

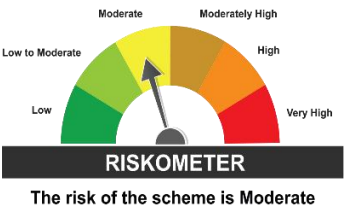
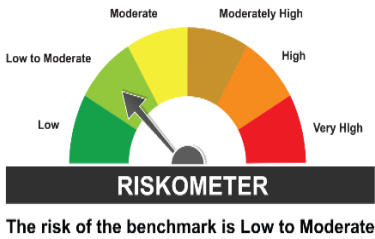


SCHEME INFORMATION DOCUMENT

SECTION I

SBI FLOATING RATE DEBT FUND

An open-ended debt scheme investing predominantly in floating rate instruments
A moderate interest rate risk and relatively low credit risk

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> To generate reasonable returns To invest in a portfolio of floating rate instruments (including fixed rate instruments converted for floating rate exposures using swaps / derivatives) 		<p>As per AMFI Tier I Benchmark i.e. NIFTY Short Duration Debt Index A – II</p> 

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

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

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 November 28, 2025.

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	SBI Floating Rate Debt Fund
II.	Category of the Scheme	Debt – Floater Fund
III.	Scheme type	An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). A moderate interest rate risk and relatively low credit risk.
IV.	Scheme code	SBIM/O/D/FLF/20/07/0119
V.	Investment objective	<p>The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments.</p> <p>However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.</p>
VI.	Liquidity/listing details	The scheme being offered is an open ended scheme and will provide fresh purchases / redemption / switch facility to investor on every business day at applicable NAV subject to prevailing exit load.
VII.	Benchmark (Total Return Index)	<p>NIFTY Short Duration Debt Index A-II</p> <p>The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme.</p> <p>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.</p>
VIII.	NAV disclosure	<p>11.00 p.m. on same business day -</p> <p>10:00 a.m. on following business day – In case the scheme invests in foreign securities</p> <p>Further Details in Section II.</p>
IX.	Applicable timelines	<p>Timeline for</p> <ul style="list-style-type: none">• Dispatch of redemption proceeds - within 3 working days from the date of redemption or repurchase (under normal circumstances)

		<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> <ul style="list-style-type: none"> Dispatch of IDCW (if applicable) - Within 7 working days from the record date.
X.	Plans and Options Plans/Options and sub options under the Scheme	<p>The scheme would have two plans viz Direct Plan & Regular Plan. Options under each Plan(s)</p> <p>Both plans provide two options for investment – Growth Option and Income Distribution cum capital withdrawal (IDCW) Option.</p> <p>Income Distribution cum capital withdrawal (IDCW)IDCW option will have two frequencies viz. Monthly & Quarterly. It has Reinvestment, Payout & Transfer facilities.</p> <p>For default among Growth and IDCW option will be Growth option. For IDCW mode between reinvestment, payout and transfer, default will be reinvestment.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI and section II of SID.</p>
XI.	Load Structure	<p>Exit Load:</p> <ul style="list-style-type: none"> For exit within 3 days from the date of allotment: 0.10%, For exit on or after 3 days from the date of allotment: Nil <p>The AMC reserves the right to modify / change the load structure on a prospective basis.</p>
XII.	Minimum Application Amount/switch in	<p>During NFO: N.A.</p> <p>On continuous basis: Rs 5,000/- and in multiples of Re. 1/- thereafter</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>
XIII.	Minimum Additional Purchase Amount	Rs. 1000/- and in multiples of Re. 1/- thereafter
XIV.	Minimum Redemption/switch out amount	<p>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>

XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: N.A. NFO closes on: N.A. 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.	N.A.
XVII.	Segregated portfolio/side pocketing disclosure	Yes, the Scheme can undertake segregated portfolio. For Details, kindly refer SAI
XVIII.	.Swing pricing disclosure	Yes, the Scheme can undertake swing pricing. For Details, kindly refer SAI
XIX.	Stock lending/short selling	The Scheme does not engage in stock lending. The scheme shall engage in short selling.
XX.	How to Apply and other details	<p>Investors are advised to refer SAI & application form for instructions. Please note that Applications complete in all respects together with necessary remittance may be submitted at any OPAT of SBIMF. The application amount in cheque shall be payable to “SBIMF-SBI Floating Rate Debt Fund”. 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>

XXI.	Investor services	<p>Details of Investor Relations Officer of the AMC:</p> <p>Name: Mr. C A Santosh</p> <p>Address: SBI Funds Management Ltd., Investor Relations Officer)</p> <p>Address: 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537</p> <p>e-mail: customer.delight@sbimf.com</p>
XXII	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	N.A.
XXIII	Special product/facility available 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 and 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 above special products / facilities, For Details, kindly refer SAI and section II of the SID.</p>

XXIV.	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:</p> <p>Please refer https://www.sbimf.com/factsheets</p>
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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 Floating Rate Debt Fund 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: November 28, 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
Floating rate securities* (including fixed rate securities converted to floating rate exposures using swaps / derivatives)	65%	100%
Fixed rate debt securities, securitized debt, money market instruments and units of mutual funds including debt ETF	0%	35%
Units issued by REITs and InvITs	0%	10%

* Floating rate securities include Floating rate Money Market Securities

The Scheme may invest in the schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.

The Scheme may invest upto a maximum 25% of the total assets in Foreign Debt Securities and upto 100% of its total assets in Derivatives.

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.

The Scheme may undertake (i) repo/ reverse repo transactions in Corporate Debt Securities; (ii) Credit Default Swaps; (iii) Short Selling and such other transactions in accordance with guidelines issued by SEBI from time to time.

The scheme may invest in mutual fund units including debt ETFs to the extent of 35% of the net assets, subject to the limits prescribed in Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.

The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme. Please refer to "Investment in Repo in Corporate Debt Securities".

The investment of mutual fund schemes in the Structured obligation and credit enhancements shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes. These limits would be as per limit specified by SEBI from time to time.

The cumulative gross exposure of Floating rate securities, Fixed rate debt securities, securitized debt, money market instruments and units issued by REITs and InvITs including derivatives shall 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.

As per paragraph 12.25.9 of 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.

Debt instruments in which the scheme invests shall be rated as not below investment grade by at least one recognized credit rating agency authorized under the SEBI Act, 1992. In case a debt instrument is not rated, mutual funds may constitute committees who can approve such proposals for investments in unrated instruments subject to the approval of the detailed parameters for such investments by the Board of Directors and the Board of Trustees.

