

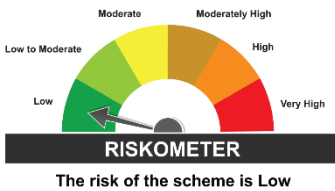
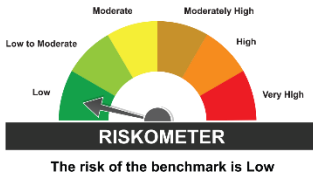


## SCHEME INFORMATION DOCUMENT

### SECTION I

# SBI OVERNIGHT FUND

An open-ended debt scheme investing in overnight securities. A relatively low 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"> <li>Regular income for short term.</li> <li>Investment in overnight securities.</li> </ul> |  | <p>As per AMFI Tier I Benchmark i.e. CRISIL Liquid Overnight Index</p>  |

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

| Potential Risk Class of the Scheme |               |                          |                    |
|------------------------------------|---------------|--------------------------|--------------------|
| Credit Risk →                      | Interest Rate | Relatively Low (Class A) | Moderate (Class B) |
| Relatively Low (Class I)           | Low           | A-I                      |                    |
| Moderate (Class II)                |               |                          |                    |
| Relatively High (Class III)        |               |                          |                    |

Continuous offer for Units at NAV based prices

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

[www.sbimf.com](http://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](http://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**

| <b>Sr. No.</b> | <b>Title</b>                   | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I.             | Name of the scheme             | SBI Overnight Fund<br>(earlier known as SBI Magnum Insta Cash Fund-Liquid Floater)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| II.            | Category of the Scheme         | Debt - Overnight Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| III.           | Scheme type                    | An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| IV.            | Scheme code                    | SBIM/O/D/ONF/99/05/0011                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| V.             | Investment objective           | <p>The objective of the Scheme is to provide the investors an opportunity to invest in overnight securities maturing on the next business day.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</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>CRISIL Liquid Overnight Index</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>Further Details in Section II.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| IX.            | Applicable timelines           | <p>Timeline for</p> <ul style="list-style-type: none"> <li>Dispatch of redemption proceeds - within 3 working days from the date of redemption or repurchase (under normal circumstances)</li> </ul> <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"> <li>Dispatch of IDCW (if applicable) - Within 7 working days from the record date.</li> </ul> |

|       |                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| X.    | Plans and Options<br>Plans/Options and sub options under the Scheme                                  | <p>The scheme would have two plans viz Direct Plan &amp; Regular Plan.</p> <p>Options under each Plan(s)</p> <ul style="list-style-type: none"> <li>For default among Growth &amp; Income Distribution cum capital withdrawal (IDCW) option default will be IDCW option. For IDCW mode between Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment), Payout of Income Distribution cum capital withdrawal option (IDCW Payout) and Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer), default will be IDCW Re-investment. For IDCW frequency default option will be the lowest period option specific for the fund.</li> </ul> <p>For detailed disclosure on default plans and options, kindly refer SAI and section II of SID.</p> |
| XI.   | Load Structure                                                                                       | <p>Exit Load: Nil</p> <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. 5,000 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. | <p>NFO opens on: N.A.</p> <p>NFO closes on: N.A.</p> <p>This is not New Fund Offer Period and the units are available for continuous subscription and redemption at NAV based prices.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|        |                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| XVI.   | New Fund Offer Price:<br>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                                                               | The Scheme does not undertake segregated portfolio.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| XVIII. | Swing pricing disclosure                                                                                     | The Scheme does not undertake swing pricing.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| XIX.   | Stock lending/short selling                                                                                  | Yes, the Scheme does not engage in stock lending.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| XX.    | How to Apply and other details                                                                               | <p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF OPAT. The application amount in cheque shall be payable to “<b>SBI Overnight Fund</b>”. The Cheques should be payable at the Centre where the application is lodged.</p> <p>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 <a href="https://www.sbimf.com/forms">https://www.sbimf.com/forms</a> . The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on <a href="https://www.sbimf.com/contact-us">https://www.sbimf.com/contact-us</a> .</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> |

|        |                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                                                                                    | For details kindly refer section II.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| XXI.   | Investor services                                                                                                                  | <p>Details of Investor Relations Officer of the AMC:<br/> Name: Mr. C A Santosh<br/> Address: SBI Funds Management Ltd.,<br/> Investor Relations Officer)</p> <p>Address: 9th Floor, Crescenzo, C– 38 &amp; 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537<br/> 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 during the NFO and on ongoing basis                                                             | <p>The Scheme offers following facilities on an ongoing basis.</p> <p><b>i) Systematic Investment Plan</b></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 weekly, Monthly, Quarterly, Semi-Annual and Annual Systematic Investment Plan in the Growth option of the Scheme.</p> <p><b>ii) Systematic Withdrawal Plan</b></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><b>(iii) Systematic Transfer Plan</b></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> |

|       |         |                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       |         | For further details of above special products / facilities, For Details, kindly refer SAI and section II of the SID.                                                                                                                                                                                                                                                                            |
| XXIV. | Weblink | <p>Please refer to our website for the following:</p> <p>TER for last 6 months/ Daily TER:</p> <p>Please refer <a href="https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes">https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes</a></p> <p>Scheme factsheet:</p> <p>Please refer <a href="https://www.sbimf.com/factsheets">https://www.sbimf.com/factsheets</a></p> |

#### **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

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

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                                                                                                                  | Min | Max  |
|------------------------------------------------------------------------------------------------------------------------------|-----|------|
| Overnight Securities or instruments maturing on the next business day (including Triparty Repo, Reverse Repo and equivalent) | 0%  | 100% |

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

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.

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)

| Sr. no | Type of Instrument   | Percentage of exposure                                                                 | Circular references                                                                                                                      |
|--------|----------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Credit Default Swaps | Upto 10% of AUM of the scheme and shall be within the overall limit of the derivatives | Para 12.28 of SEBI master circular dated June 27,2024 read with SEBI circular no SEBI/HO/IMD/PoD2/P/CIR/2024/125 dated September 20,2024 |

#### Change in Asset Allocation:

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations pursuant to Paragraph 1.14.1.2 of Master Circular for Mutual Funds, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above mentioned asset allocation pattern, the portfolio to be rebalanced by AMC within 30 days from the date of said deviation.

#### Portfolio Rebalance:

Above rebalancing will be subject to market conditions and in the interest of the investors. If the fund manager for any reason is not able to rebalance the asset allocation within above mentioned period, the matter would be escalated to Investment Committee for further direction. The Investment Committee shall record the reason in writing leading the reason for falling the exposure outside the asset allocation and the Committee shall review and as consider necessary may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. 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.

#### **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) having a residual maturity of one business day
2. Commercial Paper (CPs) ) having a residual maturity of one business day
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, capital indexed bonds, fixed interest security with staggered maturity payment etc.
6. Repo (Repurchase Agreement) or Reverse Repo.

