





**SECTION – I**

**SCHEME INFORMATION DOCUMENT**

**SBI**  
**CRISIL IBX SDL**  
**INDEX – SEPTEMBER 2027 FUND**

An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX SDL Index – September 2027 Index. A relatively high interest rate risk and relatively low credit risk.

|   |   |  |
|---|---|--|
| <p><b>This product is suitable for investors who are seeking*:</b></p>  | <p><b>Scheme Riskometer</b></p>   | <p><b>Benchmark Riskometer</b><br/>         First Tier Benchmark Riskometer - CRISIL IBX SDL Index – September 2027</p>  |
| <ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX SDL Index – September 2027</li> </ul> |  <p><b>RISKOMETER</b><br/>         Investors understand that their principal will be at Low to Moderate risk</p> |  <p><b>RISKOMETER</b><br/>         Investors understand that the scheme benchmark riskometer is at Low to Moderate risk</p> |

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

| Potential Risk Class of Scheme |                          |                    |                           |
|--------------------------------|--------------------------|--------------------|---------------------------|
| Credit Risk→                   | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk↓            |                          |                    |                           |
| Relatively Low (Class I)       |                          |                    |                           |
| Moderate (Class II)            |                          |                    |                           |
| Relatively High (Class III)    | A - 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: U65991MH2003PTC138496            | SBI Funds Management Limited ('AMC')<br>(A joint venture between SBI and AMUNDI)<br>CIN: 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 29, 2024.

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An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

**Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

| <b>Sr. No.</b> | <b>Title</b>                          | <b>Description</b>   |
|----------------|---------------------------------------|--|
| <b>I.</b>      | <b>Name of the scheme</b>             | <b>SBI CRISIL IBX SDL Index – September 2027 Fund</b>  |
| <b>II.</b>     | <b>Category of the Scheme</b>         | Target Maturity Index Fund   |
| <b>III.</b>    | <b>Scheme type</b>                    | An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX SDL Index – September 2027 Index. A relatively high interest rate risk and relatively low credit risk.  |
| <b>IV.</b>     | <b>Scheme code</b>                    | SBIM/O/O/DIN/22/09/0156  |
| <b>V.</b>      | <b>Investment objective</b>           | The investment objective of the scheme is to provide returns that closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.   |
| <b>VI.</b>     | <b>Liquidity/listing details</b>      | The scheme being offered is an open ended scheme and will provide redemption / switch facility to investor on every business day at applicable NAV subject to prevailing exit load.  |
| <b>VII.</b>    | <b>Benchmark (Total Return Index)</b> | CRISIL IBX SDL Index – September 2027<br><br>The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme.<br><br>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.  |
| <b>VIII.</b>   | <b>NAV disclosure</b>                 | 11.00 p.m. on same business day -  |
| <b>IX.</b>     | <b>Applicable timelines</b>           | Timeline for<br><ul style="list-style-type: none"><li>• Dispatch of redemption proceeds - 3 working days from the date of redemption or repurchase (under normal circumstances)</li></ul><br>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.<br><br>Dispatch of IDCW (if applicable) - Within 7 working days from the record date. |

|       |  |  |
|-------|--|--|
| X.    | <b>Plans and Options</b><br>Plans/Options and sub options under the Scheme                                     | <p>The Scheme has two plans viz. Regular plan &amp; Direct plan.</p> <p>Both plans provide two options for investment – Growth Option and Income Distribution cum capital withdrawal (IDCW) Option<sup>^</sup>. Under the IDCW option, facility for Payout of Income Distribution cum capital withdrawal option (IDCW Payout), Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment) &amp; Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer) is available. Between “Growth” or “IDCW ” option, the default will be treated as “Growth”. In “IDCW” option between “IDCW Payout” or “IDCW Reinvestment” or “IDCW Transfer”, the default will be treated as “IDCW Reinvestment”.</p> <p>Investor can select only one option either IDCW payout or IDCW reinvestment or IDCW transfer in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Reinvestment or IDCW Transfer or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (IDCW payout / IDCW reinvestment / IDCW transfer) will reflect for all the units held under the scheme / folio.</p> <p><i><sup>^</sup>Under IDCW Option, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</i></p> <p><i>For detailed disclosure on default plans and options, kindly refer SAI.</i></p> |
| XI.   | <b>Load Structure</b>  | <ul style="list-style-type: none"> <li>• Entry load : Not applicable</li> <li>• Exit load : 0.15% if redeemed on or before 30 days from the date of allotment<br/>Nil – after 30 days</li> </ul> <p>The AMC reserves the right to modify / change the load structure on a prospective basis.</p>   |
| XII.  | <b>Minimum Application Amount/switch in</b>  | <b>Minimum Amount for purchase:</b> - Rs. 5000 and in multiples of Re. 1/- thereof.  |
| XIII. | <b>Minimum Additional Purchase Amount</b>  | <b>Minimum Amount for additional purchase:</b> - Rs. 1000 and in multiples of Re. 1/- thereof.   |
| XIV.  | <b>Minimum Redemption / switch out amount</b>  | <b>Minimum Amount for redemption:</b> - Rs. 500/- or 1 Unit or account balance whichever is lower  |
| XV.   | <b>New Fund Offer Period</b><br>This is the period during which a new scheme sells its units to the investors. | Not applicable   |

|              |   |   |
|--------------|---|---|
| <b>XVI</b>   | <b>New Fund Offer Price:</b><br>This is the price per unit that the investors have to pay to invest during the NFO. | Not applicable  |
| <b>XVII.</b> | <b>Segregated portfolio / side pocketing disclosure</b>   | The scheme can create a segregated portfolio. For Details, kindly refer SAI   |
| <b>XVIII</b> | <b>Swing pricing disclosure</b>   | The Scheme has a provision for swing pricing. For Details, kindly refer SAI   |
| <b>XIX.</b>  | <b>Stock lending/short selling</b>  | The Scheme may engage in Stock lending/ and shall not engage in short selling.  |
| <b>XX.</b>   | <b>How to Apply and other details</b>   | 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. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action. 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. 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. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIFML Branches, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque shall be payable to <b>“SBI CRISIL IBX SDL Index – September 2027 Fund”</b> . The Cheques should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted. |

|       |   |  |
|-------|---|--|
| XXII. | <b>Investor services</b>  | <p>Details of Investor Relations Officer of the AMC:</p> <p>Name: Mr. C A Santosh<br/> Address: SBI Funds Management Ltd.,<br/> Investor Relations Officer)<br/> Address: 9th Floor, Crescenzo, C– 38 &amp; 39, G Block, Bandra-Kurla,<br/> Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537<br/> e-mail: customer.delight@sbimf.com</p>  |
| XXIII | <b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)</b> | Not applicable   |
| XXIV  | <b>Special product/facility available during the NFO and on ongoing basis</b>   | <p><b>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 time and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers Daily, Weekly, Monthly, Quarterly Systematic Investment Plan.</p> <p><b>Systematic Withdrawal Plan (SWP):</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 submitting application form. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP can be processed on any day of the month in case of all the other frequencies other than weekly SWP and 1st / 8th / 15th / 22nd of every month in case of Weekly SWP (Date based feature). 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><b>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 one scheme of the Mutual Fund to the other. The transfer would be</p> |

|      |         |  |
|------|---------|--|
|      |         | <p>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><b><u>Switchover facility</u></b><br/> Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other scheme of the Mutual Fund would be at NAV related prices. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.</p> <p>For further details of above special products / facilities, For Details, kindly refer SAI.</p> |
| XXV. | Weblink | <p>Weblink in TER for last 6 months, Daily TER as well as scheme factsheet shall be made available.</p> <p>TER for last 6 months/ Daily TER:<br/> <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<br/> <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 CRISIL IBX SDL Index - September 2027 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 29, 2024**  
**Place: Mumbai**

**Name: Nand Kishore**  
**Designation: Managing Director &CEO**

## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

| Instruments  | Indicative allocations (% of total assets) |         |
|--|--|---------|
|  | Minimum                                    | Maximum |
| Securities covered by CRISIL IBX SDL Index – September 2027  | 95   | 100     |
| Government Securities maturing on or before maturity date of the Scheme, Money Market instruments* including Triparty Repo and units of liquid mutual fund | 0  | 5       |

It may be noted that after the closure of the NFO Period/pending deployment of the funds, the Scheme may park the funds in Government Securities maturing on or before the maturity date of the scheme, money market instruments including triparty repo and units of liquid mutual fund until the full deployment in securities issued by eligible issuers is achieved.

\*Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time;

Pursuant to the paragraph 3.5.3.9 of the SEBI Master circular for Mutual Funds dated June 27, 2024, as amended by SEBI from time to time the scheme shall be considered to be replicating the underlying index, provided:

- i. The duration of the portfolio of Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.
- ii. Index Funds replicating a Constant Maturity index may invest in securities with residual maturity within +/- 10% of maturity range of the index.
- iii. In case of Target Maturity (or Target Date) Index Funds, the following norms for permissible deviation in duration shall apply:
  - a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
  - b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
  - c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Index Fund.

The cumulative gross exposure of debt and money market instruments, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

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

The Scheme shall not invest in repo in corporate debt.  
The scheme shall not engage in Fixed Income derivatives.  
The scheme will not invest in ADR/ GDR/ Foreign Securities  
The Scheme shall not invest in Securitized debt.  
The scheme shall not engage in short selling.  
The Scheme may engage in securities lending and borrowing up to 20% of net assets of the scheme with maximum single intermediary exposure restricted to 5% of the total assets or as permitted by SEBI from time to time.  
The Scheme shall not invest in unrated debt instruments.  
The Scheme will not make any investment in debt instruments having structured obligations and credit enhancements.  
The Scheme shall not invest in debt instruments with special features.  
The Scheme shall not invest in REITs/InvITS.