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

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

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

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

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

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Foreign Debt Securities	Upto 25%	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
2	Repo/ reverse repo transactions in Corporate Debt Securities	Upto 10%	Para 12.18 of the SEBI Master Circular dated June 27, 2024
3	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
4	Short selling	In accordance with guidelines issued by SEBI from time to time	Regulation 45(2) read with Para 12.11 of the SEBI Master Circular dated June 27, 2024
5	Mutual fund units including debt ETFs	Upto 35% Scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund	Clause 4 of Schedule 7 read with Regulation 44(1)
6	Debt instruments having Structured Obligations / Credit Enhancements	The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme.	Para 12.3 of the SEBI Master Circular dated June 27, 2024
7	Debt derivatives	Upto 100%	Para 12.25 of the SEBI Master Circular dated June 27, 2024
8	'Imperfect hedging' using IRFs	Upto 20%	Paragraph 12.25.9 of SEBI Master Circular dated June 27, 2024

9	Units of CDMDF	25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF	Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023
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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 pursuant to Paragraph 1.14.1.2 of Master Circular for mutual funds dated June 27, 2024 keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. In the event of any deviation from the asset allocation as stated above, the Fund Manager shall review and rebalance the portfolio within 30 days from the date of such deviation.

Portfolio Rebalancing:

Pursuant to Paragraph 2.9 of Master Circular for mutual funds dated June 27, 2024 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26, 2025 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 Paragraph 2.9.4 of Master Circular for mutual funds. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

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

B. WHERE WILL THE SCHEME INVEST?

I. Debt Instruments & Money Market Instruments:

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

1. Certificate of Deposits (CDs)

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

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

CD MDF Framework-

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

- a) The CD MDF shall deal only in following securities during normal times:
 - Low duration Government Securities
 - Treasury bills
 - Tri-party Repo on G-sec
 - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) The fees and expenses of CD MDF shall be as follows:
 - During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.

- During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
- “Portfolio Value” means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CDMDf.

Clarification:

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

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

(Please refer section II for details)

C. WHAT ARE THE INVESTMENT STRATEGIES?

The scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floating rate returns. The scheme may also invest a part of the portfolio in fixed rate debt securities and money market instruments. The aim of the investment strategy will be to allocate the assets of the scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like swaps and FRAs effectively with the objective of achieving stable returns in the short as well as long term.

Investment decision will be primarily guided by fundamental research and analysis. The fund manager will manage the portfolio based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. The Scheme may also invest in the securities viz. units of REITs and InvITs subject to necessary stipulations by SEBI from time to time. The scheme will predominantly be actively managed to achieve its investment objective.

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.

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?

NIFTY Short Duration Debt Index A-II

The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme. The Trustee reserve the right to change the benchmark if due to a change in market conditions, a different index /indices appears to provide a more appropriate basis for comparison of fund performance.

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager, Age & tenure of managing the scheme	Educational Qualifications	Type and nature of past experiences
Mr. Ardhendu Bhattacharya Fund Manager Age: 37 years Tenure of managing the scheme: 4.5 years, managing since June 2021	PGDM-Goa Institute of Management	Mr. Ardhendu Bhattacharya (Fixed Income Dealer) joined SBIFML in April 2019. He has over 12 years of experience in finance sector. Prior to joining SBIFML, he was previously associated with following entities. ICICI Bank Limited (June 2014 – April 2019) - Primarily involved in trading in money markets and short term corporate bonds Citibank N.A. (April 2010 – June 2013) - Principally handled currency and trade sales Currently he is managing debt portion of SBI Retirement Benefit Fund - Aggressive Plan, SBI Retirement Benefit Fund - Aggressive Hybrid Plan, SBI Retirement Benefit Fund - Conservative Hybrid Plan and SBI Retirement

		Benefit Fund - Conservative Plan, SBI Floating Rate Debt Fund SBI Banking & PSU Fund, SBI Income Plus Arbitrage Active FoF, SBI Dynamic Asset Allocation Active FoF and SBI Long Duration Fund and Co-Fund Manager of SBI Corporate Bond Fund, SBI Arbitrage Opportunities Fund,
Mr. Rajeev Radhakrishnan Co-Fund Manager Age : 49 Years Tenure of managing the scheme: 5.1 Years Managing since October 2020	B.E (Production). MMS (Finance), CFA (CFA Institute, USA)	Total experience of around 20 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) Various funds being managed by Mr. Rajeev Radhakrishnan are SBI Savings Fund, SBI Liquid Fund, SBI Equity Hybrid Fund (debt portion), SBI Corporate Bond Fund, , SBI Floating Rate Debt Fund (Co-Fund Manager) and SBI Balanced Advantage Fund, SBI Corporate Bond Fund and SBI Equity Hybrid Fund

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

The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments.

However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

Reference list of existing open ended debt schemes of SBI Mutual Fund are as follows:

Scheme Name	Category of the Scheme
SBI Credit Risk Fund	Credit Risk Fund
SBI Savings Fund	Money Market Fund
SBI Magnum Low Duration Fund	Low Duration Fund
SBI Liquid Fund	Liquid Fund

Scheme Name	Category of the Scheme
SBI Magnum Income Fund	Medium to Long Duration Fund
SBI Magnum Gilt Fund	Gilt Fund
SBI Magnum Constant Maturity Fund	Gilt Fund with 10 Year Constant Duration
SBI Magnum Ultra Short Duration Fund	Ultra Short Duration Fund
SBI Magnum Medium Duration Fund	Medium Duration Fund
SBI Overnight Fund	Overnight Fund
SBI Dynamic Bond Fund	Dynamic Bond Fund
SBI Corporate Bond Fund	Corporate Bond Fund
SBI Banking and PSU Fund	Banking And PSU Fund
SBI Floating Rate Debt Fund	Floater Fund
SBI Long Duration Fund	Long Duration Fund
SBI Short Term Debt Fund	Short Duration Fund

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

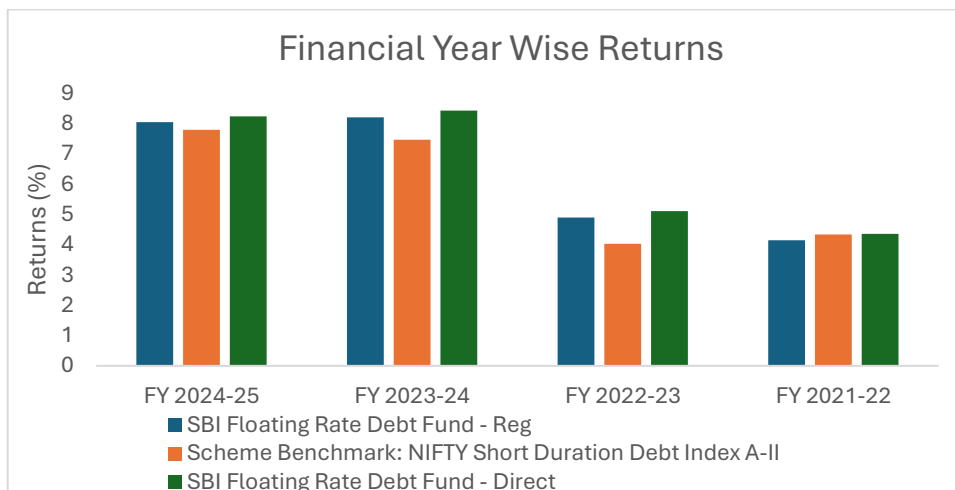
F. HOW HAS THE SCHEME PERFORMED

i) Performance of the Scheme (in %) as on October 31, 2025:

