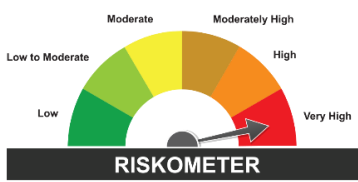
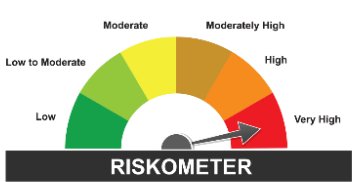




SCHEME INFORMATION DOCUMENT
SECTION I

SBI
MAGNUM CHILDREN'S BENEFIT
FUND - INVESTMENT PLAN

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> Long term capital appreciation Investment primarily in actively managed equity and equity related instruments and secondarily in debt and money market securities. 	 <p align="center">RISKOMETER The risk of the scheme is Very High</p>	<p>As per AMFI Tier I Benchmark i.e. CRISIL Hybrid 35+65 - Aggressive Index</p>  <p align="center">RISKOMETER The risk of the benchmark is Very High</p>

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

Continuous offer for Units at NAV based prices

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

www.sbimf.com

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

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

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

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

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated May 30, 2025.

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	SBI Magnum Children's Benefit Fund – Investment Plan.
II.	Category of the Scheme	Solution Oriented Fund Scheme having a lock-in for at least 5 years or till the child attains age of majority whichever is earlier
III.	Scheme type	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
IV.	Scheme code	SBIM/O/S/CHI/20/06/0116
V.	Investment objective	The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across sectors and market capitalizations. The scheme will also invest in debt and money market instruments with an endeavour to generate income. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.
VI.	Liquidity/listing details	This is an Open-ended scheme, having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier). Fresh Purchases and Redemptions at prices related to Applicable NAV on all Business days.
VII.	Benchmark (Total Return Index)	CRISIL Hybrid 35+65 - Aggressive Index. The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme. The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.
VIII.	NAV disclosure	11.00 p.m. on same business day - 10:00 a.m. on following business day – In case the scheme invests in foreign securities Further Details in Section II.
IX.	Applicable timelines	Timeline for <ul style="list-style-type: none"> Dispatch of redemption proceeds - within 3 working days from the date of redemption or repurchase (under normal circumstances) 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.
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme has two plans viz. Regular plan & Direct plan Both plans shall offer Growth Option. For detailed disclosure on default plans and options, kindly refer SAI and section II of the SID.

XI.	Load Structure	Exit Load: <u>For all investments:</u> With respect to units not subject to lock-in period and the holding period is less than 3 years: <ul style="list-style-type: none"> • 3% for redemption/switch out on or before 1 year from the date of allotment • 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment • 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment • Nil for redemption or switch-out after 3 years from the date of allotment. The AMC reserves the right to modify / change the load structure on a prospective basis.
XII.	Minimum Application Amount/switch in	<ul style="list-style-type: none"> • During NFO: N.A. • On continuous basis: Rs 5,000/- and in multiples of Re. 1/- thereafter Note – For investments made by designated employees of SBI Funds Management Limited in line with paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable.
XIII.	Minimum Additional Purchase Amount	Rs. 1000/- and in multiples of Re. 1/- thereafter
XIV.	Minimum Redemption/switch out amount	Rs.500/- or 1 Unit or account balance, whichever is lower. Note – For investments made by designated employees of SBI Funds Management Limited in line with paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable.
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: NA NFO closes on: NA This is not New Fund Offer Period and the units are available for continuous subscription and redemption at NAV based prices
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	NA
XVII.	Segregated portfolio / side pocketing disclosure	Yes, the Scheme can undertake segregated portfolio.
XVIII	Swing pricing disclosure	The Scheme does not undertake swing pricing.
XIX.	Stock lending/short selling	Yes, the Scheme may engage in stock lending. For Details, kindly refer SAI
XX.	How to Apply and other details	Please refer to the SAI and Application form for the instructions. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any OPAT of SBI MF or other such collecting centers as

		<p>may be designated by AMC. The application amount in cheque shall be payable to “SBI Magnum Children’s Benefit Fund – Investment Plan”. The Cheques should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted.</p> <p>Investors are requested to note that application form is available with Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of SBI Mutual Fund or can be downloaded from https://www.sbimf.com/forms. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on https://www.sbimf.com/contact-us.</p> <p>Further, pursuant to AMFI Best Practice Guidelines Circular dated January 31, 2025, financial transactions received through email in respect of non-individual investors will be accepted subject to terms and conditions.</p> <p>For details kindly refer section II.</p>
XXII.	Investor services	<p>Details of Investor Relations Officer of the AMC:</p> <p>Name: Mr. C A Santosh Address: SBI Funds Management Ltd., Investor Relations Officer) Address: 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537 e-mail: customer.delight@sbimf.com</p>
XXIII	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	<p>The scheme is designed for the benefit of a minor investor and therefore will have a lock-in period of 5 years or till the minor attains majority, whichever happens earlier. However premature redemption beyond the above conditions may be permitted in the scheme in the event of death of the parent / guardian who has invested on behalf of the minor child.</p> <p>At the time of application or any time subsequently thereafter, the parent/guardian who has invested on behalf of the minor child may nominate an alternate minor child (after submission of relevant documents) not exceeding 18 years of age in whose name the units of investment shall stand transposed in the event of unfortunate death of the original minor child. All the conditions of the Scheme including the provisions related to repurchase and lock-in will apply to the alternate child. If no such nomination is made by the parent/guardian who has invested on behalf of the minor child, the units shall stand transferred in favor of the parent / legal guardian who has invested on behalf of the minor child in the event of the latter’s death. When both the beneficiary child and the alternate child die simultaneously, the units shall stand transferred to the parent/legal guardian who has invested on behalf of the minor child. The process of transmission of the units shall be initiated after receipt of the relevant claim documents.</p>

XXIV	Special product/facility available during the NFO and on ongoing basis	<p>The Scheme offers following facilities on an ongoing basis:</p> <p>(i) Systematic Investment Plan</p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers daily, weekly, Monthly, Quarterly, Semi-Annual & Annual Systematic Investment Plan.</p> <p>(ii) Systematic Withdrawal Plan</p> <p>Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter or weekly or half yearly or on an annual basis by indicating in the application form or by issuing advance instructions to the Registrar at any time. The Scheme offers Day based and Date based SWP.</p> <p>(iii) Systematic Transfer Plan</p> <p>Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP.</p> <p>For further details of special products / facilities, kindly refer SAI and section II of the SID.</p>
XXV.	Weblink	<p>Please refer to our website for the following:</p> <p>TER for last 6 months/ Daily TER:</p> <p>Please refer https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes</p> <p>Scheme factsheet: Please refer https://www.sbimf.com/factsheets</p>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the SBI Magnum Children Benefit Fund – Investment Plan approved by them is a new product offered by SBI Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: May 30,2025
Place: Mumbai

Sd/-
Name: Nand Kishore
Designation: Managing Director & CEO

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The asset allocation pattern under normal circumstances would be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related instruments including equity ETFs	65	100
Debt including debt ETFs and money market instruments	0	35
Units issued by REITs and InvITs	0	10
Gold ETFs	0	20

The scheme may seek to invest opportunities in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities subject to Regulations. Such investment may not exceed 35% of the net assets of the scheme.

Pursuant to paragraph 12.19.1.3(c) of SEBI's Master Circular for Mutual Funds dated June 27, 2024, on an ongoing basis the scheme will have an investment headroom of 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months for that month to invest in Overseas securities / Overseas ETFs subject to maximum limits.

Exposure to equity derivatives (including writing covered call options in line with SEBI guidelines) may be to the extent of 100% of the net assets. Exposure to domestic securitized debt may be to the extent of 20% of the net assets.

The scheme may invest in debt derivatives to the extent 20% of the net assets of the scheme.

As per paragraph 12.25.9.3 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the Scheme may indulge in 'Imperfect hedging' using IRFs upto maximum of 20% of the net assets of the scheme.

The Scheme can take exposure up to 20% of its net assets under securities lending and borrowing mechanism.

The scheme may invest in Repo in Corporate Debt as permitted by SEBI.

The scheme may invest in Mutual Fund units including ETFs to the extent of 50% of net assets.

The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), foreign securities, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme in accordance with Paragraph 12.24 of SEBI Master Circular for Mutual funds.

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/ DOF3 / 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.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending/Stock Lending	(a) Not more than 20% of the net assets can generally be deployed in Stock Lending (b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single intermediary	Regulation 44(4) of SEBI Mutual Fund Regulations 1996 read with Para 12.11 of the SEBI Master Circular for Mutual Funds dated June 27, 2024
2.	Equity Derivatives for hedging and non- hedging purposes including writing covered call options	Upto 100% of the net assets	Para 12.25 of the SEBI Master Circular for Mutual Funds dated June 27, 2024
3	Debt derivatives for hedging and non-hedging purposes	Upto 20% of the net assets	Para 12.25 of the SEBI Master Circular for Mutual Funds dated June 27, 2024
4	Imperfect hedging using IRFs	Upto 20% of the net assets	12.25.9.3 of the SEBI Master Circular for Mutual Funds dated June 27, 2024
5.	Securitized Debt	Upto 20% of the net assets	Para 12.15 of the SEBI Master Circular for Mutual Funds dated June 27, 2024
6.	Repo in Corporate Debt	Upto 10%	Paragraph 12.18 of the SEBI Master Circular dated June 27, 2024
7.	Mutual Fund units including ETFs	50% of net assets. However, the Scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme 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	Clause 4 of Schedule 7 read with Regulation 44(1)

		fund	
8	ADR/GDR/Foreign equity and overseas ETFs and debt securities	35% of the net assets.	Paragraph 12.19 of the SEBI Master Circular for Mutual Funds dated June 27, 2024 read with SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024
9	Credit Default Swaps	Upto 10% of AUM of the scheme and shall be within the overall limit of the derivatives	Para 12.28 of SEBI master circular dated June 27, 2024 read with SEBI circular no SEBI/HO/IMD/PoD2/P/CIR/2024/125 dated September 20, 2024

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, 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 abovementioned asset allocation pattern, the portfolio to be rebalanced by AMC within 30 days from the date of said deviation.

Portfolio Rebalancing:

Pursuant to paragraph 2.9 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, in case the fund manager for any reason is not able to rebalance the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMC) within 30 business days from the date of deviation, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. Further, it will follow timelines for rebalancing of portfolios of Mutual Fund Schemes, reporting & disclosure requirements in pursuant to paragraph 2.9.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

B. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations and the disclosures as made under the Section "Scheme asset allocation" the corpus of the Scheme can be invested in any (but not exclusive) of the following securities/ instruments:

- Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
- Equity/Debt/Overseas ETFs as may be permitted by SEBI
- Derivative Instruments as may be permitted by SEBI / RBI.
- Securities issued / guaranteed by the Central, State and local governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Debt instruments issued by Corporate Entities (Public / Private sector undertakings)
- Indian Depository Receipts (IDR) issued by foreign companies, subject to the guidelines issued by the Reserve Bank of India / Securities and Exchange Board of India.
- Debt instruments issued by Public / Private sector banks and financial institutions.
- Debt obligations of domestic government agencies and statutory bodies, which may or may not carry a Central / State Government

- guarantee Corporate debt (of both public and private sector undertakings)
- Debt obligations of banks (both public and private sector) and financial institutions
- Securitized Debt (SD)/Pass Through Certificate (PTC)
- Money market instruments permitted by SEBI and / or RBI,
- Any other instruments as may be permitted by RBI / SEBI / such other Regulatory Authorities from time to time

(Detailed definition and applicable regulations/guidelines for each instrument shall be included in Section II)

Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme seeks to invest in Equity and equity related instruments, debt, Money Market Instruments including derivative. The scheme will predominantly be actively managed to achieve its investment objective. The investment strategy for Equity and Debt are as follows:

Debt:

The Scheme will invest in a diversified portfolio of high quality debt and money market instruments. The fund manager will allocate the assets of the scheme taking into consideration the prevailing interest rate scenario, yield curve, yield spread & the liquidity of the different instruments.

The portfolio duration and credit exposures will be based on a thorough research of the general macroeconomic condition, political and fiscal environment, inflationary expectations & other economic considerations.

Equity:

The scheme will invest in a well-diversified portfolio of equity & equity related securities. The fund manager while selecting stocks will focus on the fundamentals of the business, the quality of management, the financial strength of the company, market leadership etc. The scheme will invest across sectors without any market cap or sectoral bias.

Derivatives Strategy:

The Scheme may take exposure to derivatives for hedging and/or non-hedging purpose 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 involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies".

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.

For detailed derivative strategies, please refer to SAI.

Portfolio Turnover :

The Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time. The Asset Management Company does not have a policy statement on portfolio turnover. Generally, the Asset Management Company's portfolio

management style is conducive to a low portfolio turnover rate. However, given the nature of the Scheme which follows a monthly cycle or rollover / positions the portfolio turnover is expected to be high. Further, there are trading opportunities that present themselves from time to time. These trading opportunities may be due to trading opportunities in equities, changes in interest rate policy by the Reserve Bank of India, shifts in the yield curve, credit rating changes or any other factors where in the opinion of the fund manager there is an opportunity to enhance the total return of the portfolio. It will be the endeavour of the fund manager to keep portfolio turnover rates as low as possible.

For details pertaining to Risk Controls Strategies refer Point no. C in section II of the Scheme Information Document.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The First Tier benchmark of the Scheme is CRISIL Hybrid 35+65 -Aggressive Index.

The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme. The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

E. WHO MANAGES THE SCHEME?

Mr. R. Srinivasan will manage equity portion and Mr. Rajeev Radhakrishnan will manage Debt portion.

Mr. Pradeep Kesavan shall be the dedicated fund manager for managing overseas investments under the scheme.

Name & Designation	Educational Qualifications	Type and nature of past experiences
Mr. Rama Iyer Srinivasan Age : 50 Years Tenure of managing the scheme : 4.67 years, managing since September 29, 2020	M.Com & MFM	Experience of more than 29 years in equities. Prior to joining SBI Funds Management Ltd., Srinivasan was with Future Capital Holdings, the erstwhile asset management and financial services entity of the Future Group, where he headed 'Public Markets'. Prior to that, he has worked with several organizations including Principal PNB AMC, Imperial Investment Advisors (associate of Oppenheimer & Co), Indosuez W. I. Carr Securities, Motilal Oswal Securities, Sunidhi Consultancy and Capital Market Publishers. Presently, Srinivasan is the Fund Manager for SBI Multicap Fund, SBI Focused Equity Fund, SBI Small cap Fund, SBI Equity Hybrid Fund (equity portion), SBI Magnum Children's Benefit Fund - Savings Plan (equity portion), SBI Magnum Children's Benefit Fund - Investment Plan (equity portion), SBI Long Term Advantage Fund – Series IV along with Nidhi Chawla, & SBI Long Term Advantage Fund – Series VI.
Mr. Rajeev Radhakrishnan Age : 49 Years Tenure of managing the scheme: 1.53 Years Managing since November	B.E (Production). MMS (Finance), CFA (CFA Institute, USA)	Total experience of around 22 years in funds management. Around 12 years in Fixed Income funds management and dealing. Previously he was associated UTI Asset Management Company Ltd. as Co - Fund Manager. Past experiences: <ul style="list-style-type: none">• SBI Funds Management Ltd - (From June 09, 2008 onwards)• Co- Fund Manager - UTI Asset Management Company Limited (June 2001-2008)

2023		Various funds being managed by Mr. Rajeev Radhakrishnan are SBI Equity Hybrid Fund (Debt portion), SBI Balanced Advantage Fund, SBI Corporate Bond Fund, SBI Dynamic Bond Fund, SBI Floating Rate Debt Fund, SBI Liquid Fund, SBI Magnum Children's Benefit Fund - Savings Plan (Debt Portion), SBI Magnum Children's Benefit Fund – Investment Plan (Debt Portion), SBI Magnum Gilt Fund, and SBI Savings Fund
------	--	---

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across sectors and market capitalizations. The scheme will also invest in debt and money market instruments with an endeavour to generate income. In the Scheme, eligible category of investors proposing to make investment for a minor of less than 18 years of age, are eligible to invest.

Reference list of existing open ended Solution Oriented Schemes of SBI Mutual Fund

Sr. no	Name of Scheme
1	SBI Retirement Benefit Fund – Aggressive Plan
2	SBI Retirement Benefit Fund - Aggressive Hybrid Plan
3	SBI Retirement Benefit Fund – Conservative Hybrid Plan
4	SBI Retirement Benefit Fund – Conservative Plan
5	SBI Magnum Children's Benefit Fund – Savings Plan

For comparative details of other schemes of SBI Mutual Fund, please refer to our website <https://www.sbimf.com/offer-document-sid-kim>

G. HOW HAS THE SCHEME PERFORMED

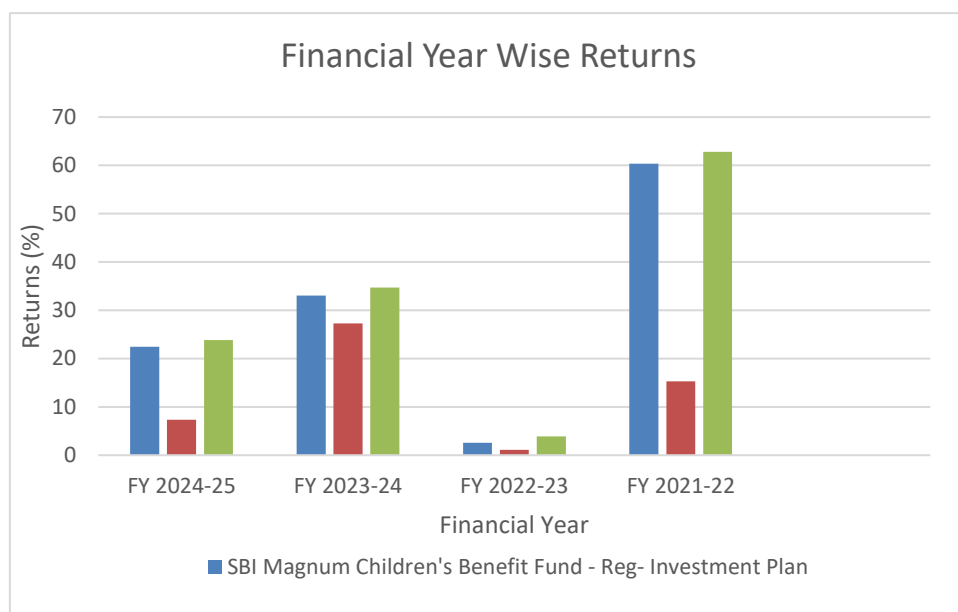
i) Performance of the Scheme (in %) as on April 30, 2025:

Compounded Returns	Annualized Returns	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
		SBI Magnum Childrens Benefit Fund - Investment Plan - Regular - Growth	CRISIL Hybrid 35+65 - Aggressive Index	SBI Magnum Childrens Benefit Fund - Investment Plan - Direct - Growth	CRISIL Hybrid 35+65 - Aggressive Index
Returns for the last 1 year		14.75	8.48	16.02	8.48
Returns for the last 3 years		19.22	12.68	20.66	12.68
Returns for the last 5 years		N.A.	N.A.	N.A.	N.A.
Returns since inception		34.55	16.17	36.33	16.17

Date of Inception: September 29, 2020.

ii) Financial Year Wise Performance:

Absolute Return for each financial year for last 5 years:



H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings: – top 10 and fund allocation towards various sectors. Please refer to our website - <https://www.sbimf.com/sbimf-top-holdings/619>
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds: NA
- iii. Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly.: Please refer to our website - <https://www.sbimf.com/portfolios>
Portfolio Turnover Rate as on April 30,2025 – 0.75.
- iv. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
	Concerned scheme's Fund Manager(s)			
1	Mr. R. Srinivasan	NIL		
2	Mr. Rajeev Radhakrishnan	NIL		

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

v. Investments of AMC in the Scheme –

Please refer to our website - <https://www.sbimf.com/offer-document-sid-kim>

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

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

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

NAV of the Scheme shall be computed and declared on every business day. The NAV under the Scheme would be rounded off four decimals as follows or such other formula as may be prescribed by SEBI from time to time:

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

NAV will be disclosed in the manner as specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on business day basis.