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.

##### **B. WHAT ARE THE INVESTMENT STRATEGIES:**

The Fund will invest in overnight securities to generate returns corresponding to the overnight rates in the money markets.

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

##### **C. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE:**

###### **CRISIL Liquid Overnight Index**

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

##### **D. WHO MANAGES THE SCHEME:**

| <b>Name &amp; age of the Fund Manager, tenure of managing the scheme</b>            | <b>Educational Qualifications</b> | <b>Type and nature of past experiences including assignments held during the last 10 years</b>                                                                                                                                  |
|-------------------------------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ms. Ranjana Gupta<br>Age: 45 years<br><br>Tenure of managing the scheme: 1 Year and | B. Com.                           | Ranjana Gupta joined SBIFML in 2008 as Fixed Income Dealer and has over 21 years of experience in capital market.<br><br>Prior to joining SBIFML, Ranjana was heading the broking activities at Twenty first Century Shares and |

| <b>Name &amp; age of the Fund Manager, tenure of managing the scheme</b> | <b>Educational Qualifications</b> | <b>Type and nature of past experiences including assignments held during the last 10 years</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| managing since December 2024                                             |                                   | <p>Securities Ltd from May 1995 to February 2008. She started her career as a dealer in 1995 with OTCEI (Over the Counter Exchange of India). Ranjana is a Commerce graduate from Mumbai University.</p> <p>Ms. Ranjana Gupta currently managing SBI Debt Fund Series (launched from October 5, 2016), SBI Fixed Maturity Plan (FMP) Series, SBI CPSE Bond Plus SDL Sep 2026 50:50 Index Fund, SBI CRISIL IBX Gilt Index - June 2036 Fund, SBI CRISIL IBX Gilt Index - April 2029 Fund and SBI CRISIL IBX SDL Index - September 2027 Fund and SBI Overnight Fund</p> |

**E. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND:**

The objective of the Scheme is to provide the investors an opportunity to invest in overnight securities maturing on the next business day.

There is no assurance that the investment objective of the Scheme will be achieved.  
Reference list of existing open ended debt schemes of SBI Mutual Fund are as follows:

| <b>Name of Scheme</b>               |
|-------------------------------------|
| SBI Savings Fund                    |
| SBI Magnum Income Fund              |
| SBI Short Term Debt Fund            |
| SBI Overnight Fund                  |
| SBI Long Duration Fund              |
| SBI Magnum Constant Maturity Fund   |
| SBI Dynamic Bond Fund               |
| SBI Corporate Bond Fund             |
| SBI Floating Rate DEBT Fund         |
| SBI Banking & PSU Fund              |
| SBI Magnum UltraShort Duration Fund |
| SBI Magnum Gilt Fund                |
| SBI Liquid Fund                     |
| SBI Magnum Medium Duration Fund     |
| SBI Magnum Low Duration Fund        |
| SBI Credit Risk 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 :

Performance of the Scheme (in %)

| <b>SBI Overnight Fund</b>     |                             |                               |                                   |                               |
|-------------------------------|-----------------------------|-------------------------------|-----------------------------------|-------------------------------|
| Compounded Annualized Returns | Scheme Returns %            | Benchmark Returns %           | Scheme Returns %                  | Benchmark Returns %           |
|                               | SBI Overnight Fund - Growth | CRISIL Liquid Overnight Index | SBI Overnight Fund - Dir - Growth | CRISIL Liquid Overnight Index |
| Returns for the last 1 year   | 5.93                        | 6.04                          | 6.01                              | 6.04                          |
| Returns for the last 3 years  | 6.33                        | 6.48                          | 6.41                              | 6.48                          |
| Returns for the last 5 years  | 5.22                        | 5.38                          | 5.31                              | 5.38                          |
| Returns since inception       | 6.44                        | N.A.                          | 6.23                              | 6.11                          |

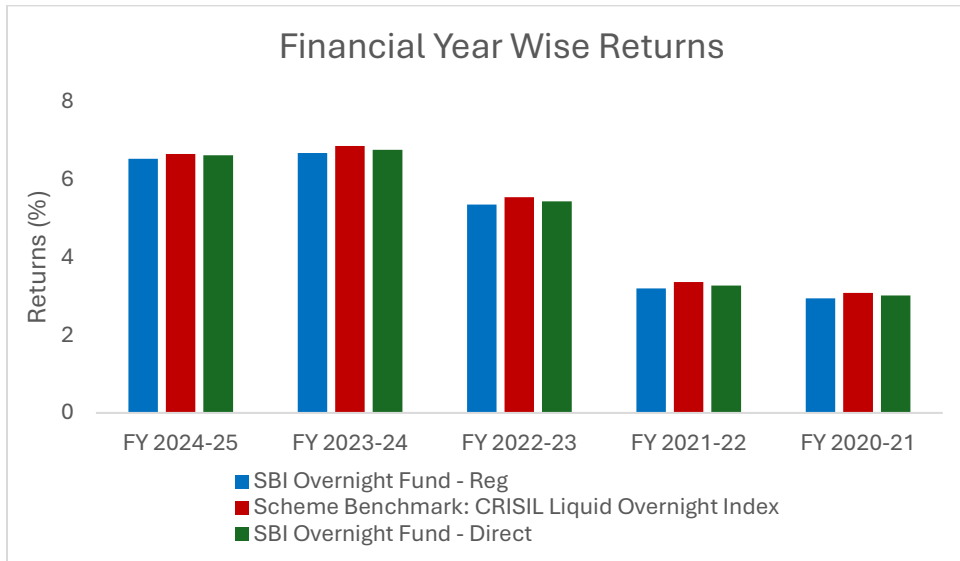
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*\*In line with recent AMFI's communication on change of name of CRISIL indices, effective April 3, 2023 the revised name of the first-tier benchmark is 'CRISIL Liquid Overnight Index' (erstwhile 'CRISIL Overnight Fund Ai Index').*

As the scheme was launched before the launch of the First tier benchmark index Thus First tier benchmark index figures since inception or the required period are not available. Date of inception: 01/10/2002. Direct Plan was introduced on January 01, 2013

#### Financial Year Wise Performance:

Absolute Returns for each financial year for the last 5 years



#### 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/057>
- 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 – NA
- v. Aggregate investment in the Scheme by:

| Sr. No. | Category of Persons                                   | Net Value |              | Market Value ( in Rs.) |
|---------|-------------------------------------------------------|-----------|--------------|------------------------|
|         |                                                       | Units     | NAV per unit |                        |
|         | Concerned scheme's Fund Manager(s)                    |           |              |                        |
| 1.      | Ms. Ranjana Gupta<br>SBI Overnight Fund Direct Growth | 7.41      | 4288.107     | 31,792.03              |

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 AMC's 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 daily basis. The NAV under the Scheme would be rounded off four decimals as follows or such other formula as may be prescribed by SEBI from time to time:

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

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

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 11.00 p.m. on daily basis. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

Further, as per SEBI Regulations, the repurchase price shall not be lower than 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 = Rs. 10.4534 p.u. (rounded off to four decimals)

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

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

**Purchase of mutual fund units:**

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

Purchase Price = Applicable NAV

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

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

**Redemption/Re-purchase of mutual fund units**

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

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)  
= Rs. 12 \* (1-1%) = Rs. 11.88/-

**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:

Redemption Price = Applicable NAV \* (1 - Exit Load)  
= Rs. 12 \* (1-0) = Rs. 12/-

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.