Compounded Annualized Returns	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
	SBI Floating Rate Debt Fund - Reg - Growth	NIFTY Short Duration Debt Index A-II	SBI Floating Rate Debt Fund - Dir - Growth	NIFTY Short Duration Debt Index A-II
Returns for the last 1 year	7.25	7.61	7.42	7.61
Returns for the last 3 years	7.73	7.53	7.93	7.53
Returns for the last 5 years	6.24	5.88	6.45	5.88
Returns since inception	6.24	5.87	6.45	5.87

Date of Inception: October 27, 2020.

ii) Financial Year Wise Performance:



G. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) – Please refer to our website - <https://www.sbimf.com/sbimf-top-holdings/620>
- 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 – N.A.
- iii. Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. – Please refer to our website - <https://www.sbimf.com/portfolios>
- iv. Portfolio Turnover Rate as on October 31, 2025 – NA
- v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.) as on October 31, 2025
	Concerned Fund Manager(s)	Units as on October 31, 2025	NAV per unit as on October 31, 2025	
1	Mr. Ardhendu Bhattacharya SBI Floating Rate DEBT Fund – Direct plan - Growth	72768.95	13.6793	995428.30
2	Mr. Rajeev Radhakrishnan SBI Floating Rate DEBT Fund – Direct plan - Growth	11369.93	13.6793	155532.70

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

- vi. 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 Offer Document (presently Scheme Information Document), provided that the asset management company shall not be entitled to charge any fees on its investment in the scheme."

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

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

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 to four decimals as follows or such other formula as may be prescribed by SEBI from time to time:

Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision
NAV = _____ No of Units
outstanding under Scheme on the Valuation Date

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

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on business day basis. Whenever the Scheme invests in foreign securities, the NAVs of Scheme shall be updated on daily basis on the website of the AMC and on the website of AMFI by 10:00 a.m. of the following business day in line with Paragraph 8.2 of SEBI Master Circular for mutual funds dated June 27, 2023.

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

In case 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.

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

Further, as per SEBI Regulations, the repurchase price shall not be lower than 97% 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: $10,45,34,345.34 / 10,000,000 = \text{Rs. } 10.4534 \text{ p.u. (rounded off to four decimals)}$

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:

Redemption Price = Applicable NAV * (1 - 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:

Redemption Price = Applicable NAV * (1 - Exit Load)

$$= \text{Rs. } 12 * (1-1\%) = \text{Rs. } 11.988/-$$

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

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc- Not Applicable

C. ANNUAL SCHEME RECURRING EXPENSES

The AMC has estimated that the expenses upto 2.00% per annum as per regulation 52(6)(c) (plus additional expenses as allowed under regulation 52(6A)) of the daily net asset will be charged to the scheme. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 of the SEBI (Mutual Fund) Regulations 1996 read with Chapter 10 of SEBI master circular for Mutual Funds dated June 27, 2024.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (Mutual Fund) Regulations 1996. These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. incurred towards different heads mentioned under regulations 52(2) and 52(4) and as illustrated in table below:

Expense head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%

Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense including agent's commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively (refer note 1 below)	
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 2.00%
Additional expenses under regulation 52 (6A) (c) (refer note 2 below)	Upto 0.05%

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

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

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

In addition to expenses as permissible under Regulation 52 (6) (c) the SEBI (Mutual Fund) Regulations 1996, the AMC may charge the following additional costs or expenses to the scheme:

1. In terms of Regulation 52 (6A) (a) the SEBI (Mutual Fund) Regulations 1996, Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. Further in terms of paragraph 10.1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024, any payment towards brokerage and transaction cost, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under

regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Service Tax (GST) on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI (Mutual Fund) Regulations 1996.

2. In terms of Regulation 52 (6A) (c) of the SEBI (Mutual Fund) Regulations 1996, the scheme may charge additional expenses incurred towards different heads mentioned under regulations (2) and (4), not exceeding 0.05% of the daily net assets. Pursuant to paragraph 10.1.7 of SEBI Master Circular for mutual funds dated June 27, 2024 additional expenses under regulation 52 (6A) (c) of the SEBI (Mutual Fund) Regulations 1996 shall not be levied if the scheme doesn't have exit load.
3. The Goods and Service Tax (GST) on investment management and advisory fees would be charged in addition to above limit. Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52 of the SEBI (Mutual Fund) Regulations 1996.

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

For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart 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 the SEBI (Mutual Fund) Regulations 1996.

In terms of paragraph 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024, in case scheme invests in overseas mutual fund units / ETFs, management fees and other expenses charged by mutual fund(s) / ETF(s) in foreign countries along with management fees and other expenses charged to the domestic mutual fund scheme shall not exceed total limit of expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s) / ETF(s), the same principle shall be applicable for that part of the investment.

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 (except any increase or decrease in TER in a mutual fund scheme due to change in AUM and any decrease in TER in a mutual fund scheme due to various other regulatory requirements) 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 <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for Total Expense Ratio (TER) details.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily 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

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.

Type of Load	Load chargeable (as %age of NAV)
Exit	<ul style="list-style-type: none"> • For exit within 3 days from the date of allotment: 0.10%, • For exit on or after 3 days from the date of allotment: Nil

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.

The exit load charged, if any, after the commencement of the SEBI (Mutual Funds) (Second Amendment) Regulations, 2012, shall be credited to the scheme. Goods and Service tax on exit load shall be paid out of the exit load proceeds and exit load net of goods and service tax shall be credited to the scheme.

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

- i. 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:
- ii. The AMC shall be required to issue an addendum and display the same on its website immediately.
- iii. 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.
- iv. 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).
- v. Further, the account statements shall continue to include applicable load structure.
In accordance with SEBI Regulations, the repurchase price will not be lower than 97% 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.
- ii. Redemption by the Unit Holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.
- 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. The Scheme will be investing in Floating rate securities (including fixed rate securities converted to floating rate exposures using swaps / derivatives), money market instruments, securitized debt, Units issued by REITs and InvITs, Foreign Debt Securities, repo/ reverse repo transactions in Corporate Debt Securities, Credit Default Swaps and Short Selling. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.
- v. The Mutual Fund is not assuring that it will make Income Distribution cum capital withdrawal (IDCW distributions on a periodic basis. All IDCW distributions are subject to the availability of distributable surplus.
- vi. Subject to necessary approvals, the Scheme may invest in securities in overseas markets, which could be exposed to currency risk, sovereign risk, economic and political risks.
- vii. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels of risk. Accordingly, the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, AAA rated bonds, are comparatively less riskier than AA rated bonds.

2. Risks associated with investing in Debt & money market instruments :

- i. Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

- ii. Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
- iii. Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
- iv. Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- v. Risk associated with unrated debt instruments – Investments in unrated instruments are subject to the risk associated with investments in any other fixed income securities such as credit risk, interest rate risk etc. However, investments in unrated instruments are considered to be subject to greater risk of loss of principal and interest than rated instruments
- vi. 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.