Whenever the Scheme also invests in foreign securities, the NAVs of Scheme shall be updated on daily basis on the website of the AMC and on the website of AMFI by 10:00 a.m. of the following business day in line with Paragraph 8.2 of Master Circular for mutual funds.

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

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

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

Illustration on computation of NAV: If the net assets of the Scheme are Rs.10,45,34,345.34 and units outstanding are 10,000,000, then the NAV per unit will be computed as follows: 10,45,34,345.34 / 10,000,000 = Rs. 10.4534 p.u. (rounded off to four decimals)

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

Let's assume that the NAV of a Mutual Fund Scheme on April 01, 2018 is Rs. 10/-.

Purchase of mutual fund units:

The Purchase Price of the Units on an ongoing basis will be same as Applicable NAV.

Purchase Price = Applicable NAV

In the above example, purchase is done on April 01, 2018, when the Applicable NAV = Rs. 10/-
Therefore, Purchase Price = Rs. 10/-

As per existing Regulations, no entry load is charged with respect to applications for purchase / additional purchase of mutual funds units.

Redemption/Re-purchase of mutual fund units

The Redemption Price of the Units will be calculated on the basis of the Applicable NAV subject to prevailing Exit Load, if any. In case of redemption, the amount payable to the investor shall be calculated as follows:

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

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

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

Scenario 1: Redemption is done during applicability of exit load

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

$$\begin{aligned} \text{Redemption Price} &= \text{Applicable NAV} * (1 - \text{Exit Load}) \\ &= \text{Rs. } 12 * (1 - 1\%) = \text{Rs. } 11.88/- \end{aligned}$$

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

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

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

The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investor shall further reduce to the extent of applicable statutory levies or taxes.

Note: The aforesaid disclosure has been made pursuant to paragraph 8.1.5 of the SEBI Master Circular for mutual funds dated June 27, 2024.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI

B. NEW FUND OFFER (NFO) EXPENSES

Not applicable

C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 2.25% (plus allowed under regulation 52(6A)) of the daily net asset will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the

asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with chapter 10 of SEBI master circular for Mutual Funds dated June 27, 2024. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses ^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)*	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

*Pursuant to paragraph 10.1.7 of SEBI Master Circular for Mutual Funds dated June 27, 2024, additional expenses under regulation 52 (6A) (c) shall not be levied if the scheme doesn't have exit load.

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

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

The 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. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulation, 1996.

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.

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

Assets Under Management Slab (In Rs. crore)	Total expense ratio limits
On the first Rs.500 crores of the daily net assets	2.25%
On the next Rs.250 crores of the daily net assets	2.00%
On the next Rs.1,250 crores of the daily net assets	1.75%
On the next Rs.3,000 crores of the daily net assets	1.60%
On the next Rs.5,000 crores of the daily net assets	1.50%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	1.05%

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

In addition to expenses permissible under Regulation 52 (6) (c), the following expenses will be charged to the scheme:

1. The Goods & Service tax on investment management and advisory fees would be charged in addition to the above limit.
2. 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 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations
3. In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified from time to time are at least –
 - 30 percent of gross new inflows in the scheme, or;
 - 15 percent of the average assets under management of the scheme, whichever is higher:

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

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

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

Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.

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

The Mutual Fund would 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 to our website <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for the actual current expenses being charged

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

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 be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees 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 21, 2019 on implementation of SEBI Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

Illustration of impact of expense ratio on scheme's returns:

Particulars	Regular Plan	Direct plan
Opening NAV (INR Rs) -> (a)	100	100
Scheme's Gross return for the year -> (b)	10%	10%
Closing NAV before charging expenses -> (c)	110	110
Total Expense charged in (INR Rs) -> (d)	1.0	0.75
NAV after charging expenses -> (e) = (c) - (d)	109.0	109.25
Net Return to the investor	9.00%	9.25%

- 1) The above computation assumes no investment/ redemption made during the year. The investment is made in the Growth option of the scheme.
- 2) The above computation is simply to illustrate the impact of expenses of the scheme. The actual expenses charged to the scheme will not be more than the amount that can be charged to the scheme as mentioned in this SID.
- 3) It is assumed that expenses charged are evenly distributed throughout the year. Tax impact on customers has not been considered due to the individual nature of this impact.
- 4) Calculations shown in the above table are for illustrative and understanding purposes only and actual returns may differ from those considered above
- 5)

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.sbimf.com) or may call at (toll free no. 1800 209 3333/1800 425 5425.) or your distributor.

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

Type of Load	Load chargeable (as %age of NAV)
Exit	<p><u>For all investments:</u> With respect to units not subject to lock-in period and the holding period is less than 3 years:</p> <ul style="list-style-type: none"> • 3% for redemption/switch out on or before 1 year from the date of allotment

	<ul style="list-style-type: none"> • 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment • 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment • Nil for redemption or switch-out after 3 years from the date of allotment. <p>The AMC reserves the right to modify / change the load structure on a prospective basis.</p>
--	---

Please note that no Exit Load shall be charged for switching between Plans within the said Scheme
The AMC reserves the right to introduce a load structure, levy a different load structure or remove the load structure in the scheme at any time after giving notice to that effect to the investors

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

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

Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the mutual fund may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

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

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

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

Section II

I. Introduction

A. Definitions/interpretation

Please refer the definitions/interpretation as disclosed on our website under: <https://www.sbimf.com/offer-document-sid-kim>

B. Risk factors

- Scheme specific risk factors

- i. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
- ii. Redemption by the unit holders due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.
- iii. The tax benefits described in this Scheme Information Document are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
- iv. SBI Magnum Children's Benefit Fund – Investment Plan, would be investing in equity and equity related instruments including equity ETFs, foreign securities, debt including debt ETFs, securitized debt, derivatives and money market instruments, Units issued by REITs and InvITs and Gold ETFs. Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these periods may become significant.
- v. Investors in the Scheme are not being offered any guaranteed / assured returns.
- vi. Investment in equity & equity related investments may also be subject to the following risks:**
 - 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 schemes 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 schemes portfolio.
 - c. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.
 - d. As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or a restructuring of the Scheme. In view of the same, the right to limit redemptions (including suspending redemptions) under certain circumstances will be in accordance with Paragraph 1.12 of SEBI Master Circular.

vii. Debt & money market securities investments under the scheme may also be subject to the following risks:

- a) **Credit risk:** Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.
- b) **Liquidity Risk** pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
- c) **Interest Rate risk** is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise
- d) **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- e) **Risk associated with unrated debt instruments** – Investments in unrated instruments are subject to the risk associated with investments in any other fixed income securities such as credit risk, interest rate risk etc. However, investments in unrated instruments are considered to be subject to greater risk of loss of principal and interest than rated instruments.
- f) Fund may invest in the units of debt mutual funds. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the underlying scheme of mutual funds wherein the Scheme has invested. As a result, the time taken by the Mutual Fund for the redemption of units may be significant in the event of a high number of redemption requests or a restructuring of the scheme. In view of the same, the right to limit redemptions (including suspending redemptions) under certain circumstances will be in accordance with Paragraph 1.12 of SEBI Master Circular..

viii. Risks associated with Investing in Securitized Debt:

- a) **Liquidity risk:** There is no assurance that a deep secondary market will develop for the instrument. This could limit the ability of the investor to resell them.
- b) **Limited Recourse:** The instruments represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the buyer of the security against the Investors' Representative.
- c) **Delinquency and Credit Risk:** Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Monthly Investor Payouts to the Holders may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the Vehicle/ Asset. However, many factors may affect, delay or prevent the repossession of such Vehicle/Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Vehicle/Asset may be sold may be lower than the amount due from that Obligor.
- d) **Risks due to possible prepayments:** Full prepayment of a contract may lead to an event in which investors may be exposed to changes in tenor and yield.
- e) **Bankruptcy of the Originator or Seller:** If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each

Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.

ix. Risk factors associated with Trading in Derivatives:

- a. The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Investors should understand that derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with 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 other derivative instrument. Further there could be an element of settlement risk, which could be different from the risk in settling physical shares. The possible lack of a liquid secondary market for a futures contract or listed option may result in inability to close futures or listed option positions prior to their maturity date.
- b. Derivatives are high risk, high return instruments as they may be highly leveraged. A small price movement in the underlying security could have a large impact on their value and may also result in a loss.
- c. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- d. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
- e. It may be mentioned here that the guidelines issued by Reserve Bank of India from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.
- f. The Scheme would primarily use various derivative products in an attempt to protect the value of portfolio and enhance the unit holder interest. As and when the scheme trades in derivative market, there are risk factors and issues concerning the use of derivatives that the investors should understand. Derivative products are specialized instrument that require investment technique and risk analysis different from those associated with stocks. The use of derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivative requires the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the "Counter party") to comply with the terms of the derivative contract. Other risks in using derivative include the risk of mispricing or improper valuation of derivative and the inability of derivative to correlate perfectly with underlying assets, rates and indices. Thus, derivatives are highly leveraged instruments. The risk of loss associated with futures contracts is potentially unlimited due to the low margin deposits required and the extremely high degree of leverage involved in futures pricing. As a result, a relatively small price movement in a futures contract may result in an immediate and substantial loss or gain.
- g. The fund may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other fixed income derivatives.
- h. Credit Risk: The credit risk in a derivative transaction is the risk that the counter party will default on its obligations and is generally low, as there is no exchange of principal amounts in a derivative transaction.
- i. Market risk: Derivatives carry the risk of adverse changes in the market price.
- j. Illiquidity risk: The risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.

- k. Floating Leg Risk: The fund pays the daily compounded rate. In practice, however there can be a difference in the actual rate at which money is lent in the call market and the benchmark, which appears and is used.

x. Risk related to investments in Gold ETFs.

The value (price) of gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of units under the scheme. The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the Global market, Indian and Foreign exchange rates, Interest rates, Inflation trends, trading in gold as commodity, legal restrictions on the movement/trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/from India, trends and restrictions on import/export of golden jewellery in and out of India, etc.

The scheme may invest in Gold ETFs. The units may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of the holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.

xi. Risk Associated with Stock lending:

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent in securities lending, including the risk of failure of the other party, in which case the securities might go in for auction. In the event of exceptional circumstances resulting in non-availability of securities in auction, such transactions would be financially closed-out at appropriate rates as per exchange regulations. Besides, there will also be temporary illiquidity of the securities that are lent out and the Scheme(s) will not be able to sell such lent out securities until they are returned.

xii. Risk factors associated with repo transactions in corporate debt securities:

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

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

xiii. Risks associated with Investing in ADR/GDR/Foreign Securities

- Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in Foreign Securities including foreign equities, ADRs, GDRs, mutual funds and exchange traded funds, unlisted debt securities (like money market securities, derivatives like Interest Rate Futures, Interest Rate Swap etc. which are used by mutual funds for hedging, Non Convertible debentures upto 10% or any other securities as may be specified by SEBI from time to time), government securities, corporate debt securities, money market instruments, repos not involving borrowing and short term deposits with overseas banks. Such investments carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.
- It is the AMC's belief that investment in Foreign Securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme would invest only partially in Foreign Securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme.

- Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated under the SEBI Regulations or by RBI and provided such investments do not result in expenses to the Scheme(s) in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Mutual Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.
- To the extent that the assets of the Scheme will be invested in Foreign Securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
- Changes to the investment objectives or strategies of the underlying fund(s) into which the Scheme(s) invest or any change in the regulations in the country where such underlying fund is domiciled may affect the performance of the Scheme(s) which invest into such funds.

The scheme would be investing in the units of mutual fund/ETF which invests in foreign securities, hence all the scheme specific risk factors of the underlying scheme associated with performance of underlying stocks, derivatives, stock lending, overseas investment etc. would also be applicable to the scheme.

xiv. Risk factors associated with investments in REITs AND InvITs:

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

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

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

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

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

xv. Risks associated with investing in ETFs:

- ETFs are passively managed and may be affected by a general decline in the markets relating to its Underlying Index. ETFs 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.
- ETFs are listed on a stock exchange/s, however, there can be no assurance that an active secondary market will develop or be maintained.
- Investment in ETFs is subject to tracking error. Factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the Underlying Index and regulatory policies may affect the AMC's ability to achieve close correlation with the Underlying Index of the Scheme. The AMC will endeavor to constantly minimize the tracking error and track the index as closely as possible.

xvi. Risks associated with writing covered call options for equity shares:

In addition to the risks associated with derivative instruments, listed below are the risks associated with writing covered call options.

- **Market Risk:**
Appreciation in the underlying equity shares could lead to loss of opportunity in case of writing of covered call option. In case if the appreciation in equity share price is more than the option premium received, the appreciation in the scheme would be capped
- **Liquidity Risk:**
This strategy of writing covered call in a scheme will be used, provided the scheme has adequate number of underlying equity shares as per regulatory requirement. Subsequently, the scheme will have to set aside a portion of investment in the underlying equity shares. Further, in case the covered call options are sold to the maximum extent as allowed under the purview of regulations, the scheme would be unable to sell the shares of the respective stock, to the extent that would be blocked under the covered call. Hence, if the call option contracts which have been written become illiquid, it may lead to a loss of opportunity or can cause exit issues.

As a result, it may happen that the scheme is not able to sell the underlying equity shares immediately, which can lead to temporary illiquidity of the underlying equity shares and may result in loss of opportunity.

xvii. Risk factors associated with Imperfect Hedge using interest rate futures

- The cost of hedge can be higher than adverse impact of market movements
- Price / change in price of a security may or may not be the same in spot/cash and futures segment of the market. This may lead to the hedging position not giving the exact desired hedge result.
- Derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
- Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities

xviii. Risks associated with segregated portfolio

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

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

C. Risk mitigation strategies

Investments in Equity and equity related instruments including derivatives, debt, money market instruments carry various risks such as inability to sell securities, trading volumes and settlement periods, market risk, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.

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

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

For risk control, the following may be noted:

Liquidity risks:

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

Interest Rate Risk:

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

Credit Risks:

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

Volatility risks:

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

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

II. Information about the scheme:

A. Where will the scheme invest –

Subject to the Regulations and the disclosures as made under the Section "Scheme asset allocation" the corpus of the Scheme can be invested in any (but not exclusive) of the following securities/ instruments:

- Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
- Equity/Debt/Overseas ETFs as may be permitted by SEBI
- Derivative Instruments as may be permitted by SEBI / RBI.
- Securities issued / guaranteed by the Central, State and local governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- Debt instruments issued by Corporate Entities (Public / Private sector undertakings)
- Indian Depository Receipts (IDR) issued by foreign companies, subject to the guidelines issued by the Reserve Bank of India / Securities and Exchange Board of India.

- Debt instruments issued by Public / Private sector banks and financial institutions.
- Debt obligations of domestic government agencies and statutory bodies, which may or may not carry a Central / State Government
- guarantee Corporate debt (of both public and private sector undertakings)
- Debt obligations of banks (both public and private sector) and financial institutions
- Securitized Debt (SD)/Pass Through Certificate (PTC)
- Money market instruments permitted by SEBI and / or RBI,
- Any other instruments as may be permitted by RBI / SEBI / such other Regulatory Authorities from time to time

DEBT MARKET IN INDIA

The Indian debt markets are one of the largest and rapidly developing markets in Asia. Government and Public Sector enterprises are the predominant borrowers in the market. The debt markets have received lot of regulatory and governmental focus off late and are developing fast, with the rapid introduction of new instruments including derivatives. Foreign Portfolio Investors are also allowed to invest in Indian debt markets subject to ceiling levels announced by the government. There has been a considerable increase in the trading volumes in the market. The trading volumes are largely concentrated in the Government of India Securities, which contribute a significant proportion of the daily trades.

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

Government securities are largely traded on a Negotiated Order Matching system (NDS OM) apart from the OTC market. The settlement of trades both in the Gsec markets and the overnight repo and Triparty Repo are guaranteed and done by a central counterparty, the Clearing corporation of India (CCIL). Money market deals involving CD's and CP's are traded and settled on an OTC basis. The clearing and settlement of corporate bond deals are now routed through a central counterparty established by the exchanges BSE (ICCL) and NSE (NSCCL) which settles deals on a DVP (Delivery versus payment) non guaranteed basis.

The current market yields of various instruments and the factors affecting prices of such securities are given hereunder. The securitized instruments of higher ratings generally offer yields which are 50-75 basis points higher than the comparable normal debt instruments.

Following are the yield matrix of various debt instruments as on 8th May,2025 :

Instruments	Indicative yield range (%)
Overnight rates	5.75-5.80
90 day Commercial Paper	6.70-6.75
91-day T-bill	5.87-5.89
1 year G-Sec	5.85-6.00
5 year G – Sec	6.12-6.17
10 year G-Sec	6.35-6.37
1 year AAA Bond	6.80-6.85
5 year AAA Bond	6.98-7.03

The interest rate market conditions are influenced by the Liquidity in the system, Credit growth, GDP growth, Inflows into the Country, Currency movement in the Forex market, demand and supply of issues and change in investors' preference. Generally when there is a rise in interest rates the price of securities fall and vice versa. The extent of change in price shall depend on the rating, tenor to maturity, coupon and the extent of fall or rise in interest rates. The Government securities carry zero credit risk, but they carry interest rate risk like any other Fixed Income Securities. Money market instruments such as CP's and CD's which are fairly

liquid are not listed in exchanges. The impact cost of offloading the various asset classes differ depending on market conditions and may impair the value of the securities to that extent. Further, investments in securitized instruments or structured obligation papers carry a higher illiquidity risk. They also carry limited recourse to the originator, delinquency risk out of the defaults on the receivables and prepayment risk which affects the yields on the instruments.

Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

B. What are the investment restrictions?

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

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

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

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

A mutual fund scheme shall not invest more than:

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

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

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

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

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

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

2. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
3. The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights.

Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of Regulation 7B.

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

5. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

6. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided that a mutual fund may not engage in short selling of securities.

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

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

7. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.
8. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions issued as per the paragraph 12.16 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time:
 - i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
 - ii. Such short-term deposits shall be held in the name of the Scheme.
 - iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
 - v. The Trustee / AMC shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.
 - vi. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
 - vii. The Trustee / AMC shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

9. The scheme shall not make any investment in;
 - a) any unlisted security of an associate or group company of the sponsor; or
 - b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
10. The scheme shall not make any investment in any Fund of Funds scheme.
11. The assets of the scheme shall not in any manner be used in short selling or carry forward transactions.
12. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.

13. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed..
14. The scheme shall not advance any loan for any purpose.
15. SBI Mutual Fund will invest in the units of REITs and InvITs subject to the following:
- (a) SBI Mutual Fund under all its schemes shall not own more than 10% of units issued by a single issuer of REIT and InvITs; and
 - (b) The Scheme shall not invest –
 - (i) more than 10% of its NAV in the units of REIT and InvITs; and
 - (ii) more than 5% of its NAV in the units of REIT and InvITs issued by a single issuer.
16. Paragraph 12.2.2 of Master Circular for Mutual Funds, no Mutual Fund under all its schemes shall own more than 10% of debt instruments with special features issued by a single issuer
- The scheme shall not invest –
- a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and
 - b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.
- The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer, as specified at clause 1 of the Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996, and other prudential limits with respect to the debt instruments.
17. The scheme may invest in Credit default swaps upto 10% of AUM of the scheme and shall be within the overall limit of the derivatives

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

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

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

- **Type of the Scheme**
An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
- **Investment Objective**
The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across sectors and market capitalizations. The scheme will also invest in debt and money market instruments with an endeavour to generate income.

