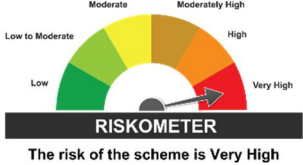
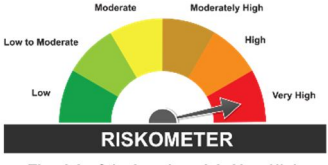




**SCHEME INFORMATION DOCUMENT**  
**Section I**

**SBI**  
**DIVIDEND YIELD FUND**  
An open-ended equity scheme investing predominantly in dividend yielding stocks

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> <li>• Long term Capital appreciation</li> <li>• Investment predominantly in equity and equity related instruments of dividend yielding companies</li> </ul>	 <p align="center"><b>RISKOMETER</b> The risk of the scheme is Very High</p>	<p>As per AMFI Tier I Benchmark i.e. <b>Nifty 500 TRI</b></p>  <p align="center"><b>RISKOMETER</b> The risk of the benchmark is Very High</p>

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

**Continuous offer for Units at NAV based prices**

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund	SBI Mutual Fund Trustee Company Private Limited ('Trustee Company') CIN: U65991MH2003PTC138496	SBI Funds Management Limited ('AMC') (A joint venture between SBI and AMUNDI) CIN: U65990MH1992PLC065289
<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 April 30, 2025.

**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>	SBI Dividend Yield Fund
<b>II.</b>	<b>Category of the Scheme</b>	Dividend Yield Fund
<b>III.</b>	<b>Scheme type</b>	An open ended equity scheme investing predominantly in dividend yielding stocks.
<b>IV.</b>	<b>Scheme code</b>	SBIM/O/E/DYF/23/01/0168
<b>V.</b>	<b>Investment objective</b>	<p>The investment objective of the scheme is to provide investors with opportunities for capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies.</p> <p>However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.</p>
<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>	<p>The First Tier benchmark of the Scheme is NIFTY 500 TRI The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme.</p> <p>The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.</p>
<b>VIII.</b>	<b>Scheme Information Document is dated</b>	<p>11.00 p.m. on same business day</p> <p>10:00 a.m. on following business day – In case the scheme invests in foreign securities</p> <p>For further details, please refer to Section II.</p>
<b>IX.</b>	<b>Applicable timelines</b>	<p>Timeline for</p> <p>Dispatch of redemption proceeds - 3 working days from the date of redemption or repurchase (under normal circumstances)</p> <p>Dispatch of IDCW (if applicable) - Within 7 working days from the record date.</p>

X.	<b>Plans and Options</b> Plans/Options and sub options under the Scheme	The Scheme has Regular Plan and Direct plan. Both plans have Growth & IDCW options. IDCW option has Reinvestment, Payout & Transfer facilities.  For detailed disclosure on default plans and options, kindly refer SAI.
XI.	<b>Load Structure</b>	Entry Load – Not applicable  Exit Load -  <ul style="list-style-type: none"> <li>• NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.</li> <li>• 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment.</li> <li>• NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment</li> </ul> The AMC reserves the right to modify / change the load structure on a prospective basis.
XII.	<b>Minimum Application Amount/switch in</b>	Rs. 5000 and in multiples of Re. 1.  Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable.
XIII.	<b>Minimum Additional Purchase Amount</b>	Rs. 1000/- & in multiples of Re.1
XIV.	<b>Minimum Redemption/switch out amount</b>	Rs. 500/- or 1 Magnum / unit or account balance whichever is lower.  Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable
XV.	<b>New Fund Offer Period</b> This is the period during which a new scheme sells its units to the investors.	Not applicable
XVI.	<b>New Fund Offer Price:</b> This is the price per unit that the investors have to pay to invest during the NFO.	Not applicable
XVII.	<b>Segregated portfolio/side pocketing disclosure</b>	The scheme has a provision for segregated portfolio. For Details, kindly refer SAI

