Asset Management Company:
SBI Funds Management Ltd.
(A Joint Venture between State Bank of India & AMUNDI)

SBI MUTUAL FUND

KEY INFORMATION MEMORANDUM

SBI NIFTY200 MOMENTUM 30 INDEX FUND

An open-ended scheme replicating / tracking Nifty200 Momentum 30 Index.

This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer: Nifty200 Momentum 30 Index TRI
• Long term capital appreciation • Investment in securities covered by Nifty200 Momentum 30 Index		

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

The above product labeling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

New Fund offer opens on	New Fund offer closes on	Scheme Re-opens on or before
Monday, June 23, 2025	Thursday, July 03, 2025	Within 5 business days from the date of allotment

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

Mutual Fund: SBI Mutual Fund

Name of Asset Management Company: SBI Funds Management Ltd. (CIN: L65990MH1992PLC065289)

Trustee Company: SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65990MH2003PTC140781)

Address: 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051.
Visit us at www.sbimf.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.sbimf.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

SBI Nifty200 Momentum 30 Index Fund

The SBI Nifty200 Momentum 30 Index Fund (the Scheme) offered by SBI Mutual Fund is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (IISL)). NSE INDICES LIMITED does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Scheme" or any member of the public regarding the advisability of investing in securities generally or in "the Scheme" linked to Nifty200 Momentum 30 Index or particularly in the ability of the NIFTY200 MOMENTUM 30 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the NIFTY200 MOMENTUM 30 Index in the Offer Document / Prospectus / Information Statement.

This Key Information Memorandum is dated June 27, 2025

Investment objective	The investment objective of the scheme is to provide returns that correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.
Asset Allocation Pattern of the scheme	See below

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Securities covered by Nifty200 Momentum 30 Index	95	100
Government Securities* including Tri-party Repo and units of liquid mutual fund	0	5

*Government securities includes G-Secs, SDLs, Treasury Bills.

It may be noted that after the closure of the NFO Period pending deployment of the funds of the Scheme, the Scheme may park the funds in Government securities including Tri-party Repo, and units of liquid mutual fund until the full deployment is achieved.

The scheme may take an exposure to equity derivatives of constituents of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, as permitted subject to rebalancing within 7 days (or as specified by SEBI from time to time). The exposure of scheme in derivative instruments for non hedging and rebalancing purpose shall be up to 20% of the net assets of the scheme.

Pursuant to clause 12.24 of SEBI Master Circular for mutual funds dated June 27, 2024, the cumulative gross exposure through equities, in Government securities including Tri-party Repo, and units of liquid mutual fund and equity derivatives (gross notional exposure) shall not exceed 100% of net assets of the scheme. However, pursuant to paragraph 12.25 of SEBI Master Circular of Mutual Funds dated June 27, 2024 and SEBI letter no. SEBI/HO/IMD-II/DOF4/OW/P/2021/31487/1 dated November 3, 2021 addressed to AMFI, it has been mentioned that cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure.

The Scheme shall not invest in repo/reverse repo in corporate debt.
The Scheme shall not invest in Credit Default Swaps.
The scheme will not invest in ADR/ GDR/ Foreign Securities.
The scheme will not invest in Securitized Debt.
The scheme shall not engage in short selling.
The Scheme shall not invest in unrated debt instrument and money market instruments (except G-Secs, T-Bills and other money market instruments).
The Scheme will not make any investment in debt instruments having structured obligations and credit enhancements.
The Scheme shall not invest in securities having special features as covered in paragraph 12.2 of Master Circular for Mutual Funds.
The Scheme shall not invest in REITs/InvITs.
The Scheme may engage in stock lending and borrowing upto 20% of net assets of the scheme with maximum single intermediary exposure restricted to 5% of the net assets or as permitted by SEBI from time to time.
The scheme will not invest in Unlisted Debt Instruments.
The scheme will not invest in Bespoke or complex debt products.
The scheme will not engage in inter scheme transactions.

This investment in units of Liquid mutual fund is subject to prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.

The Investment Manager would monitor the tracking error & tracking difference of the Scheme on an ongoing basis and would seek to minimize the same to the maximum extent possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error/difference relative to performance of the Underlying Index.

The scheme shall be in conformity with clause 3.4 of SEBI Master Circular for mutual funds dated June 27, 2024 or any other such guidelines as recommended by SEBI from time to time.

The scheme shall be in conformity to applicable SEBI requirements pertaining to Passive Funds as mentioned in SEBI Circular for mutual funds dated June 27, 2024 or any other such guidelines as recommended by SEBI from time to time.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars):

Sr. No.	Type of Instrument	Percentage of exposure	Circular references
1	Equity Derivatives for non hedging	Upto 20 % of the net assets of the scheme.	Para no. 12.25 of SEBI Master Circular dated June 27, 2024
2	Securities Lending & Borrowing	The scheme shall adhere to the following limits should it engage in Stock Lending. 1. Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable).	Para 12.11 of SEBI Master Circular dated June 27, 2024 for Mutual Funds as amended from time to time.
3	Mutual Fund Units	Scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.	Clause 4 of Schedule 7 read with Regulation 44(1)

The scheme shall not invest in below instruments:

Sr. No.	Type of securities/instruments
1	ADR / GDR / Foreign Securities
2	Repo and reverse repo in corporate debt
3	Securitized Debt
4	Credit Default Swaps transactions
5	Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments)

6	Debt instruments having structured obligations and credit enhancements
7	Debt instruments with special features as covered in paragraph 12.2 of Master Circular for Mutual Funds
8	REITs and InvITs
9	Unrated Debt Instruments
10	Bespoke or complex debt products
11	Inter scheme transactions

The scheme shall not engage in short selling.

Change in Asset Allocation : The above investment pattern is indicative and may be changed by the Fund Manager for a short-term period on defensive considerations. In accordance with paragraph 1.14 of the SEBI master circular for Mutual Funds dated June 27, 2024, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above-mentioned asset allocation pattern, the portfolio shall be rebalanced by AMC within 7 calendar days from the date of said deviation.

Portfolio Rebalancing: In line with clause 3.6.7.1 of SEBI Master Circular for mutual funds dated June 27, 2024 in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days.

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

Investment strategy

The scheme will track Nifty200 Momentum 30 Index and will use a "passive" or indexing approach to endeavour to achieve scheme's investment objective. Unlike other funds, the scheme will not try to "beat" the markets it tracks and do not seek temporary defensive positions when markets decline or appear overvalued. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ Underperformance vis-à-vis a benchmark.

The scheme will primarily invest in the securities constituting the underlying index. However, Due to corporate action in companies comprising of the index, the scheme may be allocated/allotted securities which are not part of the index. The scheme may hold upto 5% of their total assets in stocks not included in the corresponding underlying index. For example, the AMC may invest in stocks not included in the relevant underlying index in order to reflect various corporate actions (such as mergers) and other changes in the relevant Underlying index (such as reconstitutions, additions, deletions and these holdings will be in anticipation and in the direction of impending changes in the underlying index).

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

Derivative Strategies:
The Scheme may take exposure to derivatives for hedging and/or non-hedging purposes as permitted by regulations from time to time. Such exposure to derivative instruments will be in line with the investment objective and overall strategy of the scheme.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involves uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies".

	The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
Risk Profile of the Scheme	RISK FACTORS SPECIFIC TO THE SCHEME **Equity and equity related risk:** a) Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro economic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme. b) The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the scheme portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the scheme portfolio. c) Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. **Risk associated with derivatives:** a. The AMC, on behalf of the scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance unit holders' interest. Investors should understand that derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include but are not limited to the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. There may be a cost attached to selling or buying futures or another derivative instrument. Further there could be an element of settlement risk, which could be different from the risk in settling physical shares. The possible lack of a liquid secondary market for a futures contract or listed option may result in inability to close futures or listed option positions prior to their maturity date. b. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. c. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. d. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party. e. An exposure to derivatives can also limit the profits from a genuine investment transaction. f. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks. g. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. **Market trading risk:** Investments in the scheme may be subject to the following market trading risks: absence of a prior active market, lack of market liquidity. Units of the scheme may trade at prices other than NAV.

	Regulatory Risk, Right to Limit Redemptions, Redemption Risk, Asset Class Risk, Units to be held only through demat accounts. **Tracking error risk:** The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. **Tracking difference risk:** The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. Tracking Difference is the Difference of returns between the Scheme and the Benchmark index annualized over 1 year, 3 Year, 5 Year, 10 year and Scheme Since Inception period. It will be the endeavor of the fund manager to keep the tracking difference as low as possible. Tracking Difference shall be disclosed only if the scheme has completed 1 year period. The Tracking difference is to be disclosed on a monthly basis on www.sbimf.com and AMFI website. **Passive Investments:** As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets. **Risk pertaining to Nifty200 Momentum 30 Index :** Equities are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity instruments is due to various micro and macroeconomic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme. **Risks pertaining to transaction in units through stock exchange Mechanism:** Lack of Market Liquidity: The Scheme may not be able to immediately sell certain types of illiquid Securities. The purchase price and subsequent valuation of restricted and illiquid Securities may reflect a discount, which may be significant, from the market price of comparable Securities for which a liquid market exists. **Risks associated with Securities Lending:** Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent in securities lending, including the risk of failure of the other party, in which case the securities might go in for auction. In the event of exceptional circumstances resulting in non-availability of securities in auction, such transactions would be financially closed out at appropriate rates as per exchange regulations. Besides, there will also be temporary

liquidity of the securities that are lent out and the Scheme(s) will not be able to sell such lent out securities until they are returned.