However, there can be no assurance that the investment objective of the Scheme will be realized.

- Main Objective – Income

- Investment Pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations. For details, please refer asset allocation pattern.

- **Terms of Issue**

- Liquidity provisions such as listing, repurchase, redemption.
The scheme would provide repurchase facility to investors on an ongoing basis on all business day
- Aggregate fees and expenses charged to the scheme.
Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in point C. ANNUAL SCHEME RECURRING EXPENSES
- Any safety net or guarantee provided.
This Scheme does not provide any guaranteed or assured return to its Investors.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

**D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)-
Not applicable**

**E. Principles of incentive structure for market makers (for ETFs)
Not applicable**

**F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024 (only for close ended debt schemes)
Not applicable**

G. Other Scheme Specific Disclosures:

Listing and transfer of units (subsequent to completion of lock-in period)	<p>The Scheme being open-ended, the Units are not proposed to be listed on any stock exchange. However, the AMC may, at its sole discretion, list the Units on one or more stock exchanges at a later date.</p> <p>The Units under the Scheme are transferable however, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p>
--	---

	<p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p> <p>Units in SOA may be transferred subject to prevailing AMFI/SEBI guidelines from time to time.</p>
Dematerialization of units (subject to applicable lock-in)	<p>Pursuant to paragraph 14.4.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024; the Unit Holders are given an option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Mode of holding shall be clearly specified in the Application Form.</p> <p>Unit Holders opting to hold the Units in Demat form must provide their Demat Account details in the specified section of the Application Form. The Unit Holder intending to hold the units in Demat form is required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the Application Form, the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case of Unit Holders who do not provide their Demat Account details, an Account Statement shall be sent to them.</p> <p>In case the Unit holder desires to hold Units in dematerialized mode at a later date, he will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will have to submit the account statement alongwith the prescribed request form to any of the SBIFML Branches for conversion of Units into demat form. The AMC will issue the Units in dematerialized form to the Unit holder within two Business Days from the date of receipt of such request.</p>
Minimum Target amount	Not applicable
Maximum Amount to be raised (if any)	Not applicable
Dividend Policy (IDCW)	Not applicable
Allotment (Detailed procedure)	<p>The scheme is offered on an ongoing basis. Allotment will be made to all eligible applicants provided the applications are complete in all respects and are in order and funds are realised. The allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number. The allotment details shall get reflected in the Consolidated Account Statement (CAS) sent by email / mail on or before 15th of the succeeding month. Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form.</p> <p>Dispatch of Unit statements of account will be made as soon as possible and in accordance with the SEBI Mutual Fund Regulations.</p>
Refund	Not applicable. This is not a new fund offer. The scheme is offered on an ongoing basis
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain	Investments can be made only in the name of Minor represented by Guardian (Adult Resident Individuals or Non-Resident Adult Individuals). Following is the process for investments made in the name of a Minor through a Guardian:

<p>whether the scheme is suitable to their risk profile.</p>	<ul style="list-style-type: none"> - 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 only. - Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. - All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. - No investments (lumpsum/SIP/switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age. <p>The Trustees/The AMC reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p>
<p>Who cannot invest</p>	<p>It should be noted that the following entities cannot invest in the scheme :</p> <ol style="list-style-type: none"> 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. <p>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.</p> <ol style="list-style-type: none"> 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 & Canada. <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of</p>

	<p>identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.</p>
How to Apply and other details	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any OPAT of SBI MF or other such collecting centers as may be designated by AMC. The application amount in cheque shall be payable to “SBI Magnum Children’s Benefit Fund – Investment Plan”. The Cheques should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted.</p> <p>Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.</p>
Acceptance of financial transactions through email in respect of non-individual investors	<p>As per AMFI Best Practice Guidelines No. 118/2024-25 dated January 31, 2025 regarding the acceptance of financial transactions via email from non-individual investors with effect from May 01, 2025, the following process shall be adhered to:</p> <ol style="list-style-type: none"> 1. Submission of Transactions via Email: Non-individual investors seeking to utilize this facility must submit a Board Resolution or Authority Letter, listing authorized officials along with their designations and official email IDs. The letter must explicitly confirm that financial instructions sent via email are binding on the entity. 2. Emailing the Transaction Form with Wet Signatures: Scanned copies of transaction request letters, duly signed in wet ink by authorized signatories, may be submitted via email. Such requests shall be accepted only if the sender’s email ID belongs to the entity’s official domain and is copied (CC) to the authorized officials’ registered email IDs. 3. Financial Transactions Submitted by Registered MFDs or Third Parties: Signed Financial transaction form or request letter, bearing wet signatures of authorized signatories, may be submitted via email by a registered Mutual Fund Distributor (MFD) of the entity or a third party. The third party must possess an authorization letter from the non-individual unit holder, permitting the MFD or representative to submit scanned copies of signed transaction forms or requests on their behalf. Additionally, such email submission must be copied to the non-individual investor’s registered email ID. <p>Terms and Conditions for Transacting via Electronic Mail:</p> <p>In accordance with AMFI Best Practice Guidelines No. 118/2024-25, the following terms and conditions shall apply to non-individual investors</p>

	<p>availing the facility to transact via email:</p> <ol style="list-style-type: none"> 1. Investors must be aware of the risks involved in transacting through email, including those arising from electronic transmission failures, unauthorized access, or miscommunication. 2. The Asset Management Company (AMC) and Registrar & Transfer Agent (RTA) shall not be liable for any financial transaction that is either not received due to technical or transmission issues or is incomplete, and hence not processed. 3. Entities utilizing this facility must ensure adequate security measures to protect email communications, including encryption, access controls, and authentication mechanisms. 4. The entity availing this facility must maintain records of email-based financial transactions as per applicable laws and regulations. 5. Any addition or deletion of authorized signatories must follow the prescribed procedure and be notified to the AMC through official documentation. 6. The non-individual investor must explicitly authorize the AMC/RTA to accept and process any email transmission from the registered email ID, including emails sent by a registered Mutual Fund Distributor (MFD) or a third party authorized by the investor to submit scanned transaction requests on their behalf. <p>Changes in bank details or addition of a bank account, change in registered email ID or contact details of an entity shall only be permitted through the prescribed service request form, duly signed by authorized signatories with wet signatures.</p>
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Presently, the AMC does not intend to reissue the repurchased/redeemed Units. The Trustee reserves the right to reissue the repurchased Units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.
Restrictions, if any, on the right to freely retain or dispose of units being offered (subject to applicable lock-in).	<p>The Units under the Scheme are transferable however, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach</p>	3.00 pm

the official points of acceptance.	
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC).	<p>Minimum amount for purchase (Non-SIP) :</p> <p>Rs. 5,000/- and in multiples of Re. 1/- thereafter.</p> <p>The Mutual Fund reserves the right to alter the minimum subscription amount under the scheme.</p> <p>Minimum Additional amount for additional purchase: Rs. 1000/- & in multiples of Re. 1/- thereafter.</p> <p>Minimum amount for redemption/switches: The minimum amount of repurchase is Rs. 500/- or 1 Unit or account balance whichever is lower.</p> <p>Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable</p>
Accounts Statements	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number.</p> <p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before twenty first day of succeeding month, detailing holding at the end of the six month and commission paid to the distributor, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <ul style="list-style-type: none"> • Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement. • Account Statements for investors holding demat accounts: Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account.

	<ul style="list-style-type: none"> The asset management company shall issue units in dematerialized form to a unitholder of the Scheme within two working days of the receipt of request from the unitholder. <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within 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/MRD/PoD1/CIR/P/2025/16 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 In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository. <p>If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder.</p> <p>Investors will be issued a Unit Statement of Account in accordance with the Regulations.in accordance with the Regulations. . All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings, if any, as may be declared by the Trustee</p>
Redemption	<p>Under normal circumstances, the transfer of redemption or repurchase proceeds shall be made to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM -COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.</p>
Bank Mandate	<p>As per the directives issued by SEBI it is mandatory for an investor to declare his/her bank account number. To safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques, investors are</p>

	<p>requested to provide their bank details in the Application Form. The Bank Account details as mentioned with the Depository should be mentioned.</p> <p>If depository account details furnished in the application form are invalid or not confirmed in the depository system, the application may be rejected.</p>
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay (presently @ 15% per annum).
Unclaimed Redemption	<p>In line with SEBI master circular dated June 27, 2024, unclaimed redemption amounts are being deployed by the mutual funds in call money market or money market instruments only and the investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, this amount is being transferred to a pool account and the investors can claim the amount at NAV prevailing at the end of the third year. The income earned on such funds may be used for the purpose of investor education. The AMC would make continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points.</p> <p>Further in accordance with SEBI Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 31, 2023, list of Investors in whose folios there are unclaimed redemption amount is disclosed on the website of SBI MF (www.sbimf.com).</p>
Scheme to be binding	The Trustees may, from time to time, add to or otherwise vary or alter all or any of the features or terms of the scheme, with prior approval of SEBI and the Unit holders in accordance with SEBI Regulations, and the same shall be binding on each Unit holder and any person(s) claiming through or under it, as if each Unit holder or such person(s) expressly agreed that such features or terms should be so binding.
Disclosure w.r.t investment by minors	<p>Investments can be made only in the name of Minor represented by Guardian (Adult Resident Individuals or Non-Resident Adult Individuals). Following is the process for investments made in the name of a Minor through a Guardian:</p> <ul style="list-style-type: none"> - Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only. - Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. - All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. - No investments (lumpsum/SIP/switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age. <p>The Trustees/The AMC reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p>
Plans / Options offered	Scheme has two plans viz. Regular Plan & Direct Plan.

	<p>Direct Plan:</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section – Annual Recurring Expenses. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p>Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund.</p> <p>How to apply: 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.</p> <p>Investors should also indicate “Direct” in the ARN column of the application form.</p> <p>Regular Plan:</p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p>The default plan in following cases will be:</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.</p> <p>Both plans shall offer Growth Option.</p>	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
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																																		
Special product	<p>(i) Systematic Investment Plan</p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months</p>																																				

or one year and thus overcome the short-term fluctuations in the market.

The Scheme offers Daily, Weekly, Monthly, Quarterly, Semi-Annual & Annual Systematic Investment Plan.

a) Terms and conditions for Daily SIP are as follows:

1. Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12.
2. SIP Top up facility would not be available under this facility
3. Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM.

b) Terms & conditions for Monthly, Quarterly, Semi-Annual & Annual Systematic investment plan are as follows:

- Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months
- Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year
- Semi-annual - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter. Minimum number of installments will be 4.
- Annual - Minimum amount of investment will be Rs. 5,000 and in multiples of Re.1 thereafter. Minimum number of installments will be 4.

b) Weekly Systematic Investment Plan

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

- 1) Minimum amount for weekly SIP – Rs. 1000 and in multiples of Re.1 thereafter with minimum number of 6 installments or Rs. 500 and in multiples of Re.1 thereafter with minimum number of 12 installments.
- 2) Date based feature - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
- 3) In case the date of SIP falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.
- 4) In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly SIP/STP/SWP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.
- 5) In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP.
- 6) In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP.
- 7) If investor selects Day based Weekly SIP but does not mention 'Day' on which the Weekly SIP instalment to be processed, then 'Wednesday' will be considered as the default Day.
- 8) In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.

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

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

c) Any Day SIP' Facility

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

Post Dated Cheques

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

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

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

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

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

- **Fixed-end Period SIP**

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

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

- 1) If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.
- 2) If the investor does not specify the date of SIP, the default date will be considered as 10th of every month.

- 3) If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.
- 4) If the investor does not specify the plan option, the default option would be considered as Growth option.

If investor specifies the end date and also the fixed end period, the end date would be considered.

Top-up SIP Facility:

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

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

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

Top-up SIP Cap Facility:

Under this option, post selecting SIP Top-up option, the investor can define the maximum SIP Top-up Cap, beyond which the SIP instalment will not increase in future. The investor shall have the flexibility to choose either Top-Up SIP Cap amount or Top-Up SIP Cap Month-Year. In case of multiple selection, Top-Up SIP Cap amount will be considered as default selection.

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

1. Top-up SIP Cap Amount: Investor has an option to fix the Top-up SIP amount i.e. maximum SIP instalment including Top-Up amount. The pre-defined amount should be equal to or lesser than the maximum amount mentioned by the investor in One Time Mandate Form (OTM). The instalment amount after Top-up shall not exceed the amount mentioned in OTM at any given time.
2. In case of difference between the Top-Up SIP Cap Amount & OTM Debit Mandate, then amount which is lower of the two shall be considered as the Top-up SIP Cap amount.
3. If SIP amount (including SIP Top-up amount) reaches the Top-up Cap before the end of SIP tenure, the SIP Top up will cease and SIP instalment amount will remain constant for remaining SIP Tenure.
4. Top-up SIP Cap Month-Year: It is the month from which SIP Top-up amount will cease and last SIP instalment including Top-Up amount will remain constant till the end of SIP tenure.
5. If none of the above options is selected by the investor, the SIP Top-up will continue as per the SIP end date subject to the maximum amount mentioned in OTM Form.

The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

(ii) Systematic Withdrawal Plan

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

If no date is mentioned, 10th will be considered as the default date.

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

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

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

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

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

Perpetual'.

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

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

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

(iii) Systematic Transfer Plan

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

Each STP-in installment into the scheme is subject to a mandatory lock-in period of 5 years or till the investor attains majority, whichever happens earlier. Any STP instalment will not be allowed post attainment of 18 years of age of the minor.

Terms and conditions of monthly & quarterly STP:

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

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

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

1 year

Where, SBI Long Term Equity Fund is the target scheme, Minimum number of installments for monthly STP & quarterly STP shall be 6.

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

Terms and conditions of daily & weekly STP:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Terms and conditions of Flex STP are as follows:

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

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

2. The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
3. Flex STP would be available for Weekly, Monthly and Quarterly frequencies.
4. Weekly Flex STP can be done on 1st / 8th / 15th / 22nd of every month.
5. Flex STP is available from "Daily / Weekly" Income Distribution cum Capital withdrawal plan (IDCW plans of the source schemes).
6. Flex STP is available only in "Growth" option of the target scheme.
7. If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the installments for a fixed amount.
8. A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only.
9. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of determining the applicability of NAV.
10. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor's folio, the residual amount will be transferred to the target scheme and Flex STP will be closed.
11. The complete application form for enrolment / termination for Flex STP should be submitted, at least 10 days prior to the desired commencement/ termination date.

All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

Capital Appreciation Systematic Transfer Plan (CASTP):

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

1. Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund.
2. Target scheme: All open ended schemes except ETFs and daily Income Distribution cum Capital withdrawal plan (IDCW options).
3. Frequency: CASTP offers transfer facility at weekly (1st, 8th, 15th & 22nd), monthly & quarterly intervals.
4. Amount to be transferred: Capital appreciation, if any, will be transferred to the target Scheme, subject to minimum of Rs. 100 on any business day.
5. Minimum number of installments:
 - Weekly & monthly frequency – six installments
 - Quarterly frequency - four installments.
6. Capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and transferred) and the current CASTP date.

	<p>7. The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.</p> <p>8. In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period.</p> <p>9. In case End Date is mentioned but Start Date is not mentioned, the application will be registered after the expiry of 10 days from the submission of the application for the date of the transfer mentioned in the application, provided the minimum number of installments is met.</p> <p>10. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP.</p> <p>11. Default options:</p> <ol style="list-style-type: none"> Between Regular STP, Flex STP and CASTP – Regular STP Between weekly, monthly & quarterly frequency – Monthly frequency Default date for monthly and quarterly frequency – 10th <p>12. Investor can register only one CASTP for transfer from a source scheme.</p> <p>13. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.</p> <p>14. Exit load shall be as applicable in the target/source schemes.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> <p><u>Switchover facility</u></p> <p>Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other scheme of the Mutual Fund would be at NAV related prices. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.</p>
<p><u>SIP Pause facility</u></p>	<p>Under SIP pause facility, the investor shall have option to discontinue their SIP temporarily for specific number of instalments. The terms and conditions of SIP Pause facility shall be as follows:</p> <ol style="list-style-type: none"> 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. SIP Pause facility is available for SIP registration with Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency. SIP shall restart immediately after the completion of Pause period. SIP Pause facility will allow investor to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a period upto one year. The actual number of instalments that will get paused will be as per the SIP frequency. Investors can avail this facility multiple times in the tenure of the existing SIP. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them. 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/-.

	<p>8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP instalments whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandate in the same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate.</p> <p>9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion.</p> <p>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.</p> <p>11. Investor cannot cancel the SIP Pause once registered.</p>
SBI Multi Select Facility	<p>With a view to provide convenience and promote diversification benefits to investor(s), SBI Mutual Fund (SBIMF) has introduced a new facility i.e. SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque. Minimum subscription amount in a scheme would be as per the Scheme Information Document of the respective scheme. However, minimum total investment in the facility shall be INR 20 thousand. The facility is also available through Systematic Investment Plan (SIP). Minimum investment amount in a Scheme would be as per the existing details pertaining to monthly SIP as stated in Scheme Information Document of the respective scheme(s). Top-up facility will not be available under this facility. All the terms and conditions pertaining to SIP shall also be applicable to SIP through SBI MULTI SELECT facility. Investors are requested to visit www.sbimf.com for detailed terms & conditions of the facility.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future</p>
Trigger facilities in all the open-ended schemes of SBI Mutual Fund	<p>Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point). Trigger facility is subject to 5-year lock in period from the date of allotment of units or attainment of age of majority, whichever is earlier), subject to exit load.</p> <p>Types of Triggers:</p> <ol style="list-style-type: none"> NAV Appreciation / Depreciation Trigger: Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated. Index Level Appreciation / Depreciation Trigger: Under this facility, investor would indicate the Sensex level as the trigger to redeem/ switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level. Capital Appreciation / Depreciation: Under this facility, investors will be given the option to indicate the capital appreciation / depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation / Depreciation should be Rs. 10,000 & in multiples of Rs. 1000 thereafter. <p>Terms and conditions of Trigger facility are as follows:</p>

	<ol style="list-style-type: none"> 1. Trigger facility is available only in “Growth” option of the source scheme. 2. Trigger facility is not available in “Daily/Weekly” options of the target scheme. 3. Investor has the option to select the entire amount/appreciation to be processed on the activation of trigger. 4. The Trigger option mandate will be registered on T+10 basis. 5. Minimum investment amount under the “Trigger Facility” is Rs. 25,000/- and in multiples of Rs. 1 thereafter. 6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers. 7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge / lien. 8. Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes. 9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option. 10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates. <p>If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.</p>
--	---

III. Other Details

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided : Not applicable.

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

(i) Half Yearly disclosure of Un-Audited Financials:

Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the Fund i.e. www.sbimf.com and that of AMFI www.amfiindia.com. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.

(ii) Half Yearly disclosure of Scheme’s Portfolio:

In terms of SEBI notification dated May 29, 2018 read with paragraph 5.1 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, on half year basis (i.e. March 31 & September 30), the portfolio of the Scheme shall be disclosed as under:

1. The Fund shall disclose the scheme’s portfolio (alongwith the ISIN) in the prescribed format as on the last day of the half year for all the Schemes of SBI Mutual Fund on its website i.e. www.sbimf.com and on the AMFI’s website i.e. www.amfiindia.com within 10 days from the close of the half-year.
2. A Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within 10 days from the close of each half year.
3. The AMC shall publish an advertisement every half year, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the half yearly schemes portfolio statement on its website viz. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the statement of scheme portfolio.
4. The AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.