The scheme shall be in conformity to the paragraph 3.5 of the SEBI Master circular for Mutual Funds dated June 27, 2024 on Development of Passive Funds, or any other such guidelines as recommended by SEBI from time to time.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

**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 in terms of paragraph 1.14.1.2 (b) of the SEBI Master Circular for Mutual Funds dated June 27, 2024, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above mentioned asset allocation pattern, the portfolio to be rebalanced by AMC within 7 days from the date of said deviation.

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

| Sl. no | Type of Instrument                        | Percentage of exposure   | Circular references*   |
|--------|---|--|--|
| 1.     | Securities Lending and borrowing          | The Scheme shall adhere to the following limits should it engage in Stock Lending.<br><br>1. Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.<br>2. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable). | Para 12.11 of SEBI Master Circular for Mutual Funds as amended from time to time.  |
| 2      | Investment in units of liquid mutual fund | Upto 5%  | Clause 4 of Schedule 7 read with Regulation 44(1)  |
| 3      | Credit Default Swaps                      | Upto 10% of AUM of the scheme and shall be within the overall limit of the derivatives   | Para 12.28 of SEBI master circular dated June 27,2024 read with SEBI circular no SEBI/HO/IMD/PoD2/P/CIR/2024/125 dated September 20,2024 |

**The scheme shall not invest in below securities/instruments:**

| <b>S. No.</b> | <b>Type of Instrument</b>  |
|---------------|--|
| 1             | The Scheme shall not invest in repo in corporate debt.   |
| 2             | The scheme shall not engage in derivatives   |
| 3             | The scheme will not invest in ADR/ GDR/ Foreign Securities   |
| 4             | The Scheme shall not invest in Securitized debt.   |
| 5             | The Scheme shall not invest in unrated debt instrument.  |
| 6             | The Scheme will not make any investment in debt instruments having structured obligations and credit enhancements. |
| 7             | The Scheme shall not invest in debt instruments with special feature.  |
| 8             | The Scheme shall not invest in REITs/InvITS.   |

The scheme shall not engage in short selling.

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

**B. WHERE WILL THE SCHEME INVEST**

The Scheme will invest in securities which are constituents of CRISIL IBX SDL Index – September 2027, Government Securities, Money Market instruments, including Triparty Repo and units of liquid mutual fund.

Money market instrument's includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time

A brief narration of Money Market Instruments is as under:

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all- India Financial Institutions that have been permitted by the RBI to raise short term resources.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Triparty Repo
5. Securities created and issued by the Central 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). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc.

The Fund Manager reserves the right to invest in such instruments and securities as may be permitted from time to time and which are in line with the investment objective of the scheme, subject to regulatory approvals if any'.

**C. WHAT ARE THE INVESTMENT STRATEGIES:**

The Scheme will track CRISIL IBX SDL Index – September 2027 and will use a “passive” or indexing approach to endeavour to achieve scheme's investment objective. Unlike other funds, the scheme will not try to “beat” the market it tracks and do not seek temporary defensive positions when market decline or appear overvalued. The AMC does

not make any judgments about the investment merit of a particular security nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark.

Since the scheme is an index fund, the scheme will only invest in the securities constituting the underlying index. However, under certain circumstances the scheme may temporarily hold securities which are not part of the index. For example, including but not limited to the below situations:

1. post allotment of the scheme until full deployment is achieved,
2. the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as reconstitution, addition, deletion etc.

The Scheme may also invest a portion of its portfolio in government securities maturing on or before the maturity date of the Scheme, money market instruments including triparty repo and units of liquid mutual fund to manage the liquidity requirement.

#### **Derivatives Strategy:**

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

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

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

For details of derivative strategies please refer SAI.

For details pertaining to Risk Controls Strategies refer Section II of the Scheme Information Document and SAI.

#### **D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE**

The First Tier benchmark of the Scheme is **CRISIL IBX SDL Index – September 2027**. The same has been chosen as this Scheme primarily invests in securities which are constituents of **CRISIL IBX SDL Index – September 2027**. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.

#### **E. WHO MANAGES THE SCHEME?**

| <b>Name, Designation &amp; tenure of managing the scheme</b>   | <b>Educational Qualifications</b> | <b>Experience</b>  |
|--|-----------------------------------|--|
| Ms. Ranjana Gupta<br>Age: 44 years<br><br><b>Tenure of managing the scheme: 0.9 years</b><br>Managing since<br>December 2023 | 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 Securities Ltd from May 1995 to February 2008. She started her career as a dealer in 1995 with OTCEI (Over |

| Name, Designation & tenure of managing the scheme  | Educational Qualifications  | Experience   |
|--|---|--|
|  |   | <p>the Counter Exchange of India). Ranjana is a Commerce graduate from Mumbai University.</p> <p>Ms. Ranjana Gupta currently managing -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.</p>   |
| <p>Mr. Tejas Soman<br/>(Co-Fund Manager)</p> <p>Age : 32 Years</p> <p>Tenure of managing the scheme: 0.9 years<br/>Managing Since: December 2023</p> | <p>Post Graduate Program in Securities Markets - From 'NISM'</p> <p>Bachelor's in Commerce – University of Mumbai</p> | <p>Mr. Tejas Soman joined SBIFML in February 2020. He is also a Debt Dealer. He has over 9 years of experience in finance and service sector.</p> <p>Prior to joining SBIFMPL, he was previously associated with following entities.</p> <p>Yes Bank Limited (25th April 2016 – 14th Feb 2020) - Primarily handled sales of Government Bonds, State Development Loans and Treasury Bills</p> <p>STCI Primary Dealership (20th April 2015 – 21st April 2016) - Principally handled sales of Government Bonds, State Development Loans and Treasury Bills</p> <p>PricewaterhouseCoopers (PwC) (19th Nov 2012 – 1st July 2014) – Largely involved in Tax returns of income for various entities including trusts, domestic companies and foreign companies.</p> <p>Mr. Tejas Soman is currently managing SBI Magnum Gilt Fund (Co-Fund Manager), SBI Dynamic Bond Fund (Co-Fund Manager), SBI Magnum Constant Maturity Fund, SBI Long Duration Fund, SBI Nifty 10 yr Benchmark G-sec ETF (Co-Fund Manager), SBI CPSE Bond Plus SDL September 2026 50:50 Index Fund (Co-Fund Manager), SBI CRISIL IBX SDL Index - September 2027 Fund (Co-Fund Manager), SBI CRISIL IBX GILT Index – April 2029 Fund (Co-Fund Manager), SBI CRISIL IBX GILT Index – June 2036 Fund (Co-Fund Manager), SBI Nifty 1D Rate ETF,</p> |

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

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

Reference list of other existing open ended debt schemes are as follows

| Name of Scheme                                   | Category of Scheme |
|--|--------------------|
| SBI CRISIL IBX Gilt Index - June 2036 Fund       | Index Funds        |
| SBI CRISIL IBX SDL Index - September 2027 Fund   | Index Funds        |
| SBI S&P BSE Sensex Index Fund                    | Index Funds        |
| SBI Nifty Midcap 150 Index Fund                  | Index Funds        |
| SBI Nifty Smallcap 250 Index Fund                | Index Funds        |
| SBI Nifty Next 50 Index Fund                     | Index Funds        |
| SBI Nifty Index Fund                             | Index Funds        |
| SBI CPSE Bond Plus SDL Sep 2026 50:50 Index Fund | Index Funds        |
| SBI Nifty50 Equal Weight Index Fund              | Index Funds        |
| SBI CRISIL IBX Gilt Index - April 2029 Fund      | Index Funds        |
| SBI Nifty India Consumption Index Fund           | Index Funds        |
| SBI Nifty 500 Index Fund                         | Index Funds        |

For details please refer the weblink: <https://www.sbimf.com/offer-document-sid-kim>

## G. HOW HAS THE SCHEME PERFORMED

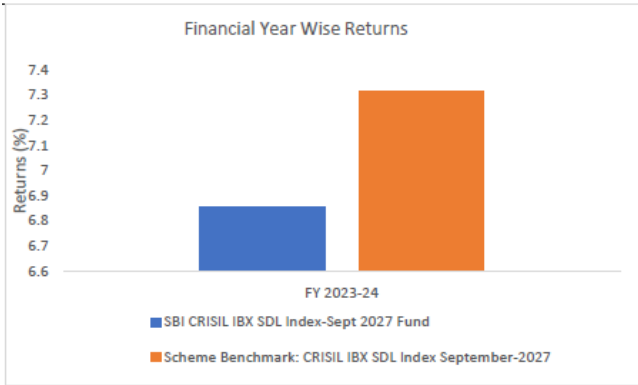
Performance of the scheme ( in %) (As on October 31, 2024)

| Compounded Annualised Returns | Scheme Returns % (Regular -Growth) | Benchmark Returns % (CRISIL IBX SDL Index – September 2027) |
|-------------------------------|------------------------------------|---|
| Returns for last 1 year       | 9.10                               | 9.45  |
| Returns for last 3 years      | N.A.                               | N.A.  |
| Returns for last 5 years      | N.A.                               | N.A.  |
| Returns since inception       | 7.68                               | 8.24  |

Date of inception: October 04, 2022

Financial Performance:

Absolute Returns for each financial year for the last 5 years



## H. ADDITIONAL SCHEME RELATED DISCLOSURES

- 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/665>
- 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 : <https://www.sbimf.com/docs/default-source/excel/sbi-crisil-ibx-sdl-index--sept-2027-fund.xlsx>
- Website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. Please refer to our website - <https://www.sbimf.com/portfolios>
- Portfolio Turnover Rate: NA
- Aggregate investment in the Scheme by:

| Sr. No. | Category of Persons                | Net Value |              | Market Value ( in Rs.) |
|---------|------------------------------------|-----------|--------------|------------------------|
|         |                                    | Units     | NAV per unit |                        |
| 1.      | Concerned scheme's Fund Manager(s) |           |              |                        |
| 1       | Ms. Ranjana Gupta                  | Nil       | -            | -                      |
| 2       | Mr. Tejas Soman                    | Nil       | -            | -                      |

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

- 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."