3. The risks involved in derivatives are:

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

4. Risks associated with Investing in Securitised Debt

- i. The Scheme may be exposed to risks associated with investing in asset backed securities (ABS), i.e. securitised debt. The underlying assets in the case of investment in securitised debt could be mortgages [being mortgage backed securities (MBS)] or other assets like credit card receivables, automobile / vehicle, consumer durables, personal, commercial or corporate loans and any other receivables, loans or debt.

- ii. Different types of securitised debt/structured instruments carry different levels and types of risks and the NAV(s) of the Scheme may, to the extent that its assets are invested in such instruments, fluctuate depending on the value of such instruments. For instance, credit risk on securitised bonds depends upon the credit worthiness of the originator and would vary depending on whether such bonds are issued with recourse to the originator or otherwise (a structure with recourse will have a lower credit risk than a structure without recourse). Even within securitised debt, AAA rated securitised debt offers lesser risk of default than AA rated securitised debt. Changes in/withdrawal of the credit rating of the instruments issued by the originator may affect the value of the Scheme's investments and consequently, the NAV of the Units.
- iii. Underlying assets in securitised debt may assume different forms and the general types of receivables include Auto Finance, Credit Cards, Personal Loans/Receivables, Home Loans/Receivables, Corporate Loans/Receivables and other retail loans. Credit risks relating to these types of receivables depend upon various factors including macro economic factors impacting each of these industries. Specific factors like nature and adequacy of property mortgaged against these borrowings and the nature of loan agreement / mortgage deed in case of Home Loans, adequacy of documentation in case of Auto Finance and Home Loans, capacity of the borrower to meet its obligations in case of Credit Cards and intentions of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.
- iv. If a court/regulatory authority concludes that the sale from the originator to the securitisation trust was not a "true sale", the Scheme(s) may, in the event that it has invested in instruments issued by such trust, experience losses or delays in the payments due and the NAV of the Units may be affected thereby. Care is generally taken while structuring the transaction so as to minimize the risk of the sale to the trust not being construed as a "true sale" and legal opinion confirming that the sale constitutes a true sale is usually obtained.
- v. Presently, the secondary market for securitised papers is not very liquid and there is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the Scheme(s) to resell such securities. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.
- vi. In case of securitised debt, changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors but may have an impact on the re-investment of the periodic cash flows that an investor receives on securitised papers.
- vii. Securitised debt papers carry credit risk of the obligors and are dependent on the servicing of the Pass Through Certificates, contributions, etc. However, these are offset suitably by appropriate pool selection as well as credit enhancements specified by Credit Rating Agencies. However, the credit enhancement stipulated in a securitization transaction represents a limited loss cover only. Delinquencies and credit losses may cause depletion of the amount available under the cash collateral account and thereby the scheduled payouts of the investors may get affected if the amount available in the cash collateral account is not enough to cover the shortfall. In cases where the underlying facilities are linked to benchmark rates, the securitized debt papers may be adversely impacted by adverse movements in benchmark rates. However, this risk is mitigated to an extent by appropriate credit enhancement specified by Credit Rating Agencies.

Risk factors for Structured Obligation and Credit Enhancement:

The risk of investing in structured obligation is similar to risks associated with fixed income instruments. However, they carry following additional risks:

- **Liquidity Risk:** Typically the liquidity of structured obligations could be lower as compared to debt securities as the market for structured products is not very deep. Hence, they may carry higher liquidity risk.

- **Default Risk:** In case of default from this portfolio, there could be limited recourse available for recovery subject to the specific transaction terms and dependent on the legal terms. Hence they could carry higher default risk.
- Credit enhancements are specified by Credit Rating Agencies. However, the credit enhancement stipulated in a securitization transaction represents a limited loss cover only. Following are the additional risks associated with credit enhancements:
- **Counterparty risk associated with credit enhancement:** Credit enhancement can be provided by guarantee or cash collateral. For instance in case of guarantee, the investors are exposed to the credit quality risk of corporate entity providing the guarantee. Similarly, if the cash collateral is the fixed deposit of a financial institution (A), the investor is exposed to the credit risk associated with that financial institution.

5. Risk factors associated with imperfect hedge using interest rate futures

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

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

Risk of lower than expected distributions: The distributions by the REIT or InvITs 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/InvITs receives as IDCW 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 Income Distribution cum capital withdrawal (IDCW) 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/InvITs such as fire, natural disasters, accidents
- taxation and other regulatory factors

Price-Risk: The valuation of the REIT/InvITs units may fluctuate based on economic conditions, fluctuations in markets (e.g. real estate) in which the REIT/InvITs 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/InvITs units can be sold. There is no assurance that an active secondary market will develop or be maintained. Hence there would be times 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.

7. 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(s) 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(s) may in remote cases suffer losses. This risk is normally mitigated by better cash flow planning to take care of such repayments.

8. Risk factors associated with investing in Foreign Securities:

a. Currency Risk:

Moving from Indian Rupee (INR) to any other currency entails currency risk. To the extent that the assets of the Scheme will be invested in 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.

b. Interest Rate Risk:

The pace and movement of interest rate cycles of various countries, though loosely co-related, can differ significantly. Hence by investing in securities of countries other than India, the Scheme stand exposed to their interest rate cycles.

c. Credit Risk:

Investment in Foreign Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer. This is substantially reduced since the SEBI (MF) Regulations stipulate investments only in debt instruments with rating not below investment grade by accredited/registered credit rating agency. To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.

d. Country Risk:

The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.

9. Risks associated with segregated portfolio

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

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

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

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

- Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions will be in accordance with paragraph 1.12 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.
- Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors within PSUs.
- Default risk - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

11. Risks associated with short selling:

The Scheme(s) may enter into short selling transactions, subject to SEBI and RBI regulations in the matter. This will be done if the fund management team is of the view that there exists an opportunity to make trading gains. Short positions carry the risk of losing money and these losses may grow unlimited if the price of the stock increases without any limit. This may result in major loss to the Scheme(s). At times, the participants may not be able to cover their short positions, if the price increases substantially. If numbers of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In addition, short selling also carries the risk of

inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

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

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

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

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

C. Risk mitigation strategies

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

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

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

For risk control, the following may be noted:

Liquidity risks:

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

Interest Rate Risk:

Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk.

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 their own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, etc.

Liquidity Risk Management Framework:

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

Stress Testing:

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

II. Information about the scheme:**A. Where will the scheme invest –****I. Debt Instruments & Money Market Instruments:**

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

1. Certificate of Deposits (CDs)
2. Commercial Paper (CPs)

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

II. Foreign Securities - Foreign securities including ADR/GDR/Foreign debt securities as may be permitted by SEBI/RBI from time to time.

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

IV. Mutual Fund units

V. Investment in CDMDF

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

CDMDF Framework-

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

- a) The CDMDF shall deal only in following securities during normal times:
 - Low duration Government Securities
 - Treasury bills
 - Tri-party Repo on G-sec
 - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) The fees and expenses of CDMDF shall be as follows:

- During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.
- During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
- “Portfolio Value” means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CDMDf.