(iii) **Monthly Disclosure of Schemes' Portfolio Statement**

The fund shall disclose the scheme's portfolio in the prescribed format along with the ISIN as on the last day of the month for all the Schemes of SBI Mutual Fund on its website www.sbimf.com and on the AMFI's website i.e. www.amfiindia.com within 10 days from the close of the month. Further, the Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within the above prescribed timeline. Further, the AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.

(iv) **Annual Report**

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

1. The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com. The physical copy of the scheme-wise annual report or abridged summary shall be made available to the unitholders at the registered office of SBI Mutual Fund at all times.
2. The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund.
3. The AMC shall publish an advertisement on annual basis, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the scheme wise annual report on its website viz. www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the scheme-wise annual report or abridged summary.
4. The AMC shall provide physical copy of the abridged summary of the Annual report, without charging any cost, on receipt of a specific request from the unitholder.

(v) **Product Labelling**

The Risk-o-meter shall have following six levels of risk:

- i. Low Risk
- ii. Low to Moderate Risk
- iii. Moderate Risk
- iv. Moderately High Risk
- v. High Risk and
- vi. Very High Risk

The evaluation of risk levels of a Scheme shall be done in accordance with Paragraph 17.4 of SEBI Master Circular for mutual funds dated June 27, 2024, as amended from time to time.

Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the www.sbimf.com as well as AMFI website within 10 days from the close of each month. The risk level of the Scheme as on March 31 of every year, along with number of times the risk level has changed over the year shall be disclosed on www.sbimf.com and AMFI website. Risk-o-meter details shall also be disclosed in scheme wise Annual Reports and Abridged summary.

(vi) **Benchmark Riskometer**

Pursuant to extant SEBI regulations, AMCs shall disclose the following in all disclosures in which the unit holders are invested as on the date , including promotional material or that stipulated by SEBI:

- a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed
- b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.

Further, the portfolio disclosure in terms of para 5.17 of SEBI Master Circular for Mutual Funds dated June 27, 2024 shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

(vii) **Scheme Summary Document**

The AMC has provided on its website a standalone scheme document for all the Schemes which contains all the details viz. Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc.

Scheme Summary Documents shall be disclosed on www.sbimf.com, www.amfiindia.com and stock exchange website in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML). on a monthly basis or whenever there is changes in any of the specified field, whichever is earlier.

C. Transparency/NAV Disclosure (Details with reference to information given in Section I)

NAV will be calculated and disclosed in the manner as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com. The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on www.sbimf.com by 11.00 p.m. on business day basis. Further, the Mutual Fund shall send the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

Whenever the Scheme also invests in foreign securities, the NAVs of Scheme shall be updated on daily basis on the website of the AMC and on the website of AMFI by 10:00 a.m. of the following business day in line with Paragraph 8.2 of Master Circular for mutual funds.

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

D. Transaction charges and stamp duty- Transaction charges – Not Applicable.

Stamp Duty

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

Please refer SAI for details.

E. Associate Transactions- Please refer to Statement of Additional Information (SAI)

F. Taxation:

For details on taxation, please refer to the clause on Taxation in the SAI apart from the following:

Tax	Resident Investors	Non-Resident Investors	Mutual Fund
Tax on Income	Taxable at normal tax rates applicable to investor ^{3 5}	20% ^{3 5}	Nil ¹
Distribution under IDCW Option²			
Capital Gains⁴			
a) Long Term			

(period of holding: more than 12 months)	12.50% ³ on gains exceeding Rs.1,25,000 in a year (without indexation benefit)	12.50% ^{3 5} on gains exceeding Rs.1,25,000 in a year (without indexation & foreign exchange fluctuation benefit)	
b) Short Term (period of holding: up to 12 months)	20% ³	20% ^{3 5}	

1. SBI Mutual Fund is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits u/s. 10(23D) of the Income-tax Act, 1961. Accordingly, the entire income of SBI Mutual Fund is exempt from income-tax. SBI Mutual Fund will receive all its income without deduction of tax at source as per provisions of Section 196 of the said Act.
2. With effect from April 1, 2020, income distributed by a mutual fund in respect of units of mutual funds is taxable in the hands of the unitholders at normal tax rates (plus applicable surcharge and cess).
3. Basic Tax shall be increased by surcharge as per applicable rate and Health & Education Cess at the rate of 4% on aggregate of basic tax & surcharge.
4. Securities Transaction Tax (STT) @ 0.001% is applicable on redemption of units of equity-oriented mutual funds.
5. The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

In case of Resident Investors: TDS is applicable at the rate of 10% on income distributed in excess of Rs.10,000 by a mutual fund.

In case of Non-Resident Investors: TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% (plus applicable surcharge and cess) or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY. Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance Act 2025 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

TDS at higher rates: In case PAN is not furnished or PAN is inoperative, then TDS as per Section 206AA of the Income-tax Act, 1961 would apply (higher of specified rate or rates in force or 20%) would apply, subject to Rule 37BC of the Income-tax Rules, 1962.

The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 1961 as amended by Finance Act 2025. The above rates are based on the assumption that the mutual fund units are held by the investors as capital assets and not as stock in trade.

Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendment(s). The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961. Additional tax liability, if any, imposed on investors due to such changes in the tax structure, shall be borne solely by the investors and not by the AMC or Trustee.

The above information is provided for only general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax benefits, each investor is advised to consult with his/her tax consultant with respect to the specific direct tax implications arising out of their transactions.

G. Rights of Unitholders- Please refer to SAI for details.

H. List of official points of acceptance: Please refer to our website <https://www.sbimf.com/contact-us> for list of Official Points of Acceptance of SBIMF

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority: Please refer to our website <https://www.sbimf.com/offer-document-sid-kim> for details.

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on March 28, 2019.

For and on behalf of the Board of Directors,
SBI Funds Management Limited

Sd/-

Place: Mumbai
Date: May 30, 2025

Name : Nand Kishore
Designation : Managing Director & CEO

SBI FUNDS MANAGEMENT LTD - BRANCHES

AHMEDABAD: SBI Funds Management Ltd, 5 & 6 Ground Floor, Majestic, Panchvati Law Garden Road, Opposite Law Garden BRTS Bus Stand, Near Panchvati Circle, Ahmedabad – 380 006, Gujarat. **Phone No:** 079 – 26423060/70 **Email ID:** cs.ahmedabad@sbimf.com. , Silvercrest Ramkrushna Building, Ground Floor, Shop A1/2, Opposite Deputy Collector Bungalow, Below Shreedeeep Hospital, Station Road, Ahmednagar - 414001. **Phone no:** 0241-2354555 **Email id:** idswapnil.rakecha@sbimf.com **AGARTALA:** SBI Funds Management Limited Shri Maa Mansion, 3rd Floor, Colonel Mahim Thakur Sarani, Above SBI PBB Branch, Agartala -799001, Tripura. Email Id: cs.agartala@sbimf.com **Phone No:** 0381-2324107. **Agra:** SBI Funds Management Ltd, 101, Prateek Tower, Opposite MD Jain College, Sanjay Place, Agra-282002, Uttar Pradesh, **Tel :** (0562) 2850239/37, **Email Id:** cs.agra@sbimf.com **AJMER:** SBI Funds Management Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284. **AKOLA:** SBI Funds Management . Ltd. Yamuna Tarang Complex, First Floor - Shop No 16,17,18 and 19, Murtijapur, Opposite Gadpal Hospital, Akola – 444001, Maharashtra. **Phone no:** 8956868990 **Email:** salesakola@sbimf.com **ALAPPUZHA:** SBI Funds Management Limited, Niza Centre, New General Hospital Junction, Stadium Ward, Beach Road, Alappuzha – 688001, Kerala **ALIBAG:** SBI Funds Management Limited, Shop no.4, Ground Floor, Horizon Building, Shribag no.3, Alibag, Raigad –402201, Maharashtra. Phone No: 02141225555 Email Id: cs.alibag@sbimf.com **ALIGARH :** SBI Funds Management Ltd, State Bank of India, Main Branch, Aligarh – 202001, Uttar Pradesh, **ALWAR :** SBI Funds Management Ltd, Ground Floor, Soni Tower, Road No - 2, Alwar - 301001 **Email Id:** CS.Alwar@SBIMF.COM **Phone No:** 0144-2332035 **AMBALA :** SBI Funds Management Limited Punjabi Mohalla, Cross Road No. 2, Near Central Bank of India Ambala Cantt – 133001, Haryana. **Phone No:** - 0171-4503971/2653400 **Email id:** cs.ambala@sbimf.com **AMRAVATI :** SBI Funds Management Ltd, 1st Floor, Malviya Complex, Malviya Chowk, Opposite YES Bank, Amravati - 444601. **Email id :** cs.amravati@sbimf.com **Phone No :** 0721-2560291 **AMRITSAR:** SBI Funds Management Ltd, C/O State Bank of India, SCO-57, Ground Floor, B Block, Ranjit Avenue, District Shopping Centre, Amritsar – 143001, Punjab., Tel: 0183-2221755 / 0183 – 5158415, **Email id:** cs.amritsar@sbimf.com. **ANANTAPUR:** 10-515-1, 2nd Floor, Opposite Upadhyaya Bhavan, Gildoff Service School Road, Anantapur-515001, Andhra Pradesh. **Phone no:** 08554294489, **ANAND :** SBI Funds Management Ltd, 102, 10 & 11, First Floor, Chitrangana Complex, Anand Vidyanagar Road, Anand Gujarat Tel: (02692)- 246210. **ANANDNAGAR:** SBI Funds Management Ltd, Ground Floor, Unit No. 12, Safal Pegasus, Opposite Venus Atlantis, Near Shell Pertol Pump, Behind Mcdonalds, Prahladnagar, Satellite, Ahmedabad – 380015 **Phone No:** 9925660299, **Email Id :** cssghighway@sbimf.com **ANNA NAGAR:** SBI Funds Management Ltd, Ground Floor, Intec Castle, No-12, F Block, 2nd Main Road, Anna Nagar East, Chennai – 600 102. Phone no: 044 48626775, **ANDHERI :** SBI Funds Management Ltd, Office No.402, Beeta CHSL, 4th Floor, DLH Plaza, 54-A Road, S.V. Road, Andheri (West), Mumbai 400058, **Phone no:** 022 – 26200221/ 231 **Email ID:** cs.andheri@sbimf.com **ANGUL:** SBI Funds Management Ltd, Amlapada, Lane-6, Above State Bank of India, Personal Banking Branch, Angul, Odisha - 759122 **Phone no:** 06764-234201 **Email id:** CS.Angul@sbimf.com **ARAMBAGH:** Mukherjee Building, First Floor, Beside MP Jewelers, Next to Mannapuram Ward No 5 Link Road, Arambagh, Hoogly-712601, West Bengal **Phone No 07548048948. Email Id:** camsabh@camsonline.com **ASANSOL :** SBI Funds Management Ltd, 3 RD Floor, Block A, P. C. Chatterjee Market, Rambandhu Tala, G.T. Road. Asansol – 713303, West Bengal, Tel no. 629497006, Email id: cs.asansol@sbimf.com. **AURANGABAD:** SBI Funds Management Ltd, 1st Floor Viraj Complex, Opp; Big Cinema, Above SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. **AURANGABAD:** Plot No.138, Ground Floor, Cyber mall, Samarth Nagar, Aurangabad, Maharashtra-431005, **Phone No.** 0240 2341460/0240 2351460, Email Id: cs.aurangabad@sbimf.com. **AYODHYA :** SBI Funds Management Ltd, 1/13/328 Station Road, Pushpraj Chouraha Civil Lines, Ayodhya - 224001, Uttar Pradesh. **Email Id:** cs.fazabad@sbimf.com **Phone No :** : 05278-312899 / 9554165444, **Alipurduar:** SBI Funds Management Limited, Ground Floor, Sedan Square Building, Barungoli Bye Lane, Devinagar, Bhanga-pool, Ward No.-XIV, Near 11 Hat Kalibari & IDBI Bank, Alipurduar-736121, West Bengal, **Phone no:** 03564-351132 / 03564-352950 **Phone no:** 03564-351132 / 03564-352950 **Alipurduar :** Santinagar Ward No. 14, Nera Upal Mukhar Puja Ground Alipurduar, 736121, West Bengal. Phone No. 03564- 296201 Email ID: camsapdj@camsonline.com **BADDI:** SBI Funds Management Ltd, 1st Floor, Above ICICI Bank, Kapoor complex, The mall, Solan-173212, Himachal Pradesh, **Email id:** cs.baddi@sbimf.com **BANGALORE :** SBI Funds Management Ltd, #501, 5th Floor, 16 & 16/1, Phoenix Towers, Museum Road, Bangalore-560001, Tel : (080)25580014/25580051/22122507, 22272284, 22123784. **BHOPAL :** SBI Funds Management Ltd, Manav Niket, 30, Indira Press Complex, Near Dainik Bhaskar Office, M.P. Nagar, Zone-1, Bhopal (MP) – 462011 Tel No.: 0755-2557341, 4288276. **BANGALORE (JAYANAGAR) - 1st Floor, No. 180, 5th Main, 4th Block West, Jayanagar, –, Bangalore – 560 011, Karnataka. Tel: 080-26540014. Email Id:** cs.jayanagar@sbimf.com **BANGALORE (MALLESHWARAM):** SBI Funds Management Limited, First floor, 79/1, West park Road, 18th cross, Malleshwaram, Bangalore - 560055. **BANGALORE (WHITEFIELD):** SBI Funds Management Limited, 2nd Floor, No.183, Opposite Forum Value Mall, Whitefield Main Road, Whitefield, Bangalore - 560066 **Phone No:**

9108522463 **Email Id:** cs.whitefieldbangalore@sbimf.com **BANKURA :** SBI Funds Management Limited, 80/1/A Nutanchati Mahalla, Raghunathpur Main Road, 1st Floor, Nutanchati State Bank Building Bankura -722101.

BHUBANESHWAR: SBI Funds Management Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel : (0674)2392401/501. **BALASORE:** SBI Funds Management Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha. **BARASAT:** SBI Funds Management . Ltd. Nibedita Place, Taki Road (North), Post Office & Police station: Barasat, North 24 Parganas, Kolkata -700124. **Phone No:** 9830979009 **Email Id:** cs.barasat@sbimf.com **BAREILLY:** SBI Funds Management Ltd, C/o State Bank of India, Main Branch, Opp Katchery, Civil Lines, Bareilly- 243001. **BELAGAVI:** SBI Funds Management Ltd, Classic Complex, No 103, First Floor, Saraf Colony, RPD Cross, Behind Ajanta Hotel, Belagavi – 590006. **Phone no:** 08312422463 **Email id:** cs.belgaum@sbimf.com **BHAGALPUR :** SBI Funds Management Ltd, G.C.Banerjee Road, Beside Samsung, Service Center, Near Trimurti Chowk, Bhikhanpur, Bhagalpur 812001, Bihar, **Phone no:** 0641-24206, **Email id:** cs.bhagalpur@sbimf.com **BHARUCH :** SBI Funds Management Ltd, 101-105, 1st Floor, Glacier Complex, Near Pizza Inn Restaurant, Jetalpur Road, Vadodara - 390007, Gujarat. **BHARUCH:** SBI Funds Management Limited 113/114, Nexus Business Hub, Maktampur Road, Near Gangotri Hotel, Bharuch-392001 **Email Id:** Cs.bharuch@sbimf.com **Phone No:** 02642-247550 **BHILWARA:** SBI Funds Management Ltd, c/o State Bank of India, Bhopalganj Branch, 1st Floor Dumas Presedency, Basant Vihar, Bhilwara – 311001, Rajasthan. **Phone No:** 01482- 240144 **BONGAIGAON:** SBI Funds Management . Ltd. Shyam Market Complex, Paglasthan, Chapaguri Road, Ward No.10. Shop no.03, Post Office & Police Station – Bongaigaon – 783380, Assam. **BATHINDA:** SBI Funds Management Ltd Shop No: 3 - 4, Ground Floor, Zila Parishad Complex, Bhatinda - 151001. **Phone No:** 0164 – 2218415, **Email id:** cs.bhatinda@sbimf.com **BEHALA:** SBI Funds Management Limited 6 D H Road, Beside Anjali Jewellers Silpara, Post office - Barisha, Police Station - Thakurpukur, Kolkata - 700008 **Phone No:** 9674725441 **Email ID:** cs.behala@sbimf.com **BERHAMPORE:** SBI Funds Management Limited, 1st Floor, 46/12, Amar Chakraborty Road, PO: Khagra, DIST : Murshidabad, West Bengal – 742103. **BHUJ:** SBI Funds Management Ltd, Pooja Complex, A Wing, Shop No, 1, Ground Floor, Near ICICI Bank, Station Road, Bhuj – 370001, Gujarat. **Phone No:** 02832 – 250900 **Email id.:** cs.bhuj@sbimf.com **BOKARO:** Plot No.-G-A/5, Ground Floor, City Centre, Sector- IV, Bokaro Steel City, Bokaro – 827004 **Email ID:** cs.bokaro@sbimf.com **Phone No:** 9304823011, 06542-232561 **BORIVALI :** SBI Funds Management Ltd, Shop No. 3&4, Natraj CHS Ltd, Sodawala Lane, Near Chamunda Circle, Borivali (West), Mumbai – 400092, Tel No.: 022-28927551/28922741. **BURDWAN:** SBI Funds Management Ltd, 1st floor of Debbhumi, G.T. Road, Perbhirhata near Santoshi Mandir, Post Office - Sripally, Burdwan District - 713103, West Bengal. **BAVNAGAR:** SBI Funds Management Ltd, C/o SBI Darbargadh Branch. 2nd Floor. Amba Chowk. Bhavnagar 364001, Tel: 0278-2523788,. **BHAVNAGAR:** SBI Funds Management Limited. 101, First Floor, Anjaneya Prime, Opposite Blue Club Showroom, Waghawadi Road, Bhavnagar -364001, Gujrat **Phone No** 0278-2523788 **Email ID:** cs.bhavnagar@sbimf.com **BAGALKOT:** SBI Funds Management Limited, First Floor, TP No.48/11/B, Shop No.FF67, Block "G", Melligeri Towers, Station Road, Bagalkot- 587101. **Phone No** : 7619652463 **Email id:** cs.bagalkot@sbimf.com **BELGAUM:** SBI Funds Management Ltd, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463. **BELLARY:** SBI Funds Management Ltd, 1st Link road, 2nd Main, Near Gopi Blood Bank, Parvati Nagara, Bellary -583103, Karnataka, **Email id:** cs.bellary@sbimf.com **Tel:** 08392-294323, 7022606363. **BIRBHUM** : 1st Floor, Basundhara Bhavan, Masjid Road, Bolpur, District- Birbhum - 731204, West Bengal. **BIDHANNAGAR:** SBI Funds Management . Ltd. SBI Bidhannagar Zonal Office ,1st Floor, 1/16 VIP Road, Kolkata – 700054. **Phone No:** 8274004546 **Email Id:** cs.bidhannagar@sbimf.com **BHILAI:** SBI Funds Management Ltd, Plot no.21, Nehru Nagar East, Commercial Complex, Near Bhilai Scan, Bhilai-490020, Tel No.: 0788-4010955, 0788 – 6940010/11/12/13/14/15/16/17. **BIHARSHARIF:** SBI Funds Management . Ltd., SBI Main Branch, 1st floor, counter no 9 & 10 Naisarai, Nalanda Bihar Sharif – 803101. **Phone no:** 9264427300 **Email id:** cs.biharsharif@sbimf.com **BILASPUR:** SBI Funds Management Ltd, SBI, Main Branch, Old Highcourt Road, Bilaspur-495001, Tel: 07752) 495006. **BIKANER :** SBI Funds Management, 1 A, Vijay Vihar, Tulsi Circle, Sadul colony, Bikaner – 334001, Rajasthan **Phone No** : 0151 3500257, **Email ID:** CS.BIKANER@SBIMF.COM **BASTI:** 201, SBI Court Area Building, Near Ayodhya Eye Hospital, Basti-272001, Uttar Pradesh. **Phone no:** 9918001822, 05542-297888 **Email id:** csbasti@sbimf.com **BOKARO:** SBI Funds Management Ltd, C/o State Bank of India, Sector – 4, Main Branch, Bokaro Steel City, Bokaro – 827004, Tel: 9304823011. **BULDHANA:** Ground Floor, Shop No. 16, Jijamata Stores and Commercial Complex, Buldhana - 443001. **Phone No** : 07262-299037 **Email ID** : cs.buldhana@sbimf.com **CHANDIGARH :** SBI Funds Management Ltd, C/o State Bank of India, SCO-107-108, 2nd Floor, Administrative Office, Sector 17-B, Chandigarh-160017, Tel No.: 0172-2703380. **CHAPRA:** SBI Funds Management . Ltd. C/o State Bank of India, Chapra Bazar Branch, Sahebganj, Chapra, Saran – 841301, Bihar. **CHAIBASA:** 1st Floor, Bhagwati Centre, Sadar Bazar, Chaibasa, West Singhbhum – 833201, Jharkhand. **Phone no:** 9262999173 **Email id:** CS.Chaibasa@sbimf.com **CHENNAI :** SBI Funds Management Ltd, Sigapi Achi Building, Floor, 18/3, Marshalls Road, Rukmani Lakshmi Pathy Road, Egmore, Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE :** SBI Funds Management Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT** : 2nd Floor, Josela's