## Part III- OTHER DETAILS

### A. COMPUTATION OF NAV

NAV of the Scheme shall be computed and declared on every business day. The NAV under the Scheme would be rounded off to 4 decimals and Units will be allotted upto four decimal places as follows or such other formula as may be prescribed by SEBI from time to time:

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

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

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

**Illustration on computation of NAV:** If the net assets of the Scheme are Rs.10,45,34,345.34 and units outstanding are 10,000,000, then the NAV per unit will be computed as follows:  $10,45,34,345.34 / 10,000,000 = \text{Rs. } 10.4534$  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:

$$\begin{aligned}\text{Redemption Price} &= \text{Applicable NAV} * (1 - \text{Exit Load}) \\ &= \text{Rs. } 12 * (1-1\%) = \text{Rs. } 11.988/-\end{aligned}$$

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

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

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

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

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

## 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. Details of source for meeting these expenses may be disclosed. AMC to ensure that no NFO expenses will be / were charged to the Scheme.- Not applicable*

## C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 1.00% incurred towards different heads mentioned under regulations (2) and (4) of Regulation 52 of SEBI Regulations) of the daily net assets will be charged to the schemes as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with chapter 10 of SEBI master circular for Mutual Funds dated June 27, 2024.

| Expense Head                            | % of daily Net Assets |
|---|-----------------------|
| Investment Management and Advisory Fees | Upto 1.00%            |
| Trustee fee                             |                       |
| Audit fees                              |                       |
| Custodian fees                          |                       |
| RTA Fees                                |                       |
| Marketing & Selling expense             |                       |
| Cost related to investor communications |                       |

|   |            |
|---|------------|
| Cost of fund transfer from location to location   |            |
| Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants |            |
| Costs of statutory Advertisements   |            |
| Cost towards investor education & awareness   |            |
| Brokerage & transaction cost over and above 12 bps. for cash transactions   |            |
| Goods & Services tax on expenses other than investment and advisory fees  |            |
| Goods & Services tax on brokerage and transaction cost  |            |
| Listing fees  |            |
| Other Expenses <sup>^</sup>   |            |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)   | Upto 1.00% |
| Additional expenses under regulation 52 (6A) (c)*   | Upto 0.05% |
| Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)                        | Upto 0.30% |

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

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

The AMC has estimated that upto 1.00% incurred towards different heads mentioned under regulations (2) and (4) of Regulation 52 of SEBI Regulations) of the daily net assets will be charged to the schemes as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with chapter 10 of SEBI master circular for Mutual Funds dated June 27, 2024.

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

For investor education and awareness initiative, the scheme will annually set apart at least 0.01 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations.

In addition to expenses as permissible under Regulation 52 (6), the AMC may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):

Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. Further, in terms of paragraph 10.1.14 of SEBI Master Circular for Mutual funds dated June 27, 2024, any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations

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

(i) 30 percent of gross new inflows in the scheme, or;

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

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

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for

bringing inflows from such cities:

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

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

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

The Goods & Service Tax 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.

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 and advisory fees) in comparison to previous base TER charged to the scheme/plan will be communicated to investors and the notice of such change in base TER will be updated on the website, at least three working days prior to effecting such change, in the manner specified by SEBI from time to time. Investors can refer <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for Total Expense Ratio (TER) details.

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

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

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

#### **D. LOAD STRUCTURE**

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

| <b>Nature of expense</b> | <b>Charge (% of NAV)</b>  |
|--------------------------|---|
| <b>Entry Load</b>        | Not Applicable, in terms of paragraph 10.4.1(a) of the SEBI Master Circular for Mutual Funds dated June 27, 2024, there will be no entry load charged to the schemes of the Mutual Fund |
| <b>Exit Load</b>         | <ul style="list-style-type: none"><li>• 0.15% if redeemed on or before 30 days from the date of allotment</li><li>• Nil – after 30 days from the date of allotment</li></ul>            |

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

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

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.

## 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. Risks associated with investment in units of mutual fund:**

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

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

#### **B. Risks associated with investment in TREPs:**

1. **Interest rate risk:** This risk arises from uncertainty in the rate at which cash flows from the securities may be reinvested. While the rate of interest for TREPs remains closely correlated to the repo rate, it also may vary based on inter-bank lending demand & supply. Hence, there remains a risk of rate at which TREPs will get re-invested.
2. **Settlement risk:** Since the settlement for TREPs happens through CCIL, the risk of default from counterparty is limited. However, in case a clearing member fails to honour their settlement obligations, the "Default Waterfall" mechanism is used to make complete the settlement process. As per the waterfall mechanism, 1st step: the defaulter's margins and the defaulter's contribution to the default fund have been appropriated; 2nd step: CCIL's contribution is used to meet the losses; 3rd step: Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Hence, the scheme is subject to the risk of loss to the extent of initial margin and default fund contribution being invoked in the event of failure of any settlement obligations.

#### **C. Debt & money market instruments under the scheme may be subject to the following risks:**

1. **Credit risk:** Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuers' ability to meet the obligations.
2. **Liquidity Risk** pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
3. **Interest Rate risk** is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate

if the interest rates fall/rise. However, if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.

4. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
5. **Performance Risk:** Performance of the Scheme may be impacted with changes in factors, which affect the capital market and in particular the debt market.
6. **Prepayment Risk:** The Scheme may receive payment of monthly cashflows earlier than scheduled, which may result in reinvestment risk.
7. **Market Risk:** Lower rated or unrated securities are more likely to react to developments affecting the market as they tend to be more sensitive to changes in economic conditions than higher rated securities.
8. The Net Asset Value (NAV) of the Scheme, to the extent invested in Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

#### **D. Risks associated with investing in State Development Loans (SDL)**

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

#### **E. Tracking Difference Risk:**

The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. Tracking Difference is the Difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year, 10 year and Scheme Since Inception period. It will be the endeavor of the fund manager to keep the tracking difference as low as possible. Tracking Difference shall be disclosed only if the scheme has completed 1 year period. The Fund must maintain a Tracking Difference of not more than 1.25% on a 1 year basis. If the tracking difference over one year period for Debt ETFs/ Index Funds is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any. Tracking difference is to be disclosed on a monthly basis on [www.sbimf.com](http://www.sbimf.com) and AMFI website.

#### **F. Tracking Error Risk**

The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index.

Tracking error of the scheme is calculated using standard deviation of difference of daily returns between the scheme and the underlying index annualized over 1 Year Period.

#### **G. Passive Investments**

As the scheme proposes to invest not less than 95% of the net assets in the securities of the underlying Index, the scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select securities or to take defensive positions in declining markets.

#### **H. Concentration Risk**

The scheme will predominantly invest in SDLs and may have limited or no diversification to any other types of fixed income securities within its portfolio. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes that may directly impact the SDL spreads etc. and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

#### **I. Risks associated with segregated portfolio**

Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio: Investor holding units of segregated portfolio may not be able to liquidate their holding till the time there is recovery of money from the issuer. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity, as there may not be active trading of units in the stock market. Further trading price of units on the stock market may be at a significant discount compared to the prevailing NAV. Securities which are part of the segregated portfolio may or may not recover any money, either fully or partially.

#### **J. Right to Limit Redemptions**

The Trustee, in the general interest of the unit holders of the underlying scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units which can be redeemed on any business day depending on the total "Saleable Underlying Stock" available with the fund. For details, refer Section on 'Right to limit Redemption'

#### **K. Asset Class Risk**

The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.

#### **L. Risks associated with Securities Lending**

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

#### **C. RISK MITIGATION STRATEGIES:**

The scheme aims to track the CRISIL IBX SDL Index – September 2027 before expenses. The index is tracked on a



regular basis and changes to the constituent, if any, are replicated in the portfolio with the purpose of minimizing tracking error.

Investments in debt, Money market instruments carry various risks such as inability to sell securities, interest rate risk, liquidity risk, default risk, reinvestment risk etc.

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

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

For risk control, the following may be noted:

**Liquidity risks:**

Securities in the underlying index are selected by applying liquidity as one of the criteria and hence the portfolio of CRISIL IBX SDL Index – September 2027 Index is reasonably liquid. Liquidity issues in the scheme are not envisaged.

**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.

**Volatility risks:**

This being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus, there is no additional element of volatility or stock concentration on account of fund manager decisions. The fund manager would endeavor to keep cash levels at the minimal to control tracking error.

***REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME***

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV.

The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

**Special Consideration**

Termination of the scheme

The Trustees reserve the right to terminate the scheme at any time. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund is to be wound up :

- (a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or
  - (b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or
  - (c) if SEBI so directs in the interest of the unit holders.
- (ii) Where a scheme is wound up under the above Regulation, the trustees shall give notice within one day, disclosing the circumstances leading to the winding up of the scheme,
- (a) to SEBI; and
  - (b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.

Provided that where a scheme is to be wound up under clause (a) of sub-regulation (2), the trustees shall obtain consent of the unit holders participating in the voting by simple majority on the basis of one vote per unit and publish the results of voting within forty five days from the publication of notice under sub-regulation (3) of regulation 39.

Provided further that in case the trustees fail to obtain the required consent of the unitholders under clause (a) of sub-regulation (2), the schemes shall be reopened for business activities from the second business day after publication of results of the voting

In case of termination of the scheme, regulation 41 of the SEBI (mutual Funds) Regulations, 1996 shall apply.