There are risks associated with investment in Equities and equity related instruments like volatility, inability of the Scheme to make intended securities purchases and sale. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme and there are also price fluctuations risks associated with the underlying index.

Risks associated with investment in units of mutual fund: Investment in Mutual Fund Units involves investment risks including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

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

Risk Factor in respect of investment in TREPs

a. Interest rate risk: This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. While the rate of interest for TREPs remains correlated to the repo rate, it also may vary based on inter-bank lending demand & supply. Hence, there remains a risk of rate at which TREPs will get re-invested.

b. Settlement risk: Since the settlement for TREPs happens through CCIL, the risk of default from counterparty is limited. However, in case a clearing member fails to honour their settlement obligations, the "Default Waterfall" mechanism is used to make complete the settlement process. As per the waterfall mechanism, 1st step: the defaulter's margins and the defaulter's contribution to the default fund have been appropriated; 2nd step: CCIL's contribution is used to meet the losses; 3rd step: Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members.

Hence, the scheme is subject to the risk of loss to the extent of initial margin and default fund contribution being invoked in the event of failure of any settlement obligations.

Risks associated with investing in State Development Loans (SDL) Market Liquidity risk with fixed rate SDL: even though the SDL market is relatively liquid when compared to other corporate bond instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued to state governments undergo any adverse changes. Interest Rate risk associated with SDL: while SDL generally carry relatively minimal credit risk since they are issued by the respective State Governments, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is, however, not unique to SDL. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by their respective credit standing as well as the general level of interest rates.

Risks associated with investing in Government of India Securities: Market Liquidity risk with fixed rate government of India securities even though the Government of India securities market is more liquid compared to other debt instruments, on certain occasions, there could be difficulties in transacting in the market due to extreme volatility leading to constriction in market volumes. Also, the liquidity of the Scheme may suffer in case the relevant guidelines issued by Reserve Bank of India undergo any adverse changes. Interest Rate risk associated with Government of India securities - while Government of India securities generally carry relatively minimal credit risk since they are issued by the Government of India, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government of India securities. It exists for all fixed income securities. Therefore, their prices tend to be influenced more by movement in interest rates in the financial system than by changes in the government's credit rating. By contrast, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced by their respective credit standings as well as the general level of interest rates.

For details on risk factors and risk mitigation measures, please refer SID.

Plans /Options

The scheme would have two plans viz Direct Plan & Regular Plan.

Direct Plan: Direct Plan is only for investors who purchase /subscribe units in a scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section IV – Fees and Expenses – B. – Annual Recurring Expenses of the SID. Brokerage/ Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.

Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.

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

How to apply:

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

Regular Plan:

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

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

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

7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

Both plans provide two options for investment – Growth Option and Income Distribution cum capital withdrawal (IDCW) Option*. Under the IDCW option, facility for Payout of Income Distribution cum capital withdrawal option (IDCW Payout), Reinvestment of Income Distribution cum capital withdrawal option (IDCW Reinvestment) & Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer) is available. Between "Growth" or "IDCW" option, the default will be treated as "Growth". In "IDCW" option between "IDCW Payout" or "IDCW Reinvestment" or "IDCW Transfer", the default will be treated as "IDCW Reinvestment".

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

*under IDCW Option, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

Note – If the payable IDCW amount is less than or equal to Rs. 100/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 100/- then it will be either reinvested or paid as per the mandate selected by the investor.

Applicable NAV (after the scheme opens for subscriptions and redemptions)

For Purchases including Switch-ins (irrespective of application amount):

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

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

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

4. In case of switch transactions from one scheme to another scheme, units allotment in switch in scheme shall be in line with the redemption payouts. The aforesaid provisions shall also apply to systematic transactions including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), IDCW Transfer etc. irrespective of the installment date or IDCW record date.

For Redemptions including switch-out: In respect of valid applications received on a business day, upto the 3.00 pm by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the 3.00 pm by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Minimum Application Amount	Purchases	Additional Purchases	Redemptions
	During NFO Period: Rs. 5,000 per application and in multiples of Re. 1 thereafter. **On Continuous Basis:** Rs. 5000/- and in multiples of Re. 1 thereafter	Rs. 1000/- and in multiples of Re. 1 thereafter	Rs.500/- or 1 Unit or account balance whichever is lower
Despatch of Repurchase (Redemption) request	Redemption: Within 3 working days of the receipt of the redemption request at the authorised centre of the SBI Mutual Fund. 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.		
Benchmark Index	Nifty200 Momentum 30 TRI		
Income Distribution cum Capital withdrawal (IDCW) Policy	The Trustee reserves the right to declare Income Distribution cum Capital withdrawal (IDCW) under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme. The procedure and manner of payment of IDCW shall be in line with Chapter 11 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time. Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains.		
Name of the Fund Manager	Mr. Viral Chhadva		
Name of the Trustee Company	SBI Mutual Fund Trustee Company Private Limited		
Performance of the scheme	This is a new scheme. The scheme does not have any performance track record.		
Additional Scheme Related Disclosure	This is a new Scheme and therefore, the requirement of following additional disclosures shall not be applicable for the Scheme. 1. Top 10 holdings by issuer: [illegible] 2. Fund allocation towards various sectors: [illegible]momentum-30-index-fund.pdf **3. Portfolio Turnover Ratio – Not Applicable**		
Expenses of the scheme Load Structure Recurring Expenses	Continuous Offer: Exit Load: For exit on or before 15 days from the date of allotment: 0.25% For exit after 15 days from the date of allotment: Nil The AMC reserves the right to modify / change the load structure on a prospective basis. The AMC has estimated that the expenses upto 1.00% per annum as per regulation 52(6)(b) plus additional expenses as allowed under regulation 52(6A) of the daily net asset will be charged to the scheme. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulation 52 read with Chapter 10 of SEBI master circular for Mutual Funds dated June 27, 2024.		

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. incurred towards different heads mentioned under regulations 52(2) and 52(4) and as illustrated in table below

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 1.00%
Trustee fee	
Audit Fees	
Custodian Fees	
RTA Fees	
Marketing & Selling expense including agents commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and income Distribution cum capital withdrawal redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness	
Brokerage & transaction cost over and above 12 bps for cash market transactions and 5 bps for cash and derivative transactions market trades resp. respectively (refer note 1 below)	
Goods & Services tax on expenses other than investment and advisory fees	
Goods & Services tax on brokerage and transaction cost	
Other Expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	Upto 1.00%
Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b) (refer note 2 below)	Upto 0.30%
Additional expenses under regulation 52 (6A) (c) (refer note 3 below)	Upto 0.05%

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

The aforesaid expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations. This means that mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head.

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

1. In terms of Regulation 52 (6A) (a), Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. Further in terms of paragraph 10.1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024 any payment towards brokerage and transaction cost, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio

(TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

2. In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –

   i. 30 percent of gross new inflows in the scheme, or

   ii. 15 percent of the average assets under management (year to date) of the scheme, whichever is higher.

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

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

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

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

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

3. In terms of Regulation 52 (6A) (c), the scheme may charge additional expenses incurred towards different heads mentioned under regulations (2) and (4), not exceeding 0.05% of the daily net assets. Pursuant to paragraph 10.1.7 of SEBI Master Circular for mutual funds dated June 27, 2024 additional expenses under Regulation 52 (6A) (c) shall not be levied if the scheme doesn't have exit load.

4. The Goods and Service Tax (GST) on investment management and advisory fees would be charged in addition to above limit. Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.

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

   For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart 0.01 percent of daily net asset of the scheme within the maximum limit of the total expense ratio as per SEBI regulation. Further, if the underlying indices of the scheme is notified by SEBI / AMFI in line with the SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2024/183 dated December 31, 2024, AMC or the Schemes of the Fund will annually set apart 5% of the total TER charged to direct plans subject to maximum of 0.5 bps of daily net asset of the Schemes towards investor education and awareness initiative.

