.

In case there are multiple put options, the highest value obtained by valuing to the various put dates and valuing to the maturity date is to be taken as the value of the instrument.

c) **Securities with both Put and Call Option:**

Only securities with put / call options on the same day and having the same put and call option price, shall be deemed to mature on such put / call date and shall be valued accordingly. In all other cases, the cash flow of each put / call option shall be evaluated and the security shall be valued on the following basis:

- i) Identify a 'Put Trigger Date', a date on which 'price to put option' is the highest when compared with price to other put options and maturity price.
 - ii) Identify a 'Call Trigger Date', a date on which 'price to call option' is the lowest when compared with price to other call options and maturity price.
 - iii) In case no Put Trigger Date or Call Trigger Date ('Trigger Date') is available, then valuation would be done to maturity price. In case one Trigger Date is available, then valuation would be done as to the said Trigger Date. In case both Trigger Dates are available, then valuation would be done to the earliest date.
- d) If a put option is not exercised by a Mutual Fund when exercising such put option would have been in favour of the scheme, in such cases the justification for not exercising the put option shall be provided to the Board of AMC and Trustees.
- e) Any put option inserted subsequent to the issuance of the security shall not be considered for the purpose of valuation and original terms of the issue will be considered for valuation.

9.3 Government Securities

Government Securities includes:

- i) Central Government Securities (G-Sec)
- ii) State Government Securities / State Development Loans (SDL)
- iii) Treasury Bills (T-Bills)
- iv) Cash Management Bills (CMB)

Irrespective of the residual maturity, Government Securities (including T-bills) shall be valued at average of security level prices obtained from valuation agencies appointed by AMFI.

In case security level prices given by valuation agencies are not available for a new security (which is currently not held by any Mutual Fund), then such security may be valued at purchase yield on the date of allotment / purchase.

9.4 Valuation of market linked debentures and all OTC derivatives including Interest Rate Swaps (IRS) / Forward Rate Agreements (FRA)

Irrespective of the residual maturity, valued at average of security level prices obtained from valuation agencies appointed by AMFI.

9.5 Valuation Policy on Interest Rate Futures (IRF)

The Interest Rate Futures (IRF) would be valued at the daily settlement price of the exchange.

9.6 Treatment of Upfront Fees on Trades

- a) Upfront fees on all trades (including primary market trades), by whatever name and manner called, would be considered by the valuation agencies for the purpose of valuation of security.
- b) Details of such upfront fees should be shared by the AMC on the trade date to the valuation agencies as part of the trade reporting to enable them to arrive at the fair valuation for that date.
- c) For the purpose of accounting, such upfront fees should be reduced from the cost of the investment in the scheme that made the investment.
- d) In case upfront fees are received across multiple schemes, the such upfront fees should be shared on a pro-rata basis across such schemes.

9.7 Use of Own Trade for Valuation

Mutual Fund's own trades shall not be used for valuation of debt and money market securities and for Inter-Scheme Transfers.

9.8 Waterfall approach for valuation of Money Market and Debt Securities

As per SEBI guidelines on valuation of money market and debt securities, a waterfall approach shall be followed by the valuation agencies for arriving at security level pricing.

AMFI, in consultation with SEBI, has issued detailed guidelines on waterfall approach for valuation of money market and debt securities. The broad principles of the said waterfall approach, for arriving at the security level prices are as follow:

- a) All traded securities shall be valued on the basis of traded yields, subject to identification of outlier trades by the valuation agencies.
- b) Volume Weighted Average Yield (VWAY) for trades in the last one hour of trading shall be used as the basis for valuation of Government Securities (including T-bills). Valuation of all other money market and debt securities (including Government securities not traded in last one hour) shall be done on the basis of VWAY of all trades during the day.
- c) In case of any exceptional events on a day, only VWAY of trades post such event may be considered for valuation. Further, all exceptional events along-with valuation carried out on such dates shall be documented with adequate justification. The following events would be considered as exceptional events:
 - i) Monetary / Credit Policy
 - ii) Union Budget
 - iii) Government Borrowing / Auction Day
 - iv) Material Statements on Sovereign Rating
 - v) Issuer or Sector Specific events which have a material impact on yields
 - vi) Central Government Election Days
 - vii) Quarter end days
 - viii) In addition to the above, valuation agencies may determine any other event as an exceptional event.
- d) All trades on stock exchanges and trades reported on trade reporting platforms till end of the trade reporting time (excluding Inter-scheme transfers), should be considered for valuation on that day.

- e) Considering the importance of polling in valuation process, detailed guidelines has also been issued by AMFI on polling by valuation agencies and on the responsibilities of Mutual Funds in polling process, as part of the aforesaid waterfall approach.

9.9 Deviation from valuation guidelines

- a) As per the Principles of Fair Valuation specified in Eighth Schedule of SEBI (Mutual Funds) Regulations, 1996, AMCs are responsible for true and fairness of valuation and correct NAV. Considering the same, in case an AMC decides to deviate from the valuation price given by the valuation agencies, the detailed rationale for each instance of deviation shall be recorded by the AMC.
- b) The rationale for deviation along-with details such as information about the security (ISIN, issuer name, rating etc.), price at which the security was valued vis-a-vis the price as per the valuation agencies and the impact of such deviation on scheme NAV (in amount and percentage terms) shall be reported to the Board of AMC and Trustees.
- c) The rationale for deviation along-with details as mentioned under paragraph (b) above shall be disclosed immediately and prominently, under a separate head on the website of AMC.
- d) Further, while disclosing the total number of instances of deviation in the monthly and half-yearly portfolio statements, AMCs shall also provide the exact link to their website for accessing the information mentioned at paragraph (C) above.

10. Valuation of money market and debt securities which are rated “Below Investment Grade” or “Default”

- a) All money market and debt securities which are rated below investment grade shall be valued at the price provided by valuation agencies as appointed by AMFI.
- b) Till such time the valuation agencies compute the valuation of money market and debt securities classified as below investment grade, such securities shall be valued on the basis of indicative haircuts provided by these agencies as listed in the Table below. These indicative haircuts shall be applied on the date of credit event i.e. migration of the security to sub-investment grade and shall continue till the valuation agencies compute the valuation price of such securities.

Trade Price for valuation

- c) In case of trades during the interim period between date of credit event and receipt of valuation price from valuation agencies, AMC shall consider such traded price for valuation if it is lower than the price post standard haircut. The said traded price shall be considered for valuation till the valuation price is determined by the valuation agencies.
- d) In case of trades after the valuation price is computed by the valuation agencies as referred above and where the traded price is lower than such computed price, such traded price shall be considered for the purpose of valuation and the valuation price may be revised accordingly.
- e) The trades referred above shall be of a minimum size as determined by valuation agencies.

AMC right to deviate from the indicative haircut and/or the valuation price provided by the valuation agencies

- f) AMC may deviate from the indicative haircuts and/or the valuation price for money market and debt securities rated below investment grade provided by the valuation agencies subject to the following:
 - i) The detailed rationale for deviation from the price post haircuts or the price provided by the valuation agencies shall be recorded by the AMC.
 - ii) The rationale for deviation along-with details such as information about the security (ISIN, issuer name, rating etc.), price at which the security was valued vis-a-vis the price post

haircuts or the average of the price provided by the valuation agencies (as applicable) and the impact of such deviation on scheme NAV (in amount and percentage terms) shall be reported to the Board of AMC and Trustees

- iii) The rationale for deviation along-with details as mentioned at para above shall also be disclosed to investors. In this regard, AMC shall immediately disclose instances of deviations under a separate head on their website. Further, the total number of such instances shall also be disclosed in the monthly and half-yearly portfolio statements for the relevant period along-with an exact link to the website wherein the details of all such instances of deviation are available.

Treatment of accrued interest and future interest accrual

- g) The indicative haircut that has been applied to the principal should be applied to any accrued interest.
- h) In case of securities classified as below investment grade but not default, interest accrual may continue with the same haircut applied to the principal. In case of securities classified as default, no further interest accrual shall be made.
- i) In case the valuation agencies has adopted conservative rating (say "D" rating) than the rating given by the Credit Rating Agency (say "C" rating) for valuation of security, the rating adopted by the valuation agencies (i.e. "D" rating) shall be considered for the purpose of accrued interest and future interest accrual.

Treatment of any future recovery in terms of principal or interest

- j) Any recovery shall first be adjusted against the outstanding interest recognized in the NAV and any balance shall be adjusted against the value of principal recognized in the NAV.
- k) Any recovery in excess of the carried value (i.e. the value recognized in NAV) should then be applied first towards amount of interest written off and then towards amount of principal written off.

Disclosure in portfolio statement

- l) An asterisk mark / suitable mark should be given against money market and debt securities which are rated "Below Investment Grade" or "Default".
- m) If a security is in default beyond its maturity date, then disclosure to this effect shall be provided. Such disclosure shall include details of the security including ISIN, name of security, value of the security considered under net receivables (i.e. value recognized in NAV in absolute terms and as % to NAV) and total amount (including principal and interest) that is due to the scheme on that investment. Further, this disclosure shall continue till the value of the security recognized in the NAV is received or for a period of 3 years from the date of maturity of security, whichever is later.

Haircut Table:

Standard haircut for sub-investment grade debt securities provided by valuation agencies and finalized by the AMFI Valuation Committee are as follow:

1. Haircuts for senior, secured securities

Rating/ Sector	Infrastructure, Real Estate, Hotels, Loan against shares and Hospitals	Other Manufacturing and Financial Institutions	Trading, Gems & Jewellery and Others
BB	15%	20%	25%
B	25%	40%	50%
C	35%	55%	70%
D	50%	75%	100%

2. Haircuts on subordinated and unsecured (or both) securities

Rating/ Sector	Infrastructure, Real Estate, Hotels, Loan against shares and Hospitals	Other Manufacturing and Financial Institutions	Trading, Gems & Jewellery and Others
BB	25%	25%	25%
B	50%	50%	50%
C	70%	70%	70%
D	100%	100%	100%

11. Inter-Scheme Transfers (IST)

As per the regulations of SEBI contained in the seventh schedule of the SEBI (Mutual Funds) Regulations 1996, transfer of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:

- Such transfers are done at the prevailing market price for quoted instruments on spot basis;
- The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

Equity Securities:

Inter-scheme transfer of equity securities would be effected at the prevailing spot market price of the security at the time the transfer is effected.

For this purpose, at the time of effecting the inter-scheme transfer, a record of the prices for the security quoted in the relative stock exchange (i.e. NSE/BSE) or Bloomberg Terminal in which it is traded or reported would be obtained, which would indicate the date, time and the currently quoted price. The price given in the quotation of the stock exchange would be the effective price for the inter-scheme transfer.

Money Market and Debt Securities:

- IST of any money market or debt security (irrespective of maturity) will be done at an average of the prices provided by the valuation agencies, if prices from the valuation agencies are received within the pre-agreed turn-around-time (TAT).
- If price from only one valuation agency is received within the agreed TAT, that price may be used for IST pricing.
- If prices are not received from any of the valuation agencies within the agreed TAT, Valuation Committee will determine the price for the IST as per the available information, in accordance with Clause 3 (a) of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.

12. Valuation of Mutual Fund Units (including units of ETF)

12.1 Domestic Mutual Fund Units

- Mutual Fund units listed and traded on exchange (NSE or BSE) on valuation date would be valued at closing traded price as on the valuation date.
- Unlisted Mutual Fund units or Mutual Fund units listed but not traded on valuation date would be valued at the last available NAV as per AMFI website.

12.2 Overseas Mutual Fund Units

- Overseas Mutual Fund units listed and traded on exchange on valuation date would be valued at closing traded price as on the valuation date.
- Overseas Mutual Fund units listed but not traded on valuation date would be valued at lower of their last available NAV as on the valuation date and previous day closing traded price. If

Overseas Mutual Fund units are not traded for more than 1 day, would be valued at their last available NAV as on the valuation date

- iii) Unlisted Overseas Mutual Fund units would be valued at their last available NAV as on the valuation date.
- iv) The price in local currency would be obtained and the closing RBI reference rate would be used to calculate the closing price in INR. If the NAV of overseas mutual fund units is reported in currency for which RBI reference rate is not available, the exchange rate available on Bloomberg/Reuter's would be considered. In case the direct exchange rates are not available on Bloomberg/Reuter's, then cross currency with USD would be considered and converted as per INR/USD RBI reference rate.
- v) Due to differences in the time zones across different markets, the AMC would consider a cut off time of 5.00 PM (IST) for availability of the closing market price for the purpose of valuation for the schemes where the NAV is to be computed and disclosed on AMFI website on the same business day. Accordingly, the valuation of the units will be done based on T day prices or T-1 day prices, depending upon the closure of business hours of the stock exchange on which the particular units are traded / listed.

In case of the schemes wherein the NAV is to be computed and disclosed on AMFI website on the next business day, units of overseas mutual fund would be valued at the last available closing price considering a cut off time of 5.00 AM (IST) T+1 i.e. if any market closes on or before 5.00 AM (IST) T+1 as the case may be, that day's last closing price will be considered for valuation else the previous day's closing price of that stock exchange will be considered.

- vi) All the corporate action for Overseas Mutual Fund units will be recorded on the same basis as valuation of Overseas Mutual Fund units by considering a cut off time of 5.00 PM (IST) / 5.00 AM (IST) T+1 as the case may be. The corporate action of the units will be recorded on T day or T+1 day, depending upon the closure of business hours of the stock exchange on which the particular units are traded / listed.

13. Valuation of Tri-Party Repo (TREPS)

a) TREPS with residual maturity of over 30 days

Valued at average of security level prices obtained from valuation agencies appointed by AMFI.

In case security level prices given by valuation agencies are not available for a new TREPS (which is currently not held by any Mutual Fund), then such TREPS may be valued at purchase yield on the date of purchase.

b) TREPS with residual maturity of upto 30 days

Valued at cost plus accrual basis.

Whenever a security moves from 31 days residual maturity to 30 days residual maturity, the price as on 31st day would be used for amortization from 30th day.

14. Valuation of Reverse Repo (including Corporate Reverse Repo)

a) Reverse Repo with residual maturity of over 30 days

Valued at average of security level prices obtained from valuation agencies appointed by AMFI.