Clarification:

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

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

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 November 28, 2025 :

Instruments	Indicative yield range (%)
Overnight rates	5.20-5.25
90 day Commercial Paper	6.02-6.07
91-day T-bill	5.33-5.38
1 year G-Sec	5.52-5.57
5 year G – Sec	6.18-6.23
10 year G-Sec	6.47-6.52
1 year AAA Bond	6.52-6.57
5 year AAA Bond	6.80-6.85

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.

B. What are the investment restrictions?

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in the SEBI (MF) 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.

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

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

Provided further that investment within such limit can be made in mortgaged-backed securitized debt, which is rated not below investment grade by a credit rating agency registered with the Board.

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

A mutual fund scheme shall not invest more than:

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

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

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

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

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

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

- c. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- d. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :
 - I. 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
 - II. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
 - III. For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
 - IV. For Duration/ Issuer/ Sector/ Group rebalancing

- e. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale.

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.

- f. 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.
- g. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions as per the paragraph 12.16 of the SEBI Master Circular for Mutual Funds dated 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.
- h. The assets of the scheme shall be used in short selling or carry forward transactions.
- i. 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 interscheme 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.
- j. 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

- k. The scheme shall not make any investment in;
 - 1) any unlisted security of an associate or group company of the sponsor; or
 - 2) any security issued by way of private placement by an associate or group company of the sponsor; or
 - 3) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- l. The scheme shall not make any investment in any Fund of Funds scheme.
 - i.
- m. The Fund shall ensure that total exposure of the Scheme, in a particular sector (excluding investments in Bank CDs, triparty repo, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme;

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

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

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

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

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

- o. The scheme shall not advance any loan for any purpose.
- p. 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
- q. The investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
- 1. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
 - 2. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
 - 3. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
- r. Pursuant to Paragraph 12.2 of SEBI Master Circular for mutual funds dated June 27, 2024, 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.

- s. Pursuant to Paragraph 4.6 of SEBI Master Circular for mutual funds dated June 27, 2024 the Scheme shall hold at least 10% of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.
- t. 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

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follows internal norms vis-à-vis exposure to a particular scrip or sector. These norms are reviewed on a periodic basis and monitored regularly.

These exposure limits are being followed with the objective to ensure diversification of portfolio and risk minimization. These internal norms are subject to periodic review and change depending on market conditions and in the interest of the Unit holders. Such changes whenever made would be effected without prior notice to the Unit holders but would be reflected in the periodic portfolio disclosures sent to Unit holders.

Notwithstanding the foregoing investment policies, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities markets or economic or other conditions warrant), the scheme may invest substantially in Indian Government Treasury Bills and or keep cash balances which will be deployed in call markets. The Trustees have the right in their sole discretion, to limit redemptions under certain circumstances.

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:

i. Type of Scheme

An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). A moderate interest rate risk and relatively low credit risk.

ii. Investment Objective:

The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments.

However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

- Main Objective – income
- Investment pattern -
The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations. For detailed asset allocation pattern refer Section A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS? above.

iii. 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 June 27, 2024 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)-
Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents – 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	<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	<p>Pursuant to paragraph 14.4.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical 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>The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No.</p>

	<p>and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.</p> <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p>
Option to hold unit in demat form	<p>Pursuant to paragraph 14.4.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form.</p> <p>The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.</p> <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p>
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Not Applicable

Maximum Amount to be raised (if any)	No upper limit.
Dividend Policy (IDCW)	<p>The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of IDCW shall be in line with Chapter 11 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.</p> <ul style="list-style-type: none"> Under the Growth Plan, no IDCW will be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to section "Redemption and Repurchase" for further information. Under the IDCW Plan, the returns will be distributed through declaration of IDCW on a monthly & quarterly basis at the recommendation of the AMC. The rate of IDCW will be decided by the Fund Manager with the approval of the Board of Trustees. Although the Scheme will strive to declare a regular IDCW, the declaration of IDCW and the percentage to be distributed will depend upon the NAV at that time, and no returns are assured. <p>Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains</p>
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. Dispatch of Unit statements of account will be made as soon as possible and in accordance with the SEBI Mutual Fund Regulations.</p>
Refund	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 whether the scheme is suitable to their risk profile.	<p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p>

	<ul style="list-style-type: none"> • Indian resident adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; (please see the note below) • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; • Partnership Firms constituted under the Partnership Act, 1932; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis <p>Prospective investors are advised to note that the SID / SAI / KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized as per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law;</p> <ul style="list-style-type: none"> • Foreign Portfolio Investor • Army, Air Force, Navy and other para-military funds and eligible institutions; • Scientific and Industrial Research Organisations; • Provident / Pension / Gratuity and such other Funds as and when permitted to invest; • International Multilateral Agencies approved by the Government of India / RBI; and • The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). • A Mutual Fund through its schemes, including Fund of Funds schemes. <p>Note:</p> <p>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 parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.. - Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with
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	<p>prescribed documents to change the status of the account from 'minor' to 'major'.</p> <ul style="list-style-type: none"> - 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. <p>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> <p>Notes:</p> <ul style="list-style-type: none"> • Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. • In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases. <p>Applications not complying with the above are liable to be rejected.</p> <ul style="list-style-type: none"> • Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.
Who cannot invest	<p>It should be noted that the following entities cannot invest in the scheme(s):</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),

	<p>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> <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> <p>2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs)</p> <p>3. Residents of United States of America and Canada.</p> <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.</p> <p>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 which is mandatory. 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 application form / requests for redemption. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.</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 SBIMF as may be designated by AMC. The application amount in cheque shall be payable to “SBIMF – SBI Floating Rate Debt Fund”. 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 our website 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>
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 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.	<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</p>

	<p>demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p> <p>Right to limit Redemption</p> <p>The Trustee, in the general interest of the Unit holders of the Scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units, which can be redeemed on any Business Day depending on the total 'Saleable Underlying Stock' available with the Fund.</p> <p>In accordance with paragraph 1.12 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under:</p> <ol style="list-style-type: none"> 1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as: <ol style="list-style-type: none"> i. Liquidity Issues: When markets at large become illiquid affecting almost all securities rather than any issuer specific security. ii. Market failures, exchange closure: When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. Operational Issues: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). 2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days. 3. When restrictions on redemption is imposed, the following procedure will be applied: <ol style="list-style-type: none"> i. No redemption requests upto Rs. 2 Lacs shall be subject to such restriction. ii. Where redemption requests are above Rs. 2 lakhs, AMC shall redeem the first Rs. 2 Lacs without such restrictions and remaining part over and above Rs.2 Lacs shall be subject to such restrictions. <p>Any restriction on Redemption of the units shall be made applicable only after specific approval of the Board of Directors of the Asset Management Company and Trustee Company. The approval from the AMC Board and the Trustee giving details of the circumstances and justification shall also be informed to SEBI immediately.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach</p>	<p>3.00 pm</p>