The Mutual Fund would disclose daily Total Expense Ratio (TER) of scheme on the mutual fund website and on the website of AMFI. Any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment management and advisory fees), in comparison to previous base TER charged to the scheme/plan will be communicated to investors and the notice of such change in base TER will be updated on the website at least three working days prior to effecting such change, in the manner specified by SEBI from time to time. Investors

	can refer: [illegible] for Total Expense Ratio (TER) details. All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustee or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 22, 2019 on implementation of SEBI Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund Actual expenses for the previous financial year: N. A.
Tax treatment for the Investors	Investors are advised to refer to the details in the Statement of Additional Information & also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The first NAV will be calculated and announced not later than 5 business days from the date of allotment in the NFO. Subsequently, the AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on website of the Mutual Fund (www.sbimf.com) by 11.00 p.m. on every business day.
For Investor Grievances please Contact	**Name & address of Registrar:** Computer Age Management Services Limited (SEBI Registration No.: INR000002813) Rayala Towers 158, Anna Salai Chennai 600002. Tel No.: (022) 28882101/04 Fax: (044) 28407101 Email: [illegible] Website: www.camsonline.com **Name & address of SBI Mutual Fund:** Mr. C.A. Santosh (Investor Relations Officer) SBI Funds Management Ltd. 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. Tel: 022-61793537 Email: customer.delight@sbimf.com
Unit holders' Information	Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement: As the units of the scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account. In terms of SEBI Circular No. IR/IMD/DF/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 based on 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 monthly. • 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 twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end w.e.f May 14, 2025 pursuant to SEBI Circular No. SEBI/HO/IMD/PoD1/CIR/P/2024/18 dated February 14, 2025. 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. The depositories shall dispatch the CAS to investors that have opted for e-CAS on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode by the twenty first (21st) day of April and October. The half yearly portfolio of scheme (along with the ISIN) shall be disclosed within 10 days from close of each

	half year on the Website of the Mutual Fund (www.sbimf.com) and on the Website of AMFI (www.amfiindia.com). Also, the Fund shall email the half yearly portfolio to the unitholders whose email address is registered with the Fund within 10 days from close of each half year. The AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the schemes portfolio on the Website of the Mutual Fund and on the Website of AMFI and shall also specify the modes through which a written request can be submitted by the unitholder for obtaining a copy of the statement of scheme portfolio. Further, before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the Fund and that of AMFI. A notice shall be published disclosing the hosting of such financial results on the website of the mutual fund, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

This Key Information Memorandum is dated: June 27, 2020

GENERAL INFORMATION AND GUIDELINES

1. Please read carefully the Scheme Information Document of the scheme(s) containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Scheme Information Document of the scheme(s) as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisor(s) concerning the acquisitions, holding or disposal of the Fund units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The Scheme Information Document, Key Information Memorandum(s) of the respective Scheme(s) are available with the SBIFMPL Branches/ Office of CAMS/ brokers/ distributors and also displayed at the SBIMF website i.e. [illegible]
2. Please complete the Application Form legibly in black ink or any dark coloured ink, in the English language, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
3. Application by post: Applications can be sent by post to the office of the Registrar to the scheme (Computer Age Management Services Ltd., [illegible] Chennai – [illegible]) and should be accompanied by cheques payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
4. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
5. Mode of Payment: Payment may be made by cheque payable locally at any of the official point of acceptance of SBIMF. Cheques should be drawn in favour of "[illegible]". Outstation cheques and non CTS cheques will not be accepted and application forms accompanied by such cheques will be rejected. Please do not pay Cash for subscription to any Agent.
6. Allotment of Units/Refunds: Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
7. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
8. Right to Limit Redemptions:

   In accordance with paragraph [illegible] of SEBI Master Circular for Mutual Funds dated June 27, 2024, 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 the market at large becomes 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 Lakh shall be subject to such restriction.
      ii. Where redemption requests are above Rs.2 lakh, AMC shall redeem the first Rs.2 Lakh without such restrictions and remaining part over and above Rs.2 Lakh 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.
9. Prevention of Money Laundering: In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the

proof of identity and address(es) of the investors. In this regard, investors who wish to make an investment in the units of mutual fund will be required to produce prescribed documents to any such offices as may be notified by SEBI/MF or AMFI from time to time in order to comply with KYC norms of SEBI/MF.

10. Ultimate Beneficial Owner: Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed there under, SEBI Master circular dated December 31, 2010 on Anti Money Laundering (AML), sufficient information to identify persons who beneficially own or control the securities account is required to be obtained. Also, SEBI vide circular no. CIR/MIRSD/2/2013 dated January 24, 2013 prescribed guidelines regarding identification of Ultimate Beneficial Owner(s) ('UBO').

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. Investors are requested to refer to the 'Declaration for UBO' for detailed guidelines on identification of UBO.

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.

11. Application Forms incomplete in any respect or not accompanied by a Cheque are liable to be rejected.

12. Cash investments in mutual funds: 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 proprietorship firms 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 DISC 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 selected branches from investors (accompanied by a deposit slip issued and verified by the Fund).

The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches. AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.

13. By investing in the Scheme, the investor authorizes the AMC 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 or distributor's identity.

14. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

15. Submission of Application Forms: Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer for each Fund at SBIMF Corporate Office, SBIFMPL – Branches, the designated office of Registrar or other such collecting centres as may be designated by AMC. The list of collection centres is printed overleaf. Application by post: Applications can be sent by post to the office of the Registrar to the scheme and should be accompanied by cheques payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.

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. 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.

Please refer to www.sbimf.com for details.

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.

i) Your address should be written in full. P.O. Box address is not sufficient. Please provide PIN code in address so as to serve you better.

ii) Procedure for NRIs: Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorised to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRCs in original on bank's letter head to the Registrar as soon as possible to enable early processing of their applications. NRIs can also apply on a non-repatriable basis from their NRO account. NRIs should mandatorily state their overseas address in complete otherwise the application will be rejected. NRIs are requested to provide an Indian address (if available) for correspondence.

e) 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 authorised to invest in mutual fund schemes under their trust deeds;
- Partnership Firms constituted under the Partnership Act, 1932;
- A Hindu Undivided Family (HUF) through its Karta;
- Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;
- Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;

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

- Foreign Portfolio Investor;
- Army, Air Force, Navy and other para-military funds and eligible institutions;
- Scientific and Industrial Research Organisations;
- Provident / Pension / Gratuity and such other Funds as and when permitted to invest;

- International Multilateral Agencies approved by the Government of India / RBI; and
- The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).
- A Mutual Fund through its schemes, including Fund of Funds schemes.
- Such other individuals / entities etc. as may be decided by the Mutual Fund / Trustee 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 means of Cheque or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian or from bank account of the 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 status is changed to Major by providing requisite documents.

Notes:

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000] for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases.

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

Who cannot invest

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

1. Any individual who is a Foreign National, except for Non-Resident Indians and Persons of Indian Origin (who are not residents of United States of America or Canada), provided such Foreign National has procured all the relevant regulatory approvals applicable and has complied with all applicable laws, including, but not limited to and pertaining to anti money laundering, Know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder), in the sole discretion and to the sole satisfaction of SBI Funds Management 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. Residents of United States of America and Canada.
4. Such other persons as may be specified by AMC from time to time.

SBIMF/TCPL 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.

Note 2 : Second and Third Applicants' details: The Names of Second and Third Applicants should be provided here. Please see Note 1 above.

Note 3 – Bank Particulars: SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected. To enable verification of the bank mandate details and ensure expeditious clearing, the following should be provided.

i. Details of the 'City' of the Clearing Circle in which the bank / branch participates and

ii. The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom strip of a cheque leaf. Copy of a cancelled cheque leaf is mandatory to verify bank account details.

iii. The 11 digit IFS Code

iv. Direct credit facility as and when it is available, we will endeavour to directly credit your Redemption proceeds / IDCW to the Bank Account provided by you.

v. Depending on your residential status and mode of repatriation, please indicate the type of bank account most relevant to you from the list of options provided.

vi. Only CTS–2010 compliant cheques will be accepted.

vii. In case of change in bank mandate

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 along with 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 thereon) of the new bank account with the words "CANCELLED" written in bold letters across the face of the cheque OR

2. Attested/Notarised photocopy of a blank cheque leaf (with the first holder's/applicant's name printed thereon) 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.

viii. Restriction on acceptance of Third-party payments

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

1) Payment by parent / legal guardian on behalf of minor through lumpsum / Systematic Investment Plans subject to compliance with SEBI Regulations and Guidelines issued by AMFI from time to time.

2) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions or deductions 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 DSC 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.

iii) 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 payout 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 or authorised 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 SBIMF 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/authorised personnel by affixing the bank seal and mentioning the name, designation and employee code.

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

iv. Registration of multiple bank accounts.

SBIMF also provides a facility to the investors to register multiple bank accounts. Investor can register upto 5 bank accounts in case of individuals / HUFs, and upto 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. 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/RTA 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 SBIMF [illegible]. Downloads of the same can be downloaded from our website www.sbimf.com.

In case the application for subscription does not comply with the above provisions, 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) AMC

(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 documents as supporting documents 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 and its & 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 abovementioned documents along with the original documents at any of the SBIFMPL branches for verification. The photocopies of such documents will be verified with the original documents to the satisfaction of SBI Mutual Fund and the original documents will be returned to investors. In case the original of any documents 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.

Note 4 - Services: We offer an online account management service which gives you the latest details of your account 24 hours a day, seven days a week, including your current valuation. Please visit www.sbimf.com for further details. Investors who provided the e-mail address may receive the statement by e-mail.

Note 5 - Investment details

i) Payment may be made by cheque at any of the SBIFMPL Branches/Corporate Office of the Mutual Fund/Offices of the Registrar/SBI FMPL Branches and Transaction Points of the Registrar or such other Collection Centres as may be decided by the Mutual Fund from time to time. Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. Cheque to be crossed "Account Payee" only and should be drawn in favour of "SBI [illegible] Index Fund".