In case security level prices given by valuation agencies are not available for a new Reverse Repo (which is currently not held by any Mutual Fund), then such Reverse Repo may be valued at purchase yield on the date of purchase.

b) Reverse Repo with residual maturity of upto 30 days

Valued at cost plus accrual basis.

Whenever a security moves from 31 days residual maturity to 30 days residual maturity, the price as on 31st day would be used for amortization from 30th day.

Note: Collateral securities received under Reverse Repo lending will not be considered for valuation. Only the interest income earned would be considered for NAV calculation.

15. Valuation of Fixed Deposits

Fixed Deposits will be valued at cost plus accrual basis.

16. Valuation of Gold

Gold held by a gold exchange traded fund scheme shall be valued at the AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 parts per thousand, subject to the following:

- a) adjustment for conversion to metric measure as per standard conversion rates;
- b) adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate; and
- c) In addition of:-
 - (i) transportation and other charges that may be normally incurred in bringing such gold from London to the place where it is actually stored on behalf of the mutual fund; and
 - (ii) notional customs duty and other applicable taxes and levies, except to the extent set off is available, that may be normally incurred to bring the gold from the London to the place where it is actually stored on behalf of the mutual fund;

Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the mutual fund;

Provided further that where the gold held by a gold exchange traded fund scheme has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this sub-paragraph.

If the gold acquired by the gold exchange traded fund scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued in terms of above subparagraph.

If on any day the LBMA AM fixing or RBI reference rate is not available due to holiday, then the immediately previous day's prices are applied for the purpose of calculating the value of gold.

17. Valuation of Gold deposited under Gold Deposit Scheme (GDS)

In case Fund invest in Gold Deposit Scheme (GDS) of banks, having gold held by Fund as underlying, the valuation of such gold would follow the same principles as provided for valuation of physical gold as stated in the Valuation Policy.

Interest received on such GDS shall be accrued in proportionate manner till the maturity of the deposits.

18. Abnormal situations & market disruptions

In normal situations the valuation methods detailed above shall be used. However, in abnormal market conditions, due to lack of market trading or otherwise it may not be possible to obtain fair

valuation using 'normal' means. In such situations, the 'realizable value' may be substantially different from the benchmark-based prices obtained.

The following occurrences would normally be considered as abnormal situations:

- Major Policy announcements by Central Government, State Government, SEBI or RBI.
- Geo-political situations (Natural disasters, terror attacks, public disturbances, riots, wars) that may force the market to function abnormally.
- Absence in trading in specific securities or equivalent.
- Significant volatility in capital markets.
- Significant illiquidity in fixed income markets.
- Global events like Sovereign bankruptcy, corporate bankruptcy, closure of stock markets, disruptive political scenario that may impact the markets.
- Events which lead to lack of availability of accurate information to value a security.
- Technological breakdown in trading systems.
- Errors and omissions with respect to transaction processing.
- Large redemptions in the fund.
- Quarter-ending & tax-related liquidity tightness.

The events mentioned above are only indicative and may not reflect all possible exceptional events or circumstances. In case of any exceptional circumstances, the Valuation Committee may assess the situation and decide on the valuation methods and document the same as detailed above in clause "Deviation from Valuation Guideline".

19. Treatment and disposal of illiquid securities or securities classified as default at the time of maturity / closure of schemes

In case of close-ended schemes, some of the investments made by Mutual Funds may become default at the time of maturity of schemes. Further, at the time of winding up of a scheme, some of the investments made by Mutual Funds may become default or illiquid. In due course of time i.e. after the maturity or winding up of the schemes, such investments may be realised by the Mutual Funds. Such amount will be distributed to the concerned investors, if it is substantial. In case the amount is not substantial, it will be used for the purpose of investor education. The decision as to the determination of substantial amount shall be taken by the Trustees of Mutual Funds after considering the relevant factors including number of investors, amount recovered, cost of transferring funds to investors; among others.

20. Valuation of securities not covered under the current Valuation Policy

In case of security/ies purchased by the fund does not fall within the current framework of the valuation of securities then the same shall be reported immediately to AMFI. Further, at the time of investment AMC shall ensure that the total exposure in such securities does not exceed 5% of the total AUM of the scheme.

V. TAX & LEGAL & GENERAL INFORMATION

I. Tax treatment for Investors (unit holders) and the Mutual Fund

The taxability of any income of a mutual fund and income from investments in mutual funds in the hands of the investors (unitholders) is subject to the provisions of the Indian Income Tax Act, 1961 ("the Act"), the Income-tax Rules, 1962 ("the Rules") and the circulars and notifications issued thereunder. The information provided below summarizes the tax implications of various incomes in the hands of the investors (unit holders) as well as the Mutual Fund, as amended vide Finance Act 2023 presently in force in India as at the date of this document. Special reference needs to be made in respect of provisions related to tax on income distributions from mutual funds, capital gains, business income and all other relevant provisions of the Act. Provisions related to tax deduction at source ("TDS") shall also apply, wherever applicable.

Note:

The tax benefits described in this document are available under the present taxation laws and are subject to fulfillment of stipulated conditions. The information given is included only for general purpose and is based on the law and practice currently in force in India. Investors should be aware that the relevant fiscal rules or their interpretation may change. In view of the individual nature of tax implications, each investor is advised to consult his/her own tax advisor to understand the tax implications arising out of their transactions.

FOR SBI MUTUAL FUND:

1. Registered with SEBI

SBI Mutual Fund ("SBI MF") is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits u/s. 10(23D) of the Act. Accordingly, the entire income of SBI MF is exempt from income-tax.

2. No tax deducted at source (TDS) on receipt of income

SBI MF will receive all its income without deduction of tax at source as per provisions of Section 196 of the Act.

3. Goods and Service Tax (GST)

The services provided by mutual fund agent/distributor to a mutual fund or asset management company, are taxable under forward charge. Accordingly, GST in respect of mutual fund agents and mutual fund distributor's services shall be paid by the agent or, as the case may be, by the distributor being service providers. Under the current applicable GST regime, the rate of GST is 18%.

FOR INVESTORS (UNIT HOLDERS):

1. DISTRIBUTED INCOME (OTHER THAN CAPITAL GAINS) IN RESPECT OF UNITS

With effect from April 1, 2020, income distributed by a mutual fund in respect of units of mutual funds is taxable in the hands of the unitholders at normal tax rates (plus applicable surcharge and cess⁵).

In case of resident unitholders, the standard rate of TDS is 10% on income distributed in excess of Rs.5,000 by a mutual fund.

In case of non-resident unitholders, TDS is applicable at lower of 20%⁶ or rate of income-tax provided in relevant Double Taxation Avoidance Agreement ('DTAA') read with CBDT Circular no. 3/2022 dated 3rd February 2022, provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY. Please note that grant of DTAA benefit, if any, is subject to fulfillment 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.

In case PAN is not furnished, then TDS at the rate of 20% would apply as per Section 206AA of the Act (except in case of non-residents who provide specified documents). As per Section 206AB of the Act, tax shall be deducted at twice the applicable rate in case of payment made to a specified person (excluding a 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 unitholder has PAN Exempted KYC Reference Number ('PEKRN'), this would be considered as 'PAN not available' and TDS would apply at higher rates as per Section 206AA of the Act.

(\$) Refer Point no.3 below for rates of Surcharge & Health & Education Cess

2. CAPITAL GAINS

The tax implications on Mutual Funds are determined based on:

- the type of Mutual Fund (classified based on the % holding in the equity shares of domestic companies); and
- the holding period (from date of acquisition up to the date of the redemption/transfer).

In case of Equity-Oriented Mutual Funds [Subject to Securities Transaction Tax (STT)]:

An Equity-Oriented Fund ('Equity Fund') refers to a scheme of a Mutual Fund wherein minimum of 65% of the total proceeds of such fund are invested in the equity shares of domestic companies listed on a recognised stock exchange. A Fund of Fund (FOF) structure is treated as an Equity Fund if a minimum of 90% of the total proceeds of such fund are invested in the units of another fund and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange. The equity holding is computed with reference to the annual average of the monthly averages of the opening and closing figures.

Thus, mutual fund schemes having less than 65% holding in listed equity shares of domestic companies (computed as per above criteria) shall be classified as Non-Equity Funds.

Type of Capital Gain	SHORT TERM CAPITAL GAINS	LONG TERM CAPITAL GAINS
Period of Holding	Up to 12 months	More than 12 months
Tax Rate	Section 111A: 15% \$ #	Section 112A: 10%\$# on gains exceeding Rs.1,00,000 in a year (without indexation benefit)

In case of Non-Equity Funds:

(a) For investments in Non-Equity Funds made on or after April 1, 2023

% of Equity Holding	Up to 35% **	More than 35%	More than 35%
Type of Capital Gain	SHORT TERM CAPITAL GAINS	SHORT TERM CAPITAL GAINS	LONG TERM CAPITAL GAINS (Section 112)
Period of Holding	Irrespective of Holding Period	Up to 36 months	More than 36 months
(A) Resident Individual / HUF	Applicable Slab rates ^{\$}	Applicable Slab rates ^{\$}	20% \$ (with indexation)
(B) Domestic	Applicable Tax rates ^{\$}	Applicable Tax rates ^{\$}	

Company			
(C) Non-Resident (other than FII)	Applicable Slab rates ^{\$\$}	Applicable Slab rates ^{\$\$}	Listed: 20% ^{\$\$} (with indexation) Unlisted: 10% ^{\$\$} (without indexation)
(D) Foreign Institutional Investor (FII)	30% ^{\$}	30% ^{\$}	10% ^{\$}

(b) For investments in Non-Equity Funds made on or before March 31, 2023 (% of equity holding in MF is less than 65%):

Type of Capital Gain	SHORT TERM CAPITAL GAINS	LONG TERM CAPITAL GAINS (Section 112)
Period of Holding	Up to 36 months	More than 36 months
(E) Resident Individual / HUF	Applicable Slab rates ^{\$}	20% ^{\$} (with indexation)
(F) Domestic Company	Applicable Tax rates ^{\$}	
(G) Non-Resident (other than FII)	Applicable Slab rates ^{\$\$}	Listed: 20% ^{\$\$} (with indexation) Unlisted: 10% ^{\$\$} (without indexation)
(H) Foreign Institutional Investor (FII)	30% ^{\$}	10% ^{\$} (without indexation)

()** “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.

(\$) Refer Point no.3 below for rates of Surcharge & Health & Education Cess

(#) 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. 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.

3. 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 firms and companies to be levied on basic tax:

- Partnership Firms: 12% where income exceeds Rs.1 crore
- 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 Equity Funds), Section 112 (LTCG on non-Equity Funds acquired up to March 31, 2023 and LTCG on non-Equity Funds acquired from April 1, 2023 where equity exposure in such non-Equity Fund > 35%), Section 112A (LTCG on Equity Funds) & 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 be applied on basic tax while deducting TDS, if any, on income of non-resident investors only.

4. LOSSES UNDER THE HEAD 'CAPITAL GAINS'

Losses incurred under the head "Capital gains" during the year cannot be set off against income under other heads of income. Long-term capital loss cannot be set off against any income other than income from long-term capital gain. However, short-term capital loss can be set off against long-term or short-term capital gain.

If loss under the head "Capital gains" incurred during a year cannot be adjusted in the same year, then unadjusted capital loss can be carried forward to next year. In the subsequent year(s), such loss can be adjusted only against income chargeable to tax under the head "Capital gains", however, long-term capital loss can be adjusted only against long-term capital gains. Short-term capital loss can be adjusted against long-term capital gains as well as short-term capital gains. Such loss can be carried forward for eight years immediately succeeding the year in which the loss is incurred. Such loss can be carried forward only if the income-tax return of the year in which loss is incurred is furnished on or before the due date of furnishing such income-tax return, as prescribed under section 139(1) of the Income-Tax Act, 1961.

5. SECURITIES TRANSACTION TAX (STT)

STT is applicable only in respect of sale / redemption of units of Equity-oriented funds on a recognised stock exchange at the following rates:

Particulars	Rates	Payable by
Purchase of units of equity-oriented mutual fund (delivery based)	NIL	Not Applicable
Sale of units of equity-oriented mutual fund (delivery based)	0.001%	Seller
Sale of units of equity-oriented mutual fund (non-delivery based)	0.025%	Seller
Sale of units of equity-oriented fund to the Mutual Fund	0.001%	Seller

6. BONUS STRIPPING

As per Section 94(8) of the Act, the loss arising on sale of original units (wholly or partly), which were bought within a period of 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of bonus units to the unit holders) and sold within 9 months of the record date, shall be ignored for the purpose of computation of income chargeable to tax. However, such loss shall be considered as the cost of acquisition of the 'bonus shares' of the unit holders.

7. EXEMPTION AVAILABLE FROM CAPITAL GAIN TAX IN CERTAIN CIRCUMSTANCES

- Investors can claim exemption from long-term capital gains under Section 54F by making specified investment in a residential house property as per the conditions specified therein.

- Transfer of units upon consolidation of two or more schemes of Equity Funds or two or more schemes of a fund other than Equity 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.

8. RECEIPT OF MUTUAL FUND UNITS WITHOUT CONSIDERATION OR FOR INADEQUATE CONSIDERATION:

As per Section 56(2)(x) of the Act, any sum of money or movable property or immovable property received by any person without consideration or for inadequate consideration is chargeable to tax if it exceeds Rs.50,000. The following amount is chargeable to tax in case a person receives units of a Mutual Fund without consideration or for inadequate consideration:

- i. Without consideration where the aggregate fair market value (FMV) of the units exceeds Rs.50,000: the whole of the aggregate FMV of such units is taxable
- ii. Inadequate consideration which is less than the aggregate FMV of the units by an amount exceeding Rs.50,000: the aggregate FMV of the units as exceeds such consideration

9. DEDUCTION U/S. 80C IN RESPECT OF AMOUNT INVESTED

As per Section 80C of the Act, an individual and HUF can claim a deduction for the amount paid or deposited in certain eligible schemes or investments, subject to maximum amount of Rs.150,000. The benefit of deduction under Section 80C of the Act can be availed by a unitholder (being individual or HUF) by investing in “SBI Long Term Equity Fund”, provided such unitholder opts to pay tax under the Old Regime in accordance with provisions of Section 115BAA of the Act.