**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-

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

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 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:**

| <b>Particulars</b>                                | <b>Regular Plan</b> | <b>Direct plan</b> |
|---------------------------------------------------|---------------------|--------------------|
| 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%              |

Above illustration is a simplified calculation to show the impact of the expense charged on the performance to the scheme. In the above illustration total expense charged to the scheme has been mentioned in INR. As per the SEBI regulation, expense to the scheme is charged on daily basis on the daily net assets and within the percentage limits specified in the SEBI regulations.

- 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](http://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         | Nil                              |

The AMC reserves the right to modify / change the load structure on a prospective basis. Please note that no Exit Load shall be levied for switching between Plans within the said Scheme. Units issued on Re-investment of Income Distribution cum capital withdrawal shall not be subject to entry and exit load.

The AMC reserves the right to introduce a load structure, levy a different load structure or remove the load structure in the scheme at any time after giving notice to that effect to the investors.

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

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

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

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

In accordance with SEBI Regulations, the repurchase price will not be lower than 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**

- a) The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document.
- b) In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions (including suspending redemptions) under certain circumstances will be in accordance with Paragraph 1.12 of SEBI Master Circular.
- c) The liquidity of the Scheme's investments is inherently restricted by trading volumes and settlement periods.
- d) Redemption by the Magnum holder / unit holders due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.
- e) The tax benefits described in this Scheme Information Document are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
- f) As in the case of any fund investing in debt, the NAV of the scheme will be sensitive to changes in interest rate. In case of an increase in interest rates, the market value of existing debt instruments may fall, leading to a fall in the NAV. The sensitivity of the NAVs of either of the Plans to interest rate movements cannot be entirely eliminated and investment in the either Plan is not guaranteed to protect the value of the investment completely from unfavourable changes in the interest rates.
- g) AMC's perception: The impact of a rise in interest rates will be reduced through good fund management practices. In anticipation of any rise in interest rates, the Scheme will attempt to move the funds in from long-term instruments into short-term debt & money market instruments where the impact on the NAV will be much lower. Also, if the interest rates at any point of time are expected to ease, the Scheme can move back into long-term debt to take advantage of appreciation in the market value of its investments.

- h) In an open ended fund, any disruption in the normal functioning of the markets for debt instruments or extreme illiquidity in any of the debt instruments may affect the ability of the fund manager to buy or sell freely in the market. In the event of inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio, the time taken by the Fund for redemption may become significant. Please see para "Right to Limit Redemptions" in the Scheme Information Document.
- i) AMC's perception: Such situations may be extremely rare and temporary in nature. Although the debt market in India is not very liquid, there is always demand for debt instruments having a high rating & issued by good companies, at appropriate yields. At times, the fund may choose to hold such instruments till maturity and meet redemption needs through temporary borrowing within permissible limits. The fund will keep a sufficient amount of the funds in cash, call money and liquid money market instruments to take care of the normal redemption needs.

**j) Risks associated with Investing in Foreign Securities**

The Scheme will not invest in foreign securities.

**k) Risks associated with Investing in Securitized Debt**

The Scheme will not invest in securitized debt.

**C. Risk mitigation strategies**

Investments in debt and debt related securities 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 mitigates.

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.

## **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:**

### **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) having a residual maturity of one business day
2. Commercial Paper (CPs) ) having a residual maturity of one business day
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, capital indexed bonds, fixed interest security with staggered maturity payment etc.

#### 6. Repo (Repurchase Agreement) or Reverse Repo.

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 G-sec 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 20, 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.

**A. What are the investment restrictions**

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

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

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

Provided further that 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.

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

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

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

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

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

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

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

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

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

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

5. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
6. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :
  - a) Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
  - b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

- c) For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
- d) For Duration/Issuer/Sector/Group rebalancing

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

**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.

8. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.

9. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions as per the paragraph 12.16 of the SEBI Master Circular for Mutual Funds dated 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.

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

10. The assets of the scheme shall not in any manner be used in short selling or carry forward transactions.

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

12. The mutual fund will enter into derivatives transactions in recognized stock exchange for the purpose of hedging and portfolio balancing, in accordance with the guidelines issued by the Board.

13. The scheme shall not make any investment in;

- a) any unlisted security of an associate or group company of the sponsor; or

b) any security issued by way of private placement by an associate or group company of the sponsor; or

c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

14. The scheme shall not make any investment in any Fund of Funds scheme.

15. The scheme shall not advance any loan for any purpose.

16. Pursuant to Paragraph 2.6 of Master Circular for mutual funds, the Scheme can deploy not exceeding 5% of the net assets of the scheme in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transaction.

17. The scheme may invest in Credit default swaps upto 10% of AUM of the scheme and shall be within the overall limit of the derivatives

## **B. Fundamental Attributes**

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

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

### **(i) Type of the Scheme**

An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.

### **(ii) Investment Objective**

To provide the investors an opportunity to invest in overnight securities maturing on the next business day.

- 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 D above.

### **(iii) Terms of Use**

- Sale of Units: Units would be offered for subscription on all business days at NAV related prices.

- Liquidity: The scheme would provide repurchase facility to investors on an ongoing basis on all business day

- Aggregate fee and expenses: Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in Section Fee and Expenses.

**(iv) Any Safety Net or Guarantee provided**

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

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations 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.