The name of the scheme as mentioned on the cheque shall prevail in the event of a mismatch in the scheme name between the application form and the cheque.

ii) INVESTMENT OPTIONS:

Direct Plan is the plan where investors purchase/subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Both separate plan have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

Options exercised at the time of application may be changed by the investor at a later date by way of written request to the Registrar of the Scheme. Such changes would be effective from a prospective date.

Default Option:

Between Regular Plan & Direct Plan:

Scenario	Broker code mentioned by the investor	Plan mentioned by the investor	Default plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

In terms of paragraph 10.4.1 (a) of SEBI Master Circular for Mutual Funds dated June 27, 2024, no entry load on any application will be charged by the Schemes to the investor.

Terms and conditions of monthly & quarterly STP:

1. STP would be permitted for a minimum period of six months between two schemes.
2. Investor can transfer the amount from the switch-out scheme, subject to a minimum transfer of Rs.1000 and in multiples of Rs. 1 thereafter per month for 6 months, Rs. 500 and in multiples of Rs. 1 thereafter per month for 12 months and Rs. 1500 and in multiples of Rs. 1 thereafter per quarter for one year for other equity schemes, without any restriction on maintaining the minimum balance requirement as applicable for the switch out scheme.

Terms and conditions of daily & weekly STP:

1. Under this facility investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis.
2. Minimum amount of STP for SBI Long Term Equity Fund will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 500 & in multiple of Rs. 1 for daily STP & Rs. 1000 & in multiple of Rs. 1 for weekly STP.
3. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Where SBI Long Term Equity Fund is the target scheme, Minimum number of installments for daily STP & for weekly STP shall be 6.
4. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non business day then the immediate next business day will be considered.
5. The complete application form for enrolment / termination for STP should be submitted at least 7 days prior to the desired commencement / termination date.
6. Exit load shall be as applicable in the target/source schemes.

Flex Systematic Transfer Plan (Flex STP)

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

Terms and conditions of Flex STP:

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

   Flex STP amount = (fixed amount to be transferred per installment x number of installments already executed, including the current installment) – market value of the investments through Flex STP in the transferee scheme on the date of transfer)
2. The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
3. Flex STP is available for Monthly and Quarterly frequencies.
4. Flex STP is available only in "Growth" option of the target scheme.
5. If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for rest of the installments for the fixed amount.
6. A single Flex STP enrolment form can be filled for transfer into one scheme/ plan/ option only.
7. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.
8. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

Capital Appreciation Systematic Transfer Plan (CASTP)

CASTP is a facility wherein an investor can opt to transfer the entire capital appreciation linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended scheme (source scheme) to another open-ended scheme (target scheme).

[illegible]

by the NAV for that day. For SIP applications submitted during NFO period, the first SIP instalment will be triggered only once the scheme is reopened for transactions.

For Weekly SIP

a) Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month

b) New investors need not have an existing folio for investments into respective Schemes. Such investors can open a folio with a SIP.

The provision for 'Minimum Application Amount' specified in the respective scheme offer document will not be applicable for SIP investments. For e.g. the minimum application amount for new investors in SBI Contra Fund is Rs. 5000. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 1000 per month (6 months)/Rs. 500 per month (12 months)/Rs. 1500 per quarter (12 months).

c) SIP offers investors the following frequencies:

i) Daily Systematic Investment Plan (DSIP)

ii) Weekly Systematic Investment Plan (WSIP)

iii) Monthly Systematic Investment Plan (MSIP)

iv) Quarterly Systematic Investment Plan (QSIP)

Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be Rs. 3,000 and in multiples of Re 1 thereafter for Semi-Annual SIP & Rs. 5,000 and in multiples of Re 1 thereafter in case of Annual SIP. Minimum number of installments will be 4.

d) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.

e) Returned cheque(s) may not be re-presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

f) An intimation of the allotment will be sent to the investor. The facility may be terminated by the investor after giving at least three weeks' written notice to the Registrar.

g) For investment through NACH/Direct Debit, please complete the registration cum mandate form along with the application form.

h) Any Day SIP Facility under SIP section:

Under Any Day SIP facility, investor can register SIP on any day for the frequencies viz. Monthly, Quarterly, Semi-Annual and Annual through payment mode via ECS / Debit Mandate / Autodebit. Under Any Day SIP facility, investors can select any date from 1st to 28th of a month as SIP date. (For February, the last business day would be considered if SIP date selected is 29th & 30th of a month). Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Fixed end period SIP & Top-up SIP facilities in all open ended schemes of SBI Mutual Fund offering Systematic Investment Plan (SIP) facility:

- Fixed end Period SIP

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

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

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

- Top-up SIP

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

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

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

- Top-up SIP Cap

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

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

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

- SIP Pause

  Under SIP pause facility, the investor shall have option to discontinue their SIP temporarily for specific number of instalments. The terms and conditions of SIP Pause facility shall be as follows:

  1. Investors can pause their SIP at any time by filling SIP pause form and submitting the same at any branch of SBIMF/ CAMS. Pause request should be received 15 days prior to the subsequent SIP date.
  2. SIP Pause facility is available for SIP registration with Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.
  3. SIP shall restart immediately after the completion of Pause period.
  4. SIP Pause facility will allow investors to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a period upto one year. The actual number of instalments that will get paused will be as per the SIP frequency.
  5. Investors can avail this facility multiple times during the tenure of the existing SIP.
  6. SIP Pause facility will not be available for the SIPs sourced/ registered through MFU, exchange & Channel partners as the mandate is registered by them.
  7. If the SIP Pause period is coinciding with the Top-up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs. 3,000/-.

8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP mandates whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandates in the same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate.

9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion.

10. In case of discrepancies in the information provided in the SIP Pause Form and the details registered with the AMC, the details registered with the AMC shall be considered for processing; or in case of ambiguity in the SIP Pause Form, the AMC reserves the right to reject the SIP Pause Form.

11. Investor cannot cancel the SIP Pause once registered.

Note 13 - TERMS AND CONDITIONS FOR SYSTEMATIC INVESTMENT PLAN (SIP) THROUGH NACH/ DIRECT DEBIT

NACH (National Automated Clearing House) is a funds clearing platform set up by NPCI (National Payments Corporation of India) similar to ECS of RBI.

LIST OF DIRECT DEBIT BANKS (for SIP transactions): SBIMF has arrangement for direct debit facility for SIP with certain banks.

The AMC may alter the list of banks participating in direct debit arrangement from time to time / withdraw direct debit facility from banks, based on its experience of dealing with any such bank or at its discretion, the name of the bank with whom direct debit facility arrangement can be introduced/ discontinued, as the case may be.

i. Completed application form, SIP registration form and the first cheque should be submitted at least 20 days before the first installment date.

ii. Completed Application Form for Cancellation/Change of Bank Mandate for SIP debit can be submitted on any date of the month and the same would be processed subject to the condition that there would be a minimum of 30 days period between the submission of the application and the SIP date.

iii. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.

iv. For Daily, Monthly, Quarterly, Semi-Annual and Annual SIP, SIP facility is available only on any day of the month or the subsequent day in case that happens to be a non-business day. For Weekly SIP - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month.

v. The investor agrees to abide by the terms and conditions of Reserve Bank of India (RBI).

vi. Investor will not hold SBI Funds Management Ltd., its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to interruptions/ delays in bank's end.

vii. SBI Funds Management Ltd., its registrars and other service providers shall not be responsible and liable for any damages/ compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.

viii. SBI Funds Management Ltd. reserves the right to reject any application without assigning any reason thereof.

ix. Investor can cancel SIP by submitting cancellation form 15 days in advance from the next SIP due date.

Note 14 - TERMS AND CONDITIONS FOR [illegible] SIP

1. [illegible] SIP facility is available under select schemes of SBI Mutual Fund (mentioned below) for a fixed SIP tenure of either [illegible] years, [illegible] years, [illegible] years, [illegible] years, [illegible] years, [illegible] years or [illegible] years.

2. This facility is allowed under Monthly frequency for Growth option in the eligible SIP / SWP schemes.

3. Schemes eligible for SIP, Switch-in and SWP - The target scheme can either be the source scheme (i.e. SIP scheme) or any one of the pre-defined schemes mentioned below.