10. INVESTMENTS BY CHARITABLE AND RELIGIOUS TRUSTS

Units of a Mutual Fund Scheme referred to in Section 10(23D) of the Act constitute an eligible avenue for investment by charitable or religious trusts as per Rule 17C of the Rules read with Section 11(5)(xii) of the Act.

Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendment(s). The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date. Additional tax liability, if any, imposed on investors due to such changes in the tax structure, shall be borne solely by the investors and not by the AMC or Trustee.

II. Legal Information

a) Nomination Facility

The SEBI (Mutual Funds) Regulations, 1996, notifies that the mutual fund shall provide for nomination facility to the unit holders to nominate a person in whose favour the units shall be transmitted in the event of death of the unitholder. Further, SEBI vide its master circular dated SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 provides that

1. As per guidelines, Nomination/Opt-out is mandatory for New Individual investors subscribing to mutual fund units (New Folios created) w.e.f. **1st October 2022**, irrespective of holding in the Folio i.e. Single Holding / Joint holding / Either or Survivor.
2. In case of physical application, the forms should carry the wet signature of all the unit holder(s). In case of online application, instead of wet signature(s) of all the unit holder(s), the same should be validated using e-sign facility or two factor authentication (2FA) / OTP.
3. For all existing unit holders holding mutual fund units either solely or jointly opt-in or opt-out of nomination shall be provided latest by September 30, 2023, failing which the folios shall be frozen for debits.

In accordance, with the same, the AMC provide an option to the Unitholder to nominate the persons in whom all the Units held by the Unitholder shall vest in the event of his death. Where the Units are held by more than one person jointly, all the joint Unitholders may together nominate a person by signing the nomination form indicating the name of the person in whom all the rights in the Units shall vest in the event of death of all the joint Unitholders.

- ✓ Nomination facility is available only for individuals applying on their own behalf.
- ✓ Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF cannot nominate.
- ✓ A minor can be nominated and in that event, the name, address and signature of the guardian of such minor nominee shall be provided.
- ✓ Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- ✓ The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF or a PoA holder. A non-resident Indian can be a Nominee subject to the exchange control regulations in force from time to time.
- ✓ Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- ✓ The cancellation of nomination can be made only by Unitholders on their own behalf, singly or jointly, and who have made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall be under no obligation to transfer the units in the Nominee's favour.
- ✓ PoA Holders cannot execute a nomination request, it has to be executed by the Applicant(s)/Unitholder(s)
- ✓ A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

As per AMFI letter 35/MEM-COR/57/07-08 dated January 03, 2008, applicants can make multiple nominations to the maximum of three. Applicants may change their nomination at any time during the currency of the scheme. In case of multiple nominations, applicants must clearly specify the percentage of units in favour of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that such allocation/share should be in whole numbers without any decimals making a total of 100 percent.

Where the units of the scheme are issued in electronic form in the depository account of the unit holder, the nomination registered with the Depository will be applicable to the units of the scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository. Transmission / Payment, if any to the nominee of the sums shall discharge the Fund from all liability towards the estate of the deceased unit holder and his/her legal successors/legal heirs.

The nomination facility extended under the Scheme is in accordance with SEBI regulations and subject to other applicable laws. The single / joint / surviving Unitholders can subsequently write to the OPAT of SBI MF requesting for a Nomination Form in order to nominate any person to receive the Units upon his / her / their death, subject to completion of necessary formalities. Further, if either the Mutual Fund or the AMC incur any loss whatsoever arising out of any litigation or harm that it may suffer in relation to the nomination, they will be entitled to be indemnified absolutely from the deceased Unitholders' estate. Upon the demise of the Unitholder, the Units would be transmitted in favour of the Nominee subject to the Nominee executing suitable indemnities in favour of the Mutual Fund and the AMC and necessary documentation to the satisfaction of the Mutual Fund. Investors / Unitholders are advised to read the instructions carefully before nominating. The Mutual Fund can call for such documents from the Nominee as deemed necessary. Transfer of units/ payment to a nominee of the sums shall be valid and effectual against any demand made upon the Trust/AMC, and shall discharge the Trust/AMC of all

liability towards the estate of the deceased unit holder and his/her successors and legal heirs, executors and administrators.

b) PROCESSES REGARDING INVESTMENTS MADE ON BEHALF OF MINORS, REGISTRATION OF NOMINEE AND TRANSMISSION OF UNITS

AMFI Best Practice Guidelines recommended a standardized procedure in case of investments made on behalf of Minors, minors attaining majority, change in guardian, Nomination facility and Transmission facility.

- **Investment on behalf of Minor:**

- ✓ Minor has to be the first and sole holder in a folio.
- ✓ In folios where Unit holder is a Minor, there can be no Joint Holders or nominees.
- ✓ Guardian to the minor should be either a natural (father or mother) or a court-appointed legal guardian. The supporting documents reflecting the date of birth of minor and the relationship / Status with the guardian should mandatorily accompanied by application form. In case of court appointed legal guardian supporting documentary evidence shall be required.
- ✓ Supporting documentary evidence confirming the Date of birth of minor such as Birth Certificate, School leaving certificate, Passport to be provided mandatorily while opening the folio on behalf of a minor.
Any other suitable proof evidencing the date of birth of the minor.
- ✓ Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
- ✓ Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

- **Minor attaining majority – Status Change:**

- In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar 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 unless the required documents are provided and status is updated.

- **Change in Guardian:**

- ✓ In case there is a change in guardian of the minor either due to mutual consent or demise of the old guardian, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including Know Your Customer (KYC) related evidence and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.

- **Transmission:**

- ✓ In case of transmission of units (i.e. where the sole/ first unitholder or any of the joint unitholders/ all unitholders have deceased, the claimant/s have to submit requisite valid documents for the

transmission of units in his/her name. Please refer to the para of Transmission for the requirement of various documents that needs to be submitted under different transmission scenarios.

- ✓ In the event of transmission of units in favor of a minor, the guardian (father/mother/court appointed guardian) must submit prescribed documents including PAN, KYC, banker's attestation of his/her signature, indemnity as per prescribed format etc.
- ✓ The AMC may seek additional documents if the amount involved in transmission is more than Rs 2 lakhs, on a case-to-case basis or depending upon the circumstances of each case.

c) REQUIREMENTS UNDER PREVENTION OF MONEY LAUNDERING:

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under as amended by Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws) from time to time, all SEBI registered intermediaries including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors.

The AMC has adopted certain policies to ensure KYC, PML and SEBI Requirements, considered appropriate for its line of business, being committed to prevent money launderers using SBI MF as a vehicle for any such illegal activity. Accordingly, SBI MF may seek information or obtain and retain documentation used to establish Customers' identity. It may re-verify identity and obtain any missing or additional information for this purpose.

AMC reserves the right to take all steps and actions, including recording investor(s) / unitholder(s) telephonic calls, and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds etc. in accordance with the applicable laws, from the investor(s) / unitholder(s), as may be required, to ensure the appropriate identification / verification /re-verification of the investor(s) / unitholder(s), the source of funds etc. under its KYC Policy.

The AMC, under powers delegated by the Trustees, shall have absolute discretion to reject any application, prevent further transactions by a Unit Holder, delay processing redemption as per applicable laws or regulations if:

(i) after due diligence, the investor / Unit Holder / a person making the payment on behalf of the investor does not fulfill the requirements of the KYC as determined by the AMC or the AMC believes that the transaction is suspicious in nature as regards money laundering.

(ii) the AMC determines in its sole discretion that the application does not or will not comply with any applicable laws or regulations.

In this regard the AMC reserves the right to reject any application and affect a mandatory Redemption of Units. .

If the payment for Purchase of Units are made by a third party (e.g. a power of attorney holder, a financing agency, a relative, etc.), the investor / applicant may be required to give such details of such transaction so as to satisfy the AMC of the source and / or consideration underlying the transaction.

The investor(s) should ensure that the amount invested in the schemes of SBI Mutual Fund is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other laws in force in India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the investor(s)/ Unitholder(s) under the KYC policy and with a view to monitor transactions for the prevention of money laundering, the AMC / the Fund reserves the right to seek information, record investor's/Unitholder's telephonic calls and / or obtain and retain documentation for establishing the identity of the investor/Unitholder, their beneficial owner(s), proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose as the case may be.

The Mutual Fund, AMC, Trustee Company and its Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing of folio(s) / rejection of any application / allotment of units and/or reporting the same to appropriate authorities.

d) KNOW YOUR CUSTOMER (KYC) COMPLIANCE REQUIREMENTS

Investors may note that in terms of the Prevention of Money Laundering Act, 2002 ('PMLA'), the Rules issued there under and the guidelines/ circulars issued by SEBI regarding Anti Money Laundering, all intermediaries, including mutual funds, have to formulate and implement a client identification programme as well as verify and maintain records of the identity and address(es) of investors.

Pursuant to implementation of Know Your Customer (KYC) norms under Prevention of Money Laundering Act, 2002 (PMLA) through CDSL Ventures Limited (CVL) and in accordance with AMFI circular 35/MEM-COR/62/10-11 dated October 07, 2010, KYC Compliance has been made mandatory to all investors, (including Power of Attorney holders and guardian in case of a minor) intending to invest any amounts in units of the Mutual Fund effective January 1, 2011 (the "Effective Date"), irrespective of the amount of investment.

Notwithstanding the above, investors investing through Micro SIP route and investor residing in State of Sikkim are exempted for the requirement of PAN.

For Micro investments (i.e Rs. 50000/- per year per investor) following documents are required:

1. Standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport in lieu of PAN.
2. Proof of address copy. It is clarified that where identification documents photo contains the address of the investor, a separate proof of address is not required.
3. Supporting documents copy shall be self-attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

For investors based in State of Sikkim the following documents are required:

- a. Proof of address of Sikkim state and application form should mention the same address.
- b. Address proof shall be self-attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

In accordance with SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 5, 2011 regarding uniformity in the Know Your Customer (KYC) process in the securities market and SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011 regarding requirement of In-person verification of investors and SEBI (KYC Registration Agency) Regulations, 2011, following process is applicable:

- Investors are requested to use the common KYC Application Form with specified documents and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The common KYC Application Forms are also available on our website www.sbimf.com.
- The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. SBI Funds Management Limited (AMC) or NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- AMC reserves right to reject application forms for transactions in units of the Fund not accompanied by letter/ acknowledgement issued by KRA. The KYC compliance status will be validated with the records of the KRA before allotting units.
- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- In this regard, all categories of investors who wish to make an investment in the units of mutual fund will be required to submit the KYC form along with the prescribed documents at any of the OPAT of SBIMF or such other offices as may be notified by SBIMF from time to time to comply with KYC norms.
- Investor should enclose the KYC acknowledgement letter with the investment application. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice.

Investors are advised to comply with the KYC Guidelines issued by SEBI and AMFI from time to time.

Central KYC Records Registry (CKYCR) Process

SEBI vide circular no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular no. CIR/MIRSD/120 /2016 dated November 10, 2016, has intimated about operationalization of Central KYC Records Registry (CKYCR). Further, AMFI vide circular dated December 22, 2016 has prescribed new CKYC forms which shall be applicable for prospective investors.

Accordingly, with effect from February 1, 2017, any new individual investor who has not done KYC under KRA regime shall fill the new CKYC form. In case any such new individual investor uses the old KYC form, he/she shall provide additional/missing information by filling the Supplementary CKYC form or the new CKYC form.

Existing investors who are registered or verified in the KRA system can continue making investments without any additional documentation. However, for any modification to their existing records, they need to fill up the CKYC form. The aforesaid forms are available on the website of the Fund viz. www.sbimf.com and for completion of CKYC process, the investors are required to visit the nearest Point of Service or Point of Acceptance of transactions of the Fund. The KYC requirements shall be governed by SEBI Circulars/ notifications and AMFI Guidelines which may change from time to time.

Further, in terms of the SEBI circular no. SEBI/HO/MIRSD/DOP/CIR/P/2021/31 dated March 10, 2021, Central KYC Records Registry (CKYCR) has been extended to Legal Entities (LE) as well in addition to individual investor..

Accordingly, any new Legal Entity who has not done KYC under KRA regime shall fill the new CKYC application form as applicable to the Legal Entity / Other than Individuals.

Existing investors who are registered or verified in the KRA system can continue making investments without any additional documentation. However, for any modification to their existing records, they need to fill up the CKYC form. The aforesaid forms are available on the website of SBI Mutual Fund (the Fund) viz. www.sbimf.com and for completion of CKYC process, the investors are required to visit the nearest Point of Service or Point of Acceptance of transactions of the Fund. The KYC requirements shall be governed by SEBI Circulars/ notifications and AMFI Guidelines which may change from time to time.

Where an investor, for the purpose of establishing an account based relationship, submits a KYC Identifier, with an explicit consent to download records from CKYCR, then the KYC records will be retrieved online from CKYCR using the KYC Identifier and the investor will not be required to submit the

same KYC records or information or any other additional identification documents or details, unless there is a change in the information of the investor as existing in the records of CKYCR.

Thus, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including purchases, redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Unit holders are advised to use the applicable CKYC & KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA, the unit holders are requested to intimate us/our Registrar and Transfer Agent i.e. Computer Age Management Services Limited, their PAN information along with the folio details for updation in our records.

e) Ultimate Beneficial Owner

Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed there under as amended by Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023, Section 11 of SEBI Master Circular dated February 03, 2023, on AML and CFT guidelines have listed the guidelines for identification of ultimate beneficial owner. These guidelines are amended via Notification dated March 07, 2023 from Ministry of Finance have been outlined below

As per these guidelines UBO means 'Natural Person', or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

I. Client Identification Process:

(A) For Investors other than Individuals or Trusts:

(i) If the investor is an unlisted company, partnership firm or unincorporated association / body of individuals, the beneficial owners are the natural person/s who is/are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.

(ii) Controlling ownership interest means ownership of / entitlement to:

- a. more than 10% of shares or capital or profits of the juridical person, where juridical person is a company.
- b. more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership firm; or
- c. more than 10% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(iii) In cases, where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner

(iv) In case no natural person is identified under any of the above criteria, the person who holds the position of senior managing official shall be provided.

(B) For Investor which is a Trust:

In case of a Trust, the settler of the trust, the trustee, the protector and the beneficiaries with 10% or more interest in the trust or any other natural person exercising ultimate effective control over the trust through a chain of control or ownership shall be considered as beneficial owner.