Galleria, Opp. Malabar Christian College Higher Secondary School, Wayanad Road, Calicut-673001, Tel no: 0495-2768270, 4020079, 4020080. **CHEMBUR**: SBI Funds Management Limited Office No.101, Saikiran Apartments, A Wing, 1st Floor, Plot No.217, Central Avenue, 11th Road Junction, Chembur, Mumbai – 400 071. Phone no: 022 – 25226058 / 022 - 25226059 Email id: cs.chembur@sbimf.com **CHINCHWAD** : SBI Funds Management Ltd, Shop No. 1. Ratnakar Bldg, Pavan Nagar, Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel : 020-27355721. **CHANDRAPUR**: Ground Floor, Riddhi Builder building, in front of TVS Showroom, Vivek Nagar, Mul road, Chandrapur-442401, Maharashtra, **Tel no:** 07172429547 / 8956397292 **Email id:** cs.chandrapur@sbimf.com **CUTTACK**: SBI Funds Management Ltd, 515, Jagannath Bhawan Complex, Ground Floor, BK - Professor pada road, PO - A.D. Market PS – Badambadi, Cuttack – 753012 , **Tel:** 0671-2422792 **Email ID :** cs.cuttack@sbimf.com **DADAR**: SBI Funds Management Ltd, Shree Samarth Heights, Shop No.11, Ground Floor, Gokhale Road North, Dadar (West), Mumbai - 400028. **Phone no:** 24322446 / 7. **Email id:** cs.dadar@sbimf.com **DAVANGERE** : SBI Funds Management Ltd, Eshwar Complex, PJ Extension, Davangere - 577002, Karnataka. **DARBHANGA** : SBI Funds Management Ltd, Ground Floor, Shyam Kunj, 2- Girindra Mohan Road, Near Radio Station, Darbhanga-846004 Bihar, **Phone No:** 06272245004, **Email ID:** CS.Darbhanga@sbimf.com **DALTONGANJ**: SBI Funds Management Ltd , Mahendra Arcade, First Floor, Zila School Road, Near Post Office, Daltonganj – 822101, Jharkhand, Phone no: 8877976333, **DEHRADUN**: SBI Funds Management Ltd, Ground floor, Neshvilla Court, Tower No. 2, 1-Neshvilla Road, Dehradun-248001, Uttarakhand **Phone No :** 0135-2741719/ 0135-2749913 **Email ID:** cs.dehradun@sbimf.com **DHANBAD**: SBI Funds Management Ltd, 112 Shree Ram Plaza, 1st Floor, Bank More, Dhanbad -826001, Jharkhand. **Phone No:** 0326-2301545,9304823015, **Email Id:** Cs.dhanbad@sbimf.com **DHARAMSHALA**: SBI Funds Management Ltd, 1st floor, SBI Main Branch, Kotwali Bazar, Dharamshala – 176215, Himachal Pradesh, Tel: 9418028624/01892-225814. **DIMAPUR**: SBI Funds Management Ltd, C/o State Bank of India, Old Market Branch, Kalibari Road, Old Daily Market (Near Durga Market), Dimapur- 797112, Nagaland. **DILSUKHNAGAR** - 1st Floor, 13-2-42/6/d/10, Vijetha Classic Empire, Above DCB Bank, Chaitanyapuri, Dilsukhnagar, Hyderabad 500060, Tel No – 04035165251. **DEOGHAR**: SBI Funds Management Ltd, 722 & 723 SSM Jalan Road, Castair Town , Opposite IDBI Bank, Deoghar – 814112, Jharkhand. Phone no: 8986614868 / 9570378333 **Durgapur**: SBI Funds Management Ltd, 4/23, Suhatta Mall, Sahid Khsudiram Sarani, City Centre, Durgapur – 713216, Tel: 0343-2544191. **DUMKA**: SBI Funds Management Limited. Plot No. - 510, First Floor, Sri Ram Para Chowk Teen Bazar, Near Andhra Bank, Dumka - 814101, Jharkhand. **Phone No:** 06434350008 **Email Id:** cs.dumka@sbimf.com **ERODE**: SBI Funds Management Limited, 1st Floor, 1/1, Poosari Chennimalai Street, Near EVN Road, Surampatti, Erode - 638001 Phone No.: 0424 2211755 Email ID: cs.erode@sbimf.com **ERNAKULAM** : First Floor, Chakiat Estate, Church Landing Road, Pallimukku, Cochin – 682 016, Kerala. Phone No: 0484 – 4011605 / 4011606 Email : ernakulam@sbimf.com. **ETAWAH**: Ground Floor, Shop No. 4, BABA The Mall, Mohalla Prem Nagar, Near Shastri Chauraha, Etawah-206001, Uttar Pradesh, **Phone no:** 9935131119 **FARIDABAD** : SBI Funds Management Ltd, C/o. SBI Commercial Br.1ST Floor, SCO-3, Sector 16, Faridabad-121002 Tel No.: 0129 – 4030661 **FEROZEPUR**: SBI Funds Management Ltd, c/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GANGTOK**: SBI Funds Management Ltd , Ground Floor, Lama Building, Near Namthang Road & National Highway Junction, Deorali Bazar, Gangtok - 737102. **Phone No:** 03592-280051 **Email Id:** cs.gangtok@sbimf.com **MANAGARIA**: Ground Floor, 111/4 Raja S C Mullick Road, Garia, Post Office - Naktala, Kolkata 700047 **Phone no:** 9874772626 **Email id:** Cs4.Kol@sbimf.com **GANDHINAGAR**: SBI Funds Management Ltd Shop No.6, Ground Floor, Skyline, Plot No. 23, Sector 11, Gandhinagar – 382 011 **Phone No:** 7935336678 **Email ID:** cs.gandhinagar@sbimf.com **GOA** : SBI Funds Management Ltd, Agva House, Ground Floor, Near Mahalaxmi Temple, Dr. Dada Vaidya Road, Panaji Goa 403001 **Tel No.:** 0832-2421806 **Email id:** cs.goa@sbimf.com. **GOA (VASCO-DA-GAMA)** Shop No.2, Ground Floor, Anand Chambers, F L Gomes Road, Near SBI Bank, Vasco Da Gama South Goa – 403802, Goa **Tel No.:** 0832-2500636, **Email ID:** cs.vasco@sbimf.com **GURGAON** :SBI Funds Management Ltd, 24, Vipul Agora Building, Ground Floor, M.G. Road, Near Sahara Mall, Gurgaon-122002, Tel : (0124) 4200828, Email id: cs.gurgaon@sbimf.com. **GUWAHATI** :SBI Funds Management Ltd, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel : (0361)2463704. **GANDHIDHAM** :SBI Funds Management Ltd, C/o State Bank of India, Adinath Arcade, Office No. 6, Police Station Road, Gandhidham – 370201, Gujarat. **GAYA**: SBI Funds Management Ltd, Nandan Niketan, Ground Floor, Nagmatia Road, Gaya-823001, Bihar, **Phone No:** 8252934222, 0631-2222405, **Email id:** cs.gaya@sbimf.com. **GHATKOPAR** : Shop No - 1 & 2, Atlantic Towers, R B Mehta Road, Near Railway Station, Ghatkopar – East, Mumbai – 400077. Tel No.: 022 – 25012227 / 28. **GHAZIABAD**: SBI Funds Management Ltd, C – 40, RDC, Raj Nagar, Ghaziabad, Uttar Pradesh - 201002 **Phone No:** 0120 – 4217338 **Email id:** cs.ghaziabad@sbimf.com **GIRIDIH**: Shanti Heights, 1st Floor, Above Hero Showroom, Whitty Bazar, Giridih - 815301. **Phone No:** 06532-296009 **Email id:** cs.giridih@sbimf.com **GORAKHPUR**: Shop No – 6 & 7, Upper Ground Floor, Cross Mall The Road, AD Chowk, Bank Road, Gorakhpur – 273001, Uttar Pradesh, Tel: 0551-2203378. **GWALIOR**: SBI Funds Management Ltd, Ground Floor, Uma Plaza 83 / 84, Kailash Vihar, Near City Centre, Ward No.30, Gwalior-474001, Tel: 0751-

2447272, Madhya Pradesh, Email Id: cs.gwalior@sbimf.com. **GUNTUR** : SBI Funds Management Ltd, C/o State Bank of India, Brodipet Branch, #4/11, Master Minds Building Brodipet, Guntur - 522002, Andhra Pradesh. **Guna** : SBI Funds Management Limited, 156/1, Hanuman Colony Infront of IDBI Bank, AB Road, Guna -473001, Madhya Pradesh, **Phone no**: 07542-462999 **Email id**: cs.guna@sbimf.com **HYDERABAD**: SBI Funds Management . Ltd., 1st Floor, Shivalik Plaza, 8-2-629/K, Road Number 1, Banjara Hills, Hyderabad 500034, Telangana. **Phone no**: 8121018378 **Email id**: cs.banjara@sbimf.com **HAMIRPUR**: SBI Funds Management Ltd , c/o State Bank of India, Main Branch, 1st floor, Hamirpur – 177001, Himachal Pradesh. **Phone no**:01972-224799 **Email id**: cs.hamirpur@sbimf.com. **HALDIA**: SBI Funds Management . Ltd. Akash Ganga Commercial Complex, 3rd Floor, Manjushree, Village Basudevpur, Post Office – Khanjanchak, Police Station- Durgachak, Haldia - [721602](tel:721602), Purba Medinipur **Phone No**: 9073641484 **Email Id**: cs.haldia@sbimf.com **HALDWANI**: SBI Funds Management Ltd, Upper Ground Floor, Guru Nanak Tower, Durga City Center, Nainital Road, Haldwani - 263139 Uttarakhand, Tel:05946-220526/222925 **Mobile No**: 9412084061 / 9105562000 / 9105573000 **Email ID**: cs.haldwani@sbiml.com. **HAZARIBAGH** : SBI Funds Management Ltd, Prabhu Niwas Market, Ananda Chowk , Guru Govind Singh Road, Hazaribagh – 825301, Jharkhand. **HASAN**: 1st Floor, Sri Charana Complex, Above SBI Main Branch, Behind Suvarna Residency, BM Road, Hassan - 573201. **Phone No**: 8976920387 **Email Id**: cs.hassan@sbimf.com **HISSAR**: SBI Funds Management Ltd, 42, Red Square Market, Nr. Hotel Regency, Hisar - 125001, Haryana,, Tel: 01662 238415. **HUBLI**: SBI Funds Management Ltd, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477. **HOSIARPUR** : SBI Funds Management Limited Ground Floor, Opposite Green View Park Near SBI Main Branch, Hoshiarpur-146001 Email ID: cs.hoshiarpur@sbimf.com Phone No.: 01882-228415 **INDORE**: SBI Funds Management Ltd, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore – 452001, Tel : 0731 - 2541141/4045944/4991080/4991081/4991082/4991083. **IMPHAL** : SBI Funds Management Ltd, C/o State Bank of India, Imphal Branch, M. G. Avenue, Imphal – 795001, Manipur. **ITANAGAR** : SBI Funds Management Ltd, C/o State Bank of India, Personal Banking Branch, Ziro Point, Itanagar – 791111, Arunachal Pradesh. **JABALPUR**: SBI Funds Management Ltd, G-2, Ground Floor, Rajleela Tower, Wright Town, Jabalpur – 482002, Tel No.: 0761–2410042. **JAIPUR** : SBI Funds Management Ltd, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur–302015, Tel : (0141) 2740016/2740061. **JALANDHAR**: SBI Funds Management Ltd, SCO – 14, Ground Floor, P.U.D.A Complex Jalandhar – 144001. **Email Id**: CS.Jalandhar@SBIMF.COM **Phone No**: 0181 - 2238415. **JALGAON** : SBI Funds Management Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, JilhaPeth, Jalgaon - 425001, Maharashtra. **JAMMU**: First Floor, A1 North Block, Bahu Plaza, Jammu-180012 **Phone No** : 0191-2474975 **Email ID** : cs.jammu@sbimf.com **JAMMU**: SBI FUNDS MANAGEMENT LIMITED 115, FIRST FLOOR, A 1 NORTH BLOCK, BAHU PLAZA, JAMMU-180012 EMAIL ID: CS.JAMMU@SBIMF.COM PHONE NO.: 0191-2474975 **JAMNAGAR**: SBI Funds Management Ltd, C/o SBI Ranjit Road Branch, Ranjit Road, Jamnagar,-361001, Tel: 0288-2660104. **JAMNAGAR**: 105, First Floor, Neo Atlantic, Opposite Amber Cinema, Jamnagar – 361 002, Gujarat. **Phone No** :0288 - 2660104 **Email ID** : cs.jamnagar@sbimf.com **JAMSHEDPUR**: SBI Funds Management Ltd, Fairdeal Complex Unit, 2 M, M Floor, Opposite Ram Mandir, Bistupur, Jamshedpur - 831001 **Tel no.**: 0657-2320447, **Email ID**: cs.jamshedpur@sbimf.com **JHANSI**: 649-650 Ground Floor, Near Tulsi Hotel, Chitra Chauraha, Jhansi - 284001, Uttar Pradesh, **Tel no.**: 0510 – 3548113, 0510 – 3500103, **Email ID**: CS.JHANSI@SBIMF.COM **JODHPUR**: SBI Funds Management Limited PRM Palza, Plot No. 947, 10th D Road, Sardarpura, Jodhpur-342001 Phone No: 9829123397 Email ID : cs.jodhpur@sbimf.com. **JORHAT** : C/O Rajarshi Barua, 1st Floor, Above SBI ATM, Barpatra Ali Road, Near JB College, Beside ICICI Bank, Jorhat – 785001, Assam **Email Id**: cs.jorhat@sbimf.com **Phone No**: 6913120050. **JUNAGADH** : SBI Funds Management Ltd, Balaji Avenue, First Floor, Shop No 7 & 8, Near Reliance Mall, Opposite Rajlaxmi Park, Motibaug to Sardarbaug Road, Junagadh – 362001, Gujarat. **Phone No**: 0285 – 2670350 **Email**: csjunagadh@sbimf.com **Jaunpur**: SBI Funds Management Limited, First Floor, Dulari Complex, 478 Civil Court Road, Miyajpur, Jaunpur ,Uttar Pradesh-222002, **Email Id**- CS.JAUNPUR@SBIMF.COM, **Phone No**: 9984070444, 05452-350064. **JALPAIGURI**: SBI Funds Management Limited, Sunny Apartment, Ground Floor, Club Road, Opp. of State Bank of India - Jalpaiguri Branch, Jalpaiguri-735101 West Bengal, **Phone No**: 03561-454009 / 9775277614, **Email**: csjalpaiguri@sbimf.com; **KADAPA**: SBI Funds Management Limited, 1 / 725, 2nd Floor, Mareddy Ananda Reddy Towers, Above HDFC Bank, Railway Station Road, Yerramukkapalli, Kadapa, Andhra Pradesh – 516001. **Phone No** : 08562-355418 **Email Id** : cs.kadapa@sbimf.com **KALABURAGI** : SBI Funds Management Ltd, 1st floor, Arihant Towers 8-1234 / SF, Asif Gunj, Kalaburagi – 585104. **Email Id**: cs.gulbarga@sbimf.com **Phone No**: 7337877350 **KANPUR** : SBI Funds Management Ltd, 207, 2nd Floor, Sai Square, 16/ 116 (45), Bhargava Estate, Civil Lines, Kanpur- 208001, Tel No.: 0512- 6900314/15. **KARAIKUDI**: Door No. 79, Koppu Nilayam, First Floor, Above Federal Bank, Sekkalai Road, Karaikudi Sivaganga District, Karaikudi – 630001, Tamil Nadu. **Phone No** : 04565292233 **Email Id** : cs.karaikudi@sbimf.com **KARIMNAGAR**: SBI Funds Management . Ltd, 1st Floor, 2-9-13, Main Road, Geetha Bhavan Circle, Mukarrampura Street, Karimnagar - 505001. **Phone No.**: 08782931708 **Email ID**: cs.karimnagar@sbimf.com **Kharagpur**: SBI Funds Management . Ltd, Khan Tower, 1• Floor, Q.T. Road, Inda, Q.T.