Name of Schemes (for SIP)	Name of Schemes (for Switch and SWP)
SBI Magnum Equity ESG Fund	SBI Conservative Hybrid Fund
SBI Large & Midcap Fund	SBI Multi Asset Allocation Fund
SBI Magnum Global Fund	SBI BlueChip Fund

Name of Schemes (for SIP)	Name of Schemes (for Switch and SWP)
SBI Equity Hybrid Fund	SBI Arbitrage Opportunities Fund
SBI Consumption Opportunities Fund	SBI Short Term Debt Fund
SBI Technology Opportunities Fund	SBI Banking & PSU Fund
SBI Healthcare Opportunities Fund	SBI Equity Savings Fund
SBI Contra Fund	SBI Balanced Advantage Fund
SBI Nifty Index Fund	SBI Equity Hybrid Fund
SBI Focused Equity Fund	
SBI Conservative Hybrid Fund	
SBI Magnum MidCap Fund	
SBI Magnum COMMA Fund	
SBI Flexicap Fund	
SBI Multi Asset Allocation Fund	
SBI BlueChip Fund	
SBI Infrastructure Fund	
SBI PSU Fund	
SBI Small Cap Fund	
SBI Banking & Financial Services Fund	
SBI Equity Minimum Variance Fund	
SBI International Access- US Equity FoF	
SBI Nifty Next 50 Index Fund	
SBI Balanced Advantage Fund	
SBI Multicap Fund	
SBI Nifty Midcap 150 Index Fund	
SBI Nifty Smallcap 250 Index Fund	
SBI Dividend Yield Fund	
SBI S&P BSE Sensex Index Fund	
SBI Nifty50 Equal Weight Index Fund	
SBI Energy Opportunities Fund	
SBI Automotive Opportunities Fund	
SBI Innovative Opportunities Fund	
SBI Nifty 500 Index Fund	
SBI Nifty India Consumption Index Fund	
SBI Nifty Bank Index Fund	
SBI BSE PSU Bank Index Fund	
SBI Income Plus Arbitrage Active FOF	
SBI Nifty200 Quality 30 Index Fund	
SBI Nifty200 Momentum 30 Index Fund	

4. Minimum installment amount under this facility for SIP / SWP would be the same as prescribed under monthly frequencies in the respective schemes. All other terms and conditions pertaining to SIP and SWP shall be applicable for INTRA-SIP / SWP.

5. On completion of the SIP period, the entire accumulated clean unit balance shall be switched on T+15 calendar days to a pre-defined target scheme (T is the last SIP installment date of the facility) or continue to remain in the same scheme as per option selected by the investor. In case the source and target scheme is different, then switch out from the source scheme would be subject to applicable exit load and taxes if any.

ii. 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.

iii. 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.

iv. 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.

v. 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, [illegible], altered, misrepresented, unlawful, or is not received on time as [illegible] etc.)

vi. 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 transactions.

vii. 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 cooperate with the recipient to enable confirmation of such electronic transaction.

ix. 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 in relying upon such electronic transaction, which is sent or purported to be sent by the transmitter.

The SBIFMPL reserves the right to discontinue the facility at any point of time.

Note 15 - SBI MULTI SELECT

The open ended schemes of SBI Mutual Fund offers a facility namely SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque. Minimum subscription amount in a scheme would be as per the SID of the respective scheme. However, minimum total investment in the facility shall be INR 1 lakh in case of lumpsum purchase and minimum investment amount in a respective scheme in case of SIP.

Investors are requested to visit http://www.sbimf.com/ www.sbimf.com for detailed terms & conditions of the facility.

Note 17 – As per the 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, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on applicable transactions (Purchase, Switch-in, Reinvestment of Income Distribution cum Capital withdrawal Plan (IDCW Reinvestment) & Systematic transactions viz. SIP/STP-in etc.) to the unit holders would be reduced to that extent.

Note 18 - DEMAT ACCOUNT

Investors who wish to hold Mutual Fund units in Demat mode must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. The application form should mandatorily accompany the latest Client Master / Demat Account Statement. If the details mentioned in the application are missing/not [illegible] or not matched with the Depository data, in such cases units shall be allotted in physical mode. Wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned. Further allotment of units through additional purchase / SIP in the same scheme/plan in same folio will be allotted in Demat mode and investor can do further transactions through their Depository Participant only.

Note 19 - SMS (Short Messaging Service) transactions facility ("m-Easy")

The SMS Transactions facility ("m-Easy") enables Unitholders to subscribe and/or redeem Units of the Scheme by sending instructions through SMS from their registered mobile phone number on the dedicated number [illegible]. This facility is available for purchase and redemption for amounts less than Rs 1 crore. To avail this facility investor needs to provide a duly signed m-Easy mobile no. and bank mandate registration form. For purchase send SMS [illegible]

[illegible]

Note 22 – ANNOUNCEMENT OF MFCENTRAL AS OFFICIAL POINT OF ACCEPTANCE:

Pursuant to paragraph 16.6 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTA's (QRTAs), KFin Technologies Private Limited (KFintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors.

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs of investors that significantly reduces the need for submission of physical documents by enabling various digital / physical (involving both physical and digital processing) services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future.

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

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

Note 23 – TRANSACTIONS THROUGH STOCK EXCHANGE MECHANISM

In terms of paragraph 16.2.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, units of the Scheme can be transacted through all the registered stock brokers and distributor of the National Stock Exchange of India Limited and / or BSE Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly such stock brokers shall be eligible to be considered as Official points of acceptance of SBI Mutual Fund.

Further in line with paragraph 16.2.13 of SEBI Master Circular for Mutual Funds dated June 27, 2024, 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 recognized stock exchanges, clearing corporations and depositories to make necessary amendment to their existing bye-laws, rules and/or regulations, wherever required.

Note : Investors are requested to refer Scheme Information Document for details of facilities like SIP, SWP, STP, etc.

Note 24 – LEGAL ENTITY IDENTIFIER (LEI) FOR NON-INDIVIDUALS

As per RBI circular, w.e.f. 1st April 2021, LEI is mandatory for RTGS / NEFT transactions of Rs. 50 Crores and above undertaken by entities (non-individuals). Accordingly, it is mandatory to include remitter and beneficiary LEI information while initiating RTGS and NEFT transactions of Rs. 50 Crore and above.

While transferring funds (Rs. 50 crore and above) by non-individual investors through RTGS / NEFT to SBIMF bank accounts, investors should mention LEI of SBI MF as mentioned below:

Name	LEI	Validity
SBI Mutual Fund	[illegible]	[illegible]

SBI MUTUAL FUND

This product is suitable for investors who are seeking*	Riskometer
• Long term capital appreciation • Investment in securities ...	

APPLICATION FORM

ARN & Name of Distributor	Sub-broker ARN Code	Sub-broker Code	EUIN	Reference No.

1st Applicant / Guardian / Authorised Signatory | 2nd Applicant / Authorised Signatory | 3rd Applicant / Authorised Signatory

Name

1. FIRST APPLICANT DETAILS

Name

Name of Guardian

Relationship of Guardian: ☐ Father ☐ Mother ☐ Legal Guardian

Guardian Date of Birth

PAN

Date of Birth

Legal Entity Identifier (LEI) for Non-Individuals

Validity

Email ID

Email ID pertains to: ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Mobile No.

Telephone (O)

Telephone (R)

Mobile No. pertains to: ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian ☐ PMS ☐ Custodian ☐ POA

Correspondence Address of 1st Applicant

City

Pin | State

Overseas Address

City

Pin | Country

2. MODE OF HOLDING

☐ Single ☐ Joint ☐ Anyone or Survivor

3. JOINT APPLICANT DETAILS

	Second Applicant	Third Applicant
Name		
PAN		
Date of Birth		

4. BANK ACCOUNT

Name of Bank

Branch Name and Address

City | Pin

Account No.

IFSC Code

Account Type: ☐ Savings ☐ NRE ☐ FCNR ☐ Current ☐ NRO ☐ Others

MICR Code

SBI MUTUAL FUND

ACKNOWLEDGEMENT SLIP

Scheme Name	Plan	Option		Cheque Amount	Bank Name	Cheque No. & Date
	☐ Regular ☐ Direct	☐ Growth ☐ IDCW				

[illegible]

Is the applicant's Country of Birth / Nationality / Tax Residence other than "India"?

First Applicant (including Minor)		Second Applicant		Third Applicant	
Yes	No	Yes	No	Yes	No

If "YES", please provide the following information (mandatory):

Details	First Applicant (including Minor)	Second Applicant	Third Applicant
Country of Birth			
Place/City of Birth			
Nationality			
Country of Tax Residence 1			
Tax Payer Ref. ID No.1			
Identification Type (TIN or Other, Please specify)			
Country of Tax Residence 2			
Tax Payer Ref. ID No.2			
Identification Type (TIN or Other, Please specify)			
Country of Tax Residence 3			
Tax Payer Ref. ID No.3			
Identification Type (TIN or Other, Please specify)			

[illegible]

6. INVESTMENT AND PAYMENT DETAILS

☐ [illegible] ☐ [illegible] ☐ [illegible]

Scheme Name	[illegible]		
Plan	☐ Regular	☐ Direct	[illegible]
Option	☐ Growth	☐ [illegible]	[illegible]
[illegible]	☐ [illegible]	☐ [illegible]	☐ [illegible]

[illegible]

Payment Mode	☐ Cheque	☐ Fund Transfer	☐ [illegible]

Cheque No. & Date	Cheque Amount (Rs.)	Drawn on Bank and Branch

7. TAX STATUS (Please ✓)

☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible]

☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible]

☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible]

☐ [illegible] ☐ [illegible] ☐ [illegible] ☐ [illegible] (Please specify) ☐ Others (Please specify)

Non-Profit Organization (NPO) (Mandatory) ☐ Yes ☐ No [illegible]

[illegible]

8. DEMAT ACCOUNT DETAILS (OPTIONAL)

[illegible]

National Securities Depository Limited (NSDL)		Central Depository Services (India) Limited (CDSL)	
Depository Participant Name		Depository Participant Name	
DP ID No.	I N	Beneficiary Account No.	
Beneficiary Account No.			