- C. 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
- D. Principles of incentive structure for market makers (for ETFs) – Not Applicable
- E. 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

**F. Other Scheme Specific Disclosures:**

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| 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</p>                                                                                                                                                                                                                                                 |

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|                                                                                                                                                                                      | <p>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 <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdslindia.com">www.cdslindia.com</a>. 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 <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdslindia.com">www.cdslindia.com</a>. 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<br>(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 | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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| amount invested without any return.) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 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"> <li>• 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.</li> <li>• Under the IDCW Plan, the returns will be distributed through declaration of IDCW on a monthly &amp; 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.</li> </ul> <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 applicants provided the applications are complete in all respects and are in order. The allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number. The allotment details shall get reflected in the Consolidated Account Statement (CAS) sent by email / mail on or before 15th of the succeeding month. Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Refund                               | <p>This is not a new fund offer. The scheme is offered on an ongoing basis.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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| <p><b>Who can invest</b><br/>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p> | <p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian; (please see the note below)</li> <li>• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>• 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;</li> <li>• Partnership Firms constituted under the Partnership Act, 1932;</li> <li>• A Hindu Undivided Family (HUF) through its Karta;</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>• Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;</li> <li>• Foreign Portfolio Investor</li> <li>• Army, Air Force, Navy and other para-military funds and eligible institutions;</li> <li>• Scientific and Industrial Research Organisations;</li> <li>• Provident / Pension / Gratuity and such other Funds as and when permitted to invest;</li> <li>• International Multilateral Agencies approved by the Government of India / RBI; and</li> <li>• The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).</li> <li>• A Mutual Fund through its schemes, including Fund of Funds schemes.</li> </ul> <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 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> <p>Note: Following is the process for investments made in the name of a Minor through a Guardian:</p> |
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|  | <ul style="list-style-type: none"> <li>- Payment for investment by means of Cheque, Demand Draft 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.</li> <li>- 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'.</li> <li>- 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.</li> <li>- 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.</li> </ul> <p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.</li> <li>2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.</li> </ol> <p><b>Applications not complying with the above are liable to be rejected.</b></p> <ol style="list-style-type: none"> <li>3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.</li> </ol> |
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| Who cannot invest | <p><b>Who cannot invest</b></p> <p>It should be noted that the following entities cannot invest in the scheme(s):</p> <ol style="list-style-type: none"> <li>Any individual who is a Foreign National, except for Non – Resident Indians and Persons of Indian Origin (who are not residents of United States of America or Canada), provided such Foreign National has procured all the relevant regulatory approvals applicable and has complied with all applicable laws, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder), in the sole discretion and to the sole satisfaction of SBI Funds Management Limited.</li> </ol> <p>SBI Funds Management Limited in its capacity as an asset manager to the SBI Mutual Fund reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <ol style="list-style-type: none"> <li>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).</li> <li>Residents of United States of America and Canada.</li> </ol> <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> |
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| How to Apply (and other details)                                                           | <p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF OPAT. The application amount in cheque shall be payable to “<b>SBI Overnight Fund</b>”. The Cheques should be payable at the Centre where the application is lodged.</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 <a href="https://www.sbimf.com/forms">https://www.sbimf.com/forms</a>. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on <a href="https://www.sbimf.com/contact-us">https://www.sbimf.com/contact-us</a>.</p> <p>For details kindly refer section II.</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"> <li>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.</li> <li>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.</li> <li>3. Financial Transactions Submitted by Registered MFDs or Third Parties: Signed Financial transaction form or request</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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|                                                                                                                                                                         | <p>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> <p>Terms and Conditions for Transacting via Electronic Mail:</p> <ol style="list-style-type: none"> <li>1. Investors must be aware of the risks involved in transacting through email, including those arising from electronic transmission failures, unauthorized access, or miscommunication.</li> <li>2. The Asset Management Company (AMC) and Registrar &amp; 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.</li> <li>3. Entities utilizing this facility must ensure adequate security measures to protect email communications, including encryption, access controls, and authentication mechanisms.</li> <li>4. The entity availing this facility must maintain records of email-based financial transactions as per applicable laws and regulations.</li> <li>5. Any addition or deletion of authorized signatories must follow the prescribed procedure and be notified to the AMC through official documentation.</li> <li>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.</li> </ol> <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> |
| <p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p> | <p>Presently, the AMC does not intend to reissue the repurchased/redeemed Units. The Trustee reserves the right to reissue the repurchased Units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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| <p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>                                                                                                   | <p>The Units under the Scheme are transferable, however, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p> |
| <p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> | <p>Purchase: 1.30 p.m. &amp; Redemption: 3.00 p.m.</p> <p>Pursuant to SEBI Circular no. SEBI/HO/IMD/PoD2/P/CIR/2025/56 dated April 22, 2025, the cut-off timing for valid redemption/ switch-out requests received through <b>online mode in SBI Overnight Fund ('the Scheme') shall be 7:00 p.m.</b> (instead of existing 3:00 p.m.) with effect from June 01, 2025.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</p>                                     | <p>Minimum amount for purchase Rs. 5000/- &amp; in multiples of Re.1/- thereof</p> <p>Minimum amount for additional purchase - Rs. 1000/- &amp; in multiples of Re.1/-</p> <p>The minimum amount of repurchase is Rs. 5,000/- 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>                                                                                                                                                                                                               |
| <p>Accounts Statements</p>                                                                                                                                                                      | <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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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|  | <p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before twenty first day of succeeding month, detailing holding at the end of the six month and commission paid to the distributor,, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Account Statements for investors holding demat accounts: Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account.</li> <li>• 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.</li> </ul> <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"> <li>• Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.</li> <li>• 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.</li> <li>• 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</li> </ul> |
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|                | <p>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.</p> <ul style="list-style-type: none"> <li>• 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.</li> </ul> <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</p> |
| 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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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| 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 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 Master Circular dated June 27, 2024, list of Investors in whose folios there are unclaimed IDCW / redemption amount is disclosed on the website of SBI MF (<a href="http://www.sbimf.com">www.sbimf.com</a>).</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"> <li>- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

|                         | <p>minor or parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian..</p> <ul style="list-style-type: none"><li>- 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'.</li><li>- 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.</li><li>- 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.</li></ul>                                                                                                                                                                                                                                                                                                                                      |                                                                          |         |           |                    |                            |                                                                          |
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| Plans / Options offered | <p>The details of the plan and options are given below:</p> <table><tr><th>Scheme Name</th><th>Plan(s)</th><th>Option(s)</th></tr><tr><td>SBI Overnight Fund</td><td>Regular Plan &amp; Direct Plan</td><td>Income Distribution cum capital withdrawal (IDCW) Option &amp; Growth Option</td></tr></table> <p><b>a) <u>Direct Plan:</u></b></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 <b>Section Annual Recurring Expenses</b>. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p> <p><b>Eligible investors:</b> All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p><b>Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund.</p> <p><b>How to apply:</b></p> | Scheme Name                                                              | Plan(s) | Option(s) | SBI Overnight Fund | Regular Plan & Direct Plan | Income Distribution cum capital withdrawal (IDCW) Option & Growth Option |
| Scheme Name             | Plan(s)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Option(s)                                                                |         |           |                    |                            |                                                                          |
| SBI Overnight Fund      | Regular Plan & Direct Plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Income Distribution cum capital withdrawal (IDCW) Option & Growth Option |         |           |                    |                            |                                                                          |