(C) For Foreign Investors:

Registered intermediaries dealing with foreign investors' may be guided by SEBI Master Circular SEBI/HO/AFD-2/CIR/P/2022/175 dated December 19,2022 and amendments thereto, if any, for the purpose of identification of beneficial ownership of the client.

For further details on UBO, Investors are requested to refer to the 'Declaration for UBO' available on website of the Fund www.sbimf.com

The provisions relating to UBO are not applicable where the investor or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company. The AMC/ Trustee reserves the right to reject application forms submitted without disclosing necessary information as prescribed under the aforesaid laws/ rules/ regulations.

Investors are requested to promptly inform the AMC if the information provided undergoes any change in future.

f) DURATION OF THE SCHEME:

The duration of the Open ended Scheme / Interval Scheme is perpetual (except for target maturity index funds) . In case of Close ended Scheme, duration is limited and specified in the SID of the respective Scheme. However, in terms of the Regulations, open-ended / interval schemes may be wound up anytime, and close-ended scheme may be wound up at any time prior to the maturity date, after repaying the amount due to the unit holders.

g) WINDING UP OF THE SCHEME:

A. A scheme of a mutual fund is to be wound up, , -

- 1) on the happening of any event which, in the opinion of the trustees, requires the scheme to be wound up; or
- 2) if seventy five per cent of the unit holders of a scheme pass a resolution that the scheme be wound up; or
- 3) if the SEBI so directs in the interest of the unit-holders.

B. Where a scheme is to be wound up, 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.

• **Effect of winding up**

On and from the date of the publication of notice under clause (b) of sub-regulation (3) of regulation 39, the trustee or the asset management company as the case may be, shall-

- (a) Cease to carry on any business activities in respect of the scheme so wound up;
- (b) Cease to create or cancel units in the scheme;
- (c) Cease to issue or redeem units in the scheme.

• **Procedure and manner of Winding Up:**

- a) The Trustee shall call a meeting of the Unitholders to consider and pass necessary resolutions by simple majority of the Unitholders present and voting at the meeting for authorizing the Trustee or any other person to take steps for winding up the Scheme.

Provided that a meeting of the unit holders shall not be necessary if the scheme is wound up at the end of maturity period of the scheme.

- b) The Trustee or the person authorized as above, shall dispose off the assets of the Scheme concerned in the best interest of the Unitholders of that Scheme.

- c) The proceeds of the sale made in pursuance of the above, shall, in the first instance, be utilized towards discharge of such liabilities as are properly due under the Scheme and after making appropriate provision for meeting the expenses connected with such winding up, the balance shall be paid to the Unitholders in proportion to their respective interests in the assets of the Scheme as on the date when the decision for the winding up was taken.
- d) On completion of the winding up, the Trustee shall forward to the Board and the Unitholders, a report on the winding up containing particulars such as circumstances leading to the winding up, steps taken for the disposal of the assets of the Fund before winding up, expenses of the Fund for winding up, net assets available for distribution to the Unitholders and a certificate from the Auditors of the Scheme concerned.
- e) Notwithstanding anything contained herein, the provisions of the Regulations in respect of the disclosure of half-yearly reports and annual reports shall continue to apply until winding up is completed or the scheme ceases to exist.

h) TRANSFER & TRANSMISSION

A) Transfer of Units

Units of the Schemes held in physical form shall be non-transferable. However, if a person becomes a holder of the Units consequent to operation of law or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., and the transferee's name will be recorded by the Mutual Fund subject to production of satisfactory evidence.

Further for units of the Schemes held in electronic (demat) form, the Units will be transferable (in terms of SEBI master circular number SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023) and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. However, restrictions on transfer of units of ELSS schemes during the lock-in period shall continue to be applicable as per the ELSS Guidelines.

B) Transmission of Units

1. Deletion of names of the deceased unit holders in case of death of 2nd and/or 3rd Holder:

- a. Request Form (Form T1) from surviving unitholder(s) requesting for Deletion of Name of Deceased 2nd and/or 3rd Holder.
- b. Death Certificate in original or photocopy duly attested by a Notary Public or a Gazetted Officer.
- c. Fresh Bank Mandate Form along with cancelled cheque of the new bank account (Only if there is a change in existing bank mandate)
- d. Fresh Nomination Form in case there is no nomination or a change in existing nomination is desired by the surviving unit holders.
- e. KYC Acknowledgment or KYC Form of the surviving unit holder(s), if not KYC compliant.
- f. FATCA / CRS details of the surviving unit holder(s), if not provided.

2. Transmission of Units to surviving unit holder(s) in case of death of the 1st holder:

- a. Transmission Request Form (Form T2) for Transmission of Units to the surviving unitholder/s.
- b. Death Certificate of the deceased unitholder(s) in original or photocopy duly attested by a Notary Public or a Gazetted Officer.
- c. Copy of PAN Card of the Surviving Joint Holder(s) (if PAN is not provided already).

- d. Cancelled cheque of the new first unitholder, with the claimant's name pre-printed or Recent Bank Statement/Passbook (not more than 3 months old) of the new first holder.
- e. KYC Acknowledgment or KYC Form of the surviving unit holder(s), if not KYC compliant.
- f. FATCA / CRS details of the surviving unit holder(s), if not provided.

3. Transmission of Units to the registered Nominee/s in case of death of Sole or All unitholders:

- a. Transmission Request Form (Form T3) for Transmission of Units in favour of the Nominee(s).
- b. Death Certificate of the deceased unitholder(s) in original or photocopy duly attested by a Notary Public or a Gazetted Officer.
- c. Copy of PAN Card of the Nominee(s) / Guardian (in case the Nominee is a minor)
- d. KYC Acknowledgment or KYC Form of the Nominee(s) / Guardian (where Nominee is a Minor).
- e. Cancelled cheque with the Nominee's name pre-printed or Copy of the Nominee's recent Bank Statement/Passbook (which is not more than 3 months old).
- f. Copy of the Birth certificate in case the Nominee is a minor.
 - i. **If the transmission amount is upto ₹2 Lakh**, Nominee's signature attested by the Bank Manager as per Annexure-Ia. In case the Nominee is a Minor, signature of the Guardian (as per the bank account of the Minor or the joint account of the Minor with the Guardian) shall be attested.
 - ii. **If the transmission amount is for more than ₹2 Lakh**, as an operational risk mitigation measure, signature of the Nominee shall be attested by a Notary Public or a Judicial Magistrate First Class (JMFC) in the space provided for signature attestation in the Transmission Request Form itself below the signature of the claimant.
- g. FATCA/ CRS details of Nominee/s.

4. Transmission of Units to the Claimant/s on death of Sole unitholder or All unitholders, where there is No Nominee is registered:

- a. Transmission Request Form (Form T3) for Transmission of Units to the Claimant
- b. Death Certificate of the deceased unitholder(s) in original or photocopy duly attested by a Notary Public or a Gazette Officer.
- c. Copy of Birth Certificate in case the Claimant is a minor.
- d. Copy of PAN Card of the Claimant / Guardian (in case the Claimant is a minor).
- e. KYC Acknowledgment or KYC Form of the Claimant / Guardian (in case the Claimant is a Minor)
- f. Cancelled cheque with the claimant's name pre-printed or Copy of the Claimant's recent Bank Statement/Passbook (which is not more than 3 months old).
- g. FATCA/ CRS details of all the Claimant/s.

If the transmission amount is up to ₹2 Lakh –

- 1) Bank Attestation of signature of the claimant by the bank manager as per Annexure-Ia.
- 2) In case the claimant is a Minor, the signature of the Guardian (as per the bank account of the Minor or the joint account of the Minor with the Guardian) shall be attested.
- 3) Any appropriate document evidencing relationship of the claimant/s with the deceased unitholder/s. (PAN card copy/ Passport / Aadhaar/ Ration card etc..)

- 4) Bond of Indemnity - as per Annexure-II → to be furnished by Legal Heirs for Transmission of Units, provided that in case the legal heir(s)/claimant(s) is submitting:
- a) Succession Certificate or
 - b) Probate of Will or
 - c) Letter of Administration

In the above documents, wherein the claimant is named as a beneficiary, an affidavit as per Annexure-III from such claimant(s) should be submitted.

- 5) Individual Affidavits to be given by each legal heir as per Annexure-III
- 6) NOC from other Legal Heirs as per Annexure – IV, where applicable.

If the transmission amount is more than ₹2 Lakh –

- 1) Signature of the Claimant duly attested by a Notary Public or a Judicial Magistrate First Class (JMFC) in the space provided for signature attestation in the Transmission Request Form itself below the signature of the claimant.
- 2) In case the Claimant is a Minor, the signature of the Guardian (as per the bank account of the Minor or the joint account of the Minor with the Guardian) shall be attested.
- 3) Individual Affidavits to be given each legal heir as per Annexure-III
- 4) Any one of the documents mentioned below:
 1. Notarized copy of Probated Will or
 2. Notarized Succession Certificate issued by a competent court or
 3. Notarized Letter of Administration or court decree, in case of Intestate Succession.

5. Change of Karta upon death of the Karta of Hindu Undivided Family (HUF):

If the case of a HUF, the property of the HUF is managed by the Karta and the HUF does not come to an end in the event of death of the Karta. In such a case, the members of the HUF will need to appoint a new Karta, who needs to submit following documents for transmission:

- a. Request Form (Form T4) for change of Karta upon demise of the registered Karta.
- b. Death Certificate of the deceased Karta in original or photocopy duly attested by a Notary Public or a Gazette Officer.
- c. Bank's letter certifying that the signature and details of new Karta have been updated in the bank account of the HUF & attest the Signature of the new Karta as per Annexure-1b.
- d. KYC Acknowledgment or KYC Form of the new Karta and the HUF, if not KYC compliant.
- e. FATCA / UBO declaration of the HUF.
- f. Indemnity Bond as per Annexure V signed by all surviving coparceners (Including new Karta)
 - a. **If the transmission amount is upto ₹2 Lakh**, any appropriate document evidencing relationship of the new Karta and the other coparceners with the deceased Karta. (PAN card copy/ Passport / Aadhaar/ Ration card etc..)
 - b. **If the transmission amount is more than ₹2 Lakh**, any one of the documents mentioned below:
 - i. Notarized copy of Settlement Deed, or
 - ii. Notarized copy of Deed of Partition, or
 - iii. Notarized copy of Decree of the relevant competent court.

6. **Transmission of Units to the Claimant/s upon death of the Karta of HUF, where there is no surviving co-parcener or the HUF has been dissolved/partitioned after demise of the Karta:**

- a. Transmission Request Form (Form T5) for Transmission of Units to the Claimant.
- b. Death Certificate of the deceased Karta in original or photocopy duly attested by a Notary Public or a Gazette Officer.
- c. Copy of Birth Certificate in case the Claimant is a minor.
- d. Copy of PAN Card of the Claimant(s) / Guardian (in case the Claimant is a minor)
- e. KYC Acknowledgment or KYC Form of the Claimant(s) / Guardian (in case the Claimant is a Minor)
- f. FACTA / CRS details of the claimant/s.
- g. Cancelled cheque with the claimant's name pre-printed or Copy of the Claimant's recent Bank Statement/Passbook (which is not more than 3 months old).
- h. **a) If the transmission amount is upto ₹2 Lakh**, attestation of signature of the claimant by Bank Manager as per Annexure-Ia. In case the claimant is a Minor, the signature of the Guardian (as per the Minor's bank account / Minors joint account with the Guardian) shall be attested.
b) If the transmission amount is for more than ₹2 Lakh, signature of the claimant shall be attested by a Notary Public or a Judicial Magistrate First Class (JMFC) in the space provided for signature attestation in the Transmission Request Form itself below the signature of the claimant.
- i. Bond of Indemnity to be furnished by the Claimant as per Annexure-VI.
- j. If the HUF has been dissolved/partitioned by the surviving members after demise of the Karta, the transmission of units should be effected only on the basis of any of the following documents:
 - i. Notarized copy of Settlement Deed or
 - ii. Notarized copy of Deed of Partition or
 - iii. Notarized copy of Decree of the relevant competent Court.

NOTES: If all the documents are found in order, transmission request will be processed, and new folio will be generated. A Statement of Account will be sent to the investor to this effect

Please note that above are an indicative list of documents and the AMC reserves right to ask for any additional document to their satisfaction. Please refer to the AMC's website www.sbimf.com for forms and formats for submitting transmission request.

i) PERMANENT ACCOUNT NUMBER (PAN)

With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of Schemes of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor) for transacting in units of Schemes of SBI Mutual Fund. Submission of copy of PAN card by Guardian of a minor is mandatory for investments by minor whether copy of PAN of minor is provided or not. Attestation can be done by distributors / AMC staff etc. However, Micro investment i.e. lump sum investment (fresh purchase & additional purchase) for amount less than Rs. 50,000/- (Rupees fifty thousand) or SIP installments by an investor in rolling 12 months period or financial year i.e. April to March less than Rs. 50,000/- (Rupees fifty thousand) shall be exempted from the requirements of PAN.

The verification of PAN would be carried out with the Income tax database. In case of failure, communication would be sent to the customers to provide the correct PAN details or communication from Income Tax authorities evidencing the validity of PAN. Such folios would be blocked for additional purchases and future SIP registrations till receipt of the above documents and verification with original. In case of web-based transactions, investors would be allowed to transact subject to PAN validation.

Pursuant to SEBI Circular MRD/DoP/MF/Cir-08/2008 dated April 03, 2008 investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN for their investments in mutual funds, However, this would be subject to the mutual fund to verify the veracity of the claim of the investors that they are residents of Sikkim, by collecting sufficient documentary evidence. Further, investors will also be subject to compliance of applicable KYC norms.

SEBI vide its Circular MRD/DoP/Cir-20/2008 dated June 30, 2008 directed that PAN may not be insisted in the case of Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market, however, the aforementioned exemption would be subject to the veracity of the claim of the specified organizations, by collecting sufficient documentary evidence in support of their claim for such an exemption.

Exemption from the requirement for Permanent Account Number (PAN) for micro financial products:

Pursuant to SEBI letter no. OW/16541/2012 dated July 24, 2012 to Association of Mutual Funds in India (AMFI), investments in mutual fund schemes [including investments in Systematic Investments Plans (SIPs)] of upto Rs. 50,000/- per investor per year per mutual fund shall be exempted from the requirement of PAN.