Road, Inda, Kharagpur, Kharagpur, West Midnapore – 721305. **Email ID:** cs.kharagpur@sbimf.com **Phone No.:** 03222-225592 **KHARGHAR:** SBI Funds Management . Ltd. Swarna CHS Ltd., Shop No.18, Ground Floor, Plot No.13 / 14, Sector 7, Kharghar, Navi Mumbai - 410210. Phone No: 27740359 / 69 Email Id: cs.kharghar@sbimf.com **Kolkata:** SBI Funds Management Ltd, 6th Floor, Kanak Towers, 7A Anandilal Poddar Sarani (Russel Street), Opp. Jeevandeep Building, Kolkata – 700071, West Bengal. **Tel :** 033-40924800 **Email Id:** cs.kolkata@sbimf.com **KALYANI:** SBI Funds Management Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. **KANNUR:** SBI Funds Management Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur – 670001, Kerala. **KAKINADA:** SBI Funds Management . Ltd. C/o SBI Main Branch, Main Road, Kakinada - 533001, Andhra Pradesh. **Phone No:** 08842356767 **Email Id:** cs.kakinada@sbimf.com **KAKINADA:** 20-1-34/1, 1st Floor, Subhash Road (20 Block), Revenue Ward No.14, Main road, Okk Super Bazar, Kakinada -533001, Andhra Pradesh **Phone No :** 0884-2356767 **Email ID :** cs.kakinada@sbimf.com **KHAMMAM:** SBI Funds Management Limited, 3rd Floor, 15-9-540, J L Towers, Beside ICICI Bank, Wyra Road, Khammam – 507001 **Phone No :** 08742293456 **Email Id :** cskhammam@sbimf.com **KHARAGPUR:** SBI Funds Management Ltd, IndaPeerbaba, Near Ashirbad Lodge, Kharagpur, Midnapore West, West Bengal – 721301. **KOLHAPUR:** SBI Funds Management Ltd, Ground Floor, Shop No. 1 & 2, Ayodhya Tower, Dabholkar Corner, Station Road, Kolhapur – 416001 Phone No: 0231 2680880. **KANKAVLI:** Upper Ground Floor, Gala No. 6, Sunrise Towers, Bijali Nagar, Kankavli, Sindhudurg – 416602, Maharashtra. **PHONE NO:** 8390604632 **EMAIL:** cs@kankavli@sbimf.com **KOLLAM:** SBI Funds management Ltd, C/o State Bank of India, Kollam Branch, PB No 24, State Bank Building, Near Railway Station, Kollam - 691001, Kerala. **KOLLAM:** 1st Floor, Sree Ganesh Arcade, Thamarakulam - Kollam 691001, Kerala **Phone No:** +91 9136773494, **Email ID:** CS.Kollam@sbimf.com **KORBA:** SBI Funds Management Ltd, C/o. State Bank of India, Kutcheri Branch, Kutcheri Chowk, Raipur – 492001, Chattisgarh. **KOTA:** SBI Funds Management Ltd, First floor, Wonder view building (Modi Tower), Opposite Seven wonder park Kothri Circle, Kota-324007, Rajasthan, **Phone No :** 90579 03628, **Email ID:** cs.kota@sbimf.com, **KOTTAYAM:** SBI Funds Management Ltd, C/O SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010, KUKATPALLY: SBI Funds Management Limited, 3rd Floor, 7 Sai Plaza, Plot No.14, Beside Chermas Showroom, Dharma Reddy Nagar Colony, Phase II, Hyder nagar, Kukatpally, Hyderabad – 500072, Telangana **Email id:** cs.kukatpally@sbimf.com **KOTHRUD:** SBI Funds Management Limited Shop No 3 & 4, Success Square, Lower Ground Floor, Kothrud, Pune - 411038, Maharashtra E-mail Id- cs.kothrud@sbimf.com Phone No: 9545450847 **KRISHNANAGAR:** SBI Funds Management . Ltd. 1st Floor, State Bank of India, Krishnagar Branch, Krishnagar, Nadia, 5B, D.L. Roy Road, Krishnagar, West Bengal – 741101 **Phone no:** 9836037773 **Email id:** isdkrishnanagar@sbimf.com **KURNOOL:** SBI Funds Management Ltd, Shop No 4,5 and 6, Ground Floor, Skandanshi Vyapaar Opposite Old Ediga, New Bus Stand Road, Kurnool 518003, Andhra Pradesh **Phone No:** 08518-227776 **Email Id:** cs.naz@sbimf.com **KALYAN:** SBI Funds Management Limited, Shop No. 2, 3 & 4, Shubham Apartment, Santoshi Mata Road, Kalyan (West)-421 301, Thane **Tel:** 0251-2311980 **Email:** cs.kalyan@sbimf.com. **KALYANI:** B-9/277/(CA), 1st Floor, Kalyani, District Nadia, West Bengal - 741235, Tel: 033-25827700. **KUMBAKONAM:** SBI Funds Management Limited. Old Door No.73, New Door No.46, Sarangapani South Street, Kumbakonam, Tamil Nadu – 612 001. Phone No : 0435 2427426 Email Id : Cs.kumbakonam@sbimf.com **KOLLAM:** 1st Floor, Shree Ganesh Arcade, Thamarakulam, Kollam – 691 001, Phone No: +91 9136773494 Email: CS.Kollam@sbimf.com **KORAMANGALA:** C/o. State Bank of India, Start – Up Hub Branch, #117, 1st Floor, 7th Block, Industrial Layout, Koramangala, Bengaluru - 560 095. **Phone No:** 9972302919 **Email Id :** CS.Koramangala@sbimf.com **KASARAGOD:** SBI Funds Management Limited, Municipal Door No. KMC 6/1764P1764 V, First Floor, Aishwarya Arcade, Bank Road, Kasaragod, Kerala -671121, **Phone No:** 04994-230350 **Email Id :** cs.kasaragod@sbimf.com **KAITHAR:** First Floor, Daulat Ram Chowk, Near Rajshree Jeweller, Katihar – 854105, Bihar, **Phone no:** 6287042256, **Email Id:** cs.katihar@sbimf.com. **KATNI:** Ground Floor, Jeevan Savitri Complex, Near Shree Hospital, Ward No 28, Bargwan Road, Bargwan Road, Katni – 483501, Madhya Pradesh, **Phone No:** 07622-478774 / 6269111462, **Email Id:** cs.katni@sbimf.com **LATUR:** Ground Floor, Shop No. 4, Omkar Complex, Khardekar Stop, Ausa Road, Latur – 413512. Phone no: 02382 - 299494 Email id: cs.latur@sbimf.com **LUCKNOW:** SBI Funds Management Ltd, G-16, Kasmande House, 2, Park Road, Hazratganj, Lucknow-226 001, Tel : (522) 2286741, 2286742. **LUDHIANA:** SBI Funds Management Ltd, SCO-124, Ground Floor, Feroze Gandhi Market, Ludhiana - 141001, Phone No.: 0161-2449849, 0161-5058415. **LEH:** SBI Funds Management Ltd, C/o State Bank Of India Fire & Fury Branch, Opp. Hall of Fame, Air Port Road Leh, Dust - Leh. – 194101, Jammu & Kashmir. **MAHABUBNAGAR:** SBI Funds Management Limited Ground Floor - #10-5-83/2A, Sara Complex, Mahabubnagar- 509001, Telangana Phone No: 08542 220091 Email Id: cs.mahabubnagar@sbimf.com **MADHAPUR:** SBI Funds Management Ltd, 1st Floor, Shristi Tower, 1-98/2/11/3, Arunodaya Colony, Madhapur, Opposite Karachi Bakery, Hyderabad – 500081, Telangana, Phone no: 040 23119010. **MANCHERIAL:** SBI Funds Management Limited. 1st Floor, House No. 12 -318 / 319, BPL 'X' Road, Mancherial, Telangana - 504208. Phone No: 08736299994 Email ID: cs.mancherial@sbimf.com **MATHURA:** Sangam Complex, 98-C Krishna Nagar, Mathura-281004, Uttar Pradesh **Phone No:** 8979636665 **Email**

Id: cs.mathura@sbimf.com **MUMBAI :** SBI Funds Management Limited. Unit No. 31, CR2 Mall, Plot no. 240 & 240A, Backbay Reclamation, Block no. III, Nariman Point, Mumbai - 400021, Maharashtra. Email Id: cs.mumbai@sbimf.com Phone No: 022 – 66532800. **MADURAI:** SBI Funds Management Ltd, Ground Floor, Surya Towers, 272, Good Shed Street, Madurai - 625001 **Phone No:** 0452 4374242 **Email id:** cs.madurai@sbimf.com. **MAPUSA:** Shop no 9 & 10, Ground Floor, Garden Centre, Block A, Opposite Mapusa Police station, Mapusa -403507, Goa. **Phone No :** 91 8669668965 **Email Id :** cs.mapusa@sbimf.com. **MALDA:** SBI Funds Management Ltd, C/o Arindam Sarkar, Vivekananda Pally, Behind Fouzder Clinic, English Bazar, Malda - 732101, West Bengal. **MANDI:** C/O State Bank of India, 2nd Floor, Near Gandhi Chowk, Teh Sadar- Himachal Pradesh, Mandi -175001, Phone No.: 08894321280. **MANGALURU:** SBI Funds Management Limited Ground Floor, Shop No.02, Door No.5-5-306/22(3), Prism Commercial Complex, PVS Kalakunja Road, M G Road (Cross Road), Kodialbail, Mangaluru – 575003, Karnataka, Phone No.: +91 9108042463. **Email id:** cs.mangalore.sbimf.com **MANINAGAR:** SBI Funds Management Ltd, 3rd Floor, 301, Amruta Arcade, Above Jade Blue, Opposite Jupiter House, Maninagar Cross Road, Maninagar, Ahmedabad – 380 008 **Phone No:** 079 – 48442929 **Email id:** csmaninagar@sbimf.com **MARGAO :** SBI Funds Management Ltd, G1 & G2, Ground Floor, Jivottam, Minguel Miranda Road, Off Abade Faria Road, Margao, Goa – 403601, **Phone No:** 0832-2725233 / 0832-2725234 **Email id:** cs.margao@sbimf.com **MEERUT:** SBI Funds Management Ltd, Ground Floor, RS Corporate House - A Plot No 229, Mangal Pandey Nagar, Near Bhagyashree Hospital, Opposite Broadway Inn Hotel, Meerut- 250004, Uttar Pradesh, **Phone No:** 01214229616, 8954891572, **Email ID:** cs.meerut@sbimf.com **MEHSANA :** SBI Funds Management Ltd, Shop No. FF 56, Someshwar Mall, Modhera Road, Mehsana – 384002, Gujarat. **MORADABAD:** SBI Funds Management Ltd, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411. **MOTIHARI:** SBI Funds Management. Ltd. C/o State Bank of India, Chandmari Branch, Near Petrol Pump, Chandmari, Motihari, East Champaran – 845401, Bihar **MOHALI:** SBI Funds Management Ltd, SCO 36-37, VRS District One, Above HDFC Bank Sector 68, SAS Nagar Mohali- 160062, Punjab. **Phone no:** 0172-5053380, **Email id:** cs.mohali@sbimf.com **MUZZAFFARPUR:** SBI Funds Management Ltd, 2nd Floor, State Bank of India, Main Branch, Red cross Building, Company Bagh, Muzaffarpur – 842001. **Phone No:** 08252106111/06200610373 **Email id:** CS.Muzaffarpur@sbimf.com Tel.: **MYSORE:** SBI Funds Management Ltd, No-145, 1st Floor, 5th Cross, 5th Main, Sarswathipuram, Mysore - 570009, Tel: 0821-2424919. **MAPUSA:** Shop no 9 & 10, Ground Floor, Garden Centre, Block A, Opposite Mapusa Police station, Mapusa -403507, Goa. **Phone No :** 91 8669668965 **Email Id :** cs.mapusa@sbimf.com. **MIRZAPUR -** First Floor, Triveni Chaurasia, Triveni Campus, Ratanganj, Mirzapur-231001, Uttar Pradesh. **Phone No:** 9984507831 05442-350022 **Email Id:** Cs.Mirzapur@Sbimf.Com. **Malappuram:** 18/484, First Floor, Thangal Shopping Complex, Kottappadi, Plaza Tower, Down Hill Area, Malappuram, Kerala 676505, **Phone No:** 7559046677, **Email Id:** cs.malappuram@sbimf.com **NAGPUR:** SBI Funds Management Ltd, 1st floor, Wardha House, Central Road, Ramdaspath, Nagpur – 440010, Tel No.: 0712-2996170, 0712-2996160, Email Id: cs.nagpur@sbimf.com. **NEW DELHI :** SBI Funds Management Ltd, Ground Floor, Gopal Das Building, 28 Barakhamba Road, Connaught Place, New Delhi 110001 **Phone No:** 011-23466601-620 **Email ID:** cs.delhi@sbimf.com **NANDED:** SBI Funds Management Ltd, First Floor, Shop No. 16, Sanman Prestige, Station Road, Nanded – 431601. **Phone No:** 02462-244144 **Email id:** ISC.Nanded@sbimf.com **NADIAD :** SBI Funds Management Ltd, 103, First Floor, The Capital, Opp. Chandramauleshwar Mahadev, Near Sanket India, College Road Nadiad – 387001, Gujarat **Phone No.** 0268-2562110, 0268-2560110 **Email Id :** cs@nadiad@sbimf.com **NALGONDA:** SBI Funds Management Ltd, 1st Floor, NC's Sai Plaza, Door No-6-3-10/A, V T Road, Ramagiri, Nalgonda-508001, Telangana **Phone no:** 08682-221999 **Email id:** cs.nalgonda@sbimf.com **NASHIK:** SBI Funds Management Ltd, Ground Floor, Sharada Niketan, Tilak Wadi Road, Opp. Hotel City Pride, Sharanpur Road, Nashik – 422002. Tel No.: 0253-2232553 Email ID: Nasik.lsd@sbimf.com **NAVSARI :** SBI Funds Management Ltd, C/o State Bank of India, 105, Rudraksh Apt, Nr. Dhruvini Hospital, Asha Nagar Main Road, Navsari – 396445, Gujarat. **NELLORE :** SBI Funds Management Ltd, C/o. State Bank of India, Vedayapalem Branch, Nellore - 524 004, Andhra Pradesh. **NEHRU PLACE:** SBI Funds Management Ltd, 1st Floor, Shop No. 101-102 & 111 (1/2), Building No. 40 - 41, Bakshi House, Nehru Place, New Delhi – 110019 **Phone No:** 011 – 26224606 **Email id:** cs.nehruplace@sbimf.com **NIRMAN VIHAR:** SBI Funds Management . Ltd., 208, Vikasdeep Tower, Laxmi Nagar District Centre, Delhi – 110092 **Phone no:** 011- 46011830 **Email id:** cs.nirmanvihar@sbimf.com **NIZAMABAD:** SBI Funds Management. Ltd., 1st Floor, 6-2-55, Opposite Indur High School, Subhash Nagar, Near Zilla Parishad, Nizamabad – 503002. **Phone No:** 08462-234001 **Email id:** cs.nizamabad@sbimf.com **NOIDA:** SBI Funds Management Ltd, GF-07 ansal fortune arcade K- block, Sector – 18, Noida – U P NOIDA-201301, Tel : 0120 4232214. **OOTY:** SBI Funds Management Limited, No.205, B-11, First Floor, Sri Lakshmi Complex New Agraharam, Commercial Road, Ooty – 643001 **PATNA :** SBI Funds Management Ltd, 501, Rajendra Ram Plaza, Exhibition Road, Patna- 800001 **Phone No:** 9262699197 / 9262699198 **Email id:** CS.Patna@sbimf.com patna.isc@sbimf.com **PANIPAT:** SBI Funds Management Ltd, Time Square, 27-28 BMK Market, Behind Hotel Hive, G T Road, Panipat-132103, Haryana Tel: 0180-2648415 / 0180 – 4078415 **PALAKKAD:** SBI Funds Management . Ltd., 2nd Floor, Builtech Building, Chittoor Road, Palakkad – 678013, Kerala **PATIALA :** SCO 14-15, Ground Floor, Opp. Kamal Laboratory, New Leela Bhawan, Patiala-

147001. Tel No.: 0175-2300058. **PONDA:** hop no. G-22, Ground Floor, Rajdeep Galleria, Near Municipal Garden, Ponda-403401, Goa Email Id: cs.ponda@sbimf.com Phone No: 9145252633 **PUNE:** SBI Funds Management Ltd, Ground Floor, Pradeep Chambers, Near Idea Showroom, Bhandarkar Road, Pune – 411005 Tel No.: 022-25670961 / 25671524 / 25653398/99 **PUNE :** SBI Funds Management Limited. Ground Floor, Shop No – 32 and 33, Kumar Place CHS,2408, East Street, Pune, Maharashtra – 411001. Phone No: 9850815152 Email Id: cs.camppune@sbimf.com **PUDUCHERRY:** SBI Funds Management . Ltd. First Floor, MPR Complex, No.152, Easwaran Koil Street, Puducherry – 605001, **Tel no.:** 0413-2222266 **Email ID:** Cs.pondy@sbimf.com **PURULIA:** Omkar Towers, 2nd Floor, Ranchi Road, Ward Number 1, Above SBI Purulia Bazar Branch, Purulia – 723101, West Bengal. Phone No : 9002039328 Email Id : Souvik.ghosh@sbimf.com **PITAM PURA :** SBI Funds Management Ltd, 112HB, 1st Floor, Twin Tower, Netaji Subhash Place, Near Max Hospital, Pitam Pura, New Delhi - 110034, Tel : 011-27351974. **PATNA:** Ground floor, Shop No. 4 & 5, Sun Rise Sai Ozone Plaza, Near RPS More, Danapur, Patna-801503, Bihar, **Tel no.:** 0612-3117266 / 0612-3127760 **Email ID:** cs.patna2@sbimf.com. **Palanpur:** 1st Floor, Shop No. 30, Sanskrut Shopping Mall, Opposite Income Tax Office, Above SBI, Abu Highway Road, Palanpur - 385 001, Gujarat. **Tel no:** 02742 – 252235 **Email ID:** cs.palanpur@sbimf.com, **PANCHKULA:** SCF-82, First Floor, Sector 12, Panchkula, Haryana -134112, **Phone no:** 01722580136, 9592008415 **Email ID:** cs.panchkula@sbimf.com **PRAYAGRAJ:** SBI Funds Management Ltd, 54E, Ground Floor, Triveni Vinayak, Tower, Opposite Auto Sales, Beside, Bank of Baroda Kanpur Road, Prayagraj – 211001, Uttar Pradesh. **Phone No:** 0532-2261028 / 8052007333 **Email Id:** cs.allahabad@sbimf.com **RAIGARH:** SBI Funds Management Limited, Plot No 957, Opposite Axis Bank, Dimrapur Road, Jagatpur, Raigarh, Chhattisgarh – 496001. **Email id:** cs.raigarh@sbimf.com **RAIPUR:** SBI Funds Management Ltd, Raj Villa, Near Raj Bhawan, Civil Lines, GhadiChowk, Raipur- 492001, Tel : (0771) 2543355, 4263256, 4056808. **RAMGARH:** Ground Floor, Beside Income Tax Office, Thana Chowk, Ramgarh Cantt, Ramgarh – 829122, Jharkhand. **Phone no:** 9262973777 **Email id:** CS.Ramgarh@sbimf.com **RANCHI :** Unit 104, 1st floor, Jokhram Chambers, Opposite G.E.L. Church Complex, Behind Mahabir Tower, Main Road, Ranchi - 834001, Jharkhand, Tel: 9693205026. **RAJAHMUNDRY :** SBI Funds Management Ltd, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel: (0883)2434002. **RAJKOT:** SBI Funds Management Ltd, **SBI Funds Management Limited.** Rathod Chambers, Ground Floor, Office No.4, Opposite Shivalik-7, Beside Shell Petrol Pump, Gondal Road, Rajkot-360002. **Phone No:** 7777002460/61 **Email ID:** cs.rajkot@sbimf.com **RAEBARELI :** SBI Funds Management . Ltd. 1st Floor, 460/24, Canal Road, Raebareli-229001, Uttar Pradesh. Email Id: cs.raebareli@sbimf.com Phone No: 9984559444. **RATLAM :** SBI Funds Management Ltd, 14/1, Chhatripul, Main Road, Ratlam – 457001, Madhya Pradesh. **RATNAGIRI :** SBI Funds Management Ltd, Ground Floor, Arihant Complex, Arogya Mandir, Behind Bus Stop, Ratnagiri – 415639, Maharashtra Phone No : 7506868073. **REWA: SBI Funds Management Limited** Shop no 3, Yaduvendra Tower, Shubhash Chowk, University Road Rewa-486001 (M.P) **Phone no:** 9522202588 **Landline:** 07662-320331 **Email id:** cs.rewa@sbimf.com **ROHTAK :** SBI Funds Management Ltd, Ashoka Plaza, Ground Floor, Delhi Road, Rohtak-124001 Tel: 01262258415. **ROURKELA:** 1st Floor, Dhananjay Niwas, Udit Nagar, Rourkela, Odisha – 769012, Tel No.: 0661-2522999 **SURAT :** SBI Funds Management Ltd, International Trade Centre, Higher Ground Floor – 31, Majura Gate Crossing, Ring Road, Surat – 395002 Tel : (0261) 3994800. **SAHARANPUR :** SBI Funds Management Limited Plot No. 06, Ground floor, Avas Vikas, Delhi Road, Saharanpur -247001 Uttar Pradesh. Email Id : cs.saharanpur@sbimf.com Phone No: 8979780609. **SAGAR :** SBI Funds Management Ltd, Shop No. G-11, Dwariakaji Complex, Civil Lines, Sagar - 470 001, Madhya Pradesh. **SALEM:** SBI Funds Management Ltd. Nakshatra Trade Mall", No.55/1, Ramakrishna Raod, Near Gopi Hospital, Salem-636007, Tel: 0427-4552289. **SAMBALPUR:** SBI Funds Management Ltd, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001. **SAMBALPUR:** M/S- Swagat Complex 2nd floor, Above Patra Electronics, Ainthapali , Sambalpur -768004 **Email Id:** cs.sambalpur@sbimf.com **Phone No:0663-2410001** **SANGRUR:** SBI Funds Management . Ltd, c/o State Bank of India, Barra Chowk Branch, Sangrur– 148023, Punjab. **Phone no:**0167-2500020 , 9855228415 **Email id:** cs.sangrur@sbimf.com **SANGLI:** SBI Funds Management . Ltd 1st Floor-101, Shrilaxmi Chambers, Opposite ZP Office, Sangli - Miraj Road, Sangli – 416416. **Phone no:** 8806600921 **Email:** cs.sangli@sbimf.com **SATARA:** SBI Funds Management . Ltd, 1st Floor 287/1/J/6, Adarsh Corner, Opposite Rajtara Hotel, Radhika Road, Satara – 415001. **Phone no:** 8806009837 **Email:** cs.satara@sbimf.com; **SECUNDERABAD:** SBI Funds Management . Ltd, 403, 4th Floor, Legend Crystal, P. G. Road, Near Paradise Circle, Secunderabad – 500003, Tel No.: 040-69000541/542. **SHILLONG:** SBI Funds Management Ltd, SBI Shillong Main Branch, Shillong, Meghalaya-793001, Tel: 9436730174. **SHIMLA:** SBI Funds Management Ltd, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pardesh, Tel: 0177-2807608. **SHIMOGA:** SBI Funds Management Ltd, SBI Shimoga Branch, Shroff Complex, Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463. **SILCHAR :** SBI Funds Management Ltd, C/o State Bank of India, New Silchar Branch, Silchar – 788005, Assam. **SILIGURI:** SBI Funds Management Ltd, Ganeshayan Building -2nd Floor, Beside Sky Star Building, Sevoke Road, Siliguri-734001, Tel: 0353-2537065. **SOLAPUR :** SBI Funds Management Ltd, 71 Lokmangal Bhavan, Ground Floor, Opposite Mayor's Bungalow, Railway Lines, Solapur 413001 Maharashtra, **Phone No:** 0217 -2315292 **Email id:**