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|  | <ul style="list-style-type: none"> <li>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.</li> <li>Investors should also indicate “Direct” in the ARN column of the application form.</li> </ul> <p><b>a) <u>Regular Plan:</u></b></p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p>In case of Regular and Direct plan, the default plan under following scenarios will be:</p> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.</p> <p><b>b) <u>Growth Option:</u></b></p> <p>IDCW will not be declared under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.</p> <p><b>c) <u>Income Distribution cum capital withdrawal (IDCW) Option</u></b></p> <p>Under this Option, the scheme will have IDCW Payout, IDCW Reinvestment &amp; IDCW Transfer.</p> <p>IDCW frequency – Daily &amp; Weekly IDCW*</p> <p>It is proposed to declare dividends subject to availability of distributable profits, as computed in accordance with SEBI (MF) Regulations. The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme(s) depending on the availability of distributable surplus under the Scheme(s).</p> <p>*Daily IDCW under the Scheme would be compulsory reinvested. Payout under the IDCW option would be effected only for investment of Rs. 1 crore and above. Declaration of IDCW under the scheme is subject to availability of distributable surplus.</p> <p><b>a) IDCW Payout Facility</b></p> <p>IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the</p> |
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|  | <p>Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, on the notified record date.</p> <p><b>ii) IDCW Re-investment Facility</b></p> <p>Unit holders opting for IDCW Option may choose to reinvest the IDCW to be received by them in additional Units of the Scheme(s). Under this facility, the IDCW due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the IDCW Option at the prevailing ex- IDCW Net Asset Value per Unit on the record date. The amount of IDCW re-invested will be net of tax deducted at source, wherever applicable. The IDCW so reinvested shall constitute a constructive payment of IDCW to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units. On reinvestment of IDCW, the number of Units to the credit of Unit holder will increase to the extent of the IDCW reinvested divided by the Applicable NAV as explained above. There shall, however, be no Entry Load and Exit Load on the IDCW so reinvested. The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations.</p> <p>The IDCW option would endeavour to declare IDCW subject to the availability of distributable surplus and at the recommendation of the AMC subject to the approval of the Trustees. The Growth option would not declare IDCW and returns in this option would be through capital appreciation only. Both options however may declare bonus units subject to the availability of distributable surplus. Both the options would be maintained as a common portfolio.</p> <p>The Unit holders may reinvest any IDCW due to them, at no sales charge by indicating at the appropriate place in the application form. The IDCW reinvestment may be cancelled on receipt of a request from the Unit holders for the same.</p> <p>As and when the IDCW is declared by a Scheme(s) and Payout of dividend would be effected only for investments above Rs. 1 crore while IDCW for investment amounts less than Rs. 1 crore would be reinvested compulsorily</p> <p>As and when the IDCW is declared by a Scheme(s) and the IDCW amount payable is less than Rs. 500/- (Rupees Five Hundred only), the same will be compulsorily reinvested in the respective Scheme(s)/ Plan(s)/ Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 500/- then it will be either reinvested or paid as per the mandate selected by the investor.</p> |
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|                  | <p>Between “Growth” or “IDCW” option, the default will be treated as “IDCW”. In “IDCW” option between “Reinvestment”, “Payout” or “Transfer”, the default will be treated as “Reinvestment. Default frequency default option will be the lowest period option specific for the fund.</p> <p>Investor can select only one option either IDCW payout or IDCW reinvestment in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Reinvestment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (IDCW payout / IDCW reinvestment) will reflect for all the units held under the scheme / folio.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Special Products | <p><b>(i) Systematic Investment Plan</b></p> <p>For investors, the scheme 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 weekly, Monthly, Quarterly, Semi-Annual and Annual Systematic Investment Plan in the Growth option of the Scheme.</p> <p>Minimum amount and number of instalments for each frequency is as follows:</p> <ul style="list-style-type: none"> <li>• Weekly/Monthly frequency – INR 2000 and in multiples of INR 1 for minimum 6 installments</li> <li>• Quarterly – INR 6,000 and 2 instalments</li> <li>• Semi-Annual and Annual – INR 12,000 and 2 instalments</li> </ul> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> <p><b>Any Day SIP' Facility</b></p> <p>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 &amp; 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> |