Accordingly, the exemption is applicable only for investments up to Rs. 50,000 (aggregate under all Schemes of SBI Mutual Fund including SIPs) in rolling 12 months period or in a financial year, i.e., April to March by individuals (including NRIs but not PIOs), Minors acting through guardian, Joint holders (in case of joint holders, the first holder must not possess a PAN) and Sole proprietary firms. HUFs and other categories of investors will not be eligible for this exemption.

Thus, Eligible Investors may invest in the schemes of SBI Mutual Fund without providing PAN, through Systematic Investment Plan or lump sum investments. However, eligible investors should attach a copy of KYC acknowledgement letter quoting PAN Exempt KYC Reference No (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for investments. Eligible investors must hold only one PEKRN. Applications tendered without KYC acknowledgement letter as aforesaid are liable to be rejected.

j) RIGHT TO SUSPEND PURCHASE OF UNITS

The Mutual Fund at its sole discretion reserves the right to withdraw Sale (including switch-in) of the Units in the Scheme(s) (including Plan / Option of the Scheme) temporarily or indefinitely, if in the opinion of the AMC the general market conditions are not favourable and / or suitable investment opportunities are not available for deployment of funds.

Further, the indicative list of circumstances under which sale or switching of units may temporarily be suspended is as follows:

- a) When one or more stock exchanges or markets, which provide the basis for valuation for a substantial portion of the assets of the schemes, is/are closed, otherwise than for ordinary holidays.
- b) When, as a result of political, economic or monetary events or any circumstance outside the control of the trustee and the AMC, disposal of the assets of the schemes is not reasonable or would not reasonably be practicable without being detrimental to the interests of the unit holders.
- c) In the event of a breakdown in the means of communication used for the valuation of investments of the schemes, without which the value of the securities of the schemes cannot be accurately arrived at.
- d) During periods of extreme volatility of markets, which in the opinion of the AMC, are prejudicial to the interests of the unit holders.
- e) In the case of natural calamities, strikes, riots, bandhs etc.

f) In the event of any force majeure or disaster that affects the normal functioning of the AMC or the Registrar.

g) If so directed by SEBI.

In the above eventualities, the time limits for processing of requests for purchase of units will not be applicable.

Additionally, in case the size of the Scheme(s) 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(s), the Trustees reserve the right to stop fresh / ongoing subscription of units to investors in the best of interest of scheme(s) / investor. The Trustees reserves the right at its sole discretion to withdraw/suspend/limit the allotment/subscription of units in the Scheme(s) temporarily or indefinitely in the above circumstance(s).

k) RIGHT TO LIMIT REDEMPTIONS

In accordance with SEBI master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under:

1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as:
 - i. **Liquidity Issues:** When markets at large become illiquid affecting almost all securities rather than any issuer specific security.
 - ii. **Market failures, exchange closure:** When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
 - iii. **Operational Issues:** When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).
2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.
3. When restrictions on redemption is imposed, the following procedure will be applied:
 - i. No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.
 - ii. Where redemption requests are above Rs. 2 lakh, AMC shall redeem the first Rs. 2 Lacs without such restrictions and remaining part over and above Rs. 2 Lacs shall be subject to such restrictions.

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

l) Authorization of data

Investors are informed that the AMC reserves the right and has the authority from the investors to share all sensitive personal data / information collected from the investors with its Registrar and Transfer Agents ("RTA") or with any other third party engaged by the AMC / RTA for the purpose of processing / storage etc. The AMC also authorizes the RTA to collect all such sensitive personal data / information on behalf of the AMC, through any mode of communication either directly from investors or through their distributors or through any other third party engaged by the AMC / RTA. Further, the RTA is entitled to retain all such sensitive personal data / information collected from the investors and distributors or any other third party service providers on a permanent basis for the purpose of authenticating the investor's / distributor's identity.

m) Loan facility

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.

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.

n) Pledge of mutual fund Units

Subject to the other terms of the Scheme, the Units under the Scheme can be offered by the Unitholder as security, by way of a pledge, in favour of scheduled banks, financial institutions, Non Banking Financial Company or any other body, as may be permitted under the applicable laws. Upon a specific authorisation request made by a Unitholder and upon completing necessary formalities by the Unitholder, the Fund will instruct the Registrar to mark a lien on the Units standing to the credit of the Unitholder's account. If by invoking the pledge /charge, the pledgee seeks the redemption of the Units, then the AMC shall comply with such request, if the necessary documents are made available to the AMC. No Pledge or charge shall be recognized by the AMC unless it is registered with the Registrar and a confirmation of the same has been issued by the Registrar. The AMC reserves the right to change operational guidelines for pledge on units, from time to time. The Pledgor will not be entitled to redeem Units that are pledged, until the entity in whose favour such Units are pledged provides written authorisation / confirmation to the Fund that the pledge/lien / charge on such Units may be removed. As long as units are pledged, the Pledgee will have complete authority to redeem such Units. The pledge facility is provided to the units of all the Schemes of SBIMF except ELSS Fund, till the time lock in period of 3 years are completed for the investments.

o) Lien on Mutual Fund Units

Subject to the extant provisions of the applicable laws, as and when an investor makes an application for subscription of Units, a lien on units allotted to the Investor will be forthwith created and such lien shall remain in force and effect until the payment proceeds towards such subscription are realized by the Fund. During such period such Units cannot be redeemed by the Investor. However, in case a Unitholder makes application for redemption of Units during the period when such lien is in force, the cheque towards the redemption amount of such Units will not be dispatched until the amount(s) towards the subscription of the Units has been received / credited with the Fund. In case the cheque / draft of the Investor towards subscription amount is dishonoured by the bank, the entire transaction shall be reversed and the Units allotted earlier to such Investor will be cancelled, and a fresh Statement of Account / rejection letter shall be dispatched to the Investor. In respect of investment by NRIs, the Fund, in addition to the above circumstance(s), may also mark a lien on Units in case all the documents which are required to be submitted with the Fund are not given. Notwithstanding the aforesaid, AMC / Trustees of SBI MF reserves the right to modify operational guidelines from time to time with respect to the lien on Units

p) Compliance requirements under international laws / regulations

FATCA is a United States of America ("U.S.") tax initiative that requires all financial institutions to report financial transactions of U.S. persons including entities in which U.S. persons hold a substantial ownership, etc. to the relevant tax authorities.

It was introduced by the United States Department of Treasury and the US Internal Revenue Service ("IRS"), the purpose of FATCA is to encourage better tax compliance by preventing U.S. persons from using financial institutions outside U.S. to avoid U.S. taxation on their income and assets.

Further, similar to FATCA, G20 and OECD countries have developed CRS on Automatic Exchange of Information (AEOI). CRS requires the financial institutions of the source jurisdiction to collect and report information to their tax authorities about account holders "resident" in other countries.

The Indian Government signed an Inter-Governmental Agreement ("IGA") with the U.S. on 9th July 2015 to implement the FATCA in India. In addition, India also signed the OECD's Model Competent Authority

Agreement for tax information sharing in accordance with multilateral Common Reporting Standard (CRS) on 3 June 2015. India had committed to implement CRS and the same has been implemented by 1 January 2016. The Central Board of Direct Taxes has inserted Section 285BA of the Income Tax Act, 1961 along with Rules 114F to 114H (FATCA-CRS Rules), as part of the Income-tax Rules, 1962. These Rules require Indian financial institutions such as the Banks, Mutual Funds, etc. to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our investors and counterparties. According to the FATCA-CRS Rules, financial institutions in India are required to report tax information about account holders that tax resident of U.S. and other foreign countries, to the Indian Government which will, in turn, will relay that information to the IRS.

These developments have resulted in compliance and reporting obligations on Financial Institutions like SBIFML. In relevant cases, information will have to be reported to tax authorities i.e. CBDT. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. SBI Mutual Fund has taken appropriate measures in order to become FATCA and CRS compliant, with effect from the applicable date as per applicable laws / rules/ regulations. SBIFML may also have to comply with other similar laws as and when applicable.

Prospective investors and Unit holders will therefore be required to comply with the request of SBIFML to furnish such information / documentation / declarations as and when deemed necessary by it in accordance with Applicable Laws. In case prospective investor / Unit holder fails to furnish the relevant information / documentation / declarations in accordance with Applicable Laws, SBIFML reserves the right to reject the application or redeem the Units held directly or beneficially and may also require reporting of such accounts and/or levy of withholding tax on payments made to the Unit holders / investor and/or take any other action/s in accordance with Applicable Laws. FATCA-CRS provisions are relevant not only at on-boarding stage of Unit holders but also throughout the life cycle of investment with SBI Mutual Fund. Unit holders therefore should immediately intimate to the SBIFML/Authorized Registrar, any change in their status with respect to any FATCA-CRS related information / documentation / declarations provided by them previously, including but not limited to any declarations provided in respect of residency of the Unit holders for tax purposes. Further, if SBIFML is required by Applicable Laws, to provide information regarding the Fund and/or the unit holders / investors to any regulatory authority and/or the Fund Investments and/or income therefrom, and the Fund and/or the Investment Manager complies with such request in good faith, whether or not it was in fact enforceable, they shall not be liable to the Unit holders / investors or to any other party as a result of such compliance or in connection with such compliance.

Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA-CRS provisions/requirements. Please note that SBIFML will be unable to provide advice to any investor or counterparty about their tax status or FATCA/CRS classification relevant to their account. It is the responsibility of the investor or counterparty to ensure that they record their correct tax status / FATCA/ CRS classification. Investor/ counterparty may seek advice from their tax advisor in this regard. The onus to provide accurate, adequate and timely inputs in this regard would be that of the investor or counterparty. Any changes in earlier information provided must be intimated within 30 days of such change. As per the recent amendment to the Income tax Act, 1961 there is an additional levy of penalty of INR 5,000 on every inaccurate reportable account. This covers inaccuracies due to incorrect information provided by investors / Unit holders. Where inaccuracy is due to inaccurate information or false self-certification provided by investors / Unit holders, the financial institution is entitled to recover the penalty from the investors / Unit holders. As per the recent amendment to the Income tax Act, 1961 there is an additional levy of penalty of INR 5,000 on every inaccurate reportable account. This covers inaccuracies due to incorrect information provided by investors / Unit holders. Where inaccuracy is due to inaccurate information or false self-certification provided by investors / Unit holders, the financial institution is entitled to recover the penalty from the investors / Unit holders.

III. General Information

1) Inter-Scheme Transfer of Investments:

Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if -

(a) Such transfers are done at the prevailing market price for quoted instruments on spot basis.

Explanation: "spot basis" shall have same meaning as specified by stock exchange for spot transactions.

(b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

2) Underwriting by the Mutual Fund

Subject to the Regulations, the Scheme may enter into underwriting agreements after the Fund obtains a certificate of registration in terms of the Securities and Exchange Board of India (Underwriters) Rules and the Securities and Exchange Board of India (Underwriters) Regulations, 1993, authorizing it to carry on activities as underwriters.

The capital adequacy norms for the purpose of underwriting shall be the net assets of the Scheme and the underwriting obligation of the Scheme shall not at any time exceed the total net asset value of the Scheme

As on date, SBI Mutual Fund has not entered into any underwriting agreements.

3) Stock Lending by Mutual Fund

If permitted by SEBI under extant regulations/guidelines, the scheme may also engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.

The Fund may in future carry out stock-lending activity under any of its schemes, in order to augment its income. Stock lending may involve risk of default on part of the borrower. However, this risk will be substantially reduced as the Fund has opted for the "Principal Lender Scheme of Stock Lending", where entire risk of borrower's default rests with approved intermediary and not with the Fund. There may also be risks associated with Stock Lending such as liquidity and other market risks.

Any stock lending done by the scheme shall be in accordance with any Regulations or guidelines regarding the same.

As on May 31, 2023, few Scheme's of SBI Mutual Fund were engaged in stock lending in accordance with the terms of SID of the respective scheme and SEBI (MF) Regulations.

4) Borrowing by Mutual Fund

Under Regulation 44(2) of SEBI (MF) Regulations, 1996, the Fund is allowed to borrow to meet its temporary liquidity need of the Scheme for the purpose of repurchase, redemption of Units or payment of interest or IDCW to the Unit holders. Further, as per the Regulation, the Fund shall not borrow more than 20% of the Net Assets of the Scheme and the duration of such borrowing shall not exceed a period of six months.

There were borrowings in few Scheme's of SBI Mutual Fund as on May 31, 2023. The same were disclosed in various reports placed before the Trustees from time to time.

If the scheme decides to borrow, it may borrow either from SBI Group banks and / or any other bank(s) or from any other sources as may be decided by the AMC. The loans may be without collateral or may consider using a part of the scheme's assets as collateral with the prior approval of the Board of Directors of the AMC and the Board of Trustees of the scheme.

5) Associate Transactions

a) Investments in Associate or Group Companies of the Sponsor

Apart from applicable SEBI regulations from time to time, there is no separate policy regarding investments in associate or group companies of the sponsor. Therefore, as per SEBI Regulations, the

scheme will not invest more than 25% of net assets of the scheme in the securities of the State Bank Group companies. Further, the aggregate investment made by all the SBI Mutual Fund schemes in the securities of Group companies of the sponsor will not exceed 25% of the net assets of the fund as a whole. No investment shall be made in any unlisted security of an associate or Group Company of the Sponsor, any security issued by way of private placement by an associate or group company of the Sponsor.

As on As on May 31, 2023, various schemes of the Mutual Fund have invested Rs. 17,328.61 Crores (2.24% of AUM) in the various equity instruments of Associate or Group Companies. Schemes has not invested in privately placed or unlisted securities of associates / group companies. The percentage of brokerage paid to associate brokers was in line with the norms relating to brokerage payment for secondary market transactions of the Mutual Fund.

b) Subscription in Issues Lead Managed by Associates of Sponsor

In the last three fiscal years and until May 31, 2023, different schemes of the Fund have subscribed to some of the issues lead managed by SBI Capital Markets Ltd.