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 SID & SAI.

Redemption by the Unit Holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.

The tax benefits described in Statement of Additional Information (SAI) 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

The Mutual Fund is not assuring any returns nor is it assuring that it will make periodic distributions.

No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.

In addition to the investment management activity, SBI Funds Management Limited has also been granted a certificate of registration as a Portfolio Manager with Registration Code INP000000852.

Apart from this, SBI Funds Management Limited has received an 'In-principle' approval from SEBI for SBI Resurgent India Opportunities Fund (Offshore Fund) vide letter no. IMD/RK/53940/2005 dated November 16, 2005.

SBI Funds Management Limited is also acting as Investment Manager of SBI Alternative Equity Fund which is registered with SEBI vide SEBI Registration number: IN/AIF3/15-16/0177, as a category III Alternative Investment Fund and SBI Alternative Debt Fund which is registered with SEBI vide SEBI Registration number: IN/AIF2/18-19/0563

as a category II Alternative Investment Fund under SEBI (Alternative Investment Funds) Regulations, 2012.

Further, Corporate Debt Market Development Fund (CDMDF) is registered with SEBI as an AIF under AIF regulations vide registration number IN/AIFC/23-24/1317. SBI Funds Management Limited is the Investment Manager and Sponsor of CDMDF.

SBI Funds Management Limited has also obtained approval for providing the management and advisory services to Category I foreign portfolio investors and Category II foreign portfolio investors through fund manager(s) managing the schemes of the SBI Mutual Fund as permitted under Regulation 24(b) of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time ("the Regulations"). While, undertaking the said Business Activity, the AMC shall ensure that (i) any conflict of interest with the activities of the Fund will be avoided; (ii) there exists a system to prohibit access to insider information as envisaged under the Regulations; and (iii) Interest of the Unit holder(s) of the Scheme of the Mutual Fund are protected at all times.

SBI Funds Management Limited has received approval from Development Commissioner, Special Economic Zone, vide Letter of Approval dated March 19, 2021 for setting up branch office (IFSC unit) in GIFT city – multi-services – Special Economic Zone for providing Portfolio Management Services and Investment Management activities / services for pooled assets.

IFSCA has granted certificate of registration dated November 28, 2022 to SBI Funds Management Limited (IFSC Branch) to carry out activities as a Fund Management Entity (Retail). The registration number is IFSCA / FME/ III/ 2022-23/010.

Further, SBIFML through its IFSC branch is also acting as an Investment Manager to SBI Investment Opportunities Fund (IFSC) which is registered with IFSCA as a Category III Alternative Investment Fund. The registration number of SBI Investment Opportunities Fund (IFSC) is **IFSC/AIF3/2023-24/0010**.

SEBI has granted no objection vide letter no. SEBI/HO/IMD-I1/IMD-II\_DOF10/P/OW/2023/9253/1 dated March 03, 2023 for undertaking Portfolio Management Services and Investment Management activities / services for pooled assets through a branch in IFSC-GIFT City.

Further, SEBI has also granted no objection vide letter no. SEBI/HO/IMD/IMD-RAC-1/OW/2023/36315/1 dated September 04, 2023 under Regulations 24(b) of SEBI (Mutual Funds) Regulations, 1996 for setting up wholly owned subsidiary of the AMC for undertaking Portfolio Management Services and Investment Management activities / services for pooled assets in IFSC–GIFT City.

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

Investors should study the Scheme Information Document and the Statement of Additional Information carefully in its entirety and should not construe the contents thereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units

### **Segregation of Portfolio:**

Creation of segregated portfolio shall be subject to following guidelines specified by SEBI as per Paragraph 4.4 of Master Circular for Mutual Funds dated June 27, 2024 and subsequent circulars issued by SEBI from time to time:

The term 'segregated portfolio' shall mean a portfolio, comprising of debt or money market instrument affected by a credit event that has been segregated in a Mutual Fund Scheme and the term 'main portfolio' shall mean the Scheme portfolio excluding the segregated portfolio and the term 'total portfolio' shall mean the Scheme portfolio including the securities affected by the credit event.

Segregated portfolio will be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:

- Downgrade of a debt or money market instrument to 'below investment grade, or

- Subsequent downgrades of the said instruments from 'below investment grade, or
- Similar such downgrades of a loan rating.

In case of difference in rating by multiple CRAs, the most conservative rating will be considered.

Creation of segregated portfolio will be based on issuer level credit events as mentioned above and implemented at the ISIN level.

### **PROCESS:**

The recommendation of creating the segregated portfolio needs to be approved by the Board of AMC & Trustee. Further, the AMC shall immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. The AMC will also disclose that the segregation shall be subject to trustee approval.

Additionally, the said press release will be prominently disclosed on the website of the AMC.

The AMC will ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.

### **Post approval process:**

Once AMC & trustee approval is received by SBIFML:

1. Segregated portfolio shall be effective from the day of credit event
2. SBIFML shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
3. An e-mail or SMS should be sent to all unit holders of the concerned scheme.
4. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
5. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
6. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
7. If the AMC Board/ trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same.

### **Security Valuation and processing of subscriptions and redemptions:**

1. The valuation of any security sought to be segregated will be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder and shall be in line with the valuation policy, which would be either external valuation prices or hair cut based valuation as applicable.

The valuation price may deviate from the above based on adequate reasons and necessary disclosure as required by the SEBI guidelines.

2. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV. However, in case of segregated portfolio, applicability of NAV will be as under:

- Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
- Investors subscribing to the Scheme will be allotted units only in the main portfolio based on its NAV

### **Disclosure requirements:**

A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event will be communicated to the investors within 5 working days of creation of the segregated portfolio. Further, adequate disclosure of the segregated portfolio will also appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the Scheme. Further, the NAV of the segregated portfolio will be declared on daily basis.

The information regarding number of segregated portfolios created in a scheme shall appear prominently under

the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc. The scheme performance required to be disclosed at various places will include the impact of creation of segregated portfolio. The scheme performance will clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, will be disclosed as a footnote to the scheme performance. These disclosures regarding the segregated portfolio will be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off. The investors of the segregated portfolio will be duly informed of the recovery proceedings of the investments of the segregated portfolio and status update will be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

### **Total Expense Ratio (TER) for the segregated portfolio**

SBIFML shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.

The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.

The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by SBIFML.

The costs related to segregated portfolio shall in no case be charged to the main portfolio.

### **Monitoring by Trustees**

In order to ensure timely recovery of investments of the segregated portfolio, Trustees will ensure that, the SBIFML puts in sincere efforts to recover the investments of the segregated portfolio. Upon recovery of money, whether partial or full, it will be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio. Further, an Action Taken Report (ATR) on the efforts made by the SBIFML to recover the investments of the segregated portfolio will be placed in every Trustee meeting till the investments are fully recovered/ written-off.

The Trustees will monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

In order to avoid mis-use of segregated portfolio, trustees will ensure that there is a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme. Creation of segregated portfolio will be optional and at the discretion of the AMC.

Illustration of impact of Portfolio Segregation on scheme and its investors:

#### **Before Segregation:**

| <b>Total Portfolio</b> | <b>Regular Plan</b> | <b>Direct Plan</b> |
|------------------------|---------------------|--------------------|
| Net Asset (a)          | 500                 | 200                |
| Units (b)              | 20.00               | 10.00              |
| NAV per Unit (c = a/b) | 25.00               | 20.00              |

#### **Assumptions:**

The above portfolio has a security XYZ with current market value on the date of segregation of Rs 70 which has been downgraded below investment grade or has defaulted. Post splitting the Total portfolio into Main portfolio and Segregated portfolio, the impact will be as below:

**After Segregation:**

| <b>Main Portfolio</b>                    | <b>Regular Plan</b> | <b>Direct Plan</b> |
|--|---------------------|--------------------|
| Net assets before segregation (a)        | 500                 | 200                |
| Market Value of Security XYZ (b)         | 50.00               | 20.00              |
| Net assets after segregation (c = a – b) | 450.00              | 180.00             |
| Units (d)                                | 20.00               | 10.00              |
| NAV per unit (c/d)                       | 22.500              | 18.000             |

| <b>Segregated Portfolio</b> | <b>Regular Plan</b> | <b>Direct Plan</b> |
|-----------------------------|---------------------|--------------------|
| Net Assets* (a)             | 50.00               | 20.00              |
| Units (b)                   | 20.00               | 10.00              |
| NAV per Unit (c = a/b)      | 2.50                | 2.00               |

(\*equivalent of market value of segregated security)

For existing investors, the total portfolio will decline by the amount which is segregated (i.e. value of main portfolio after segregation). They will be allotted equal number of units in the main portfolio and the segregated portfolio in the same proportion as held by them in the total portfolio. Thereafter, existing investors can redeem from the main portfolio based on the prevailing NAV and they will continue to hold units in the segregated portfolio. For any new investor, they will be allotted units only in the main portfolio based on the prevailing NAV. NAV of the segregated portfolio may undergo a change on the future depending on any recovery and any applicable haircut.

**II. Information about the scheme:****A. Where will the scheme invest –**

The Scheme will invest in securities which are constituents of CRISIL IBX SDL Index – September 2027, Government Securities, Money Market instruments, including Triparty Repo and units of liquid mutual fund.

Money market instrument's includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time

A brief narration of Money Market Instruments is as under:

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all- India Financial Institutions that have been permitted by the RBI to raise short term resources.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Triparty Repo
5. Securities created and issued by the Central 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). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc.

The Fund Manager reserves the right to invest in such instruments and securities as may be permitted from time to time and which are in line with the investment objective of the scheme, subject to regulatory approvals if any'.