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 Rs. 5000/- & in multiples of Re.1/- thereof</p> <p>Minimum amount for additional purchase - Rs. 1000/- & in multiples of Re.1/-</p> <p>Minimum amount for redemption: Rs.500/- or 1 Unit or account balance, whichever is lower.</p> <p>Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p>Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p>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.</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> <p>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.</p> <p>Account Statements for investors holding demat accounts: Subsequent</p>

	<p>account statement may be obtained from the depository participants with whom the investor holds the DP account.</p> <p>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> <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 and the receipt of IDCW distributions, if any, as may be declared by the Trustee.</p>
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Dividend/ IDCW	<p>The payment of IDCW to the unitholders shall be made within seven working days from the record date.</p> <p>In the event of failure to dispatch IDCW within the stipulated period, the AMC shall be liable to pay interest @ 15% per annum to the Unitholders from the record date.</p> <p>The IDCW proceeds will be paid by way of NEFT / RTGS / Direct credits / any other electronic manner by directly crediting the bank account linked to the demat account depending on the mode of receipt of IDCW proceeds chosen by the Unit holder.</p> <p>Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their IDCW directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.</p>
Redemption	<p>Under normal circumstances, the transfer of redemption or repurchase proceeds shall be dispatched 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 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	<p>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).</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>In line with SEBI master circular dated June 27, 2024, unclaimed redemption and IDCW amounts are being deployed by the mutual funds in call money market or money market instruments only and the investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, this amount is being transferred to a pool account and the investors can claim the amount at NAV prevailing at the end of the third year. The income earned on such funds may be used for the purpose of investor education. The AMC would make continuous effort</p>

	<p>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 IDCW / redemption amount is disclosed on the website of SBI MF (www.sbimf.com).</p>
Disclosure w.r.t investment by minors	<p>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 parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.. - Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. - All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. - No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age
Plans / Options offered	<p>The Scheme has two plans viz. Regular plan & Direct plan.</p> <p>Direct Plan:</p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section - Annual Recurring Expenses. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan.</p> <p>Eligible investors: All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p>

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

How to apply:

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

Regular Plan:

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

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

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

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

Both the plans shall have a common portfolio.

Both plans have following the following two options:

- Income Distribution cum capital withdrawal (IDCW IDCW option will have two frequencies viz. Monthly & Quarterly. It has Reinvestment, Payout & Transfer facilities.
- Growth

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

Investor can select only one option either pay out or reinvestment in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. Payout to Reinvestment or vice-versa would

	<p>be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (payout / reinvestment) will reflect for all the units held under the scheme / folio</p>
Special Products	<p>(i) Systematic Investment Plan</p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers Daily, weekly, Monthly, Quarterly, Semi-Annual and Annual Systematic Investment Plan.</p> <p>a) <u>Terms and conditions for Daily SIP are as follows:</u></p> <ol style="list-style-type: none"> 1. Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12. 2. SIP Top up facility would not be available under this facility 3. Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM. <p>b) Terms & conditions for Monthly, Quarterly, Semi-Annual and Annual Systematic investment plan are as follows:</p> <ul style="list-style-type: none"> • Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months • Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year • Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & Rs. 5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4. <p>c) Weekly Systematic Investment Plan</p> <p>The terms & conditions for the weekly SIP are as follows:</p> <ol style="list-style-type: none"> 1) Minimum amount for weekly SIP – Rs. 1000 and in multiples of Re.1 thereafter 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.

	<p>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.</p> <p>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.</p> <p>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.</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>Default option between Daily, weekly, monthly, quarterly, semi-annual and annual SIP will be Monthly.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> <p>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.</p> <p>The AMC provides SIP debit facility through NACH n participating banks and select direct debit banks</p> <p>Completed application form, SIP debit mandate form and the first cheque should be submitted at least 20 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.</p> <p>The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Official point of acceptance of SBI MF.</p> <p>Existing investors are required to submit only the SIP Debit mandate form indicating the existing folio number and the investment details as in the SIP debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.</p> <p>The AMC provides SIP debit facility through NACH participating banks and select direct debit banks</p> <p>Completed application form, SIP debit mandate form and the first cheque should be submitted at least 20 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.</p>
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	<p>The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Official point of acceptance of SBI MF.</p> <p>Existing investors are required to submit only the SIP Debit mandate form indicating the existing folio number and the investment details as in the SIP debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.</p> <ul style="list-style-type: none"> • <u>Fixed-end Period SIP</u> <p>Investors can opt for a SIP for a period of 3 years, 5 years, 10 years, and 15 years in addition to the existing end date & perpetual SIP options.</p> <p>Terms and conditions of Fixed-end period for SIP are as follows:</p> <ol style="list-style-type: none"> 1) If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual. 2) If the investor does not specify the date of SIP, the default date will be considered as 10th of every month. 3) If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly. 4) If the investor does not specify the plan option, the default option would be considered as Growth option. 5) If investor specifies the end date and also the fixed end period, the end date would be considered. <p>Top-up SIP Facility:</p> <p>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.</p> <p>Terms and conditions of Top-up SIP facility are as follows:</p> <ol style="list-style-type: none"> 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.
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	<ol style="list-style-type: none"> 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. <p>Top-up SIP Cap Facility:</p> <p>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.</p> <p>Terms and conditions of Top-up SIP Cap facility are as follows:</p> <ol style="list-style-type: none"> 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. <p>The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.</p>
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	<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. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP can be processed on any day of the month in case of all the other frequencies other than weekly SWP and 1st / 8th / 15th / 22nd of every month in case of Weekly SWP and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. In case any of these days is a non-business day then the immediately next business day will be considered.</p> <p>If no date is mentioned, 10th will be considered as the default date.</p> <p>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.</p> <p>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'.</p> <p>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'.</p> <p>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.</p> <p>If no frequency mentioned, 'Monthly' will be considered as the default frequency. If 'End date' not mentioned, the same will be considered as 'Perpetual'.</p> <p>SWP entails redemption of certain number of Unit that represents the amount withdrawn. Thus, it will be treated as capital gains for tax purposes.</p> <p>The complete application form for enrolment / termination for SWP should be submitted, at least 10 days prior to the desired commencement/ termination date.</p> <p><u>Any Day SWP' Facility</u> - 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</p>
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	<p>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.</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. 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 of minimum 7 days to the Registrars.</p> <p>Terms and conditions of monthly & quarterly STP: In respect of STP transactions, an investor would now be permitted to transfer any amount from the switchout scheme, subject to:</p> <p>Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year Minimum number of installments where SBI Magnum Taxgain Scheme is target scheme for daily and weekly STP is 6.</p> <p>STP can be done without any maintaining the minimum balance requirement as stipulated for the switch out scheme.</p> <p>Terms and conditions of daily & weekly STP: Terms and conditions of daily & weekly STP:</p> <ol style="list-style-type: none"> 1. Under this facility, investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis. 2. Minimum amount of STP for SBI Long Term Equity Fun will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 500 & in multiple of Re. 1 for daily STP & Rs. 1000 & in multiple of Re. 1 for weekly STP.
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	<p>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.</p> <p>4. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non business day then the immediate next business day will be considered.</p> <p>5. The complete application form for enrolment / termination for STP should be submitted, at least 7 days prior to the desired commencement/ termination date.</p> <p>6. Exit load shall be as is applicable in the target/source schemes. Default frequency for STP is Monthly & default date for the start of STP is 10th.</p> <p>7. In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly STP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.</p> <p>8. In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly STP, default will be considered as 'Day based Weekly STP'.</p> <p>9. In case investor selects Weekly frequency and does not select Day based or Date -based Weekly STP, default will be considered as 'Day based Weekly SIP/STP/SWP'.</p> <p>10. If investor selects Day based Weekly STP but does not mention 'Day' on which the Weekly STP instalment to be processed, then 'Wednesday' will be considered as the default Day.</p> <p><u>Flex Systematic Transfer Plan in all the open-ended schemes of SBI Mutual Fund offering Systematic Transfer Plan (STP) facility:</u></p> <p>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).</p> <p>Terms and conditions of Flex STP are as follows:</p> <ol style="list-style-type: none"> 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.
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	<ol style="list-style-type: none"> 4. Weekly Flex STP can be done on 1st / 8th / 15th / 22nd of every month. 5. Flex STP is available from “Daily / Weekly” IDCW plans of the source schemes. 6. Flex STP is available only in “Growth” option of the target scheme. 7. If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the rest of the installments for a fixed amount. 8. A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only. 9. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of determining the applicability of NAV. 10. In case the amount (as per the formula) to be transferred is not available in the source scheme in the investor’s folio, the residual amount will be transferred to the target scheme and Flex STP will be closed. 11. The complete application form for enrolment / termination for Flex STP should be submitted, at least 10 days prior to the desired commencement/ termination date. 12. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP. <p><u>Capital Appreciation Systematic Transfer Plan (CASTP):</u></p> <p>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:</p> <ol style="list-style-type: none"> 1. Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund. 2. Target scheme: All open ended schemes except ETFs and daily IDCW options. 3. Frequency: CASTP offers transfer facility at weekly (1st, 8th, 15th & 22nd), monthly & quarterly intervals. 4. Amount to be transferred: Capital appreciation, if any, will be transferred to the target Scheme, subject to minimum of Rs. 100 on any business day. 5. Minimum number of installments: <ul style="list-style-type: none"> – Weekly & monthly frequency – six installments – Quarterly frequency - four installments. 6. Capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and transferred) and the current CASTP date. 7. The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.
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	<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. 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>
<u>SIP Pause facility</u>	<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