Name of the Company	Type	Quantity Applied	Quantity Allotted	Amount (Rs. lakhs)
Yes Bank Limited	Equity	17,97,00,000.00	17,97,00,000.00	21,564.00
Hindustan Copper Limited	Equity	9,331,103.00	9,331,103.00	11,160.00
National Highways Infra Trust	InvITs/REITs	59,400,000.00	59,400,000.00	59,994.00
Life Insurance Corporation of India	Equity	1,48,64,370.00	1,45,95,429.00	138,510.62
National Highways Infra Trust	InvITs/REITs	1,11,60,260.00	1,11,60,260.00	12,164.68
Nexus Select Trust	InvITs/REITs	99,99,900.00	99,99,900.00	9,999.90
Bank of Baroda	Non Convertible Debenture	50	50	5000
L&T Metro Rail (Hyderabad) Limited	Non Convertible Debenture	16000	16000	160,000.00
DA Toll Road Private Limited	Non Convertible Debenture	2100	2100	21,000.00
KNR Tirumala Infra Private Limited	Non Convertible Debenture	5210	5210	52,100

c) Associate Brokers

(i) In the last three fiscal years and until May 31, 2023, different schemes of the SBI Mutual Fund have paid brokerage to associate brokers (Equity & F&O) as under:

Brokerage paid to associates/related parties/group companies of Sponsor/AMC						
Period covered	Name of associate/related parties/group companies of Sponsor/AMC	Nature of Association/ Nature of	Value of transaction (in Rs. & % of total value of transaction of the fund)		Brokerage paid by (Rs. & % of total brokerage paid by the fund)	
			Relation	(In Rs.)	%	(In Rs.)
01-04-2023 to 31-05-2023	SBICAP Securities Ltd	Group Company	20,18,18,890.43	0	2,42,228.88	0.1
01-04-2023 to 31-05-2023	Investec	Group Company	14,82,02,02,472.55	0.15	83,02,556.38	3.49
01-04-2023 to 31-05-2023	Yes Securities	Group Company	61,27,77,050.96	0.01	7,34,137.43	0.31
		Total	15,63,47,98,413.94		92,78,922.69	
01-04-2022 to 31-03-2023	SBICAP Securities Ltd	Group Company	4,13,84,29,042.41	0.01	20,05,778.08	0.11
01-04-2022 to 31-03-2023	Investec	Group Company	77,35,11,03,870.18	0.14	6,00,70,114.53	3.21
01-04-2022 to 31-03-2023	Yes Securities	Group Company	4,18,66,47,633.95	0.01	50,20,561.56	0.27
		Total	85,67,61,80,546.54		6,70,96,454.17	

Brokerage paid to associates/related parties/group companies of Sponsor/AMC						
Period covered	Name of associate/related parties/group companies of Sponsor/AMC	Nature of Association/ Nature of Relation	Value of transaction (in Rs. & % of total value of transaction of the fund)		Brokerage paid by (Rs. & % of total brokerage paid by the fund)	
			(In Rs.)	%	(In Rs.)	%
01-04-2021 to 31-03-2022	SBICAP Securities Ltd	Group Company	1,96,35,46,950.46	0.00	23,57,329.82	0.15
		Total	1,96,35,46,950.46		23,57,329.82	

Brokerage paid to associates/related parties/group companies of Sponsor/AMC						
Period covered	Name of associate/related parties/group companies of Sponsor/AMC	Nature of Association/ Nature of Relation	Value of transaction (in Rs. & % of total value of transaction of the fund)		Brokerage paid by (Rs. & % of total brokerage paid by the fund)	
			(In Rs.)	%	(In Rs.)	%
01-04-2020 to 31-03-2021	SBICAP Securities Ltd	Group Company	20,696,381,041.29	0.03	23,039,224.34	2.03
		Total	20,696,381,041.29		23,039,224.34	

d) Agent Commission

For applications directly solicited and collected by the branches of SBI or by any associates, they may also be paid an agent commission at a rate not exceeding the rate of commission being paid to other agents for the scheme.

Name of Related Party	Nature of Relationship	Period covered	Business given (Rs. Cr & % of Total business received by the Fund)		Commission Paid (Rs. Cr & % of Total commission paid by the Fund)	
			Rs. In Cr.	%	Rs. In Cr.	%
A P Grameena Vikas Bank	Associate	01-Apr-2023 to 31-May-2023	0.53	0.00	0.02	0.01
ARUNACHAL PRADESH RURAL BANK	Associate	01-Apr-2023 to 31-May-2023	0.00	0.00	0.00	0.00
CHHATTISGARH GRAMIN BANK	Associate	01-Apr-2023 to 31-May-2023	4.69	0.00	0.15	0.04
JHARKHAND RAJYA GRAMIN BANK	Associate	01-Apr-2023 to 31-May-2023	14.21	0.00	0.12	0.03
MADHYANCHAL GRAMIN BANK	Associate	01-Apr-2023 to 31-May-2023	0.83	0.00	0.03	0.01
MEGHALAYA RURAL BANK	Associate	01-Apr-2023 to 31-May-2023	0.02	0.00	0.00	0.00
MIZORAM RURAL BANK	Associate	01-Apr-2023 to 31-May-2023	0.01	0.00	0.00	0.00
Rajasthan Marudhara Gramin Bank	Associate	01-Apr-2023 to 31-May-2023	0.38	0.00	0.02	0.01
SAURASHTRA GRAMIN BANK	Associate	01-Apr-2023 to 31-May-2023	0.35	0.00	0.01	0.00
SBICAP Securities Limited	Group Company	01-Apr-2023 to 31-May-2023	7.88	0.00	0.46	0.13
State Bank of India	Sponsor	01-Apr-2023 to 31-May-2023	9,245.78	2.47	151.38	42.95

Name of Related Party	Nature of Relationship	Period covered	Business given (Rs. Cr & % of Total business received by the Fund)		Commission Paid (Rs. Cr & % of Total commission paid by the Fund)	
			Rs. In Cr.	%	Rs. In Cr.	%
TELANGANA GRAMEENA BANK	Associate	01-Apr-2023 to 31-May-2023	0.76	0.00	0.01	0.00
UTKAL GRAMEEN BANK	Associate	01-Apr-2023 to 31-May-2023	0.01	0.00	0.00	0.00
Uttarakhand Gramin Bank	Associate	01-Apr-2023 to 31-May-2023	0.79	0.00	0.02	0.01
Yes Bank Ltd	Associate	01-Apr-2023 to 31-May-2023	4.36	0.00	0.27	0.08
Grand Total			9,280.61		152.50	

Name of Related Party	Nature of Relationship	Period covered	Business given (Rs. Cr & % of Total business received by the Fund)		Commission Paid (Rs. Cr & % of Total commission paid by the Fund)	
			Rs. In Cr.	%	Rs. In Cr.	%
State Bank of India	Sponsor	01-Apr-2022 to 31-Mar-2023	79,742.11	3.09	870.30	43.61
SBICAP Securities Ltd.	Group Company	01-Apr-2022 to 31-Mar-2023	48.70	0.00	2.89	0.14
Saurashtra Gramin Bank	Group Company	01-Apr-2022 to 31-Mar-2023	3.90	0.00	0.09	0.00
Chhattisgarh Gramin Bank	Group Company	01-Apr-2022 to 31-Mar-2023	38.12	0.00	1.02	0.05
Jharkhand Rajya Gramin Bank	Group Company	01-Apr-2022 to 31-Mar-2023	62.99	0.00	0.64	0.03
Meghalaya Rural Bank	Group Company	01-Apr-2022 to 31-Mar-2023	44.15	0.00	0.00	0.00
Utkal Grameen Bank	Group Company	01-Apr-2022 to 31-Mar-2023	0.05	0.00	0.00	0.00
Andhra Pradesh Grameena Vikas Bank	Group Company	01-Apr-2022 to 31-Mar-2023	10.58	0.00	0.17	0.01
Arunachal Pradesh Rural Bank	Group Company	01-Apr-2022 to 31-Mar-2023	0.03	0.00	0.00	0.00
Madhyanchal Gramin Bank	Group Company	01-Apr-2022 to 31-Mar-2023	9.36	0.00	0.17	0.01
Mizoram Rural Bank	Group Company	01-Apr-2022 to 31-Mar-2023	0.09	0.00	0.01	0.00
Rajasthan Marudhara Gramin Bank	Group Company	01-Apr-2022 to 31-Mar-2023	3.76	0.00	0.15	0.01
Telangana Grameena Bank	Group Company	01-Apr-2022 to 31-Mar-2023	4.63	0.00	0.04	0.00

Name of Related Party	Nature of Relationship	Period covered	Business given (Rs. Cr & % of Total business received by the Fund)		Commission Paid (Rs. Cr & % of Total commission paid by the Fund)	
			Rs. In Cr.	%	Rs. In Cr.	%
Uttarakhand Gramin Bank	Group Company	01-Apr-2022 to 31-Mar-2023	4.87	0.00	0.12	0.01
Nagaland Rural Bank	Group Company	01-Apr-2022 to 31-Mar-2023	0.01	0.00	-	-
Yes Bank Ltd.	Group Company	01-Apr-2022 to 31-Mar-2023	40.99	0.00	2.10	0.11
Grand Total			80,014		877.70	

Name of Related Party	Nature of Relationship	Period covered	Business given (Rs. Cr & % of Total business received by the Fund)		Commission (Rs. Cr & % of Total commission paid by the Fund)	
			Rs. In Cr.	%	Rs. In Cr.	%
A P Grameena Vikas Bank-ZAHEERABAD MR	Associates	01-Apr-2021 to 31-Mar-2022	14.70	0.00	0.13	0.01
ARUNACHAL PRADESH RURAL BANK-ZIRO	Associates	01-Apr-2021 to 31-Mar-2022	1.13	0.00	0.00	0.00
Chhattisgarh Gramin Bank-MATWADA	Associates	01-Apr-2021 to 31-Mar-2022	59.01	0.00	0.65	0.04
Ellaquai Dehati Bank	Associates	01-Apr-2021 to 31-Mar-2022	0.00	0.00	0.00	0.00
MADHYANCHAL GRAMIN BANK-padhar	Associates	01-Apr-2021 to 31-Mar-2022	10.08	0.00	0.13	0.01
MEGHALAYA RURAL BANK-ZEROPOINT	Associates	01-Apr-2021 to 31-Mar-2022	294.44	0.01	0.00	0.00
MIZORAM RURAL BANK-Zemabawk	Associates	01-Apr-2021 to 31-Mar-2022	3.39	0.00	0.01	0.00
Rajasthan Marudhara Gramin Bank-WATIKA	Associates	01-Apr-2021 to 31-Mar-2022	8.61	0.00	0.11	0.01
Saurashtra Gramin Bank	Associates	01-Apr-2021 to 31-Mar-2022	2.89	0.00	0.08	0.01
Sbi Dfhi Ltd	Associates	01-Apr-2021 to 31-Mar-2022	0.02	0.00	0.00	0.00

Name of Related Party	Nature of Relationship	Period covered	Business given (Rs. Cr & % of Total business received by the Fund)		Commission (Rs. Cr & % of Total commission paid by the Fund)	
			Rs. In Cr.	%	Rs. In Cr.	%
SBICAP Securities Limited	Group Company	01-Apr-2021 to 31-Mar-2022	114.68	0.01	2.66	0.16
State Bank of India	Sponsor	01-Apr-2021 to 31-Mar-2022	88,071.87	4.45	703.46	43.60
TELANGANA GRAMEENA BANK-Yedapally	Associates	01-Apr-2021 to 31-Mar-2022	2.62	0.00	0.01	0.00
UTKAL GRAMEEN BANK-Uppalada	Associates	01-Apr-2021 to 31-Mar-2022	0.05	0.00	0.00	0.00
Uttarakhand Gramin Bank-Yamkeshwar	Associates	01-Apr-2021 to 31-Mar-2022	6.66	0.00	0.09	0.01
Vananchal Gramin Bank-VIDYASAGAR	Associates	01-Apr-2021 to 31-Mar-2022	35.03	0.00	0.13	0.01
Yes Bank Ltd	Associates	01-Apr-2021 to 31-Mar-2022	196.32	0.01	1.60	0.10
Grand Total			88,821.49		709.07	

NAME OF THE ASSOCIATE/ GROUP/SUBSIDIARY	NATURE OF ASSOCIATION	PERIOD COVERED	Business given (Rs. Cr & % of Total business received by the Fund)		Commission Paid (Rs. Cr & % of Total commission paid by the Fund)	
			Rs. In Cr.	%	Rs. In Cr.	%
A P Grameena Vikas Bank-Srikakulam	Associates	01-Apr-2020 to 31-Mar-2021	14.45	0.00	0.04	0.00
ARUNACHAL PRADESH RURAL BANK	Associates	01-Apr-2020 to 31-Mar-2021	0.02	0.00	0.00	0.00
Chhattisgarh Gramin Bank	Associates	01-Apr-2020 to 31-Mar-2021	18.66	0.00	0.25	0.02
Ellaquai Dehati Bank	Associates	01-Apr-2020 to 31-Mar-2021	0.00	0.00	0.00	0.00
JHARKHAND RAJYA GRAMIN BANK	Associates	01-Apr-2020 to 31-Mar-2021	1.68	0.00	0.01	0.00
MADHYANCHAL GRAMIN BANK	Associates	01-Apr-2020 to 31-Mar-2021	8.00	0.00	0.07	0.01
MEGHALAYA RURAL BANK	Associates	01-Apr-2020 to 31-Mar-2021	0.08	0.00	0.00	0.00
MIZORAM RURAL BANK	Associates	01-Apr-2020 to 31-Mar-2021	0.17	0.00	0.00	0.00
NAGALAND RURAL BANK-PURANA BAZAR	Associates	01-Apr-2020 to 31-Mar-2021	0.00	0.00	0.00	0.00
Rajasthan Marudhara Gramin Bank	Associates	01-Apr-2020 to 31-Mar-2021	4.93	0.00	0.05	0.01

NAME OF THE ASSOCIATE/ GROUP/SUBSIDIARY	NATURE OF ASSOCIATION	PERIOD COVERED	Business given (Rs. Cr & % of Total business received by the Fund)		Commission Paid (Rs. Cr & % of Total commission paid by the Fund)	
			Rs. In Cr.	%	Rs. In Cr.	%
Saurashtra Gramin Bank	Associates	01-Apr-2020 to 31-Mar-2021	3.14	0.00	0.06	0.01
SBICAP SECURITIES LIMITED	Group Company	01-Apr-2020 to 31-Mar-2021	76.02	0.00	1.55	0.14
State Bank of India	Sponsor	01-Apr-2020 to 31-Mar-2021	65,449.46	4.21	483.59	45.26
TELANGANA GRAMEENA BANK-Jodimetla	Associates	01-Apr-2020 to 31-Mar-2021	0.10	0.00	0.00	0.00
UTKAL GRAMEEN BANK-HEAD OFFICE	Associates	01-Apr-2020 to 31-Mar-2021	0.05	0.00	0.00	0.00
Uttarakhand Gramin Bank	Associates	01-Apr-2020 to 31-Mar-2021	4.12	0.00	0.04	0.00
Yes Bank Ltd	Associates	01-Apr-2020 to 31-Mar-2021	23.94	0.00	0.45	0.04
Grand Total			65,604.85		486.12	

e) Other Associate Transactions

SBI Funds Management Limited, the Asset Management Company of SBI Mutual Fund is using services of the Branches of SBI / Associates/subsidiaries for marketing and selling of various schemes of SBI Mutual Fund and commission charges is paid to them at normal rate for the funds mobilized

- The AMC has outsourced the Fund Accounting and Administration services to SBI-SG Global Securities Services Pvt Ltd with the approval of Trustees & SEBI.
- The mutual fund is using custody services from SBI-SG Global Securities Services Pvt Ltd with the approval of Trustees and in line with the applicable SEBI Regulations.
- The AMC has been using the services of SBI General Insurance Co. for various insurance purposes.