## DEBT MARKET IN INDIA

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

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

Government securities are largely traded on a Negotiated Order Matching system (NDS OM) apart from the OTC market. The settlement of trades both in the Gsec markets and the overnight repo and TREPS 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 October 31, 2024:

| Instruments             | Indicative yield range |
|-------------------------|------------------------|
| Overnight rates         | 6.55-6.60              |
| 90 day Commercial Paper | 7.45-7.50              |
| 91-day T-bill           | 6.50-6.55              |
| 1 year G-Sec            | 6.55-6.60              |
| 5 year G – Sec          | 6.70-6.75              |
| 10 year G-Sec           | 6.80-6.85              |
| 1 year AAA Bond         | 7.45-7.50              |
| 5 year AAA Bond         | 7.30-7.35              |

The interest rate market conditions are influenced by the Liquidity in the system, Credit growth, GDP growth, Inflows into the Country, Currency movement in the Forex market, demand and supply of issues and change in investors' preference. Generally, when there is a rise in interest rates the price of securities fall and vice versa. The extent of change in price shall depend on the rating, tenor to maturity, coupon and the extent of fall or rise in interest rates. The Government securities carry zero credit risk, but they carry interest rate risk like any other Fixed Income Securities. Money market instruments such as CP's and CD's which are fairly liquid are not listed in exchanges. The impact cost of offloading the various asset classes differ depending on market conditions and may impair the value of the securities to that extent. Further, investments in securitized instruments or structured obligation papers carry a higher illiquidity risk. They also carry limited recourse to the originator, delinquency risk out of the defaults on the receivables and prepayment risk which affects the yields on the instruments

## B. What are the investment restrictions

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in the SEBI Regulations. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are presently applicable to the Scheme.

- a. A mutual fund 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 authorised 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 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

A mutual fund scheme shall not invest more than:

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

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

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

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.

- c. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments
- d. A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- e. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.

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

- f. The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in TREPS before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period. The appreciation received from investment in TREPS shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in TREPS shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.
- g. The scheme shall not engage in short selling of securities.



- h. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
- i. 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

- j. The scheme shall not make any investment in;
  - i. any unlisted security of an associate or group company of the sponsor; or
  - ii. any security issued by way of private placement by an associate or group company of the sponsor;or
  - iii. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- k. The scheme shall not make any investment in any Fund of Funds scheme.
- l. The scheme shall not advance any loan for any purpose
- m. The Scheme will not invest in securitized debt.
- n. The Scheme will not invest in derivatives and ADR / GDR / foreign securities
- o. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.
- p. Transfer of investments from one scheme to another scheme of the same 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.
- q. Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are line with the paragraph 12.30 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.
- r. 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.

### C. Fundamental Attributes

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

**(i) Type of a scheme** – An open-ended Target Maturity Index Fund investing in constituents of CRISIL IBX SDL Index – September 2027 Index. A relatively high interest rate risk and relatively low credit risk.

**(ii) Investment Objective** - The investment objective of the scheme is to provide returns that closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

**(iii) 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 is detailed in Section II (C) of the SID.

#### **(iv) Terms of Issue**

Provisions in respect of Liquidity (as mentioned in Section III), Aggregate fees and expenses (as mentioned in Section IV) as indicated in this Scheme Information Document.

#### **(v) 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, the Trustee shall ensure that no change in the fundamental attributes of the Scheme thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and affect the interests of unitholders is carried out unless:

- i. A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- ii. 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.

Comments are taken from SEBI before making changes in Fundamental Attributes of the Scheme.

### **ABOUT THE INDEX:**

**Index objective:** Seeks to track the performance of liquid SDL issuers with total outstanding greater than Rs. 5,000 crores.

#### **Index Features:**

State issuers with a minimum outstanding of Rs. 5,000 crores, having the security with highest liquidity.

### **Securities Selection Methodology**

#### **Issuer Selection:**

1. All states with issuances in maturing in the eligible period will be shortlisted
2. 10 most liquid issuers based on liquidity score as evaluated during the index inception date with minimum total outstanding of Rs.5000 crores will be selected on the basis of liquidity. If less than 10 issuers are available, all issuers will be selected.
3. Liquidity score will be calculated based on the volume traded (70%), number of trades (15%) and days traded (15%) in the previous quarter.

#### **Security Selection:**

1. For each issuer selected, most liquid security based on liquidity score in the previous quarter as evaluated during the index inception date will be selected. Securities maturing in eligible period before the target date, with minimum amount outstanding of Rs. 1000 crores will be considered. If there are no trades in the previous quarter for a particular issuer, then security nearest to the maturity from the eligible universe will be selected.

2. UDAY bonds will be excluded

#### **Weighing Approach:**

1. Weights to the issuers will be divided equally as on the base date of the index. The weights may vary on account of relative price movements

2. Weights will be reset during every rebalancing

#### **Rebalancing and Downgrade:**

1. The index constituents will be reviewed on semi annually basis.

2. If any issuer becomes eligible, it will be added during the rebalancing, and the weights will be reset.

3. If the total number of SDL issuers fall below 10, when issuers are excluded due to any reason, new issuers will be added as per the criteria stated above.

4. Any cash flows accruing to the index on account of coupon cash flows, part redemption of the security or securities, will be reinvested on the same day in the index in the proportion of existing weights

5. As the index includes securities that shall mature during the 6 month period ending on the final maturity date of the index, any proceeds from the redemption of securities prior to the final maturity date of the index shall be reinvested according to following waterfall approach -

- The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer and maturing on or just before the index maturity date.
- In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights.
- In case due to any reason it is not possible to reinvest as per the above criteria, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date.
- If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be assumed to be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.

The effective date of the above rebalancing shall be first working day of the month or the quarter.

Any index having maturity date on a weekend (Saturday and Sunday) or on a holiday, or on a unplanned market off, will mature on the next working day.'

#### **Index Termination**

The index shall mature on September 30, 2027

**Portfolio (as on November 27, 2024)**

| ISIN         | Issue Name                               | Issuer<br>(Resepective State Govt.) | Weights | Maturity   | Impact cost* (bps) |
|--------------|--|-------------------------------------|---------|------------|--------------------|
| IN1020180213 | Andhra Pradesh 8.49% Taxable 21-Aug-2027 | ANDHRA PRADESH                      | 7.76%   | 21-08-2027 | 1.5                |
| IN1320210025 | Bihar 6.45% Taxable 02-Jun-2027          | BIHAR                               | 7.76%   | 02-06-2027 | 1.5                |
| IN1520170045 | Gujarat 7.52% Taxable 24-May-2027        | GUJARAT                             | 7.49%   | 24-05-2027 | 1.5                |
| IN1620170051 | Haryana 7.41% Taxable 27-Sep-2027        | HARYANA                             | 7.75%   | 27-09-2027 | 1.5                |
| IN2020170063 | Kerala 7.19% Taxable 26-Jul-2027         | KERALA                              | 7.76%   | 26-07-2027 | 1.5                |
| IN2120170039 | Madhya Pradesh 7.35% Taxable 13-Sep-2027 | MADHYA PRADESH                      | 7.75%   | 13-09-2027 | 1.5                |
| IN2220170061 | Maharashtra 7.2% Taxable 09-Aug-2027     | MAHARASHTRA                         | 7.75%   | 09-08-2027 | 1.5                |
| IN2820170099 | Punjab 7.3% Taxable 09-Aug-2027          | PUNJAB                              | 7.76%   | 09-08-2027 | 1.5                |
| IN2920170015 | Rajasthan 7.51% Taxable 24-May-2027      | RAJASTHAN                           | 7.48%   | 24-05-2027 | 1.5                |
| IN3120170078 | Tamil Nadu 7.18% Taxable 26-Jul-2027     | TAMIL NADU                          | 7.75%   | 26-07-2027 | 1.5                |
| IN4520190096 | 07.11% Telangana SDL 2027                | TELANGANA                           | 7.76%   | 04-09-2027 | 1.5                |
| IN3320170043 | Uttar Pradesh 7.52% Taxable 24-May-2027  | UTTAR PRADESH                       | 7.48%   | 24-05-2027 | 1.5                |
| IN3420170042 | WEST BENGAL 7.25% Taxable 09-Aug-2027    | WEST BENGAL                         | 7.76%   | 09-08-2027 | 1.5                |

\*for buying and selling

**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> |
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|                            | <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p> <p>Units in SOA may be transferred subject to prevailing AMFI/SEBI guidelines from time to time.</p>  |
| Dematerialization of units | <p>Pursuant to paragraph 14.4.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form.</p> <p>Unit Holders opting to hold the Units in Demat form must provide their Demat Account details in the specified section of the Application Form. The Unit Holder intending to hold the units in Demat form is required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the Application Form, the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case of Unit Holders who do not provide their Demat Account details, an Account Statement shall be sent to them.</p> <p>The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. 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</p> |

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|   | 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.   |
| 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 amount invested without any return.) | Not Applicable   |
| Maximum Amount to be raised (if any)  | No upper limit.  |
| Dividend Policy (IDCW)  | <p>The Trustee reserves the right to declare Income Distribution cum capital withdrawal (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> <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>Mention, the procedure for allotment and dispatch of account statements/unit certificates. Indicate the time period. Mention the number of days within which the statement shall be dispatched to the unitholders who subscribe to the units when</p> <p>the scheme is open for continuous subscription after NFO as per the applicable guidelines.</p>   |
| Refund  | If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC.   |
| Who can invest<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>The following persons (subject, wherever relevant, to Purchase of Units being permitted under constitution and relevant state regulations) are eligible to subscribe to Units.</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> |