	<p>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> <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 20000. 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>
Facilitating transactions through Stock Exchange Mechanism	<p>In terms of paragraph 16.2.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, units of the Scheme can be transacted through all the registered stock brokers of the National Stock Exchange of India Limited and / or BSE Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly, such stock brokers shall be eligible to be considered as 'official points of acceptance' of SBI Mutual Fund.</p> <p>Further in line with paragraph 16.2.12 of SEBI Master Circular for Mutual Funds dated June 27, 2024, it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary</p>

	amendment to their existing byelaws, rules and/or regulations, wherever required.
Transfer of Income Distribution cum capital withdrawal plan	<p>Transfer of Income Distribution cum capital withdrawal plan is a facility wherein the IDCW declared under an open-ended Scheme (Source Scheme) will be allowed for investment in all open-ended schemes as target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes)</p> <p>Terms and conditions for availing the above facility is detailed below:</p> <ol style="list-style-type: none"> 1. Minimum amount of Income Distribution cum capital withdrawal (IDCW) eligible for transfer is Rs.250. If the IDCW in the source scheme happens to be less than Rs.250, then such IDCW will be automatically reinvested in the source scheme irrespective of the option selected by the investor. 2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day. 3. Investor wishing to select Transfer of Income Distribution cum capital withdrawal plan will have to opt for all units under the respective plan/option of the source scheme. 4. Investors opting for Transfer of Income Distribution cum capital withdrawal plan has to specify each scheme/plan/option separately & not at the folio level. 5. Minimum investment amount requirement in the target scheme/s will not be applicable for Transfer of Income Distribution cum capital withdrawal plan. 6. Request for enrollment must be submitted at least 15 days before the IDCW record date. 7. Investors can terminate this facility by giving a written request at least 15 days prior to the IDCW record date under the source scheme. <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p>

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.

(viii) Mandatory Swing pricing for market dislocation

Disclosures pertaining to NAV adjusted for swing factor shall be made in the prescribed format in the SID, scheme wise Annual Reports and Abridged summary thereof and on the website i.e. www.sbimf.com in case swing pricing framework has been made applicable.

C. Transparency/NAV Disclosure

The AMC will calculate and disclose the NAV in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com. Further, the Mutual Fund shall send the latest available NAVs to the unitholders through SMS, upon receiving a specific request in this regard.

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.

Whenever the Scheme invests in foreign securities, the NAVs of Scheme shall be updated on daily basis on the website of the AMC and on the website of AMFI by 10:00 a.m. of the following business day in line with Paragraph 8.2 of SEBI Master Circular for mutual funds dated June 27, 2024

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

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

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 Distribution under IDCW Option ²	Taxable at normal tax rates applicable to investor ^{3 5}	20% ^{3 5}	Nil ¹
Capital Gains a) Short Term Capital Gains on investments in Specified Mutual Funds ⁴ (irrespective of period of holding) b) Short Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) ⁴ (period of holding: Listed – up to 12 months, Unlisted – up to 24 months) c) Long Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) ⁴ (period of holding: Listed – more than 12 months, Unlisted – more than 24 months)	Normal tax rates applicable to investor ³ Normal tax rates applicable to investor ³ 12.50% ³ (without indexation benefit)	Normal tax rates applicable to investor ^{3 5} Normal tax rates applicable to investor ^{3 5} 12.50% ^{3 5} (without indexation and foreign exchange fluctuation benefit)	Nil ¹

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. Non-Equity Funds are those funds wherein equity exposure is less than 65% of total proceeds of such fund.

As per Section 50AA of the Income-tax Act, 1961, investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

- a. From 1st April 2025 onwards, a "Specified Mutual Fund" means: (a) a Mutual Fund by whatever name called, which invests more than 65% of its total proceeds in debt and money market instruments; or (b) a fund which invests 65% or more of its total proceeds in units of a fund referred to in (a). The percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.

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%), 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 July 24, 2019.