At present, the Fund does not have any other transaction with the Sponsor or its associates apart from those disclosed above. In future, however, SBI or any associates of SBI may be entrusted the work of marketing, book-building, distribution or any other activity connected with the scheme or any other schemes of SBI Mutual Fund, as may be allowed by SEBI or any other competent authority, and within the relevant provisions of Regulations prevailing from time to time.

6) Fund's Policy on Unclaimed Redemption and IDCW Amount

In line with SEBI master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, unclaimed redemption and IDCW amounts are being deployed by the mutual funds in call money market or money market instruments only and the investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, this amount is being transferred to a pool account and the investors can claim the amount at NAV prevailing at the end of the third year. The income earned on such funds may be used for the purpose of investor education. The AMC would make continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points.

Further in accordance with SEBI Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 31, 2023, list of Investors in whose folios there are unclaimed IDCW / redemption amount is disclosed on the website of SBI MF (www.sbimf.com).

7) Jurisdiction

The jurisdiction for any matters or disputes arising out of the scheme shall reside with the Courts in India.

8) Other Important Information:

(a) Client/Investor information

The Mutual Fund shall presume that the identity of the investor and the information disclosed by him is true and correct. It will also be presumed that the funds invested by the investor in the Schemes of the Mutual Fund come from legitimate sources / manner and the investor is duly entitled to invest the said funds. The Mutual Fund is not, in any way, responsible for correctness of the information provided by the investor to the Mutual Fund, as to his identity or any other information, and also his sources of income.

Where the funds invested are for the benefit of a person (beneficiary) other than the person in whose name the units are issued and registered, the Mutual Fund shall assume that the investor holding the Units in his name is legally authorized / entitled to invest the said funds in the Units of the Mutual Fund, for the benefit of the beneficiaries.

Units of the Schemes are not offered, nor are the Funds managed or intended to serve, as a vehicle for frequent trading that seeks to take advantage of short-term fluctuations in the securities market. This type of trading activity is often referred to as “market timing” and could result in actual or potential harm to the Unit Holders. Accordingly, the Mutual Fund (MF) at its sole discretion may reject any purchase or exchange of Units that the MF reasonably believes may represent a pattern of market timing activity involving the Schemes of the MF.

(b) Website

The website of the Mutual Fund (the said Website) is intended solely for the use in India. It should not be regarded as a solicitation for business in any jurisdiction other than India. In particular the information is not for distribution and does not constitute an offer to sell or the solicitation of an offer to buy securities in any jurisdiction where such activity is prohibited including the United States of America. Any persons resident outside India who nevertheless intend to respond to this material must first satisfy themselves that they are not subject to any local requirements, which restrict or prohibit them from doing so.

Information other than that relating specifically to the AMC, the Mutual Fund and its products, is for information purposes only and should not be relied upon as a basis for investment decisions. The AMC shall not be responsible, nor be held liable, for any information contained in any website linked from the said Website.

The AMC makes no representations whatsoever about any such website which the user may access through the said Website. A link to another website does not mean that the AMC endorses or accepts any responsibility for the content, or the use, of such website. It is the responsibility of the user to take precautions to ensure that whatever is selected for use is free of such items as viruses and other items of a destructive nature.

The investors are requested to read the Terms and Conditions given on the said Website carefully before using the said Website. By using the said Website, the investor will be deemed to have agreed that the Terms and Conditions specified apply to the use of the investor of the said Website, any information obtained from the site, and our products and services. If the investor does not agree to the specified Terms, the investor may not use the said Website or download any content from it.

(c) Application via electronic mode

SBIFML/SBIMF/Registrar to the scheme(s) (hereinafter referred to as ‘Recipient’) may accept certain transactions through one or more electronic mode such as facsimile, web or through any other electronic manner (hereinafter referred to as ‘electronic transaction’) from time to time, subject to the investor fulfilling terms and conditions stipulated as under:

Acceptance of electronic transactions by the recipient will be as permitted by SEBI or other regulatory authorities or the rules & regulations governing the same;

Transmitter accepts that the electronic transactions shall not be processed until time- stamped as a valid transaction in the scheme in line with SEBI regulations;

Acceptance of electronic transactions will be solely at the risk of the transmitter of such transactions and the recipient shall not in any way be liable or responsible for any loss, damage, costs caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions;

Recipient will also not be liable in case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient;

Recipient, instead of accepting electronic transactions, may require the transmitter to apply through any other permitted manner and is under no obligation to act on any electronic transaction received, which is sent or purported to be sent by the transmitter;

Transmitter acknowledges that electronic transactions is not a secure means of giving instructions/ requests and that the transmitter is aware of the risks involved arising out of such transmission, including but not limited to, such transmission being inaccurate, incomplete, lacks clarity or quality, altered, misrepresented, unlawful, or is not received on time as prescribed, etc.;

Recipient on receiving any electronic transaction may in good faith agree to process the same on the presumption that it is transmitted in lawful manner. Recipient shall not be liable or responsible if any complaint is received thereafter in respect of such transmission;

Transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to co-operate with the recipient to enable confirmation of such electronic transaction;

Transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, SBI Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on electronic transaction or relying upon such electronic transaction, which is sent or purported to be sent by the transmitter.

The SBIFML reserves the right to discontinue the facility at any point of time.

(e) Direct Credit of IDCW / Redemption proceeds

SBIFML has arrangement for direct credit/NEFT/ RTGS facility of IDCW / redemptions with certain banks. For the investors who have a core account with such banks and whose IFSC code is updated in folio records, the payment of IDCW/redemption proceeds would be directly credited into their bank account. The AMC may alter the list of banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from banks, based on its experience of dealing with any such banks or add/withdraw the name of bank with whom direct credit facility arrangement can be introduced/discontinued as the case may be. However, in the event of the direct credit facility being not available or discontinued or rejected by banks for any reasons whatsoever, the unitholders will receive payments in respect of such IDCW / redemption through any other mode such as cheque, demand draft, warrant etc. as in the normal course.

(f) Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):

In addition to existing facility available for payments through Direct Debits for investments in SIP, the NACH facility can also be used to make payment of SIP installments. NACH is a centralized system, launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing Service (ECS) mandates. This facility will enable the unit holders of the Fund to make SIP investments through NACH by filling up the SIP Enrolment cum Mandate Registration form.

The NACH facility shall be available subject to terms and conditions contained in the One Time Mandate Form and as prescribed by NPCI from time to time.

(g) SMS (Short Messaging Service) Transactions facility “(m-Easy)”

The SMS Transactions facility “(m-Easy)” enables Unitholders to subscribe or redeem or switch Units of the Scheme by sending instructions through m-Easy by sending SMS from their registered mobile phone number on a dedicated number i.e. 9210192101 in the below mentioned format.

For Purchase, type:	INV <AMOUNT>	<SCHEME CODE>
For Redeem, type:	RED <AMOUNT / ALL>	<SCHEME CODE>
For Switch, type:	SWT <AMOUNT / ALL>	<FROM SCHEME CODE> <TO SCHEME CODE>

Purchase transaction can be done in terms of ‘Amount’ only whereas Redemption and Switch transaction can be done in terms of ‘Amount’ or “ALL” units. The minimum purchase/redemption/switch amount in the respective scheme/plan/option of SBI Mutual Fund will be applicable for each transaction. Investors are requested to refer scheme codes mentioned in the Registration Cum Debt Mandate form for SMS transactions or visit our website www.sbimf.com.

Additional services which are available through the SMS (Short Messaging Service) Transactions facility “(m-Easy)”:

1. Investors have an option to mention the default scheme/plan/option for the folio in the SMS Registration cum Debit Mandate form, which enables investor(s) to send SMS without mentioning the scheme code to transact in the default scheme/plan/option.
2. In addition to Purchase, Redemption & Switch transactions, investor can also register SIP through m-easy facility with default SIP date, frequency & period. Default SIP date, frequency & period will be considered as 10th of every month with perpetual option.
3. Investor(s), whose mobile number is / are registered in the folio can also avail following additional services by sending an SMS to the dedicated number i.e. 9210192101. For availing this facility no registration is required.:
 - (i) Portfolio valuation:
 - (ii) Details of last three processed transactions
 - (iii) latest NAV of scheme/plan
 - (iv) statement of account via e-mail (a valid e-mail address should be registered in the folio to avail this service)

Investors are requested to visit our website www.sbimf.com for scheme/plan codes, terms & conditions and SMS keywords.

Registration related Terms and Conditions:

- a) The SMS transactions facility “(m-Easy)” (Facility) is available only for KYC compliant Individual investors (including guardians on behalf of minor) with ‘Single’ or ‘Anyone or Survivor’ holding.
- b) In order to avail this Facility, the Unit holder(s) of SBI Mutual Fund shall be required to provide all the details as mentioned in the ‘Registration cum Debit Mandate form’.
- c) Currently, this Facility is available for purchase and redemption (for amounts less than Rs 1 crore) and can be modified/changed at the sole discretion of SBI Mutual Fund without any prior notice of whatsoever nature.

- d) This Facility is available for purchase or redemption transactions in terms of 'Amount' only and transaction in terms of 'units' cannot be accepted. The minimum purchase/redemption amount in the respective plan / option of the respective scheme of SBI Mutual Fund will be applicable for each transaction.
- e) Mobile Number Registration: Unit holder(s) of SBI Mutual fund will have to register a mobile number issued in India in their folio for availing this Facility. The mobile number provided in the debit mandate shall be updated / overwritten in the folio for which the Facility is contemplated.
- f) One Mobile Number and One Folio Combination: This Facility is available with a condition that one mobile number can be registered with one folio and/or one folio can be registered with one mobile number only. In other words, Unit holder(s) cannot register the same mobile number in more than one folio to avail this Facility. However, it is clarified that other folios may have same mobile number for availing transaction alerts.
- g) Unit holder(s) will also need to inform SBI Mutual Fund or its Registrar and Transfer Agents viz. M/s. Computer Age Management Service Ltd. ("**RTA**") about any change in their bank account number, mobile number or email id by submitting a duly signed written request.
- h) Unit holder(s) further accept(s) that submission of an application for availing this Facility does not automatically imply acceptance of the same by SBI Mutual Fund. SBI Mutual Fund reserves the right to reject an application without assigning reason thereto.
- i) Under this Facility, the Unit holder(s) of SBI Mutual Fund may choose to purchase or redeem by sending an SMS.
- j) Currently this Facility to transact via SMS is available only for the scheme / plan and option as listed in the Debit Mandate.

Transaction related to Terms and Conditions:

- a) Unit holder(s) of SBI Mutual Fund can start transacting using this Facility only after successful registration of the Debit Mandate with their bankers and receipt of confirmation letter/SMS/email from SBI Mutual Fund.
- b) Applicable NAV for the transaction will be dependent upon the time of receipt of the SMS into the server of the RTA, electronically time-stamped and other factors like scheme, type of transaction, amount, date of realization of funds under SEBI regulations and will be treated on par with similar transactions received through other modes. For the purpose of this Facility, such RTA office would be considered as an Official Point of Acceptance of the transaction.
- c) In case the mode of holding is 'Anyone or Survivor', this facility is available to the first named holder only.
- d) Unit holder(s) of SBI Mutual Fund agree/s and acknowledge/s that any transaction, undertaken using the registered mobile number shall be deemed to have been initiated by the Unit holder(s).
- e) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA for any reason whatsoever or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or any other reason beyond the control of SBI Mutual Fund or its Registrars, the Unit holder(s) will not hold SBI Mutual Fund and/or its Registrars responsible for the same.
- f) The request for purchase/redemption transaction should be considered as completed only upon receipt of the confirmation to that effect from RTA on the registered mobile number or email id of the Unit holder(s) of the Fund.
- g) In case of receipt of multiple confirmations from the RTA against a single transaction request, the same needs to be brought to the immediate attention of SBI Mutual Fund/RTA. Any transaction request on a non-Business Day will be deemed to have been received on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the schemes and/or Statement of Additional Information ('SAI') and processed accordingly.
- h) The Unit holder(s) availing this Facility shall check his / her bank account records carefully and promptly and if the Unit holder(s) believe(s) that there has been an error in any transaction using the Facility or that an unauthorized transaction has been effected, the Unit holder(s) shall immediately notify SBI Mutual Fund / RTA in writing or by e-mail.
- i) Purchase transactions under this Facility will be processed with the ARN code of the distributor through whom the last transaction was processed in the folio and consequently the amount invested may stand reduced to the extent of transaction charges if the distributor concerned has opted-in for the same. Unit holder(s) are advised to check with their distributors regarding the same before initiating purchase transactions. Requests for change/altering distributor code shall not be considered.