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|  | <p>Indian resident adult individuals, either singly or jointly (not exceeding three);<br/> Minor through parent / lawful guardian; (please see the note below)<br/> Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;<br/> 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;<br/> Partnership Firms constituted under the Partnership Act, 1932;<br/> A Hindu Undivided Family (HUF) through its Karta;<br/> Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;<br/> Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;<br/> Such other category of investors as may be decided by the AMC/Trustee from time to time, so long as their investment is in conformity with the applicable laws and SEBI (MF) Regulations</p> <p>Prospective investors are advised to note that the SAI / SID / 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>Foreign Portfolio Investors (FPIs) registered with SEBI on full repatriation basis;<br/> Army, Air Force, Navy and other para-military funds and eligible institutions;<br/> Scientific and Industrial Research Organisations;<br/> Provident / Pension / Gratuity and such other Funds as and when permitted to invest;<br/> International Multilateral Agencies approved by the Government of India / RBI; and<br/> The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).<br/> A Mutual Fund through its schemes, including Fund of Funds schemes.<br/> Foreign Portfolio Investor registered with SEBI</p> <p>Note: Following is the process for investments made in the name of a Minor through a Guardian:</p> <p>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.</p> |
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|                   | <p>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'.</p> <p>All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.</p> <p>No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.</p> <p><b>Notes :</b></p> <p>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.</p> <p>In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.</p> <p><b>Applications not complying with the above are liable to be rejected.</b></p> <p>Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.</p> |
| Who cannot invest | <p>It should be noted that the following entities cannot invest in the scheme:</p> <ol style="list-style-type: none"> <li>1. Any individual who is a Foreign National, except for Non – Resident Indians and Persons of Indian Origin (who are not residents of United States of America or Canada), provided such Foreign National has procured all the relevant regulatory approvals applicable and has complied</li> </ol>  |



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|                                | <p>with all applicable laws, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) , in the sole discretion and to the sole satisfaction of SBI Funds Management Limited. SBI Funds Management Limited in its capacity as an asset manager to the SBI Mutual Fund reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <ol style="list-style-type: none"> <li>2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).</li> <li>3. Residents of United States of America &amp; Canada AMC / Trustee 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.</li> </ol> <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. Applications not complete in any respect are liable to be rejected.</p> |
| How to Apply and other details | <p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action. 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. Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please</p>   |

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|   | <p>refer to SAI. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIFML Branches, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque shall be payable to “ <b>SBI CRISIL IBX SDL Index – September 2027 Fund</b> ”. The Cheques should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted.</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>Not Applicable</p>   |
| <p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>   | <p>Not Applicable</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>3.00 pm</p>  |
| <p>Minimum amount for purchase/redemption/swiches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</p>                                      | <p><b>Minimum Amount for purchase:</b> - Rs. 5000 and in multiples of Re. 1/- thereof.</p> <p><b>Minimum Amount for additional purchase:</b> - Rs. 1000 and in multiples of Re. 1/- thereof.</p> <p><b>Minimum Amount for redemption:</b> - Rs. 500/- or 1 Unit or account balance whichever is lower</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> <p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application, as applicable</p> <p>The asset management company shall ensure that</p> |

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|                | <p>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 months, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.</p> <p>As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.</p> <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> <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 fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <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. For further details, refer SAI.</li> </ul> |
| Dividend/ IDCW | The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.   |

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| Redemption   | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</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 No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 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 Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 31, 2023, list of Investors in whose folios there are unclaimed IDCW / redemption amount is disclosed on the website of SBI MF (<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, 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> </ul>  |

|                   | <ul style="list-style-type: none"> <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>   |                                |                                       |                                |                             |   |               |               |             |
|-------------------|---|--------------------------------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|-------------|
| Plans and Options | <p>The scheme would have two plans viz Direct Plan &amp; Regular Plan.</p> <p><b>Direct Plan:</b><br/> 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 IV – Fees and Expenses – B. – Annual Recurring Expenses</b> of the SID. Brokerage/ Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</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> <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>Regular Plan</b><br/> 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> <table border="1" data-bbox="663 1727 1386 1977"> <thead> <tr> <th data-bbox="663 1727 834 1906">Scenario</th> <th data-bbox="834 1727 1023 1906">Broker Code mentioned by the investor</th> <th data-bbox="1023 1727 1214 1906">Plan mentioned by the investor</th> <th data-bbox="1214 1727 1386 1906">Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td data-bbox="663 1906 834 1977">1</td> <td data-bbox="834 1906 1023 1977">Not mentioned</td> <td data-bbox="1023 1906 1214 1977">Not mentioned</td> <td data-bbox="1214 1906 1386 1977">Direct Plan</td> </tr> </tbody> </table> | Scenario                       | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | 1 | Not mentioned | Not mentioned | Direct Plan |
| Scenario          | Broker Code mentioned by the investor   | Plan mentioned by the investor | Default Plan to be captured           |                                |                             |   |               |               |             |
| 1                 | Not mentioned   | Not mentioned                  | Direct Plan                           |                                |                             |   |               |               |             |

|   |               |               |              |
|---|---------------|---------------|--------------|
| 2 | Not mentioned | Direct        | Direct Plan  |
| 3 | Not mentioned | Regular       | Direct Plan  |
| 4 | Mentioned     | Direct        | Direct Plan  |
| 5 | Direct        | Not Mentioned | Direct Plan  |
| 6 | Direct        | Regular       | Direct Plan  |
| 7 | Mentioned     | Regular       | Regular Plan |
| 8 | Mentioned     | Not Mentioned | Regular Plan |

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

Both plans provide two options for investment – Growth Option and Income Distribution cum capital withdrawal (IDCW) Option<sup>^</sup>. Under the IDCW option, facility for Payout of Income Distribution cum capital withdrawal option (IDCW Payout), Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment) & Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer) is available. Between “Growth” or “IDCW ” option, the default will be treated as “Growth”. In “IDCW” option between “IDCW Payout” or “IDCW Reinvestment” or “IDCW Transfer”, the default will be treated as “IDCW Reinvestment”.

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

*<sup>^</sup>Under IDCW Option, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.*

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

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| <p>Special Products available</p> | <p><b>Systematic Investment Plan (SIP)</b></p> <ul style="list-style-type: none"> <li>• Under SIP Facility, an investor can invest a fixed amount per installment. This facility will help the investor to average out their cost of investment over a period of time.</li> <br/> <li>• The Scheme offers Daily, Weekly, Monthly and Quarterly SIPs with following requirements. <ul style="list-style-type: none"> <li>Daily SIP - Minimum Rs. 500 and in multiples of Re. 1 thereafter.</li> <li>Weekly SIP – Minimum Rs. 500 and in multiples of Re. 1 thereafter.</li> <li>Monthly SIP – Minimum Rs. 1000 and in multiples of Re. 1 thereafter.</li> <li>Quarterly SIP - Minimum Rs. 1500 &amp; in multiples of Re. 1 thereafter</li> </ul> <p>The Scheme being a target maturity fund, investors may enroll for any of the above frequencies. The last instalment would be for the tenure as opted by the investor or till suspension of subscription (prior to the targeted maturity of the scheme), whichever is earlier.</p> </li> <br/> <li>• 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 or 30th of a month). Default SIP date will be 10th. For Weekly SIP (Date based feature),, the trigger dates shall be 1st, 8th, 15th &amp; 22nd of the month.</li> <br/> <li>• In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly SIP/STP/SWP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.</li> </ul> |
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- In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP.
- In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP.
- If investor selects Day based Weekly SIP but does not mention 'Day' on which the Weekly SIP instalment to be processed, then 'Wednesday' will be considered as the default Day.
- In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.
- In case the SIP date falls on a Non-Business Day, then the immediate following Business Day will be considered for SIP processing.
- The application may be submitted to the Registrars or at any of the Official Points of Acceptance of SBI Funds Management Limited.

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

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

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

Existing investors are required to submit only the SIP 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.

#### **Systematic Transfer Plan (STP)**

STP is a combination of systematic withdrawal from one scheme and systematic investment into another scheme.



- STP would be permitted as per enrolment period selected by investor or tenure as opted by the investor or till suspension of subscription (prior to the targeted maturity of the scheme), whichever is earlier.
- Daily STP amount - Minimum Rs. 500 and in multiples of Re. 1 thereafter.
- Weekly STP amount - Minimum Rs. 500 and in multiples of Re. 1 thereafter.
- Monthly STP amount – Minimum Rs. 1000 and in multiples of Re. 1 thereafter.
- Quarterly STP amount - Minimum Rs. 1500 & in multiples of Re. 1 thereafter
- Exit load, if any, shall be levied as applicable for source schemes.
- The enrolment / termination request should be submitted 7 days prior to the desired commencement / termination date.
- Default options:
  - Between daily, weekly, monthly and quarterly – monthly frequency
  - Default date for monthly frequency – 10th
- 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.
- In case start date is mentioned but end date is not mentioned, the application will be registered up to maturity date of the scheme.
- Weekly transfer will be done on 1st, 8th, 15th and 22nd of the month. ( Date based STP).
- 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.

- 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'.
- 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'.
- If investor selects Day based Weekly STP but does not mention 'Day' on which the Weekly STP instalment to be processed, then 'Wednesday' will be considered as the default Day.
- In case investor chooses an STP date prior to the date of registration, the STP will be registered from the next available date as per the frequency opted by investor.

#### **Systematic Withdrawal Plan (SWP)**

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 submitting application form. 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> / 8th / 15th / 22nd of every month in case of Weekly SWP (Date based feature). In case any of these days is a non-business day then the immediately next business day will be considered.