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|  | <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> <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 Auto Debit mandate form indicating the existing folio number and the investment details as in the SIP Auto debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.</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> <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"> <li>• <b><u>Fixed-end Period SIP</u></b></li> </ul> <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 &amp; perpetual SIP options.</p> <p><b>Terms and conditions of Fixed-end period for SIP are as follows:</b></p> <ol style="list-style-type: none"> <li>1) If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.</li> <li>2) If the investor does not specify the date of SIP, the default date will be considered as 10<sup>th</sup> of every month.</li> <li>3) If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.</li> <li>4) If the investor does not specify the plan option, the default option would be considered as Growth option.</li> </ol> |
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|  | <p>If investor specifies the end date and also the fixed end period, the end date would be considered.</p> <p><b>Top-up SIP Facility:</b></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"> <li>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.</li> <li>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.</li> <li>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.</li> <li>4. Percentage SIP Top-up would be computed on the immediately preceding SIP instalment value as on the SIP Top-Up trigger date.</li> <li>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.</li> <li>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.</li> <li>7. In case of Quarterly SIP, only the Yearly frequency is available for Top-up.</li> <li>8. Top up facility will not be applicable for SIP frequencies other than Monthly &amp; Quarterly. SIP Top-up facility will be allowed in all schemes in which SIP facility is being offered.</li> <li>9. All other terms &amp; conditions applicable for regular SIP will also be applicable to Top-up SIP.</li> <li>10. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.</li> </ol> <p><b>Top-up SIP Cap Facility:</b></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</p> |
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|  | <p>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"> <li>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.</li> <li>2. In case of difference between the Top-Up SIP Cap Amount &amp; OTM Debit Mandate, then amount which is lower of the two shall be considered as the Top-up SIP Cap amount.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol> <p>The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.</p> <p><b>(ii) Systematic Withdrawal Plan</b></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 1<sup>st</sup> / 8<sup>th</sup> / 15<sup>th</sup> / 22<sup>nd</sup> of every month in case of Weekly SWP( Date based feature) and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. In case any of these days is a non-business day then the immediately next business day will be considered.</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> |
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|  | <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 Magnums / 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><b><u>Any Day SWP' Facility:</u></b></p> <p>Investors are requested to note that it is decided to introduce 'Any Day SWP facility' in all the eligible open-ended schemes of SBI Mutual Fund. Under 'Any Day SWP facility', investor can register SWP for any day for the frequencies i.e. Monthly, Quarterly, Semi-Annual and Annual. Accordingly, under 'Any Day SWP facility', investors can select any date from 1st to 30th of a month as SWP date (for February, the last business day would be considered if SWP date selected is 29th &amp; 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><b>ii) Systematic Transfer Plan</b></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</p> |
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|  | <p>one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars.</p> <p>STP-in is allowed in SBI Overnight Fund – Growth Option.</p> <p><b>Terms and conditions of monthly &amp; quarterly STP:</b></p> <p>STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice of minimum 7 days to the Registrars. In respect of STP transactions, an investor would now be permitted to transfer any amount from the switch out scheme, subject to:</p> <p>Monthly – Minimum Rs. 1000 &amp; in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 &amp; in multiples of Re. 1 thereafter for minimum 12 months</p> <p>Quarterly - Minimum Rs. 1500 &amp; in multiples of Re. 1 thereafter for minimum 1 year</p> <p>Minimum number of installments where SBI Long Term Equity Fund is target scheme for daily and weekly STP is 6.</p> <p>STP can be done without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme.</p> <p><b>Terms and conditions of daily &amp; weekly STP:</b></p> <ol style="list-style-type: none"> <li>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.</li> <li>2. Minimum amount of STP for SBI Long Term Equity Fund will be Rs. 500 &amp; in multiples of Rs. 500 for both daily &amp; weekly STP and for other funds the minimum amount of STP will be Rs. 500 &amp; in multiple of Rs. 1 for daily STP &amp; Rs. 1000 &amp; in multiple of Re. 1 for weekly STP.</li> <li>3. Minimum number of installments will be 12 for daily STP &amp; 6 for weekly STP.</li> <li>4. Minimum number of installments where SBI Long Term Equity Fund is target scheme for daily and weekly STP is 6.</li> <li>5. Weekly STP will be done on 1st, 8th, 15th &amp; 22nd of every month ( Date based STP). In case any of these days is a non business day then the immediate next business day will be considered.</li> </ol> |
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|  | <p>6. The complete application form for enrolment / termination for STP should be submitted, at least 10 days prior to the desired commencement/ termination date.</p> <p>7. Exit load shall be as is applicable in the target/source schemes.</p> <p>8. In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly STP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.</p> <p>9. In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly STP, default will be considered as 'Day based Weekly STP'.</p> <p>10. In case investor selects Weekly frequency and does not select Day based or Date -based Weekly STP, default will be considered as 'Day based Weekly SIP/STP/SWP'.</p> <p>11. If an 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>STP is available in all open-ended schemes as source and target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes) for STPs of all available frequencies. Default frequency for STP is Monthly &amp; default date for the start of STP is 10th.</p> <p><b><u>Flex Systematic Transfer Plan in all the open-ended schemes of SBI Mutual Fund offering Systematic Transfer Plan (STP) facility:</u></b></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><b>Terms and conditions of Flex STP are as follows:</b></p> <ol style="list-style-type: none"> <li>1. The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:<br/> <b>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]</b></li> <li>2. The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of</li> </ol> |
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|  | <p>enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.</p> <ol style="list-style-type: none"> <li>Flex STP would be available for Weekly, Monthly and Quarterly frequencies.</li> <li>Weekly Flex STP can be done on 1<sup>st</sup> / 8<sup>th</sup> / 15<sup>th</sup> / 22<sup>nd</sup> of every month.</li> <li>Flex STP is available from “Daily / Weekly” IDCW plans of the source schemes.</li> <li>Flex STP is available only in “Growth” option of the target scheme.</li> <li>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.</li> <li>A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only.</li> <li>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.</li> <li>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.</li> <li>The complete application form for enrolment / termination for Flex STP should be submitted, at least 10 days prior to the desired commencement/ termination date.</li> <li>All other terms &amp; conditions of Systematic Transfer Plan are also applicable to Flex STP.</li> </ol> <p><b><u>Swing STP</u></b></p> <p>Swing STP is a facility wherein investor can opt to transfer an amount at regular intervals from source scheme of SBI Mutual Fund (SBIMF) to a target scheme of SBIMF including a feature of reverse transfer from target scheme into the source scheme, in order to achieve the targeted market value on each transfer date in the target scheme. This ensures that the market value on each date of the transfer rises by a specified amount at every frequency irrespective of the market price. For example if investor decides that the value of their investment in the target scheme should appreciate by Rs. 1000 per month, then each month investor will invest only to the extent of the shortfall. If appreciation in the target scheme is higher than the target value then this excess value is reverse transferred to the source scheme. Thus the amount to be transferred will be arrived at on the basis of the difference between the target market value and the actual market value of the holdings in the target scheme on the date of transfer.</p> <p><b>Terms &amp; conditions of Swing STP are as follows:</b></p> <ol style="list-style-type: none"> <li>Source scheme: All open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.</li> </ol> |
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|           | <p>2. Target scheme: Growth option in all open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.</p> <p>3. Frequency: Weekly, Monthly and Quarterly intervals. In case the Frequency is not indicated, Monthly frequency shall be treated as the Default Frequency.</p> <p>4. Dates: The dates of transfers/ default dates shall be as under:</p> <table><tr><th>Frequency</th><th>Dates of Transfers</th><th>Default Date</th></tr><tr><td>Weekly</td><td>1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>&amp; 22<sup>nd</sup> of every month</td><td>-</td></tr><tr><td>Monthly</td><td>1<sup>st</sup>, 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup>, 25<sup>th</sup>&amp; 30<sup>th</sup><br/>In case of February last working day)</td><td>10<sup>th</sup> of every month</td></tr><tr><td>Quarterly</td><td>1<sup>st</sup>, 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup>, 25<sup>th</sup>&amp; 30<sup>th</sup> (In case of February last working day)<br/>The beginning of the quarter could be any month e.g. January, May, November, etc.</td><td>10<sup>th</sup> of every quarter</td></tr></table> <p>In case the date of transfer falls on a non-Business Day, the immediate next Business day will be considered for the purpose of determining the applicability of NAV and processing the transaction.</p> <p>5. The minimum amount for the first installment shall be as follows:</p> <ul style="list-style-type: none"><li>Weekly &amp; Monthly frequency: Rs. 1,000 and in multiples of Re. 1</li><li>Quarterly frequency: Rs. 3,000 and in multiples of Re. 1</li></ul> <p>6. Minimum number of installments</p> <ul style="list-style-type: none"><li>Weekly &amp; Monthly frequency: 12</li><li>Quarterly frequency: 4</li></ul> <p>7. If there is any other financial transaction (purchase / redemption / switch / SIP / DTP etc.) processed in the target scheme/plan/option during the tenure of Swing STP, the Swing STP will be processed as normal STP for the rest of the installments for the fixed amount.</p> <p>8. Amount of transfer: The first Swing STP installment will be processed for the installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:</p> | Frequency                         | Dates of Transfers | Default Date | Weekly | 1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> & 22 <sup>nd</sup> of every month | - | Monthly | 1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup><br>In case of February last working day) | 10 <sup>th</sup> of every month | Quarterly | 1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup> (In case of February last working day)<br>The beginning of the quarter could be any month e.g. January, May, November, etc. | 10 <sup>th</sup> of every quarter |
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| Frequency | Dates of Transfers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Default Date                      |                    |              |        |                                                                                        |   |         |                                                                                                                                                                           |                                 |           |                                                                                                                                                                                                                                                              |                                   |
| Weekly    | 1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> & 22 <sup>nd</sup> of every month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | -                                 |                    |              |        |                                                                                        |   |         |                                                                                                                                                                           |                                 |           |                                                                                                                                                                                                                                                              |                                   |
| Monthly   | 1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup><br>In case of February last working day)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 10 <sup>th</sup> of every month   |                    |              |        |                                                                                        |   |         |                                                                                                                                                                           |                                 |           |                                                                                                                                                                                                                                                              |                                   |
| Quarterly | 1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup> (In case of February last working day)<br>The beginning of the quarter could be any month e.g. January, May, November, etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10 <sup>th</sup> of every quarter |                    |              |        |                                                                                        |   |         |                                                                                                                                                                           |                                 |           |                                                                                                                                                                                                                                                              |                                   |