<b>XVIII</b>	<b>Swing pricing disclosure</b>	The Scheme doesn't have a provision for swing pricing. For Details, kindly refer SAI
<b>XIX.</b>	<b>Stock lending/short selling</b>	The Scheme can engage in Stock lending.
<b>XX.</b>	<b>How to Apply and other details</b>	<p>Investors are advised to refer SAI &amp; application form for instructions Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any OPAT of SBIMF as may be designated by AMC. The application amount in cheque shall be payable to “<b>SBI Dividend Yield 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>Investors are requested to note that application form is available with Investor Service Centres(ISCs)/Official Points of Acceptance (OPAs) of SBI Mutual Fund or can be downloaded from <a href="https://www.sbimf.com/forms">https://www.sbimf.com/forms</a>. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on <a href="https://www.sbimf.com/contact-us">https://www.sbimf.com/contact-us</a>.</p> <p>Further, pursuant to AMFI Best Practice Guidelines Circular dated January 31, 2025, financial transactions received through email in respect of non-individual investors will be accepted subject to terms and conditions.</p> <p>Details in section II.</p>
<b>XXI.</b>	<b>Investor services</b>	<p>Details of Investor Relations Officer of the AMC:</p> <p>Name: Mr. C A Santosh Address: SBI Funds Management Ltd., Investor Relations Officer) Address: 9th Floor, Crescenzo, C– 38 &amp; 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537 Fax: 022- 67425687 e-mail: customer.delight@sbimf.com</p>
<b>XXII</b>	<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
<b>XXIII</b>	<b>Special product/facility available 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 six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers Daily, weekly, Monthly, Quarterly, Semi-Annual and Annual Systematic Investment Plan.</p>

		<p>Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter or weekly or half yearly or on an annual basis by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP can be processed on any day of the month in case of all the other frequencies other than weekly SWP and 1st / 8th / 15th / 22nd of every month in case of Weekly SWP ( Date based feature) and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. In case any of these days is a non-business day then the immediately next business day will be considered.</p> <p><b>Systematic Withdrawal Plan</b></p> <p>Under Systematic Withdrawal Plan (SWP), a minimum amount of Rs. 500/- can be withdrawn every month or quarter or weekly or half yearly or on an annual basis by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP can be processed on any day of the month in case of all the other frequencies other than weekly SWP and 1<sup>st</sup> / 8<sup>th</sup> / 15<sup>th</sup> / 22<sup>nd</sup> of every month in case of Weekly SWP ( Date based feature) and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. In case any of these days is a non-business day then the immediately next business day will be considered.</p> <p>If no date is mentioned, 10th will be considered as the default date.</p> <p>In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly SWP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.</p> <p>In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly SWP, default will be considered as 'Day based Weekly SWP'.</p> <p>In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SWP, default will be considered as 'Day based Weekly SWP'.</p> <p>If investor selects Day based Weekly SWP but does not mention 'Day' on which the Weekly SWP instalment to be processed, then 'Wednesday' will be considered as the default Day. If no frequency mentioned, 'Monthly' will be considered as the default frequency. If 'End date' not mentioned, the same will be considered as 'Perpetual'.</p> <p>SWP entails redemption of certain number of Magnums / Unit that represents the amount withdrawn. Thus it will be treated as capital</p>
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		<p>gains for tax purposes.</p> <p>The complete application form for enrolment / termination for SWP should be submitted, at least 10 days prior to the desired commencement/ termination date.</p> <p><b>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 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 effected 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 effected. STP can be terminated by giving advance notice to the Registrars.</p> <p><b><u>Switchover facility</u></b></p> <p>Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other scheme of the Mutual Fund would be at NAV related prices. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.</p> <p>For further details of above special products / facilities, For Details, kindly refer SAI.</p>
XXIV.	<b>Weblink</b>	<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:</p> <p><a href="https://www.sbimf.com/total-expense-ratio">https://www.sbimf.com/total-expense-ratio</a></p> <p>Scheme factsheet</p> <p><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 Dividend Yield 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.

**For SBI Funds Management Limited**

Place: Mumbai  
Date: April 30, 2025

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



## Part II. INFORMATION ABOUT THE SCHEME

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

Under normal circumstances, the asset allocation pattern will be:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and equity related instruments of dividend yielding companies (including equity derivatives)	65	100
Other equity & equity related instruments	0	35
Debt securities (including securitized debt <sup>^</sup> & debt derivatives) and money market instruments	0	35
Units issued by REITs and InvITs*	0	10

\*The exposure will be in line with SEBI limits specified from time to time.

The scheme may seek invest opportunities in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities subject to Regulations. Such investment may not exceed 35% of the net assets of the scheme. In line with paragraph 12.19 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time, the Scheme may invest upto US \$25 million in Overseas securities and invest upto US \$10 million in Overseas ETFs.

<sup>^</sup>The scheme may invest in securitized debt upto 50% of the debt portfolio.

In line with paragraph 12.24 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, debt, derivative positions (including covered call options), repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs) and such other securities / assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme. In line with SEBI letter no. SEBI/ HO/ IMD – II/ DOF3 / OW/ P/ 2021/ 31487/ 1 dated November 3, 2021 addressed to AMFI, it has been mentioned that cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure.