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

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

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

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

If investor selects Day based Weekly SWP but does not

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|   | <p>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' is not mentioned, the scheme maturity date will be considered as the end date. SWP entails redemption of certain number of Units that represents the amount withdrawn. All balance units in the folio under this Scheme shall be redeemed automatically on the maturity date of the Scheme.</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>SMS (Short Messaging Service) Transactions facility "(m-Easy)"</p> | <p>The SMS Transactions facility "(m-Easy)" enables Unitholders to subscribe or redeem or switch Units of the Scheme by sending instructions through m-Easy by sending SMS from their registered mobile phone number on a dedicated number i.e. 9210192101 in the below mentioned format.</p> <p>For Purchase, type: INV &lt;AMOUNT&gt; &lt;SCHEME CODE&gt;<br/> For Redeem, type: RED &lt;AMOUNT / ALL&gt; &lt;SCHEME CODE&gt;<br/> For Switch, type: SWT &lt;AMOUNT / ALL&gt; &lt;FROM SCHEME CODE&gt; &lt;TO SCHEME CODE&gt;</p> <p>Purchase transaction can be done in terms of 'Amount' only whereas Redemption and Switch transaction can be done in terms of 'Amount' or "ALL" units. The minimum purchase/redemption/switch amount in the respective scheme/plan/option of SBI Mutual Fund will be applicable for each transaction. Investors are requested to refer scheme codes mentioned in the Registration Cum Debt Mandate form for SMS transactions or visit our website <a href="http://www.sbimf.com">www.sbimf.com</a>.</p> <p>Additional services which are available through the SMS (Short Messaging Service) Transactions facility "(m-Easy)":</p> <ol style="list-style-type: none"> <li>1. Investors have an option to mention the default scheme/plan/option for the folio in the SMS Registration cum Debit Mandate form, which enables investor(s) to send SMS without mentioning the scheme code to transact in the default scheme/plan/option.</li> <li>2. In addition to Purchase, Redemption &amp; Switch transactions, investor can also register SIP through m-easy facility with default SIP date, frequency &amp; period. Default SIP date, frequency &amp; period will be considered as 10<sup>th</sup> of every month with perpetual option.</li> </ol> |

3. Investor(s), whose mobile number is / are registered in the folio can also avail following additional services by sending an SMS to the dedicated number i.e. 9210192101. For availing this facility no registration is required.:

- (i) Portfolio valuation:
- (ii) Details of last three processed transactions
- (iii) latest NAV of scheme/plan
- (iv) statement of account via e-mail (a valid e-mail address should be registered in the folio to avail this service)

Investors are requested to visit our website [www.sbimf.com](http://www.sbimf.com) for scheme/plan codes, terms & conditions and SMS keywords.

**Registration related Terms and Conditions:**

- a) The SMS transactions facility “(m-Easy)” (Facility) is available only for KYC compliant Individual investors (including guardians on behalf of minor) with ‘Single’ or ‘Anyone or Survivor’ holding.
- b) In order to avail this Facility, the Unit holder(s) of SBI Mutual Fund shall be required to provide all the details as mentioned in the ‘Registration cum Debit Mandate form’.
- c) Currently, this Facility is available for purchase and redemption (for amounts less than Rs 1 crore) and can be modified/changed at the sole discretion of SBI Mutual Fund without any prior notice of whatsoever nature.
- d) This Facility is available for purchase or redemption transactions in terms of ‘Amount’ only and transaction in terms of ‘units’ cannot be accepted. The minimum purchase/redemption amount in the respective plan / option of the respective scheme of SBI Mutual Fund will be applicable for each transaction.
- e) Mobile Number Registration: Unit holder(s) of SBI Mutual fund will have to register a mobile number issued in India in their folio for availing this Facility. The mobile number provided in the debit mandate shall be updated / overwritten in the folio for which the Facility is contemplated.
- f) One Mobile Number and One Folio Combination: This Facility is available with a condition that one mobile number can be registered with one folio and/or one folio can be registered with one mobile number only. In other words, Unit holder(s) cannot register the same mobile number in more than one folio to avail this Facility. However, it is clarified that other folios may have same mobile number for availing transaction alerts.
- g) Unit holder(s) will also need to inform SBI Mutual Fund or its Registrar and Transfer Agents viz. M/s. Computer Age Management Service Ltd. (“RTA”) about any change in their bank account number, mobile number or email id by submitting a duly signed written request.
- h) Unit holder(s) further accept(s) that submission of an application for availing this Facility does not automatically imply acceptance of the same by SBI Mutual Fund. SBI

Mutual Fund reserves the right to reject an application without assigning reason thereto.

- i) Under this Facility, the Unit holder(s) of SBI Mutual Fund may choose to purchase or redeem by sending an SMS.
- j) Currently this Facility to transact via SMS is available only for the scheme / plan and option as listed in the Debit Mandate.

**Transaction related to Terms and Conditions:**

- a) Unit holder(s) of SBI Mutual Fund can start transacting using this Facility only after successful registration of the Debit Mandate with their bankers and receipt of confirmation letter/SMS/email from SBI Mutual Fund.
- b) Applicable NAV for the transaction will be dependent upon the time of receipt of the SMS into the server of the RTA, electronically time-stamped and other factors like scheme, type of transaction, amount, date of realization of funds under SEBI regulations and will be treated on par with similar transactions received through other modes. For the purpose of this Facility, such RTA office would be considered as an Official Point of Acceptance of the transaction.
- c) In case the mode of holding is 'Anyone or Survivor', this facility is available to the first named holder only.
- d) Unit holder(s) of SBI Mutual Fund agree/s and acknowledge/s that any transaction, undertaken using the registered mobile number shall be deemed to have been initiated by the Unit holder(s).
- e) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA for any reason whatsoever or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or any other reason beyond the control of SBI Mutual Fund or its Registrars, the Unit holder(s) will not hold SBI Mutual Fund and/or its Registrars responsible for the same.
- f) The request for purchase/redemption transaction should be considered as completed only upon receipt of the confirmation to that effect from RTA on the registered mobile number or email id of the Unit holder(s) of the Fund.
- g) In case of receipt of multiple confirmations from the RTA against a single transaction request, the same needs to be brought to the immediate attention of SBI Mutual Fund/RTA. Any transaction request on a non-Business Day will be deemed to have been received on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the schemes and/or Statement of Additional Information ('SAI') and processed accordingly.
- h) The Unit holder(s) availing this Facility shall check his / her bank account records carefully and promptly and if the Unit holder(s) believe(s) that there has been an error in any transaction using the Facility or that an unauthorized transaction has been effected, the Unit holder(s) shall

immediately notify SBI Mutual Fund / RTA in writing or by e-mail.

- i) Purchase transactions under this Facility will be processed with the ARN code of the distributor through whom the last transaction was processed in the folio and consequently the amount invested may stand reduced to the extent of transaction charges if the distributor concerned has opted-in for the same. Unit holder(s) are advised to check with their distributors regarding the same before initiating purchase transactions. Requests for change/altering distributor code shall not be considered.

The AMC reserves the right to add or delete the name of the Scheme(s)/plan(s)/option(s) under m-Easy facility at a later date.

**Bank Account registration for Debit towards Purchases:**

- a) Currently this Facility is available with certain banks and their branches that participate in RBI facilities like ECS / NECS / RECS /NACH or where SBI Mutual Fund may have a specific tie-up with banks. Please note that the list of banks and branches may be modified/ updated/ changed/ removed at any time in future at the sole discretion of SBI Mutual Fund without assigning any reasons or prior notice.
- b) Unit holder(s) of SBI Mutual Fund will have to register and specify a single bank mandate for purchases through this Facility in Debit Mandate. The bank account number mentioned in the Debit Mandate is intended to be debited towards subscription only. Please note that only the existing bank account details registered in the folio shall be considered (by default) for payment of redemption proceeds.
- c) The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unit holder(s) and SBI Mutual Fund/RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information furnished by the Unit holder(s).
- d) Unit holder(s) need to submit an original CANCELLED cheque of the bank account which is being mandated for this Facility, failing which registration may not be processed.
- e) Unit holder(s) acknowledge/s to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and ensure that the payment will be through legitimate sources only.
- f) The Debit mandate signed by the Unit holder(s) will be duly sent by SBI Mutual Fund/RTA/service providers to the unitholders' bank for registration under various arrangements like Direct Debit or RBI ECS Facility.

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|                      | <p>g) It will be the sole responsibility of the unitholders' bank to ensure registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received within a reasonable time by SBI Mutual Fund/RTA/service providers, the same shall be deemed to have been registered and a confirmation to that effect shall be sent to the unitholders.</p> <p>h) The Unit holder(s) shall ensure availability of sufficient funds in their respective bank account as specified in the Debit Mandate, at the time of requesting a transaction using this Facility and at the time of bank account being debited.</p> <p>i) The bank account of the Unit holder may be debited towards the purchase either on the same day of transaction or within a period of one to seven business days depending upon the clearing/ECS cycle for the location concerned. However, in case of non-receipt of funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed.</p> <p>j) The Unit holder(s) agree that SBI Mutual Fund/RTA/service providers shall not be held liable for any unsuccessful registration and/or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify SBI Mutual Fund/RTA against all liabilities, losses, damages and expenses which they may consequently incur/sustain either directly or indirectly:</p> <ol style="list-style-type: none"> <li>i. Loss of the Debit Mandate in transit from SBI Mutual Fund/RTA/service provider to point of acceptance of the form to RTA head office and further dispatch to the Unit holder(s)' bank branch, where such loss has not occasioned as a result of a gross negligence or willful default on the part of SBI Mutual Fund /RTA;</li> <li>ii. Non-acceptance/non-registration or rejection of Debit Mandate for whatsoever reason by the Unit holder's bank;</li> <li>iii. Transaction/s not getting processed due to non-confirmation of registration/rejection by the Unit holder's bank within a reasonable time;</li> <li>iv. Rejection of transaction/s due to non-registration/non-availability of funds or any other reason/s whatsoever;</li> <li>v. Any other such reason beyond the reasonable control of SBI Mutual Fund/RTA/service provider.</li> </ol> <p>This facility is available in the all Schemes / Plans of SBI Mutual Fund under Regular Plan as well as Direct Plan.</p> <p>Unit holder(s) are requested to note that SBI Mutual Fund reserves the right to amend the terms and conditions, or modify, or discontinue this Facility for existing as well as prospective investors at anytime in future.</p> |
| Tenure of the Scheme | As a function of the underlying investments of the scheme, the scheme is expected to mature on 30th September 2027 ("Maturity Date"). If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as   |

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|  | the Maturity Date for the Scheme. The maturity of the Scheme will therefore decline over time up to the Maturity Date. Further, if there is change in maturity date of the underlying index, maturity date of the scheme will also undergo a change. |
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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. <https://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. <https://www.sbimf.com/portfolios> 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. <https://www.sbimf.com/annual-financial-reports> 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., <https://www.sbimf.com/annual-financial-reports> 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.