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|  | <p>(First installment amount X Number of installments including the current installment) – Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer.</p> <p>In case on the STP date, the amount (as specified above) to be transferred is not available in the source scheme/plan/option in the investor's folio, the residual amount will be transferred to the target scheme/plan/option and Swing STP will be closed. Investors have an option to consider earlier investments in the target scheme for calculating Swing STP amount.</p> <p>9. <b>Reverse Transfer:</b> On the date of transfer, if the market value of the investments in the target scheme/plan/option through Swing STP is higher than the target market value (first installment amount X number of installments including the current installment), then a reverse transfer will be effected from the target scheme/plan/option to the source scheme/plan/option to the extent of the difference in the amount, in order to arrive at the target market value.</p> <p>10. <b>Top-up option:</b> Investor can choose Swing STP based on fixed amount installment and additionally investor has an option to choose top-up option. Under this, investor can indicate an absolute amount or percentage (in annualized terms) by which each installment amount will be increased. Amount of transfer will be calculated by taking into consideration of the target market value (including top-up amount) and actual market value of the investments in the target scheme.</p> <p>a. Amount of transfer: The first Swing STP installment will be processed for the first installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:</p> <p><b>In case Top-up amount mentioned as absolute amount:</b><br/> Target market value Minus Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer.<br/> Target market value = (Target market value at the time of last installment + First installment amount + (Top-up absolute amount X Number of installments excluding the current installment)).<br/> Minimum amount for Top-up (absolute amount):</p> <ul style="list-style-type: none"> <li>Weekly &amp; Monthly frequency: Rs. 50 per installment and in multiples of Re. 1</li> <li>Quarterly frequency: Rs. 100 per installment and in multiples of Re. 1</li> </ul> <p><b>In case Top-up amount mentioned in percentage:</b><br/> Target Market Value less Market Value of the investments through Swing STP in the target scheme on the date of transfer.<br/> Target Market Value = (Target market value at the time of last installment + First installment amount</p> |
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|  | <p>+ (Target value at the time of last installment X Top-up percentage/ No. of periods))</p> <p>No. of periods will be considered as below:</p> <ul style="list-style-type: none"> <li>• For weekly frequency – 48</li> <li>• For monthly frequency – 12</li> <li>• For quarterly frequency – 4</li> </ul> <p>Minimum percentage for Top-up (percentage option): 12% per annum</p> <p>11. A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.</p> <p>12. The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis.</p> <p>13. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the source scheme (target scheme in case of Reverse Transfer) and 'Minimum Purchase Amount' specified in the Scheme Information Document of the target scheme (source scheme in case of Reverse Transfer) will not be applicable for Swing STP.</p> <p>14. The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date.</p> <p>15. In case the Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application as per the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day). In case the End Date is not mentioned, the application will be registered for perpetual period.</p> <p>16. Load structure prevalent in source &amp; target schemes (for reverse transfer) at the time of Swing STP registration will be applicable during the tenure of the Swing STP.</p> <p>17. Swing STP will be automatically terminated if balance is not available in the source scheme/plan/option on the date of Swing STP installment processing.</p> <p>18. The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes.</p> <p>The Trustees / AMC reserves the right to change / modify the terms and conditions of the Swing STP or withdraw the Swing STP facility at the later date.</p> <p><b><u>Capital Appreciation Systematic Transfer Plan (CASTP):</u></b></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 &amp; conditions of CASTP are given below:</p> <ol style="list-style-type: none"> <li>1. Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme &amp; Exchange Traded Funds (ETFs)] of SBI Mutual Fund.</li> <li>2. Target scheme: All open ended schemes except ETFs and daily IDCW options.</li> </ol> |
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|                           | <p>3. Frequency: CASTP offers transfer facility at weekly (1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> &amp; 22<sup>nd</sup>), monthly &amp; quarterly intervals.</p> <p>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.</p> <p>5. Minimum number of installments:</p> <ul style="list-style-type: none"> <li>– Weekly &amp; monthly frequency – six installments</li> <li>– Quarterly frequency - four installments.</li> </ul> <p>6. Capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and transferred) and the current CASTP date.</p> <p>7. The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.</p> <p>8. In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period.</p> <p>9. In case End Date is mentioned but Start Date is not mentioned, the application will be registered after the expiry of 10 days from the submission of the application for the date of the transfer mentioned in the application, provided the minimum number of installments is met.</p> <p>10. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP.</p> <p>11. Default options:</p> <ul style="list-style-type: none"> <li>a. Between Regular STP, Flex STP and CASTP – Regular STP</li> <li>b. Between weekly, monthly &amp; quarterly frequency – Monthly frequency</li> <li>c. Default date for monthly and quarterly frequency – 10<sup>th</sup></li> </ul> <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><b><u>Switchover facility</u></b></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> |
| 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</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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|                                                            | <p>invest in multiple schemes of SBI Mutual Fund with a single cheque / demand draft. Minimum subscription amount in a scheme would be as per the Scheme Information Document of the respective scheme. However, minimum total investment in the facility shall be INR 20,000. The facility is also available through Systematic Investment Plan (SIP). Minimum investment amount in a Scheme would be as per the existing details pertaining to monthly SIP as stated in Scheme Information Document of the respective scheme(s). Top-up facility will not be available under this facility. All the terms and conditions pertaining to SIP shall also be applicable to SIP through SBI MULTI SELECT facility. Investors are requested to visit <a href="http://www.sbimf.com">www.sbimf.com</a> for detailed terms &amp; 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 amendment to their existing byelaws, rules and/or regulations, wherever required.</p> |
| <b><u>SIP Pause facility</u></b>                           | <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"> <li>1. Investors can pause their SIP at any time by filling SIP pause form and submitting the same at any branch of SBIMF/CAMS. Pause request should be received 15 days prior to the subsequent SIP date.</li> <li>2. SIP Pause facility is available for SIP registration with Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.</li> <li>3. SIP shall restart immediately after the completion of Pause period.</li> <li>4. SIP Pause facility will allow investor to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a</li> </ol>                                                                                                                                                       |