Exposure to derivatives instruments (including writing covered call options) may be to the extent of 50% of net assets as permitted by SEBI from time to time subject to prior approval by SEBI.

The Scheme may invest in Repo in Corporate Debt up to 10% of the net assets of the scheme or as permitted by SEBI.

The scheme shall make investment in Securities lending upto 20% of the total assets with maximum single party exposure restricted to 5% of the total assets or as permitted by SEBI from time to time. The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme. These limits would be as per limit specified by SEBI from time to time.

In line with paragraph 12.2.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the Scheme shall

not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments having special features or as permitted by SEBI from time to time

As per Paragraph 12.25.9 of Master Circular for mutual funds, the Scheme may indulge in 'Imperfect hedging' using IRFs upto maximum of 20% of the net assets of the scheme

The scheme may invest in Mutual Fund units including ETFs to the extent of 25% of net assets. This investment 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.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1	Stock lending	upto 20% of the net assets of the scheme	Para 12.11 of SEBI Master Circular for Mutual Funds as amended from time to time.
2	Derivatives	50% of the Net Assets	Para no. 12.24 & 12.25 of SEBI Master Circular
3	Foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities	Not exceed 35% of the net assets of the Scheme	Para 12.19.3.3 of the SEBI Master Circular for Mutual Funds dated June 27, 2024 read with SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024
4	Repo in Corporate Debt	Upto 10%	Para 12.18.1.1 of the SEBI Master Circular for Mutual Funds
5	Securitized debt	Upto 50% of the debt portfolio	Paragraph 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
6	Imperfect hedging using IRFs	Upto maximum of 20% of the net assets	Paragraph 12.25.9 of Master Circular
7	Instruments having special features	Not more than 10% of its NAV of the debt portfolio of the scheme	Paragraph 12.2.2 of the SEBI Master Circular for Mutual Funds dated June 27, 2024
8	Mutual Fund units including ETFs	To the extent of 25% of net assets. This investment 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.	Clause 4 of Schedule 7 read with Regulation 44(1),

The Investment Managers may at their discretion, alter the pattern of investment in keeping with the long-term objectives of the scheme and in the interest of the investors provided such changes do not result in a change in the fundamental attributes / investment profile of the scheme and are short term changes on defensive consideration.

The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit Holders.

**Change in asset allocation:**

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations pursuant to Paragraph 1.14.1.2 of Master Circular for mutual funds keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. In the event of any deviation from the asset allocation as stated above, the Fund Manager shall review and rebalance the portfolio within 30 days from the date of such deviation.

**Portfolio rebalancing:**

Pursuant to Paragraph 2.9 of Master Circular for mutual funds in case the fund manager for any reason is not able to rebalance the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMC) within 30 business days from the date of deviation , justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. Further, it will follow timelines for rebalancing of portfolios of Mutual Fund Schemes, reporting & disclosure requirements in pursuant to the Paragraph 2.9.4 of Master Circular for mutual funds. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

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

**B. WHERE WILL THE SCHEME INVEST?**

Subject to the Regulations, and the specific asset allocation as mentioned above, the corpus of the Scheme can be invested in Equity and equity related instruments, derivatives, debt instruments, Government Securities, REITs, InvITs, securitized debt, foreign securities including ADR/GDR/Foreign equity and overseas ETFs, mutual fund units and money market instruments (such as term/notice money market and reverse repos).

Money Market instruments includes Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Triparty Repo, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be

allowed under the Regulations prevailing 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.
6. Investment in Foreign Securities:

### C. **WHAT ARE THE INVESTMENT STRATEGIES?**

The scheme would invest predominantly (at least 65% of the net assets) in companies that have a relatively high dividend yield, at the time of making the investment. Companies may also choose to do a buyback in addition to or as an alternative to dividend. This also constitutes a yield to shareholders and will be accordingly used while calculating dividend yield. The Scheme will consider dividend yielding stocks which have paid dividend (or done a buyback) in at least one of the three preceding financial years.

While trailing dividend yield will be an important factor in selecting a stock, the fund manager will also consider on business fundamentals, industry outlook, absolute as well as relative valuations, quality of management, ESG parameters & various other fundamental factors.

Further, to achieve diversification the Scheme may also invest residual net assets i.e. up to 35% of the net assets in companies other than Dividend Yielding Companies.

The overall endeavor is to construct a portfolio with aggregate dividend yield that is at least 50% higher than that of the Nifty 50 Index.

The scheme will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of stocks across market capitalization.