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

Bank Account registration for Debit towards Purchases:

- a) Currently this Facility is available with certain banks and their branches that participate in RBI facilities like NACH or where SBI Mutual Fund may have a specific tie-up with banks. Please note that the list of banks and branches may be modified/ updated/ changed/ removed at any time in future at the sole discretion of SBI Mutual Fund without assigning any reasons or prior notice.
- b) Unit holder(s) of SBI Mutual Fund will have to register and specify a single bank mandate for purchases through this Facility in Debit Mandate. The bank account number mentioned in the Debit Mandate is intended to be debited towards subscription only. Please note that only the existing bank account details registered in the folio shall be considered (by default) for payment of redemption proceeds.
- c) The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unit holder(s) and SBI Mutual Fund/RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information furnished by the Unit holder(s).
- d) Unit holder(s) need to submit an original CANCELLED cheque of the bank account which is being mandated for this Facility, failing which registration may not be processed.

- e) Unit holder(s) acknowledge/s to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and ensure that the payment will be through legitimate sources only.
- f) The Debit mandate signed by the Unit holder(s) will be duly sent by SBI Mutual Fund/RTA/service providers to the unitholders' bank for registration under various arrangements like Direct Debit or NACH Facility.
- g) It will be the sole responsibility of the unitholders' bank to ensure registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received within a reasonable time by SBI Mutual Fund/RTA/service providers, the same shall be deemed to have been registered and a confirmation to that effect shall be sent to the unitholders.
- h) The Unit holder(s) shall ensure availability of sufficient funds in their respective bank account as specified in the Debit Mandate, at the time of requesting a transaction using this Facility and at the time of bank account being debited.
- i) The bank account of the Unit holder may be debited towards the purchase either on the same day of transaction or within a period of one to seven business days depending upon the clearing/ECS cycle for the location concerned. However, in case of non-receipt of funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed.
- j) The Unit holder(s) agree that SBI Mutual Fund/RTA/service providers shall not be held liable for any unsuccessful registration and/or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify SBI Mutual Fund/RTA against all liabilities, losses, damages and expenses which they may consequently incur/sustain either directly or indirectly:
 - i. Loss of the Debit Mandate in transit from SBI Mutual Fund/RTA/service provider to point of acceptance of the form to RTA head office and further dispatch to the Unit holder(s)' bank branch, where such loss has not occasioned as a result of a gross negligence or willful default on the part of SBI Mutual Fund /RTA;
 - ii. Non-acceptance/non-registration or rejection of Debit Mandate for whatsoever reason by the Unit holder's bank;
 - iii. Transaction/s not getting processed due to non-confirmation of registration/rejection by the Unit holder's bank within a reasonable time;
 - iv. Rejection of transaction/s due to non-registration/non-availability of funds or any other reason/s whatsoever;
 - v. Any other such reason beyond the reasonable control of SBI Mutual Fund/RTA/service provider.

This facility is available in the all Schemes / Plans of SBI Mutual Fund under Regular Plan as well as Direct Plan.

Unit holder(s) are requested to note that SBI Mutual Fund reserves the right to amend the terms and conditions, or modify, or discontinue this Facility for existing as well as prospective investors at anytime in future.

(h) Purchase / Redemption of Units of SBI Mutual Fund (SBI MF) Schemes through Stock Exchange Infrastructure

Units of the Schemes of the SBI Mutual Fund (SBI MF) can be transacted through registered members of the National Stock Exchange of India Limited (NSE)/ BSE Limited (BSE) on the respective Mutual Fund platform viz. NSE NMF, NSE MFSS, BSE Star MF for Allotment and Repurchase of Mutual Funds who are registered with Association of Mutual Funds of India and are empanelled with SBI Funds Management Limited. Accordingly, such brokers shall be eligible to be considered as 'Official Points of Acceptance' as per SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023.

Further in line with SEBI Circular no. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26,2020 it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required.

Time stamping as evidenced by the confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining applicable NAV and cut off timing for the transactions. Units shall be allotted in the physical / depository mode as per the request of the investor. For availability of the Scheme on BSE StAR MF and NSE MFSS/NMF Platforms please refer the SID of respective Scheme.

For units issued in Physical Form:

1. Investors who desire to purchase/redeem through this infrastructure will have to approach the registered member of NSE /BSE brokers with application/redemption form and other documents as per regulatory requirement for purchase/Redemption of units.
2. Redemption payouts will be made to the investors Bank accounts directly as per the bank mandate by the Registrar (RTA) and within the timelines as per the SEBI regulations as are applicable from time to time.
3. In case of redemption of units, Two-Factor Authentication (for online transactions) and signature method (for offline transactions) shall be used for authentication. One of the Factors for such Two-Factor Authentication for non demat redemption shall be a One-Time Password sent to the unit holder at his/her email/ phone number registered with the AMC. In case of demat redemption, process of authentication as laid down by the Depositories shall be followed.

For units issued in Dematerialized Form

1. Investors need to have a demat account opened with NSDL / CDSL as the case may be.
2. Request for non financial transactions like change of address, change of bank particulars etc. will have to be intimated to respective Depository Participant (DP).
3. In case investors desire to convert the physical units into dematerialized form, the dematerialization request shall be submitted to the Depository Participant.
4. Where the units are held in demat form, the demat account statement issued by the DPs would be adequate compliance of the requirements in respect of the dispatch of the statement of accounts.
5. In case units are desired to be held by investors in dematerialized form, the KYC performed by the DPs shall be considered as compliance with SEBI Circular ISD/AML/CIR -1/ 2008 dated December 19, 2008.

Investors are also requested to note that all the terms & conditions of the circular / guidelines issued by NSE / BSE shall be applicable for purchase / redemption of units through Stock exchange platform.

Mutual fund Distributors (MF Distributors) registered with Association of Mutual Funds in India (AMFI) and permitted by the concerned recognized stock exchanges shall be eligible to use the recognized stock exchange's infrastructure to purchase and redeem mutual fund units in demat and non-demat mode on behalf of the investors, directly from SBI Funds Management Limited (the AMC)/ the Fund. The MF distributors shall not handle payout and pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognised clearing corporation and payout will be directly made to investor account. In the same manner, units shall be credited and debited directly from the demat account of investors. SEBI vide its circular no. SEBI/HO/MRD/DSA/CIR/P/2016/113 dated October 19, 2016 has allowed SEBI Registered Investment Advisors (RIAs) to use infrastructure of the recognised stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/Assets Management Companies on behalf of their clients, including direct plans.

(i) Applicability of Stamp Duty:

Pursuant to Notification issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty of 0.005% would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on applicable transactions (Purchase, Switch-in, IDCW

Reinvestment & Systematic transactions viz. SIP / STP-in etc.) to the unit holders would be reduced to that extent.

(j) Additional OPAT through Mf Utilities India Private Limited:

SBI Funds Management Limited (“the AMC”) has entered into an Agreement with **MF Utilities India Private Limited (“MFUI”)**, a “Category II – Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of **MF Utility (“MFU”)** - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to Schemes of SBI Mutual Fund can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized **Points of Service (“POS”)** of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of the AMC.

Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of SBI Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received by MFU (physical / online). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

Investors are requested to note that, MFUI will allot a **Common Account Number (“CAN”)**, a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of MFUI (www.mfuindia.com) to download the relevant forms.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com.

The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.

9) Documents Available for Inspection

The following documents will be available for inspection at the office of the Mutual Fund at 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Compex, Bandra (E), Mumbai – 400 051, during business hours on any day (excluding Saturdays, Sundays and bank/public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between the Mutual Fund and the Custodian
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Consent of Legal Advisors to act in the said capacity
- Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and amendments from time to time thereto.
- Indian Trusts Act, 1882.

10) Investor Grievances Redressal Mechanism

The Investor Services Department at SBI Mutual Fund functions under the supervision Mr. CA Santosh Investor Relations Officer-. Investors may contact any of branches of the AMC for any queries / clarifications and may call on 022 - 61793537 or e-mail at customer.delight@sbimf.com. The investor grievances are redressed by the AMC directly and also by our OPAT of SBI Mutual Fund all over the country. All grievances are redressed within the time stipulated by SEBI. Our OPAT of SBI MF are equipped with upgraded technological facilities to respond to the investor queries.

For any grievances with respect to transactions through BSE and/or NSE, the investors/Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.

The statistical data for investor complaints for the last 3 years is as follows:

Investor Complaints Report

Redressal of Complaints received against Mutual Funds SBI Mutual Fund during 2020-2021:

Total Number of Folios: 9000634

Complaint Code	Type of Complaint#	(a) No. of complaints pending at the beginning of the year	Action on (a) and (b)									
			(b) No. of Complaints received during the year	Resolved				Non Actionable *	Pending			
				Within 30 days	30-60 days	60-180 days	Beyond 180 days		0-3 months	3-6 months	6-9 months	9-12 months
I A	Non receipt of IDCW on Units	0	0	0	0	0	0	0	0	0	0	0
I B	Interest on delayed payment of IDCW	0	0	0	0	0	0	0	0	0	0	0
I C	Non receipt of Redemption Proceeds	0	7	7	0	0	0	0	0	0	0	0
I D	Interest on delayed payment of Redemption	0	0	0	0	0	0	0	0	0	0	0
II A	Non receipt of Statement of Account/Unit Certificate	0	0	0	0	0	0	0	0	0	0	0
II B	Discrepancy in Statement of Account	0	0	0	0	0	0	0	0	0	0	0
II C	Data corrections in Investor details	4	631	634	0	0	0	0	1	0	0	0
II D	Non receipt of Annual Report/Abridged Summary	0	0	0	0	0	0	0	0	0	0	0

III A	Wrong switch between Schemes	0	4	4	0	0	0	0	0	0	0	0
III B	Unauthorized switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III C	Deviation from Scheme attributes	0	0	0	0	0	0	0	0	0	0	0
III D	Wrong or excess charges/load	0	0	0	0	0	0	0	0	0	0	0
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc	0	222	222	0	0	0	0	0	0	0	0
IV	Others*	0	6	6	0	0	0	0	0	0	0	0
V	SIP-Others	9	199	193	7	0	0	0	8	0	0	0
Total		13	1069	1066	7	0	0	0	9	0	0	0

Redressal of Complaints received against Mutual Funds SBI Mutual Fund during 2021-2022:

Total Number of Folios : 10817574

Complaint Code	Type of Complaint#	(a) No. of complaints pending at the beginning of the year	Action on (a) and (b)									
			(b) No. of Complaints received during the year	Resolved				Non Actionable *	Pending			
				Within 30 days	30-60 days	60-180 days	Beyond 180 days		0-3 months	3-6 months	6-9 months	9-12 months
I A	Non receipt of Dividend on Units	0	0	0	0	0	0	0	0	0	0	0
I B	Interest on delayed payment of Dividend	0	0	0	0	0	0	0	0	0	0	0
I C	Non receipt of Redemption Proceeds	0	6	6	0	0	0	0	0	0	0	0
I D	Interest on delayed payment of Redemption	0	6	6	0	0	0	0	0	0	0	0
II A	Non receipt of Statement of Account/Unit Certificate	0	0	0	0	0	0	0	0	0	0	0
II B	Discrepancy in Statement of	0	0	0	0	0	0	0	0	0	0	0

	Account											
II C	Data corrections in Investor details	1	488	489	0	0	0	0	0	0	0	0
II D	Non receipt of Annual Report/Abridged Summary	0	0	0	0	0	0	0	0	0	0	0
III A	Wrong switch between Schemes	0	9	9	0	0	0	0	0	0	0	0
III B	Unauthorized switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III C	Deviation from Scheme attributes	0	0	0	0	0	0	0	0	0	0	0
III D	Wrong or excess charges/load	0	0	0	0	0	0	0	0	0	0	0
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc	0	81	81	0	0	0	0	0	0	0	0
IV	Others*	0	9	9	0	0	0	0	0	0	0	0
V	SIP-Others	8	876	868	4	0	0	0	12	0	0	0
Total		9	1475	1468	4	0	0	0	12	0	0	0

Redressal of Complaints received against Mutual Funds SBI Mutual Fund during 2022-2023:

Total Number of Folios: 12226043

Complaint Code	Type of Complaint #	(a) No. of complaints pending at the beginning of the year	Action on (a) and (b)									
			(b) No. of Complaints received during the year	Resolved				Non Actionable *	Pending			
				Within 30 days	30 - 60 days	60 - 180 days	Beyond 180 days		0-3 months	3-6 months	6-9 months	9-12 months
I A	Non receipt of Dividend on Units	0	1	1	0	0	0	0	0	0	0	0
I B	Interest on delayed payment of	0	0	0	0	0	0	0	0	0	0	0

	Dividend											
I C	Non receipt of Redemption Proceeds	0	0	0	0	0	0	0	0	0	0	0
I D	Interest on delayed payment of Redemption	0	2	2	0	0	0	0	0	0	0	0
II A	Non receipt of Statement of Account/Unit Certificate	0	0	0	0	0	0	0	0	0	0	0
II B	Discrepancy in Statement of Account	0	0	0	0	0	0	0	0	0	0	0
II C	Data corrections in Investor details	0	920	920	0	0	0	0	0	0	0	0
II D	Non receipt of Annual Report/Abridged Summary	0	0	0	0	0	0	0	0	0	0	0
III A	Wrong switch between Schemes	0	2	2	0	0	0	0	0	0	0	0
III B	Unauthorized switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
III C	Deviation from Scheme attributes	0	0	0	0	0	0	0	0	0	0	0
III D	Wrong or excess charges/load	0	0	0	0	0	0	0	0	0	0	0
III E	Non updation of changes viz. address, PAN, bank	0	106	106	0	0	0	0	0	0	0	0

	details, nomination, etc											
IV	Others*	0	6	6	0	0	0	0	0	0	0	0
V	SIP- Others	12	550	560	0	0	0	2	0	0	0	0
Total		12	1587	1597	0	0	0	2	0	0	0	0

The status of Number of complaints received / redressed during the last three fiscal years is as under:

Particulars	April 1, 2023 – March 31, 2024	April 1, 2022 – March 31, 2023	April 1, 2021 – March 31, 2022	April 1, 2020 – March 31, 2021
Opening Balance as on 1st day of the Financial Year	2	12	9	13
Complaints Received	1367	1587	1475	1069
Complaints Redressed	1362	1597	1472	1073
Pending	7	2	12	9

Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.

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