For and on behalf of the Board of Directors,
SBI Funds Management Limited
(the Asset Management Company for SBI Mutual Fund)

sd/-

Place: Mumbai

Date: November 28, 2025

Name	: Nand Kishore
Designation	: Managing Director & CEO

SBI FUNDS MANAGEMENT LTD – BRANCHES:

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BALURGHAT: Narayanpur, Near Balurghat Bus Stand, P.O & P.S – Balurghat, District Dakshin Dinajpur, West Bengal – 733101, **Phone No.:** 0967901bori3116. **BASTI:** Office no 3, Ist 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. **JEYPORE:** 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 Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar-364002, Tel:0278-2225572, **Email id:** camsbha@camsonline.com. **BHILAI:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020, Tel: 9203900630 / 9907218680. **BHILWARA:** Indraparstha tower, Second floor, 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. BNCB Bank, New Station Road, Bhuj, Kachchh – 370001, Gujarat **Phone No:** 02832-45031 **Email:** camsbuj@camsonline.com **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, **BIHAR:** C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea - 854301, Bihar. E-mail- camsbna@camsonline.com **BIHAR SHARIF :** R&C Palace, Amber Station Road, Opp. Mamta Complex, Bihar Sharif-803101, Nalanda, Tel no.- 06112–235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIJAPUR:** Padmasagar Complex, 1st floor, 2nd Gate, Ameer Talkies Road, Vijayapur – 586101, Bijapur **Phone No:** 083 52259520. **Email Id:** camsbij@camsonline.com. **BIKANER:** Behind Rajasthan patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner-334001, Tel: 9214245819. **BILASPUR:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Tel: 9203900626. **BOHOROMPUR:** 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal – 742103. West Bengal. Tel: 08535855998 **BOKARO:** 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, Parasia Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM:** Shop No. 1 & 2, saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **Cochin:** Modayil Building, Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin – 682 016 **COIMBATORE:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002, Tel: 0422-2434355/53. **COOCHBEHAR:** S. N. ROAD, BYE LANE, BADUR BAGAN, NEAR GOURI SHANKAR, COOCHBEHAR – 736101, West Bengal. Phone No.: 03582-226739. Email ID: camschb@camsonline.com **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.Darbhangasbimf.com, **DAVENEGERE:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS:** 11 Ram Nagar - 1st Floor, A. B. Road, Near Indian-Allahabad Bank, Dewas –455001, Madhya Pradesh. Phone No: 07272 – 403382 Email Id: camsdew@camsonline.com **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE:** House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001, Tel No: 02562 – 640272. **DIBRUGARH:** Amba Complex, Ground Floor, H S Road, Dibrugarh-786001. **DIMAPUR:** MM Apartment, House No; 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112, Nagaland Email: camsdmv@camsonline.com **DURGAPUR:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713 216, Tel: 0343-2545420/30. **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, Agraharam 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: camsfrz@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: camsqtk@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:**camsgur@camsonline.com **Phone No.**0124-4048022. **GUWAHATI:** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati – 781008, Phone No.: 07896035933. **GWALIOR:** G-6 Global Apartment, KailashVihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, PurbaMedinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-220526/222925 Email: cs.haldwani@sbimf.com. **HARIDWAR:** F – 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand – 249408, Email id: camshwr@camsonline.com. **HASSAN:** Vidya Bhavan Building, 1st Floor, Old Bus Stand Road. Hassan-573201Karranataka. Email: camshas@camsonline.com Phone no: 08172-456301**HAZARIBAG:** Municipal Market, AnnandaChowk, 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 :**NearArchies Gallery, Shimla PahariChowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:**No.9/2, 1st Floor,Attibele Road, HCF Post,Behind RTO Office, Mathigiri, Hosur – 635110,Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **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-Prabdeep 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. **KATIHAR:** C/o, Rice Education and IT Centre, Near Wireless Gali, Amla Tola Road, Katihar, Bihar – 854105. E-mail - camskir@camsonline.com **KESTOPUR:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block –C (Ground Floor), Kestopur – 700101, Kolkata. **KHAMMAM** : Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR:** Silver Palace, OT Road, Inda-Kharagpur, G.P-Barakola, P.S- Kharagpur Local – 721305, District West Midnapore, Phone No.: 9800456034. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:**CAMS COLLECTION CENTER 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers" Kolkata -700 001. **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:** camsluc@camsonline.com **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** Shop No 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625001. **Phone No.:** 0452- 4983515 **Email ID:** camsmdu@camsonline.com **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. **Email:** camsmmdi@camsonline.com **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road,Motia Khan, Mandi Gobindgarh -147301, Punjab. **Email:** camsmgg@camsonline.com **Phone no:** 01765-506175 **MAHABUBNAGAR:** H.No: 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 Ist 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, Ist Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001, Tel: 0591-6450125. **MUMBAI:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZAFFARPUR:** 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), Saraswati Puram, 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. **NAGERCOIL: FIRST FLOOR, 532/I, VETTURNIMADAN, NAGERCOIL – 629003, TAMIL NADU, PHONE NO: 04652310242, EMAIL ID: CS.NAGERCOIL@SBIMF.COM** **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAGAON :** Amulapathy, V.B.Road, House No.315 ,Nagaon-782003, Assam.Email: camsnag@camsonline.com Phone no: 03672-250111 **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NALBARI:** Ground Floor, Allahabad Bank Building, Dhamdhama Road, Nalbari – 781335, Phone No.: 09854093901/09864033980. **NALGONDA:** 6-4-80, 1st Floor, Above Allahabad Bank, Opposite To Police Auditorium, VT Road, Nalgonda – 508001. **E-mail-** camsnlg@camsonline.com **NASIK:** 1st Floor, " Shraddha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 – 6450102. **NANDED:** Shop No.8,9 Cellar "Raj Mohammed Complex", Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. **NAVSARI: 214-215, 2nd floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 Email:** camsnvs@camsonline.com. **NELLORE:** 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:** camsnoida@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:** camspbtb@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: camsptra@camsonline.com Phone no: 5342-221941 **PITAMPURA:** Aggarwal Cyber Plaza-Ii, 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 Dijnajpur, 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,RajeswariNilayam, Near Vamsikrishna Hospital, NyapathiVari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, HariharChowk, OppShastriMaidan, LimdaChowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor ShriLok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria& Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** SCO – 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001, Haryana, Phone No.: 09254303802. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela – 769012., **Email:** camsrour@camsonline.com. **REWA:** Shop no. 112 First Floor, Anant Vaibhav, University Road, Rewa, 486001, Madhya Pradesh. **Email Id:** camssrewa@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, ShukrawarPeth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001, Madhya Pradesh, Tel .07672 – 406996 **SATNA: 1st Floor,Shri Ram Market,Beside Hotel Pankaj,Satna-485001, Madhya Pradesh. Email:** camssna@camsonline.com **Phone no:** 07879036133 **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **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 Isckon Mandir, Ambicapatty, Silchar - 788004, Assam. **Phone No:** 03842-221228 **Email Id:** camsslc@camsonline.com **SILIGURI:** 78, Haren Mukherjee Road, 1st floor, Besides SBI Hakimpara, Siliguri – 734001, Phone: 9735316555, Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, saran 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:** camssgnr@camsonline.com **SURI:** Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal – 731101, **Tel. no.** 09333749633. **TAMLUK:** Behind Mass Clinic Vill Padumbasan, Tamluk – 721636, **Phone No.:** 09800224303. **TAMLUK:** Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal **E-mail Id -** camstmz@camsonline.com **THANE:** Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601, Maharashtra **Phone No.:** 022-62791000 **Email id:** camsthn@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, 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: camsvvel@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.