[illegible]

[illegible]

Investment Manager

[illegible]

[illegible]

Registrar

[illegible]

	First Applicant	Second Applicant	Third Applicant
Gender	☐ Male ☐ Female ☐ Other	☐ Male ☐ Female ☐ Other	☐ Male ☐ Female ☐ Other
Father's Name			
Spouse's Name			
Occupation (Please ✓)	☐ Professional ☐ Business ☐ Government Service ☐ Agriculturist ☐ Private Sector Service ☐ Retired ☐ Public Sector Service ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Doctor ☐ Others	☐ Professional ☐ Business ☐ Government Service ☐ Agriculturist ☐ Private Sector Service ☐ Retired ☐ Public Sector Service ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Doctor ☐ Others	☐ Professional ☐ Business ☐ Government Service ☐ Agriculturist ☐ Private Sector Service ☐ Retired ☐ Public Sector Service ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Doctor ☐ Others
Gross Annual Income in Rs. (Please ✓)	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs-1 Cr ☐ >1 Cr	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs-1 Cr ☐ >1 Cr	☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs-1 Cr ☐ >1 Cr
OR Networth in Rs.			
Networth as on date			
Politically Exposed Person (PEP)	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP
Type of address given at KRA	☐ Residential ☐ Business ☐ Reg. Office	☐ Residential ☐ Business ☐ Reg. Office	☐ Residential ☐ Business ☐ Reg. Office

	Nominee 1	Nominee 2	Nominee 3
Name of the Nominee			
PAN of the Nominee			
Name of the Guardian			
Allocation %			
Relationship with Nominee			
Date of Birth			
Signature of Nominee/Guardian			

Signature(s)	First Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

Name of Contact Person

NOTE:

SIGN HERE	First Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

Date | Place

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SBI MUTUAL FUND
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SIP ENROLMENT CUM ONE TIME DEBIT MANDATE FORM

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]			
	[illegible]	[illegible]	[illegible]

INVESTOR DETAILS

Folio No./Application No.			
Name of First Applicant			
SIP Details	1	2	3
Plan	☐ Regular ☐ Direct	☐ Regular ☐ Direct	☐ Regular ☐ Direct
Option	☐ Growth ☐ IDCW	☐ Growth ☐ IDCW	☐ Growth ☐ IDCW
SIP Frequency	☐ Monthly (Default) ☐ Quarterly ☐ Daily ☐ Weekly ☐ Half - Yearly ☐ Annual	☐ Monthly (Default) ☐ Quarterly ☐ Daily ☐ Weekly ☐ Half - Yearly ☐ Annual	☐ Monthly (Default) ☐ Quarterly ☐ Daily ☐ Weekly ☐ Half - Yearly ☐ Annual
SIP Date			
SIP Period			

TOP-UP SIP

ONE TIME DEBIT MANDATE FORM (OTM)

SBI Mutual Fund

INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE (OTM)

Mandatory information to be provided in One Time Debit Mandate (OTM)

Instructions for Top-Up SIP

Instructions for Top-up SIP Cap

Illustration for Top-up SIP

Fixed amount Top-up SIP

Percentage Top-up SIP

SBI MUTUAL FUND

[illegible]

TOP-UP SIP

[illegible]

SBI MUTUAL FUND

ONE TIME DEBIT MANDATE FORM (OTM)

SBI Mutual Fund

[illegible]

TERMS AND CONDITIONS FOR MITRA SIP AND OTM

What is MITRA SIP?

MITRA SIP [illegible]

TERMS AND CONDITIONS FOR MITRA SIP

1. MITRA SIP [illegible]
2. [illegible]
3. [illegible]

Name of Schemes (for SIP)	Name of Schemes (for Switch and STP)
[illegible]	[illegible]

4. [illegible]
5. [illegible]
6. [illegible]
7. [illegible]

SIP Tenure	[illegible]
[illegible]	[illegible]

[illegible]

8. [illegible]
9. [illegible]
10. [illegible]
11. [illegible]
12. [illegible]
13. [illegible]
14. [illegible]

[illegible]

1. [illegible]
2. [illegible]
3. [illegible]
4. [illegible]
5. [illegible]
6. [illegible]
7. [illegible]
8. [illegible]
9. [illegible]
10. [illegible]

[illegible]

- Date of Request
- Bank A/c Type
- Bank A/c No. (Please enclose CANCELLED cheque leaf)
- Bank Name
- IFSC and/or MICR Code
- Maximum Amount (Rupees and Words)
- Mandate Start date
- Mandate End date
- [illegible]
- [illegible]

[illegible]

1. [illegible]
2. [illegible]
3. [illegible]
4. [illegible]
5. [illegible]

SBI MUTUAL FUND

Name of the Entity

Customer ID / Folio Number

PAN | Date of incorporation

Type of address given at KRA: Residential | Business | Registered Office

Type of identification document given at KRA

Identification Document No.

Document's Issuing Country

Place of incorporation

Country of incorporation

Entity Constitution Type

Please tick the applicable tax resident declaration

1. Is "Entity" a tax resident of any country other than India: Yes | No

Country	Tax Identification Number	Identification Type (TIN or Other, please specify)

FATCA & CRS Declaration

PART A

PART B Ultimate Beneficial Ownership (UBO) / Controlling Persons Declaration

Category

Name of the Stock Exchange where it is listed

Security ISIN

Name of the Listed Company

Listed Company | Partnership Firm | Unincorporated association / body of individuals | Public Charitable Trust

Private Trust | Religious Trust | Trust created by a Will | Others (please specify)

PART C: UBO / Controlling Person(s) details

Does your company/entity have any individual who holds direct / indirect controlling ownership above the prescribed threshold limit?

☐ Yes ☐ No

If **Yes** – [illegible]

If **No** – [illegible]

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#			
UBO / SMO PAN For Foreign National, TIN to be provided			
% of beneficial interest#	>25% controlling interest ☐ >15% controlling interest ☐ >10% controlling interest ☐ NA - for SMO ☐	>25% controlling interest ☐ >15% controlling interest ☐ >10% controlling interest ☐ NA - for SMO ☐	>25% controlling interest ☐ >15% controlling interest ☐ >10% controlling interest ☐ NA - for SMO ☐
UBO / SMO Country of Tax Residency#			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth Country of Birth	Place of Birth Country of Birth	Place of Birth Country of Birth
UBO / SMO Nationality			
UBO / SMO Date of Birth (dd/mm/yyyy)#			
UBO / SMO PEP#	Yes – PEP ☐ Yes – Related to PEP ☐ No – Not a PEP ☐	Yes – PEP ☐ Yes – Related to PEP ☐ No – Not a PEP ☐	Yes – PEP ☐ Yes – Related to PEP ☐ No – Not a PEP ☐
UBO / SMO Address (Include City, Pincode, State, Country)	Address City Pincode State Country	Address City Pincode State Country	Address City Pincode State Country
UBO / SMO Address Type	Residence ☐ Business ☐ Registered Office ☐	Residence ☐ Business ☐ Registered Office ☐	Residence ☐ Business ☐ Registered Office ☐
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male ☐ Female ☐ Others ☐	Male ☐ Female ☐ Others ☐	Male ☐ Female ☐ Others ☐
UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐	Public Service ☐ Private Service ☐ Business ☐ Others ☐
SMO Designation#			
UBO / SMO KYC Complied?	Yes / No If Yes, please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.	Yes / No If Yes, please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.	Yes / No If Yes, please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.
[illegible] supporting documents (as applicable)^	Attached ☐	Attached ☐	Attached ☐

Mandatory Column

Note: [illegible]

** [illegible]

^ [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] Name: Designation:	[illegible] Name: Designation:	[illegible] Name: Designation:

Place: ____________

Date: ________

Part C FATCA and CRS Instructions & Definitions

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, (or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

(i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or

(ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

A. FI not required to apply for GIIN	
Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity described as Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI (Please provide Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E)

2 Non-financial entity (NFE) - Any entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a.	Publicly traded company (listed company) A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
b.	Related entity of a publicly traded company The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE - (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organisation, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

D. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote or value in an entity.

(ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or

(ii) an investment entity defined in clause 1 of part D of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(v) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated March 7, 2023, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

i. More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;

ii. More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership; or

iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type	
Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

(vi) Specified U.S. person – A U.S person other than the following:

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(xi) Owner-documented FFI

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity.

(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company.

(c) The FFI does not maintain a financial account for any non-participating FFI.

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 FFI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFFE.