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|                                                                     | <p>period upto one year. The actual number of instalments that will get paused will be as per the SIP frequency.</p> <ol style="list-style-type: none"> <li>5. Investors can avail this facility multiple times in the tenure of the existing SIP.</li> <li>6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange &amp; Channel platforms as the mandate is registered by them.</li> <li>7. If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs.3,000/-.</li> <li>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.</li> <li>9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion.</li> <li>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.</li> <li>11. Investor cannot cancel the SIP Pause once registered.</li> </ol> |
| Trigger facilities in all the open-ended schemes of SBI Mutual Fund | <p>Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point).</p> <p><b>Types of Triggers:</b></p> <ol style="list-style-type: none"> <li>1. <b>NAV Appreciation / Depreciation Trigger:</b> Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated.</li> <li>2. <b>Index Level Appreciation / Depreciation Trigger:</b> Under this facility, investor would indicate the Sensex level as the trigger</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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|                                                                                                | <p>to redeem/ switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level.</p> <p>3. <b>Capital Appreciation / Depreciation:</b> Under this facility, investors will be given the option to indicate the capital appreciation / depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation / Depreciation should be Rs. 10,000 &amp; in multiples of Rs. 1000 thereafter.</p> <p><b><u>Terms and conditions of Trigger facility are as follows:</u></b></p> <ol style="list-style-type: none"> <li>1. Trigger facility is available only in "Growth" option of the source scheme.</li> <li>2. Trigger facility is not available in "Daily / Weekly" options of the target scheme.</li> <li>3. Investor has the option to select the entire amount / appreciation to be processed on the activation of trigger.</li> <li>4. The Trigger option mandate will be registered on T+10 basis.</li> <li>5. Minimum investment amount under the "Trigger Facility" is Rs. 25,000/- and in multiples of Rs. 1 thereafter.</li> <li>6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers.</li> <li>7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge / lien.</li> <li>8. Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes.</li> <li>9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option.</li> <li>10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates.</li> </ol> <p>If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.</p> |
| Transfer of Income Distribution cum capital withdrawal plan in all open ended schemes of SBIMF | <p>Transfer of Income Distribution cum capital withdrawal plan is a facility wherein the IDCW declared under an open-ended Scheme (Source Scheme) will automatically be invested into another Open ended Scheme (Target Scheme) except Liquid Schemes.</p> <p>Terms and conditions for availing the above facility is detailed below:</p> <ol style="list-style-type: none"> <li>1. Minimum amount of 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.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

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|  | <ol style="list-style-type: none"> <li>2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day.</li> <li>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.</li> <li>4. Investors opting for Transfer of Income Distribution cum capital withdrawal plan has to specify each scheme/plan/option separately &amp; not at the folio level.</li> <li>5. Minimum investment amount requirement in the target scheme/s will not be applicable for the Transfer of Income Distribution cum capital withdrawal plan.</li> <li>6. Request for enrollment must be submitted at least 15 days before the IDCW record date.</li> <li>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.</li> <li>8. This facility is available under daily, weekly and fortnightly IDCW option of all schemes</li> </ol> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> |
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### 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. <https://www.sbimf.com/annual-financial-reports> and that of AMFI [www.amfiindia.com](http://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. <https://www.sbimf.com/annual-financial-reports> and on the AMFI's website i.e. [www.amfiindia.com](http://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](http://www.sbimf.com) and on the website of AMFI i.e. [www.amfiindia.com](http://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](http://www.sbimf.com) and on the AMFI's website i.e. [www.amfiindia.com](http://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](http://www.sbimf.com) and on the website of AMFI i.e. [www.amfiindia.com](http://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](http://www.sbimf.com) and on the website of AMFI i.e. [www.amfiindia.com](http://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](http://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](http://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](http://www.sbimf.com), [www.amfiindia.com](http://www.amfiindia.com) and stock exchange website in 3 data formats i.e. PDF, Spreadsheet and a machine

readable format (either JSON or XML). on a monthly basis or whenever there is changes in any of the specified field, whichever is earlier.

C. Transparency/NAV Disclosure

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](http://www.sbimf.com) and [www.amfiindia.com](http://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](http://www.amfiindia.com)) and on website of Fund [www.sbimf.com](http://www.sbimf.com) by 11.00 p.m.

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 of Non-Equity Mutual Funds, please refer to the clause on Taxation in the SAI apart from the following:

| Tax                                                                                                                                                                              | Resident Investors                                               | Non-Resident Investors                                | Mutual Fund      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------|------------------|
| <b>Tax on Income Distribution under IDCW Option<sup>2</sup></b>                                                                                                                  | Taxable at normal tax rates applicable to investor <sup>35</sup> | 20% <sup>35</sup>                                     | Nil <sup>1</sup> |
| <b>Capital Gains</b>                                                                                                                                                             |                                                                  |                                                       |                  |
| a) Short Term Capital Gains on investments in Specified Mutual Funds <sup>4</sup><br>(irrespective of period of holding)                                                         | Normal tax rates applicable to investor <sup>3</sup>             | Normal tax rates applicable to investor <sup>35</sup> |                  |
| b) Short Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) <sup>4</sup><br>(period of holding:<br>Listed – up to 12 months, Unlisted – up to 24 months) | Normal tax rates applicable to investor <sup>3</sup>             | Normal tax rates applicable to investor <sup>35</sup> | Nil <sup>1</sup> |

|                                                                                                                                                                                                          |                                                     |                                                                                     |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------------|--|
| c) Long Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) <sup>4</sup><br>(period of holding:<br><i>Listed – more than 12 months,</i><br><i>Unlisted – more than 24 months)</i> | 12.50% <sup>3</sup><br>(without indexation benefit) | 12.50% <sup>3 5</sup> (without indexation and foreign exchange fluctuation benefit) |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------------|--|

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. 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 is 28<sup>th</sup> April 2003.

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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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](mailto: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, 1<sup>st</sup> Floor, Shop No. 3, Anna Salai (Officer Line), Vellore – 632 001, Phone No.:0416 2900062,Email: [camsvvel@camsonline.com](mailto:camsvvel@camsonline.com) **VIJAYNAGARAM:** Portion 3, First Floor No:3-16, Behind NRI Hospital,NCS Road, Srinivasa Nagar, Vijaynagaram-535003. Email: [camsvzm@camsonline.com](mailto: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](mailto: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](mailto:camswar@camsonline.com) Phone no: 7152-242724 **WARDHA:** 1<sup>st</sup> floor. Manorama complex. R.V.Naka, Wardha – 442001, Maharashtra. Phone No. 8600029305 Email. ID: [cs.wardha@sbimf.com](mailto:cs.wardha@sbimf.com) **WAYANAD:** 2nd Floor, AFFAS Building, Kalpetta, Wayanad – 673121. Phone no: 04936-204248 Email: [camswyd@camsonline.com](mailto: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.