Thus, the investment strategy of the Scheme would focus on identifying and investing in a basket of dividend yield companies from domestic as well as global universe.

#### **Derivatives Strategy:**

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

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund

manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

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

For detailed derivative strategies, please refer to SAI.

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

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

The First Tier benchmark of the Scheme is Nifty Commodities Index TRI.

The Nifty Commodities Index, an index launched by India Index Services & Products Limited (IISL), is designed to reflect the behavior and performance of a diversified portfolio of companies representing the commodities segment which includes sectors like Oil, Petroleum Products, Cement, Power, Chemical, Sugar, Metals and Mining. The Nifty Commodities Index comprises of 30 companies that are listed on the National Stock Exchange (NSE).

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

**E. WHO MANAGES THE SCHEME?**

Name, Designation & tenure of managing the scheme	Educational Qualifications	Experience
<p>Mr. Rohit Shimpi Age: 43 Years</p> <p><b>Tenure of managing the scheme – 2.1 years</b> Managing since March 2023</p>	<p>B. Com, PGDBM, CFA Charter holder</p>	<p>Rohit has been with SBI Funds Management since 2006. He has been engaged with our International Fund Management since March 2011. Rohit has also been a member of our research team. Before joining SBI funds Management, he worked with Television Eighteen Group as a research analyst for the firm’s flagship financial news channel, CNBC TV18. Prior to that, he was an analyst with JP Morgan’s offshore research centre. Rohit started his career as a management trainee with HDFC Standard Life Insurance.</p> <p>Rohit is a Commerce graduate from Mumbai University and has completed his Post Graduate Diploma in Business Management (PGDBM) with specialization in Finance from Sydenham Institute of Management Studies. He is also a Charter holder of the CFA Institute, USA.</p> <p>Currently he is also managing SBI ESG Exclusionary Strategy Fund, SBI PSU Fund, SBI International Access – US Equity FoF and SBI Retirement Benefit Fund (4 Plans).</p>

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

The investment objective of SBI Magnum COMMA Fund is to generate opportunities for growth along with possibility of consistent returns by investing predominantly in a portfolio of stocks of companies engaged in the commodity and commodity related businesses.

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

Reference list of other existing open ended equity schemes are as follows:

<b>Sr. no</b>	<b>Name of Scheme</b>	<b>Scheme Category</b>
1	SBI Magnum Global Fund	Thematic Fund
2	SBI Small Cap Fund	Small Cap Fund
3	SBI Multi Cap Fund	Multi Cap Fund
4	SBI Dividend Yield Fund	Dividend Yield Fund
5	SBI Magnum Comma Fund	Thematic Funds
6	SBI Contra Fund	Contra Fund
7	SBI Focused Equity Fund	Focused Fund
8	SBI Large & Midcap Fund	Large & Mid Cap Fund
9	SBI Energy Opportunities Fund	Thematic Fund
10	SBI Infrastructure Fund	Sectoral Fund
11	SBI Magnum MidCap Fund	Mid Cap Fund
12	SBI Technology Opportunities Fund	Sectoral Fund
13	SBI Flexicap Fund	Flexi Cap Fund
14	SBI Banking & Financial Services Fund	Sectoral Fund
15	SBI Equity Minimum Variance Fund	Thematic Funds
16	SBI PSU Fund	Sectoral Funds
17	SBI BlueChip Fund	Large Cap Fund
18	SBI Long Term Equity Fund	ELSS
19	SBI ESG Exclusionary Strategy Fund	Thematic Funds
20	SBI Consumption Opportunities Fund	Thematic Funds
21	SBI Healthcare Opportunities Fund	Sectoral Funds
22	SBI Automotive Opportunities Fund	Sectoral Funds
23	SBI Innovative Opportunities Fund	Sectoral Funds
24	SBI Quant Fund	Thematic Fund