cs.solapur@sbimf.com ,**SIWAN**: SBI Funds Management . Ltd. C/o State Bank of India, PBB Branch, Mahadeva Road, Near Bajaj Agency, Opposite OP Thana, Siwan – 841227. **Phone no**: 7545040123 **Email id**: cs.siwan@sbimf.com **SERAMPORE** :SBI Funds Management Ltd., Sweetly Villa, Ground Floor, 83, Mukherjee Para Lane, Serampore, Hooghly, West Bengal - 712201**Phone no**: 033-26520011 **Email id**: cs.sreerampore@sbimf.com **SRIGANGANAGAR**: SBI Funds Management Ltd, N-3, Goushala Road, Sukhadia Circle, Sri Ganganagar-335001, Rajasthan. **Email id**: cs.sriganganagar@sbimf.com. **Phone no**: 0154 – 2940384.**SRIKAKULAM**: SBI Funds Management . Ltd. C/o SBI Main Branch, Grand Trunk Road, Srikakulam - 532001, Andhra Pradesh. **Phone No**: 08942228533 **Email id**: cs.srikakulam@sbimf.com **SRIKAKULAM** :Varanasi Krishna Murthy Complex, Beside Rema Gedda, Entrance to Friends Colony, Peddapadu Road, Srikakulam - 532001, Andhra Pradesh **Phone No** : 08942 – 220533 **Email id** :cs.srikakulam@sbimf.com **SRINAGAR** : SBI Funds Management Ltd., SBI Regional business Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864.**SHIMLA**: SBI Funds Management Limited, Dalziel Estate, Near State Bank of India, Main Branch, Kali Bari Temple, The Mall, Shimla 171003, Himachal Pradesh. **Phone no**: 0177-2807608 **Email id**: Cs.shimla@sbimf.com, **SURENDRANAGAR**: Office No.101, 1st Floor, Mega Mall, Main Road, Surendranagar – 363001, Gujrat, **Phone no**: 02752-299060, **Email id**: cs.surendranagar@sbimf.com. **SATNA**: First Floor, Ekta Tower, Rewa Road, Opposite CMA School, Satna- 485001, Madhya Pradesh, **Phone no**: 07672-465948 / 9977001048 **Email id**: cs.satna@sbimf.com. **SONIPAT**: 1st floor, veer complex, prem nagar ,Atlas road, near petrol pump, Sonipat, Haryana-131001, **Phone no**: 9811484860, **Email id**: cs.sonipat@sbimf.com **TEZPUR**: SBI Funds Management Ltd c/o SBI Chandmari Branch, Kumargaon Beseria Road, Chandmari, Tezpur-784001, Assam. **Phone no**: 09436290224/ 09435019671 **ROORKEE**: SBI Funds Management Ltd SBIMF-Investor Service Desk, C/o State Bank of India, Civil Lines, Roorkee – 247667 **Phone no**: 9045310073 **Email id**: cs.roorkee@sbimf.com; **RAIGANJ**: SBI Funds Management Limited, Plot No 149/23, Ground Floor, Siliguri More, Sudarshanpur, Opp. Vidya Chakra High School, Raiganj – 733134 West Bengal, **Phone no**: 03523-254253 / 9831876396, **Email id**: cs.raiganj@sbimf.com; **THRIVANTHAPURAM** :SBI Funds Management Ltd, Ground Floor, TC 25/373(9), Govt. Press Road, Near Secretariat, Trivandrum 695001, Tel : (0471) 4011590/4011591/4011592. **THANE**: SBI Funds Management Ltd, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir. Naupada, Thane-400602, Tel : 022-25401690,25414594. **THIRUCHIRAPALLI**: SBI Funds Management Ltd, Supraja Arcade, 2nd Floor, No. 21, 6th Cross, Thillai Nagar, Tiruchirappalli – 620018, Tamil Nadu, Tel: 0431-4000667. **THISSUR** :SBI Funds Management Ltd, C/o State Bank of India, Thichur Town Branch, Poonam Complex, M G Road, Thissur – 680001, Kerala. **THRISSUR**: SBI Funds Management Ltd, First Floor, Pooma Complex, M. G. Road, Trissur – 680001 Tel: 0487-2445700. **THIRUVALLA**: SBI Funds Management . Ltd. Building Number 500/5-A, Fusion Centre, Kottuppallil Buildings, Muthoor Post Office, Ramanchira, Thiruvalla - 689107, Kerala. **TINSUKIA**: STATE BANK OF INDIA Tinsukia Bazaar Branch, 3rd Floor, Ranghar Complex, G.N.B Road, Near Thana Charali, Tinsukia - 786125, Assam. **PHONE NO**: 8135847027 **EMAIL ID**: CS.TINSUKIA@SBIMF.COM **TIRUNELVELI** : SBI Funds Management Ltd, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: 0462 4220023. **TIRUPATI**: SBI Funds Management Ltd, Door No 20-3-124 AB,1st Floor, Penumadu Towers,Beside SBI Korlagunta Branch,Near Leela Mahal Circle,Tirupati – 517501 **Phone No**: 0877 2280208 / 2280206 **Email id**: cs.tirupati@sbimf.com. **TIRUPUR**: SBI Funds Management Ltd, 2nd Floor, S & S Arcade, Door No: 10/5, Uthukuli Road, Above Axis Bank, Tirupur – 641601, Tamil Nadu. **Phone No**: 09715111001 **Email**: pn.sadagopan@sbimf.com **TUMKUR**: 1st Floor, 3rd Cross Ashok Nagar, Opposite to Tumkur University, B H Road, Tumkur - 572101. **Phone No**: 7899732386 **Email id**: cs.tumkur@sbimf.com **TUTICORIN** : SBI Funds Management Limited, 283 B, Seethapathi Maaligai, First Floor, W.G.C. Road, Tamilnad Mercantile Bank Upstairs, Tuticorin – 628002, Tamil Nadu **Phone No.**: 0461 2334400 **Email ID**: cs.tuticorin@sbimf.com. **TAMLUK**: Ward No. 11, Padumbasan Building, Tamluk-721636, West Bengal. **Phone No** : 9147044649 **Email id** : cs.tamluk@sbimf.com, **Tezpur**: C/O Ms Rajat Saikia Complex, Ground Floor, Opposite Hotel, Susuma, Mission Charali, Tezpur-784154, Sonitpur, Assam, **Phone no**: 03712-291135, **Email id**: cs.tezpur@sbimf.com **UDAIPUR**: SBI Funds Management Ltd, Office No. G 05-06, Ground Floor, Amrit Shree, Ashok Nagar Main Road ,Udaipur - 313001 Rajasthan, **Phone No.**:0294-2413717, **Email id**: cs.udaipur@sbimf.com, **UDUPI**: 1st Floor, Door No -13-2-1A, Vishwas Towers, Court Back Road, Udupi - 576101. **Phone No**: 9108042463 **Email id**: cs.udupi@sbimf.com **UJJAIN**: SBI Funds Management . Ltd.No.133, Santram Sindhi Colony, Opposite J K Nursing Home, Indore Road, Ujjain, Madhya Pradesh – 456010, **Phone no**: 09977719159 **VADODARA** :SBI Funds Management Ltd, 101 - 105, Glacier Complex,Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel : (0265) 2323010. **VIJAYAWADA** :SBI Funds Management Ltd, 1st Floor, Datta Sai Vemuri Towers, Door No: 39-10-10, Veterinary Hospital Road, Labbipet, Vijayawada -520010,Tel : 0866 2436113 / 2438217 **VALSAD**: SBI Funds Management Ltd, 101, First Floor, Rudra Avenue Building, , Above Vinay Medical Store, Opp. Bai Ava Bai High School, Halar Road, Valsad - 396001, Gujarat Tel: 02632-245440 **Email id**: cs.valsad@sbimf.com **VAPI** : SBI Funds Management Ltd, A-106, First Floor Sonorous Business Gateway, Opposite Circuit House, Near Railway Station, Koparli Silvassa Road,Vapi-396191,Gujarat,**Phoneno**:0260-2400480,**Emailid**: cs.vapi@sbimf.com **VARANASI**: SBI Funds Management Ltd,

2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sagra, Varanasi-221010, Tel: 0542-2222492. **VELLORE** : SBI Funds Management Ltd, AKT Complex , First Floor, No 1/3,New Sankaran Palayam Road, Tolgate, Vellore-632001, Tamil Nadu. Tel No-0416 - 2225005. **VERSOVA** : SBI Funds Management Limited, Shop No.12, Kabra Metro One, Pratap CHS Ltd, J. P. Road, Versova, Andheri (West), Mumbai – 400 053, **Phone no:** 022 – 26300155 / 022 – 26300156. **Email id:** cs.versova@sbimf.com **VISHAKAPATNAM:** SBI Funds Management Ltd, Ground Floor, Plot No-101, Kotu Empire, Near SBI Overseas Branch Balaji Nagar, VIP Road CBM Compound, Visakhapatnam – 530003 Andhra Pradesh, **Tel No** : 0891-2511853, **Email ID:** cs.visakhapatnam@sbimf.com **VASHI** : SBI Funds Management Ltd, Thakkar Tower, Shop no 3, Sector 17, near Saraswat Bank, Vashi, Navi Mumbai - 400703, Tel : 022-27801018 / 27801016. **VIZIANAGARAM:** SBI Funds Management . Ltd. C/o SBI Main Branch, M G Road, Vizianagaram - 535001, Andhra Pradesh. **Phone No:** 08922275439 **Email Id:** cs.vizianagaram@sbimf.com. **VIZIANAGARAM:** 1st Floor, Door No. 9-6-10, Dr. Seshagiri Rao Complex, Beside Lions Club, Ananda Gajapathi Road, Vizianagaram – 535001, **Phone No:** 08922-275439, **Email ID:** cs.vizianagaram@sbimf.com **WARANGAL:** SBI Funds Management Ltd, # 2-4-646/F 23 to 25, 1st Floor, ABK Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal-506001, Telangana. **Phone No:** 0870-2430307 **Email ID:** cs.warangal@SBIMF.COM **YAMUNANAGAR** 486 - L, Ground Floor, Opposite Deepak Pustak Bhandar, Model Town, Yamunanagar – 135001, Haryana. **Phone No:** 01732-295044 **Email ID:** cs.yamunanagar@sbimf.com 115, First Floor, A1 North Block, Bahu Plaza, Jammu-180012 **Phone No** : 0191-2474975 **Email ID** : cs.jammu@sbimf.com

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AHMEDABAD: 111-113, 1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69. **AGARTALA: CAMS Service Centre.** Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West – 799001. Phone No: 9436761695 , 0381-2323009 Email id: camsaga@camsonline.com. **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER:** AMC No. 423/30, Near Church, Brahmapuri, Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA** :Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI** : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala – 133001, Haryana. **Email id:** camsamb@camsonline.com **AMRITSAR:** 3rd Floor Bearing Unit no- 313, Mukut House, Amritsar – 143001. **Email Id:** camsamt@camsonline.com **Phone No:** 0183-5009990 **AMRELI:** B1, 1st Floor, Mira Arcode, Library Road, Opp SBS Bank, Amreli-365601, Gujarat. Email: camsamre@camsonline.com Phone no: 02792-220792 **ANAND:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANGUL:** Similipada, Near Sidhi Binayak+2 Science College, Angul – 759122. **ANDHERI** : 351, Icon, 501, 5th floor, Western Express Highway, Andheri (East), Mumbai - 400069, Tel: 7303923299. **ANKLESHWAR:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ARAMBAGH:** Mukherjee Building, First Floor, Beside MP Jewelers, Next to Mannapuram Ward No 5 Link Road, Arambagh, Hoogly-712601, West Bengal, Phone no: 07548048948 Email id: camsabh@camsonline.com **ARRAH:** Old NCC Office, Ground Floor, Club Road, Arrah – 802301, Email id: camsaar@camsonline.com. **ASANSOL:** Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341- 2316054. **AURANGABAD** : 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opposite HDFC Bank, Aurangabad – 431001, Tel: 0240-6450226. **BAGALKOT:** 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **BAGALKOT:** Shop No.02 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot-587101, Karnataka. Email: camsbkt@camsonline.com Phone no: 8354-220909 **BALASORE:** B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BANGALORE:** First Floor, 17/1, (272), 12th Cross Road, Wilson Garden, Bangalore – 560027 Email: camsbwg@camsonline.com .Phone no: 09513759058. **BANKURA:** 1st Floor, Central Bank Building, Machantala, Post Office & District Bankura, West Bengal -722101. Email: camsbqa@camsonline.com Tel. no. 03242 - 252668. **BAREILLY:** D-61, Butler Plaza, Civil Lines, Bareilly- 243001, Phone No.: 0581-6450121. **BARASAT:** N/39, K.N.C Road, 1st Floor, Shri Krishna

Apartment, Behind HDFC Bank Barasat Branch, Post Office and Police Station Barasat, 24PGS (North), West Bengal – 700124. Email Id: camsbrst@camsonline.com **BARDOLI:** F-10, First Wings, Desai Market, Gandhi Road, Bardoli-394601. Gujarat. Email: camsbrd@camsonline.com Phone no: 08000791814 **BALURGHAT:** Narayanpur, Near Balurghat Bus Stand, P.O & P.S – Balurghat, District Dakshin Dinajpur, West Bengal – 733101, Phone No.: 0967901bori3116. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **Basirhat :** CAMS Service Center Apurba Market, Ground Floor, Vill Mirjapur, Opposite Basirhat College, Post Office at Basirhat College, North Parganas 24, Basirhat – 743412 **BELGAUM:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006, Phone No.: 09243689047. **BELLARY:** 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102 Email: camsbry@camsonline.com Phone no: 6361070264. **BERHAMPUR:** Kalika Temple Street, Besides SBI BAZAR Branch, Berhampur-760 002, Ganjam, Odisha Tel: 9238120071. **BHADRAK:** Das & Das Complex, 1st Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha – 756100 Phone No – 8093319512 E-mail Id- camsbrk@camsonline.com. **JEYPURE:** SBI Funds Management Limited 1/2666, Infront of Sadar Thana, NH-26, Jagadhatripura, Jeypore, District: Koraput - 764001, Odisha. Phone no: 06854451707 Email id: cs.jeypore@sbimf.com **BHAGALPUR:** Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur – 812001. Phone No: 9264499905 email Id: camsblp@camsonline.com. **BHARUCH (PARENT: ANKLESHWAR TP):** A-111, 1st First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat. Phone No: 098253 04183. **BHATINDA:** 2907 GH,GT Road, Near ZilaParishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar-364002, Tel:0278-2225572, Email id: camsbha@camsonline.com **BHILAI:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020, Tel: 9203900630 / 9907218680. **BHILWARA:** Indraparstha tower, Second floor, Shyamkisabjimandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharvelNagar,Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ:** Tirthkala First Floor, Opp. B.MCB Bank, New Station Road, Bhuj, Kachchh – 370001, Gujarat Phone No: 02832-45031 Email: camsbuj@camsonline.com **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelaide Apartment, ChristainMohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, **BIHAR:** C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea - 854301, Bihar.E-mail- camsbna@camsonline.com **BIHAR SHARIF :** R&C Palace, Amber Station Road, Opp. Mamta Complex, BiharSharif-803101, Nalanda, Tel no.- 06112–235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIJAPUR:** Padmasagar Complex, 1st floor, 2nd Gate, Ameer Talkies Road, Vijayapur – 586101, Bijapur Phone No: 083 52259520. Email Id: camsbij@camsonline.com. **BIKANER:** Behind Rajasthan patrika, In front of Vijaya Bank,1404, Amar Singh Pura, Bikaner-334001, Tel: 9214245819. **BILASPUR:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Tel: 9203900626. **BOHOROMPUR:** 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal – 742103. West Bengal. Tel: 08535855998 **BOKARO:** 1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro- 827004, Jharkhand, India, Tel: 06542 – 359182 Email Id: camsbkr@camsonline.com **BONGAIGAON:** G.N.B.Road, Bye Lane, Prakash Cinema,PO & Dist. Bongaigaon-783380, Assam.Email: camsbon@camsonline.com Phone no: 03664-230008 **BOLPUR:** Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204, Phone No.: 09800988054. **BORIVALI:** 501 -Tiara CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai -400092. Email ID: camsbor@camsonline.com Phone No.: 022 – 28900132. **BURDWAN:** 399, G T Road, Basement,Talk of the Town, Burdwan - 713101, West Bengal, Tel: 0342-3551397,Email ID- camsbdw@camsonline.com **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHAIBASA :** CAMS Service Centre Gram - Gutusahi under the Nimdih Panchayat, Post office Chaibasa, Muffasil Thana, District - West Singhbhum, Jharkhand - 833201.Email ID - camsbsa@camsonline.com Phone No - 9437340883 **CHANDIGARH:** Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR:** Opposite Mustafa Décor,Near Bangalore Bakery, Kasturba Road, Chandrapur-442402, Tel: 7172-253108. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565. **CHENNAI:** Rayala Towers, 158, Anna Salai, Chennai – 600002 Tel: 044 30407236. **CHENNAI:** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai – 600 045. Email: camstam@camsonline.com Phone no: 044-22267030 / 29850030. **CHHINDWARA:** Shop No. 01, Near Puja Lawn, Parasias Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM:** Shop No. 1 & 2,saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **Cochin:** Modayil Building,Door No. 39/2638 DJ,2nd Floor, 2A, M. G. Road,Cochin – 682 016 **COIMBATORE:** No