(xii) Direct reporting NFFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(xiii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a), or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

INSTRUCTIONS ON CONTROLLING PERSONS / ULTIMATE BENEFICIAL OWNER

[illegible]

A. For investors other than individuals or trusts:

(i) [illegible]

– [illegible]

– [illegible]

– [illegible]

(ii) [illegible]

(iii) [illegible]

B. For investors which is a trust:

[illegible]

C. Exemption in case of listed companies / foreign investors

[illegible]

D. KYC requirements

[illegible]

Sample illustrations for ascertaining beneficial ownership:

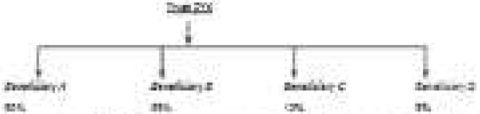
Illustration No. 1 – Company A

[illegible]

Illustration No. 2 – Partnership Firm ABC

[illegible]

Illustration No. 3 – Trust XYZ



[illegible]

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ANNEXURE 3 - Additional KYC, FATCA & CRS Form for Individuals

1. APPLICANT DETAILS

	First Applicant / Guardian		Second Applicant		Third Applicant	
Applicant's Name						
Applicant's PAN						
Gender						
Date of Birth						
Father's Name						
Spouse's Name						
Nationality						
Place of Birth						
Country of Birth						
Type of address given at KRA	☐ Residential ☐ Business	☐ Registered Office	☐ Residential ☐ Business	☐ Registered Office	☐ Residential ☐ Business	☐ Registered Office
Type of Identification Document submitted at KRA						
Identification Document No.						
Document Expiry Date						

2. ADDITIONAL KYC INFORMATION

Category	First Applicant / Guardian	Second Applicant	Third Applicant
Gross Annual Income (in Rs.) OR			
Net Worth in Rs.			
Net Worth as on			
Occupation (Please tick any one (✓))			
Politically Exposed Person (PEP)	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP
Any other information			

3. FATCA/CRS INFORMATION

Is your Country of Birth / Citizenship / Nationality / Tax Residence other than India? ☐ Yes ☐ No

If Yes, please provide the following information (mandatory)

Category	First Applicant / Guardian	Second Applicant	Third Applicant
Country of Tax Residency 1			
Tax Identification Number			
Identification Type (TIN or Other, please specify)			
Country of Tax Residency 2			
Tax Identification Number			
Identification Type (TIN or Other, please specify)			
Country of Tax Residency 3			
Tax Identification Number			
Identification Type (TIN or Other, please specify)			

4. DECLARATION

SIGNATURE(S)	✍	✍	✍
	1st Applicant/Guardian	2nd Applicant	3rd Applicant

Date: Place:

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SBI MUTUAL FUND
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Annexure - III Declaration Form of Non Profit Organization (NPO) (Mandatory for Trusts/Society)

Investor Name	
PAN	

☐ I/We hereby confirm that above stated entity / organization is falling under "Non-profit organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

☐ Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal	[illegible]

If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, MF/AMC/RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

☐ I/We hereby confirm that the above stated entity / organization is **NOT** falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under information to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with rubber stamp:

Authorised Signatory	Authorised Signatory	Authorised Signatory

Place: ______________________

Date: __/__/____

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SBI MUTUAL FUND
A PARTNER FOR LIFE

[illegible]

(Applicable for POA Holders)

[illegible]

1. [illegible]

	First Applicant / Guardian	Second Applicant	Third Applicant
Applicant Name			
Applicant PAN			
POA Holder Name			
POA Holder PAN			
POA Holder address			

2. ADDITIONAL KYC INFORMATION

Category	POA Holder 1	POA Holder 2	POA Holder 3
Gross Annual Income in Rs.	☐ Below 1 Lakh ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs - 1 Cr ☐ > 1 Crore	☐ Below 1 Lakh ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs - 1 Cr ☐ > 1 Crore	☐ Below 1 Lakh ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs - 1 Cr ☐ > 1 Crore
OR			
Net Worth in Rs.			
Net Worth as on	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Occupation (Please tick any one ✓)	☐ Professional ☐ Business ☐ Government Service ☐ Private Sector Service ☐ Public Sector Service ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Dealer ☐ Others (Please specify)	☐ Professional ☐ Business ☐ Government Service ☐ Private Sector Service ☐ Public Sector Service ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Dealer ☐ Others (Please specify)	☐ Professional ☐ Business ☐ Government Service ☐ Private Sector Service ☐ Public Sector Service ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Dealer ☐ Others (Please specify)
Politically Exposed Person (PEP)	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP
Any other information relating to KYC, if applicable	(Please specify)	(Please specify)	(Please specify)

3. DECLARATION

[illegible]

SIGNATURE(S)	POA Holder 1	POA Holder 2	POA Holder 3

Date: Place:

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SBI MUTUAL FUND
A PARTNER FOR LIFE

ASBA Application No. ____________ Date: __ __ / __ __ / __ __ __ __

[illegible]

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

[illegible]				[illegible]			
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

[illegible]

[illegible]			
	[illegible]	[illegible]	[illegible]

1. PARTICULARS OF FIRST APPLICANT [illegible]

Name

PAN

2. PARTICULARS OF SECOND APPLICANT

Name

PAN

3. PARTICULARS OF THIRD APPLICANT

Name

PAN

4. EXISTING FOLIO No. [illegible]

Folio No.

5. DEMAT ACCOUNT DETAILS

Depository (Please ✓) ☐ National Securities Depository Limited ☐ Central Depository Services (India) Limited

Depository Participant Name

DP - ID

Beneficiary Account Number

6. INVESTMENT DETAILS

Scheme Name

Plan ☐ Regular ☐ Direct Option (Please ✓) ☐ [illegible] ☐ Growth

7. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number

Bank Name

Branch Name

PIN Code

Total Amount to be blocked (Rs. in figures)

Rs. in words

[illegible]

SBI MUTUAL FUND [illegible]

ACKNOWLEDGEMENT SLIP

[illegible]

ASBA Application Number ____________ Date ____________

Plan ☐ Regular ☐ Direct Option ☐ [illegible] ☐ [illegible]

Received from ____________

Address ____________

SCSB Account details

A/c No. ____________ Bank Name ____________ Branch Name ____________

Total Amount to be blocked

Rs. in figures ____________ Rs. in words ____________

____

[illegible] ____________

Acknowledgement Stamp

[illegible] DECLARATIONS & SIGNATURES

[illegible]

SIGNATURE(S) (As appearing in bank records)	✍	✍	✍
	Sole/First Applicant / Guardian / Authorised Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory

Date		Place	

INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

1. An Application Supported by Blocked Amount (ASBA) investor shall submit a duly filled up **ASBA Application form, physically or electronically**, to the Self Certified Syndicate Bank (SCSB) with whom the bank account to be blocked, is maintained.
   - **In case of ASBA application form in physical mode**, the investor shall submit the ASBA Application 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.
   - **In case of ASBA application form in electronic form**, the investor shall submit the ASBA Application 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 subscription money in a bank account.
2. Investors shall correctly mention the Bank account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
3. Upon submission of an ASBA Application Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
4. On the basis of an authorization given by the account holder in the ASBA Application Form, the SCSB shall block the subscription money in the Bank Account specified in the ASBA Application Form. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
5. If the Bank Account specified in the ASBA Application Form does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
6. The ASBA Application Form should not be accompanied by cheque or any mode of payment other than authorisation to block subscription amount in the Bank Account.
7. All grievances relating to the ASBA facility may be addressed to the AMC/RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Application Form was submitted by the investor.
8. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.

Know Your Customer (KYC) Application Form (Individual)

SBI MUTUAL FUND
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Important Instructions:

For office use only

Application Type: ☐ New ☐ Update

KYC Number:

Account Type: ☐ Normal ☐ Minor

☐ 1. Personal Details

	Prefix	First Name	Middle Name	Last Name
Name*				
Maiden Name				
Father / Spouse Name*				
Mother Name				

Date of Birth*

Gender* ☐ M-Male ☐ F-Female ☐ T-Transgender

PAN

Marital Status* ☐ Married ☐ Unmarried ☐ Others

Citizenship* ☐ IN-Indian ☐ Others – Country ____________ Country Code

Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

☐ 2. PROOF OF IDENTITY AND PERMANENT ADDRESS

☐ A-Passport Number Passport Expiry Date

☐ B-Voter ID Card

☐ C-Driving Licence Driving Licence Expiry Date

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar

☐ E-KYC Authentication

☐ Offline verification of Aadhaar

PHOTO

Address

Line 1*

Line 2

Line 3

District

City/Town/Village

Pin/Post Code

State/U.T Code

ISO 3166 Country Code

☐ 3. CURRENT/CORRESPONDENCE ADDRESS DETAILS

☐ A-Passport Number

☐ B-Voter ID Card

☐ C-Driving Licence

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar

☐ E-KYC Authentication

☐ Offline verification of Aadhaar

☐ Deemed Proof of Address - Document Type code

Address

Line 1*

Line 2

Line 3

District

City/Town/Village

Pin/Post Code

State/U.T Code

ISO 3166 Country Code

4. Contact Details (All communications will be sent to Mobile number/Email-ID provided) (Please refer instruction C at the end)

Tel. (Off) ______ Tel. (Res) ______ Mobile ______

Email ID ______

5. Remarks (If any)

6. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address and to download the information from CKYCR.
- I am providing the consent to NPCIL/UIDAI registered intermediary to share the KYC data, applicable multiple KYC data with KRA and share the data to other Participating intermediaries as mandated by PMLA and Rules 2005 guidelines.