**(viii) Mandatory Swing pricing for market dislocation**

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

**Tracking Error**

Tracking error shall be disclosed based on past one year rolling data, on a daily basis, at [www.sbimf.com](http://www.sbimf.com) and [www.amfiindia.com](http://www.amfiindia.com).

**Tracking Difference**

Tracking Difference is the difference of returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year, 10 Year and since scheme inception period and the Tracking difference shall also be disclosed on [www.sbimf.com](http://www.sbimf.com) and [www.amfiindia.com](http://www.amfiindia.com) on a monthly basis.

**C. Transparency/NAV Disclosure**

NAV will be calculated and disclosed at the close of every Business Day. NAV will be calculated and disclosed 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)

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) & on [www.sbimf.com](http://www.sbimf.com) by 11.00 p.m. Further, the Mutual Fund shall send the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

The Mutual Fund shall disclose portfolio (along with the ISIN) as on the last day of the month/half year for all their respective Schemes on its website viz. [www.sbimf.com](http://www.sbimf.com) and on the website of AMFI within 10 days from the close of each month/ half-year respectively, in the prescribed format.

**D. Transaction charges and stamp duty-**

**Transaction charges – Not Applicable.**

**Stamp Duty**

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

reduced to that extent.

Please refer SAI for details.

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

**F. Taxation-** For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

| <b>Tax</b>   | <b>Resident Investors</b>   | <b>Non-Resident Investors</b>   | <b>Mutual Fund</b> |
|--|---|---|--------------------|
| <b>Tax on Income Distribution under IDCW Option<sup>2</sup></b>  | Taxable at normal tax rates applicable to investor <sup>3,5</sup> | 20% <sup>3,5</sup>  | Nil <sup>1</sup>   |
| <b>Capital Gains</b>   |   |   |                    |
| a) Short Term Capital Gains on investments in Specified Mutual Funds <sup>4</sup><br><i>(irrespective of period of holding)</i>  | Normal tax rates applicable to investor <sup>3</sup>              | Normal tax rates applicable to investor <sup>3,5</sup>  |                    |
| b) Short Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) <sup>4</sup><br><i>(period of holding: Listed – up to 12 months, Unlisted – up to 24 months)</i> | Normal tax rates applicable to investor <sup>3</sup>              | Normal tax rates applicable to investor <sup>3,5</sup>  | Nil <sup>1</sup>   |
| c) Long Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) <sup>4</sup><br><i>(period of holding: Listed – up to 12 months, Unlisted – up to 24 months)</i>  | 12.50% <sup>3</sup><br>(without indexation benefit)               | <u>FII</u> : 10% <sup>3,5</sup> (without indexation and foreign exchange fluctuation benefit)<br><br><u>Non-Residents (other than FII)</u> :<br>• 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.

- a. Up to 31st March 2025, a “Specified Mutual Fund” means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. It is possible that an “equity-oriented fund” which invests in units of another equity fund instead of investing directly in equity shares of domestic company may be regarded as “specified mutual fund” and taxed accordingly.
  - b. 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.5,000 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 (No. 2) Act 2024 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

TDS at higher rates: TDS at twice the applicable rate in case of payments to specified persons (excluding non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply. In case PAN is inoperative, then TDS as per Section 206AA would apply, subject to Rule 37BC of the Income-tax Rules, 1962.

The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 1961 as amended by Finance (No. 2) Act 2024. 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 July 4, 2022. The Trustees have ensured that SBI CRISIL IBX SDL Index – September 2027 Fund approved by them is a new product offered by SBI Mutual Fund and is not a minor modification of the existing Schemes.

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

Sd/-

Place: Mumbai  
Date: November 29, 2024

Name : **Nand Kishore**  
Designation : **Managing Director & CEO**

## **SBI FUNDS MANAGEMENT LTD - BRANCHES**

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## CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

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Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Tee Kay Corporate Towers, Third Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001, Jharkhand, Tel: 0657-2320015, Email id: camsjpr@camsonline.com **JAUNPUR** :248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR:** 1/5, Nirmal Tower, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Jail road, Dholasatra,Near Jonaki Shangha Vidyalaya,Post Office – Dholasatra, Jorhat – 785001, Assam, Tel : 0376-2932558. **JORHAT:** Singh building, Ground Floor, C/o-Prabdeep Singh, Punjabi Gali, Opposite V-mart, Gar Ali, PO & PS, Jorhat – 785 001, Assam. **Phone No:** 7086113787, **Email id:** [camsjor@camsonline.com](mailto:camsjor@camsonline.com) **JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh – 362001, Gujarat, Tel: 0285-6540002. **KALYAN: CAMS Service Centre.** Office No 413, 414, 415, 4<sup>th</sup> Floor, Seasons Business Centre, Opposite KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan West – 421 301. 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GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KATIHAR:** C/o, Rice Education and IT Centre, Near Wireless Gali, Amla Tola Road, Katihar, Bihar – 854105. E-mail - [camskir@camsonline.com](mailto:camskir@camsonline.com) **KESTOPUR:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block –C (Ground Floor), Kestopur – 700101, Kolkata. **KHAMMAM :** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyrā Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR:** Silver Palace, OT Road, Inda-Kharagpur, G.P-Barakola, P.S- Kharagpur Local – 721305, District West Midnapore, Phone No.: 9800456034. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:**CAMS COLLECTION CENTER 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, “Shreeram Chambers” Kolkata -700 001. **KORBA:** KH. No. 183/2G, Opposite Blue Diamond The Hotel, T.P. Nagar, Korba, 495677 Chhattisgarh. **Phone No:** 7759 356037 **Email id:** [camskrba@camsonline.com](mailto:camskrba@camsonline.com) **KOTA:** B-33 'KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Thamarapallil Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam – 686001, Phone No.: 9207760018. **KRISHNANAGAR:** R.N Tagore Road, In front of Kotwali P. S., Krishnanagar, Nadia. Pin-741101 **KUMBAKONAM:** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiaappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. **Email ID:** [camskum@camsonline.com](mailto:camskum@camsonline.com) **Phone No.:** 0435-2403747 **KURNOOL:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad – 500072. **LUCKNOW:** Office no, 107, 1<sup>st</sup> floor, Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow – 226001, Uttar Pradesh. **Phone No:** 0522 – 4007938 **Email Id:** [camsluc@camsonline.com](mailto:camsluc@camsonline.com) **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** Shop No 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625001. **Phone No.:** 0452- 4983515 **Email ID:** [camsmdu@camsonline.com](mailto:camsmdu@camsonline.com) **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. 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Tel no.: 0832-6480250, **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Phone No:** 05442 – 220282 **Email Id:** [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) **MIRAZAPUR:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Email:** [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) **Phone no:** 5442 – 220282 **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MOGA: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001, Punjab, Phone no:**01636 – 513234, **Email:** [camsmog@camsonline.com](mailto:camsmog@camsonline.com) **MORADABAD:** H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001, Tel: 0591- 6450125. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. **MUZZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 Email: [camsmrn@camsonline.com](mailto:camsmrn@camsonline.com) Phone no:131 - 2442233/ 09027985915 **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, Tel: 0821-3294503. **MANCHERIAL 3 – 407 / 40 – 4,** Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302, Telangana. **Phone No - 08736-356325 E-mail -** [camsmci@camsonline.com](mailto:camsmci@camsonline.com). **NADIAD (PARENT TP: ANAND TP):** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47, Court Road, Nagercoil-629 001, Tel: 4652-229549. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010,

Tel: 0712-325 8275, 3258272, 2432447. **NAGAON** : Amulapathy, V.B.Road, House No.315 ,Nagaon-782003, Assam.Email: [camsnag@camsonline.com](mailto:camsnag@camsonline.com) Phone no: 03672-250111 **NAMAKKAL**: 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NALBARI**: Ground Floor, Allahabad Bank Building, Dhamdhama Road, Nalbari – 781335, Phone No.: 09854093901/09864033980. **NALGONDA**: 6-4-80,1st Floor, Above Allahabad Bank, Opposite To Police Auditorium, VT Road, Nalgonda – 508001. **E-mail-** [camsnlg@camsonline.com](mailto:camsnlg@camsonline.com) **NASIK**: 1st Floor, " Shraddha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 – 6450102. **NANDED**: Shop No.8,9 Cellar "Raj Mohammed Complex", Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. **NAVSARI**: 214-215, 2<sup>nd</sup> floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 Email: [camsnvs@camsonline.com](mailto:camsnvs@camsonline.com). **NELLORE**: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market,Nellore-524001, Tel: 0861-2302398, **Email** [camsnel@camsonline.com](mailto:camsnel@camsonline.com). **NEW DELHI** : 7-E, 4th Floor, DeenDayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **New Delhi**: Office Number 112, 1<sup>st</sup> Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. 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No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Tel: - 0233 – 6600510.

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