1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002, Tel: 0422-2434355/53. **COOCHBEHAR:** N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal, Tel. no.: 9378451365. **CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA:** Ground Floor, Shyam Kunj, 2- Girindra Mohan Road, Near Radio Station, Darbhanga-846004 Bihar, Tel: 06272245004, **Email ID:** CS.Darbhanga@sbimf.com, **DAVENEGERE:** 13, 1st Floor, AkkamahadeviSamaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 NariShilpMandirMarg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS:** 11 Ram Nagar - 1st Floor, A. B. Road, Near Indian- Allahabad Bank, Dewas – 455001, Madhya Pradesh. **Phone No:** 07272 – 403382 **Email Id:** camsdew@camsonline.com **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI :** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE:** House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001, Tel No: 02562 – 640272. **DIBRUGARH:** Amba Complex, Ground Floor, H S Road, Dibrugarh-786001. **DIMAPUR:** MM Apartment, House No; 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112, Nagaland Email: camsdmv@camsonline.com. **DURGAPUR:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713 216, Tel: 0343-2545420/30. **DWARKA:** SBI Funds Management Limited, Plot No. 447, 2nd Floor, Sector - 19, Dwarka – 110075, Delhi. **Phone no:** 9999379462 **Landline:** 011- 42670074 **Email id:** cs.dwarka@sbimf.com **ELURU:** 22B-3-9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002. Tel: 08812 – 231381 **ERODE:** 197, Seshaiyer Complex, Agharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 9/1/51, Rishi Tola, Fatehganj, Ayodhya, Faizabad Uttar Pradesh-22400, **Email Id:** camsfzd@camsonline.com **FARIDHABAD:** LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002 **Phone No:** 0129-4320372 **Email id:** camsfdb@camsonline.com **FIROZABAD:** First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station, (Gandhi Park), Company Bagh, Chauraha, Firozabad – 283203, **Email Id:** camsfzr@camsonline.com **GANDHIDHAM:** Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201 **Phone No:** 02836 233220 **Email Id:** camsqdm@camsonline.com. **GANDHINAGAR:** M-12 Mezzanine Floor, Suman Tower, Sector 11, Gandhinagar – 382011. Tel: 079-23240170. **GANGTOK:** House No: GTK /006/D/20(3), Near Janata Bhawan, Diesel Power House Road (D.P.H. Road), Gangtok - 737101, Sikkim. **Phone No:** 03592-202562 Email: camsqtka@camsonline.com **GAYA:** C/O Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya – 823001. **Phone No:** 9472179424 **Email Id:** camsqaya@camsonline.com **GHAZIABAD:** First Floor C - 10 RDC Rajnagar, Opposite Kacheri Gate No.2 Ghaziabad – 201002. **Phone No:** 0120 – 6510540 **Email Id:** camsgha@camsonline.com **GOA:** Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji, Goa - 403 001, Tel: 0832- 6450439. **GODHRA:** 1st Floor, Prem Praksh Tower, B/H B.N.Chambers, Ankleshwar Mahadev Road, Godhra – 389001, Gujarat Email: camsqdh@camsonline.com **Phone no:** 08000724711 **GONDAL (PARENT RAJKOT):** A/177, Kailash Complex, Opp. Khedut Decor, GONDAL-360 311, Tel: 0281-329 8158. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GORAKHPUR :** CAMS SERVICE CENTRE UNIT NO-115, FIRST FLOOR, VIPUL AGORA BUILDING, SECTOR-28, MEHRAULI GURGAON ROAD, CHAKKAR PUR GURGAON - 122001 **EMAIL ID:** CAMSGUR@CAMSONLINE.COM **PHONE NO:** 0124-4048022 **GREATER NOIDA:** SBI Funds Management Limited, Tradex Tower No.1, Ground Floor, Shop No. G11 & G12, Plot No. 3B, Alpha Commercial Belt, Sector Alpha- 1, Greater Noida – 201308, Uttar Pradesh **Phone no:** 9717728766 **Email id:** cs.greaternoida@sbimf.com **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** UNIT NO-115, First Floor, Vipul Agora Building, Sector-28, Mehrauli Gurgaon Road, Chakkar Pur Gurgaon – 122001 **Email Id:** camsqur@camsonline.com **Phone No.** 0124-4048022. **GUWAHATI:** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati – 781008, Phone No.: 07896035933. **GWALIOR:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-220526/222925 Email: cs.haldwani@sbimf.com. **HARIDWAR:** F – 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand – 249408, Email id: camshwr@camsonline.com. **HASSAN:** 'PANKAJA', 2nd Floor, Near Hotel Palika, Race Course Road, Hassan-573201, Karnataka. Email: camshas@camsonline.com Phone no: 08172-297205 **HAZARIBAG:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** Unit No. 326, Third Floor, One World-1, Block-A, Himmatnagar-383001, Gujarat, **Phone No:** 02772244332, **Email id:** camshim@camsonline.com **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO Office, Mathigiri, Hosur – 635110, Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex,

Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **Ichalkaranji** ; 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji. – 416115, Maharashtra. Phone No. 8830989955 Email Id: camsich@camsonline.com **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, YudhisthirMarg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City – 144001 **Phone No:** 0181 – 2452336 **Email Id:** camsjal@camsonline.com **JALGAON:** RustomjiInfotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, ShivajiPutla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI :** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaigur – 735101, West Bengal. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Tee Kay Corporate Towers, Third Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001, Jharkhand, Tel: 0657-2320015, Email id: camsjpr@camsonline.com **JAUNPUR** :248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/7850883325. **JODHPUR:** 1/5, Nirmal Tower, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Jail road, Dholasatra, Near Jonaki Shangha Vidyalaya, Post Office – Dholasatra, Jorhat – 785001, Assam, Tel : 0376-2932558. **JORHAT:** Singh building, Ground Floor, C/o-Prabhdeep Singh, Punjabi Gali, Opposite V-mart, Gar Ali, PO & PS, Jorhat – 785 001, Assam. **Phone No:** 7086113787, **Email id:** camsjor@camsonline.com **JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh – 362001, Gujarat, Tel: 0285-6540002. **KALYAN: CAMS Service Centre.** Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opposite KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan West – 421 301. Email id: camskyn@camsonline.com **KADAPA:** D.No: 3/2151/2152, Shop No: 4, Near Food Nation, Raja Reddy Street, Kadapa – 516 001, Andhra Pradesh , Tel: : 08562-248695 **Email:** camskdp@camsonline.com . **KANGRA:** Collage Road, Kangra, District Kangra-176001, Himachal Pradesh. Email: camskan@camsonline.com Phone no:01892-260089 **KAKINADA:** D No-25-4-29, 1st floor, Kommireddy Vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001, Andhra Pradesh, Phone No.: 0884-6560102. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL** 29, Avtar Colony, Behind Vishal Mega Mart, Karnal – 132001, **KARUR:** No. A5 75/1, Vaiyapuri Nagar, 2nd Cross, Karur -639 002, Tamil Nadu., Tel: 4324-311329, E-mail – camskar@camsonline.com . **KASARAGOD :** KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod – 671121. Tel: 04994-224326 **KASHIPUR:** Dev Bazar, Bazpur Road, Kashipur-244713 Email:camskpv@camsonline.com **KATNI:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KATI HAR:** C/o, Rice Education and IT Centre, Near Wireless Gali, Amla Tola Road, Katihar, Bihar – 854105. E-mail - camskir@camsonline.com **KESTOPUR:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block –C (Ground Floor), Kestopur – 700101, Kolkata. **KHAMMAM :** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR:** Silver Palace, OT Road, Inda-Kharagpur, G.P-Barakola, P.S- Kharagpur Local – 721305, District West Midnapore, Phone No.: 9800456034. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:** CAMS COLLECTION CENTER 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers" Kolkata -700 001. **KORBA:** KH. No. 183/2G, Opposite Blue Diamond The Hotel, T.P. Nagar, Korba, 495677 Chhattisgarh. **Phone No:** 7759 356037 **Email id:** camskrba@camsonline.com **KOTA:** B-33 'KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Thamarapallil Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam – 686001, Phone No.: 9207760018. **KRISHNANAGAR:** R.N Tagore Road, In front of Kotwali P. S., Krishnanagar, Nadia. Pin-741101 **KUMBAKONAM:** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. **Email ID:** camskum@camsonline.com **Phone No.:** 0435-2403747 **KURNOOL:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad – 500072. **LATUR:** Shop No. 5 & 6 B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, 413512, Maharashtra. Phone no. 7798557446 Email ID: camslur@camsonline.com. **LUCKNOW:** Office no, 107, 1st floor, Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow – 226001, Uttar Pradesh. **Phone No:** 0522 – 4007938 **Email id:**

camluc@camsonline.com **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** Shop No 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625001. **Phone No.:** 0452- 4983515 **Email ID:** camsmdu@camsonline.com **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. Email: camsmdu@camsonline.com **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road,Motia Khan, Mandi Gobindgarh -147301, Punjab. **Email:** camsmgg@camsonline.com **Phone no:** 01765-506175 **MAHABUBNAGAR:** H.No: 14-3-178/1B/A/1,Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar- 509001, Telengana, Tel: 08542-222529, **Email:** camsmbnr@camsonline.com Tel : 09440033182 **MALAPPURAM:** Kadakkadan Complex,Opp central school,Malappuram-676505, Kerala.Email: camsmalp@camsonline.com Phone no: 483-2737101 **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 351- 2269071 / 03512 -214335. **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road,Motia Khan, Mandi Gobindgarh -147301, Punjab **Email:** camsmgg@camsonline.com **Phone no:** 01765-506175 **MANGALORE:** 14-6-674/15(1), shop no -UG11-2, Maximus complex, light house hill road, Mangalore- 575 001, Karnataka, Tel: 0824-4627561, **Email Id:** camsmman@camsonline.com **MANIPAL:** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank,Manipal – 576104. Email id: camsmpl@camsonline.com Phone No: 9243689046 **MAPUSA (PARENT ISC : GOA):** Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa – 403 507, Goa.. **MARGAO:** F4 - Classic Heritage, Near Axis Bank, Opposite BPS Club, Pajifond, Margao, Goa - 403 601. Tel no.: 0832-6480250, **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Phone No:** 05442 – 220282 **Email Id:** camsmpr@camsonline.com **MIRAZAPUR:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Email:** camsmpr@camsonline.com **Phone no:** 5442 – 220282 **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MOGA: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001, Punjab, Phone no:**01636 – 513234, **Email:** camsmog@camsonline.com **MORADABAD:** H 21-22, 1st Floor,Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001,Tel: 0591- 6450125. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai SamacharMarg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. **MUZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 Email: camsmrn@camsonline.com Phone no:131 - 2442233/ 09027985915 **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, Tel: 0821-3294503. **MANCHERIAL 3 – 407 / 40 – 4, Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302, Telangana. Phone No - 08736-356325 E-mail -** camsmci@camsonline.com. **NADIAD (PARENT TP: ANAND TP):** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47,Court Road, Nagercoil-629 001, Tel: 4652-229549. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAGAON :** Amulapathy, V.B.Road, House No.315 ,Nagaon-782003, Assam.Email: camsnag@camsonline.comPhone no: 03672-250111 **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NALBARI:** Ground Floor, Allahabad Bank Building, Dhamdhama Road, Nalbari – 781335, Phone No.: 09854093901/09864033980. **NALGONDA:** 6-4-80,1st Floor, Above Allahabad Bank, Opposite To Police Auditorium, VT Road, Nalgonda – 508001. **E-mail-** camsnlg@camsonline.com **NASIK:** 1st Floor, " Shraddha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 – 6450102. **NANDED:** Shop No.8,9 Cellar "Raj Mohammed Complex", Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. **NAVSARI: 214-215, 2nd floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 Email:** camsnvs@camsonline.com. **NELLORE:** Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market,Nellore-524001, Tel: 0861-2302398, **Email** camsnel@camsonline.com. **NEW DELHI :** 7-E, 4th Floor, DeenDayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **New Delhi:** Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. Email: camsjdel@camsonline.com **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana. Tel: 08462 – 250018 **NOIDA:** Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida – 201301 Uttar Pradesh, **Phone No:** 0120-4562490, **Email id:** camsnoid@camsonline.com **ONGOLE:** Shop No:1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole – 523001, Andhra Pradesh. Tel: 08592 – 281514 Email ID : camsoge@camsonline.com **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001., Tel: 9228000472 Email:

camspal@camsonline.com. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** Ground Floor, Saili Road, Adjoining Toys World, Pathankot – 145001, Punjab . **Contact no-** 9781118415 **Email ID:** cs.pathankot@sbimf.com . **PATIALA:** 35, New LalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** 301B, Third Floor, Patna One Plaza, Near Dak bungalow Chowk, Patna- 800001, Bihar, **Phone No: 0612-2999153, Email id:** camspat@camsonline.com **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR** C-101/2, 1st Floor, Near Cottage Industries, Middle Point (Phoenix Bay), Port Blair - 744101, South Andaman, Andaman and Nicobar Islands..Phone No: 03192-230306/230506 . **Email Id:** camspbt@camsonline.com **PUNE:** Vartak Pride , 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune – 411052. Email id: camspun@camsonline.com **PRATAPGARH:** Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. **Email:** camspra@camsonline.com **Phone no: 5342-221941** **PITAMPURA:** Aggarwal Cyber Plaza-li, Commercial Unit No 371, 3rd Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi-110034. **PURULIA-** Anand Plaza, Shop No. 06, 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia – 723101, West Bengal, E-mail Id- Camspr@Camsonline.Com **PURI:** Darji Pokhari Chakka, above OM Jewellers, Hospital Square, Puri Town, Puri – 752001, Odisha. Email Id: camspuri@camsonline.com Phone No. 06752-459442 **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIGANJ:** Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North Dijnapur, Raiganj – 733134, West Bengal. **RAIPUR:** HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAIGAD:** CAMS Service Centre 1st Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh - 496001 , Chhattisgarh E-mail Id- camsrig@camsonline.com **RAJAHMUNDY:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, NyapathiVari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** SCO – 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001, Haryana, Phone No.: 09254303802. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela – 769012., **Email:** camsrour@camsonline.com. **REWA:** Shop no. 112 First Floor, Anant Vaibhav, University Road, Rewa, 486001, Madhya Pradesh. **Email id:** camsrewa@camsonline.com **Phone No.** 07662-452095 **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :** Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Tel: - 0233 – 6600510. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001, Madhya Pradesh, Tel .07672 – 406996 **SATNA: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001, Madhya Pradesh. Email:** camssna@camsonline.com **Phone no: 07879036133** **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHAHJAHANPUR:** SBI Funds Management Limited, Krishna Complex, Townhall Road, Sadar Bazar, Shahjahanpur - 242001, Uttar Pradesh **Phone no: 8400061251 Email id:** Cs.Shahjahanpur@sbimf.com **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SILCHAR:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005 , Phone No.: 03842-230407. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SIKAR:** C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar – 332001, Rajasthan. **Email:** camssik@camsonline.com **Phone no: 01572-240990** **SILCHAR:** House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite Shiv Mandir, Landmark: Sanjay Karate Building, Near Iskon Mandir, Ambicapatty, Silchar - 788004, Assam. **Phone No:** 03842-221228 **Email Id:** camssl@camsonline.com **SILIGURI:** 78, Haren Mukherjee Road, 1st floor, Besides SBI Hakimpura, Siliguri – 734001, Phone: 9735316555 , Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SONEPAT:** SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonapat – 131001, Email id:

camssnp@camsonline.com. **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli, Departmental Store, Near Seven Roads Junction, Srikakulam-532001, Andhra Pradesh Tel: 08942-228288, Email Id:- camssrk@camsonline.com **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Shop No – G - 5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002 Email: camssur@camsonline.com **SURENDRANAGAR:** Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001. Phone No: 02752-232599 Email Id: camssgmr@camsonline.com **SURI:** Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal – 731101, Tel. no. 09333749633. **TAMLUK:** Behind Mass Clinic Vill Padumbasan, Tamluk – 721636, Phone No.: 09800224303. **TAMLUK:** Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal E-mail Id - camstmz@camsonline.com **THANE:** Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601, Maharashtra Phone No.: 022-62791000 Email id: camsthnn@camsonline.com **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla – 689 101, Kerala, Tel no: 0469 – 6061004. **TINSUKIA:** Bangiya Vidyalaya Road, Near Old Post Office Durgabari, Tinsukia, Assam - 786 125 Tel: 7896502265 email id: : camstin@camsonline.com. **TIRUNELVELI:** No. F4, Magnem Suraksaa Apartments, Thiruvananthapuram Road, Tirunelveli - 627002. Email : camstrv@camsonline.com. **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** TC NO: 22/902, 1st - Floor "BLOSSOM". Building, opposite. NSS Karayogam, Sasthamangalam Village post office, Trivandrum, Kerala Phone No: 0471-4617690 E-mail Id- camstvm@camsonline.com **TUMKUR:** C695010, Co., Renuka Rashmi Nilaya, 1st Floor, Opposite Sridevi Diagnostics, 1st Cross, M G Road, Tumkur – 572101. Email: camstkr@camsonline.com **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **TEZPUR:** Kanak Tower-1st Floor, Opposite IDBI Bank/ICICI Bank, C. K. Das Road, Tezpur Sonitpur, Assam – 784001, Phone No.: 3712 – 225252. **Tamluk:** Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal. E-mail Id- camstmz@camsonline.com **Udaipur** 32, Ahinsapuri, Fatehpura circle, Udaipur – 313001 Email: camsudp@camsonline.com **Udhampur:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN :** 109, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:** 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI:** Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi- 221010, Uttar Pradesh, **VASCO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, **VASHI:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705, Email id: camsvsh@camsonline.com. **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VELLORE:** Door No. 86, BA Complex, 1st Floor, Shop No. 3, Anna Salai (Officer Line), Vellore – 632 001, Phone No.: 0416 2900062, Email: camsvel@camsonline.com **VIJAYNAGARAM:** Portion 3, First Floor No:3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, Vijaynagaram- 535003. Email: camsvzm@camsonline.com **VIJAYAWADA:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM:** CAMS Service Centre, Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 , Phone No.: 0891 6502010. **VIZAG: Flat No.GF2, Door No.47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, Andhra Pradesh. Phone No: 0891 – 2791940 Email id: camsviz@camsonline.com **WARANGAL:** A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal – 506001, Tel. no. 0870 - 6560141. **WARDHA:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha – 442001, Maharashtra. Email: camswar@camsonline.com Phone no: 7152-242724 **WARDHA:** 1st floor. Manorama complex. R.V.Naka, Wardha – 442001, Maharashtra. Phone No. 8600029305 Email. ID: cs.wardha@sbimf.com **WAYANAD:** 2nd Floor, AFFAS Building, Kalpetta, Wayanad – 673121. Phone no: 04936- 204248 Email: camswyd@camsonline.com **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.**