Date: D D - M M - Y Y Y Y Place: ______

Signature / Thumb Impression of Applicant

7. Attestation / For Office Use only

Documents Received: ☐ Certified Copies ☐ E-KYC data received from UIDAI ☐ Data received from Offline verification ☐ Digital KYC Process ☐ Equivalent e-document ☐ Video Based KYC

KYC Verification Carried out by (Refer Instruction E)

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

Employee Signature

Institution details

Name

Code

Institution Stamp

In-Person Verification (IPV) carried out by (Refer Instruction F)

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

Employee Signature

Institution details

Institution Stamp

Instruction / Check list / Guidelines for filling Individual KYC Application Form

General Instructions:

1. [illegible]
2. [illegible]
3. [illegible]
4. [illegible]
5. [illegible]
6. [illegible]
7. [illegible]
8. [illegible]

A. Clarification / Guidelines on filling 'Personal Details' section

1. [illegible]
2. [illegible]

B. Clarification / Guidelines on filling 'Current Address details' section

1. [illegible]
2. [illegible]
3. [illegible]
4. [illegible]
5. [illegible]
6. [illegible]

Document Code	Description
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]

7. [illegible]
8. [illegible]
9. [illegible]

C. Clarification / Guidelines on filling 'Contact details' section

1. [illegible]
2. [illegible]
3. [illegible]

D. Clarification on Minor

1. [illegible]
2. [illegible]

E. List of people authorized to attest the documents after verification with the originals

1. [illegible]
2. [illegible]
3. [illegible]
4. [illegible]
5. [illegible]
6. [illegible]

F. List of people authorized to perform In Person Verification (IPV)

1. [illegible]
2. [illegible]
3. [illegible]
4. [illegible]
5. [illegible]

G. PAN Exempt Investor Category

1. [illegible]
2. [illegible]
3. [illegible]
4. [illegible]

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Puducherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UK
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	[illegible]	[illegible]
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Odisha	OD		

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Central KYC Registry | Know Your Customer (KYC) Application Form | Legal Entity/Other than Individuals

Important Instructions:

For office use only

Application Type* ☐ New ☐ Update

1. Entity Details* (Please refer instruction A at the end)

Name*

Entity Constitution Type*

Date of Incorporation/Formation*

Place of Incorporation/Formation*

PAN*

2. PROOF OF IDENTITY (PoI)* (Please refer instruction B at the end)

☐ Certificate of Incorporation/Formation

☐ Registration Certificate

☐ Memorandum and Articles of Association

☐ Partnership Deed

☐ Trust Deed

☐ Resolution of Board/Managing Committee

☐ Power of Attorney granted to its managers, officers or employees to transact on its behalf

3. ADDRESS (Please see instruction C at the end)

3.1 Registered Office Address/Place of Business*

Proof of Address* ☐ Certificate of Incorporation/Formation ☐ Registration Certificate ☐ Other Document

Line 1*

Line 2

Line 3

City/Town/Village*

District*

PIN/Post Code*

State/U.T Code*

ISO 3166 Country Code*

3.2 Local Address in India (If different from above)*

Line 1*

Line 2

Line 3

City/Town/Village*

District*

PIN/Post Code*

State/U.T Code*

ISO 3166 Country Code*

4. Contact Details

Tel. (Off)

Fax

Mobile

Email ID

5. Number of Related Persons

6. Remarks (if any)

7. Applicant Declaration (Please refer instruction [illegible])

- [illegible]
- [illegible]
- [illegible]

Date: | Place:

Signature / Thumb Impression of Applicant

8. Attestation / For Office Use only

Documents Received: Certified Copies | Equivalent e-document

KYC Verification carried out by

Date of verification: Date

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

Annexure A2 | Legal Entity / Other than Individuals
Central KYC Registry | Know Your Customer (KYC) Application Form | Related Person

SBI MUTUAL FUND

Important Instructions:

A. Fields marked with '*' are mandatory fields.
B. Tick '✓' wherever applicable.
C. Please fill the date in DD-MM-YYYY format.
D. Please fill the form in English and in BLOCK letters.
E. KYC number of applicant is mandatory for updation application.
F. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
G. List of two-character ISO 3166 country codes is available at the end.
H. Please read section wise detailed guidelines/instructions at the end.
I. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only	Application Type*	New	Update	Related
(To be filled by financial institution)	KYC number			(Mandatory for KYC update and related request)

1. Details of Related Person* (Please refer instruction C at the end)

☐ Addition of Related Person ☐ Deletion of Related Person ☐ Update Related Person Details

KYC number of Related Person (if available*)
(If KYC number is available, only 'Related Person Type' and 'Name' are mandatory)

Related Person Type*: ☐ Director ☐ Promoter ☐ Karta ☐ Trustee ☐ Partner ☐ Court Appointed Official ☐ Proprietor ☐ Beneficiary ☐ Authorised Signatory ☐ Beneficial Owner ☐ Power of Attorney Holder ☐ Other (Please specify) ______

DIN / Director Identification Number (Mandatory if 'Related Person Type' is Director)

1.1 Personal Details (Please refer instruction B at the end)

	Prefix	First Name	Middle Name	Last Name
Name* (Same as ID proof)				
Maiden Name				
Father / Spouse Name*				
Mother Name				

Date of Birth* D D - M M - Y Y Y Y

Gender* ☐ M - Male ☐ F - Female ☐ T - Transgender

Nationality* ☐ IN - Indian ☐ Others (ISO 3166 Country Code) ☐☐

PAN*

1.2 Proof of Identity and Address* (Please refer instruction C at the end)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A - Passport Number

☐ B - Voter ID Card

☐ C - Driving Licence Driving Licence Expiry Date D D - M M - Y Y Y Y

☐ D - NREGA Job Card

☐ E - National Population Register Letter

☐ Z - Proof of Possession of Aadhaar

II ☐ E-KYC Authentication

III ☐ Offline verification of Aadhaar

☐ PHOTO*

Address

Line 1*

Line 2

Line 3

City / Town / Village*

District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

1.3 Current Address Details (Please refer instruction C at the end)

☐ Same as above mentioned address (In such cases address details as below need not be provided)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A - Passport Number

☐ B - Voter ID Card

☐ C - Driving Licence

☐ D - NREGA Job Card

☐ E - National Population Register Letter

☐ Z - Proof of Possession of Aadhaar

II ☐ E-KYC Authentication

III ☐ Offline verification of Aadhaar

IV ☐ Deemed PoA

V ☐ Self Declaration

Address
Line 1
Line 2
Line 3
District
City/Town/Village
Pin/Post Code
State / U.T. Code
ISO 3166 Country Code

1.4 Contact Details [illegible]

Tel. (Off)
Tel. (Res)
Mobile
Email ID

2. Applicant Declaration

- [illegible]
- [illegible]
- [illegible]

Date
Place
Signature / Thumb Impression of Applicant

3. Attestation / For Office use only

Documents Received

- Certified Copies
- E-KYC data received from UIDAI
- Data received from Offline verification
- Digital KYC Process
- Equivalent e-document

KYC verification carried out by

Date
Emp. Name
Emp. Code
Emp. Designation
Emp. Branch

[Employee Signature]

Institution Details

Name
Code

[Institution Stamp]

Central KYC Registry | Instructions / Check list / Guidelines for filling Legal Entity / Other than Individuals KYC Application Form

A. Clarification / Guidelines on filling 'Entity Details' section

1. Entity Constitution Type

A – Sole Proprietorship	H – Trust	O – Artificial Juridical Person
B – Partnership Firm	I – Liquidator	P – International Organisation or Agency/Foreign Embassy or Consular Office, etc.
C – HUF	J – Limited Liability Partnership	Q – Not Categorized
D – Private Limited Company	K – [illegible]	R – Others
E – Public Limited Company	L – Public Sector Banks	S – Foreign Portfolio Investors
F – Society	M – Central/State Government Department or Agency	
G – Association of Persons (AOP)/Body of Individuals (BOI)	N – Section 8 Companies (Companies Act, 2013)	

2. In case of [illegible] mandatory.

B. Clarification / Guidelines on filling 'Proof of Identity (POI)' section

a. [illegible]

b. Please refer to the relevant [illegible] regarding applicable documents for the applicant.

c. [illegible]

d. [illegible]

e. [illegible]

f. KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.

C. Clarification/Guidelines for filling 'Proof of address (PoA)' section

a. [illegible]

b. Certified copy of document or equivalent [illegible] to be submitted.

D. Clarification/Guidelines for filling 'Related Person Details' section

a. [illegible]

b. [illegible]

E. Clarification/Guidelines for filling 'Related Person Details' section

1. Photo of Related Person

• [illegible]

2. Proof of Address (PoA)

• [illegible]

• [illegible]

• In case of [illegible] to be uploaded on CKYCR.

• [illegible]

3. If KYC number of Related Person is available, no other details except 'Person Type' and Name of the Related' are required.

4. [illegible]

5. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

F. Provision for capturing signature of multiple authorized persons is to be made by the RE.

G. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC)
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC
3. KYD compliant Mutual Fund distributors
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy)
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government/ public sector officials [illegible] Certificates

General Instructions:

1. Self Certification of documents is mandatory.
2. Copies of all the documents that are submitted need to be [illegible] by the applicant and accompanied by originals for verification. [illegible]
3. [illegible]
4. [illegible]
5. [illegible]
6. [illegible]
7. [illegible]
8. [illegible]

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Puducherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UK
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	[illegible]	[illegible]
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Odisha	OD		

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Åland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the Former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cambodia	KH	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cameroon	CM	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Canada	CA	India	IN	Norway	NO	Turkmenistan	TM
Cape Verde	CV	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

SBI FUNDS MANAGEMENT LTD - BRANCHES

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CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

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