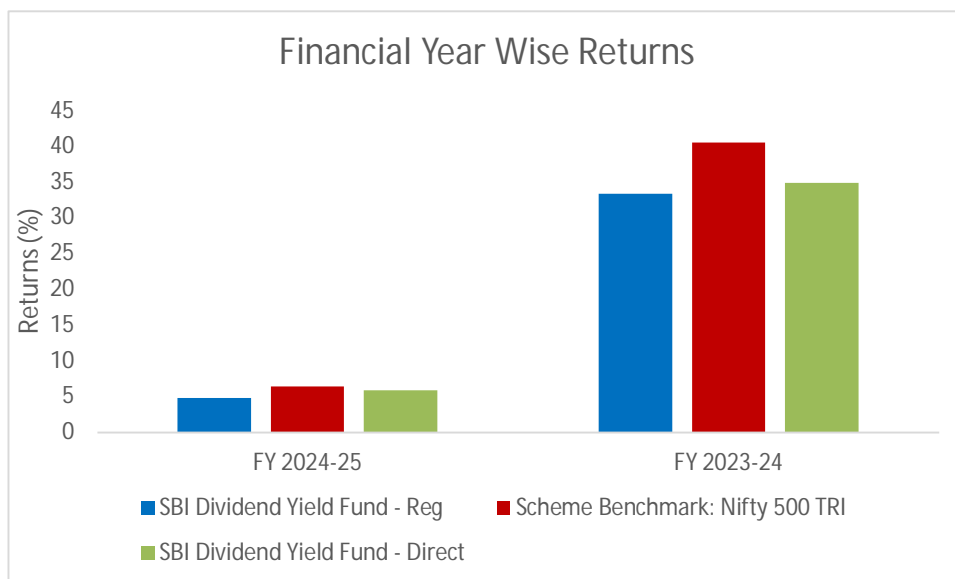
For comparative details of other schemes of SBI Mutual Fund, please refer to our website <https://www.sbimf.com/offer-document-sid-kim>

## G. HOW HAS THE SCHEME PERFORMED

Compounded Annualized Returns	Scheme Returns %	Scheme Returns %	Benchmark Returns %
	SBI Dividend Yield Fund - Regular Plan – Growth Option	SBI Dividend Yield Fund - Direct Plan – Growth Option	Nifty 500 TRI
Returns for the last 1 year	4.73	5.81	6.37
Returns for the last 3 years	N.A.	N.A.	N.A.
Returns for the last 5 years	N.A.	N.A.	N.A.
Returns since inception	18.41	19.66	22.58

Date of inception: 14/03/2023

### Financial Year Wise Performance:



## H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) Please refer to website : <https://www.sbimf.com/sbimf-top-holdings/676>
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds : Not applicable
- iii. Website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly.: Please refer to website: <https://www.sbimf.com/portfolios>
- iv. Portfolio Turnover Rate as on March 31, 2025 : 0.06

- v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value as on March 31, 2025		Market Value (in Rs.) as on March 31, 2025
		Units	NAV per unit	
	Concerned scheme's Fund Manager(s)			
1.	Mr. Rohit Shimpi - SBI Dividend Yield Fund – Direct Plan - Growth	3,26,564.80	14.4469	47,17,848.97

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

- vi. Investments of AMC in the Scheme –

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

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

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

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



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

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

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

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

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

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

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

#### **Purchase of mutual fund units:**

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

Purchase Price = Applicable NAV

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

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

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

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

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

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

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

#### **Scenario 1: Redemption is done during applicability of exit load**

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

Redemption Price = Applicable NAV \* (1 - Exit Load)  
= Rs. 12 \* (1-1%) = Rs. 11.88/-

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

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

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

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 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses (For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Investors can refer <https://www.sbimf.com/total-expense-ratio> for Total Expense Ratio (TER) details.

The fees and expenses of operating the Scheme on an annual basis, expressed as a percentage of the amount of the scheme's daily net assets, are estimated as follows:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	<b>Upto 2.25%</b>
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	

Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses <sup>^</sup>	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</b>	<b>Upto 2.25%</b>
Additional expenses under regulation 52 (6A) (c)*	<b>Upto 0.05%</b>
Additional expenses for gross new inflows from specified cities	<b>Upto 0.30%</b>

<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 2.25% (plus allowed under regulation 52(6A)) of the daily net asset will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with chapter 10 of SEBI master circular for Mutual Funds dated June 27, 2024. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

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 AMC or the Schemes of the Fund will annually set apart at least 0.02 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. Pursuant to SEBI Notification dated December 13, 2018, the maximum total expenses of the scheme under Regulation 52(6)(c) shall be subject to following limits

<b>Assets Under Management Slab (In Rs. crore)</b>	<b>Total expense ratio limits</b>
On the first Rs.500 crores of the daily net assets	2.25%
On the next Rs.250 crores of the daily net assets	2.00%
On the next Rs.1,250 crores of the daily net assets	1.75%
On the next Rs.3,000 crores of the daily net assets	1.60%
On the next Rs.5,000 crores of the daily net assets	1.50%

On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	1.05%

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

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

- The Goods & Service tax on investment management and advisory fees would be charged in addition to above limit.
- 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. It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. 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 –

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

- 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 update the current expense ratios on the website atleast three working days prior to the effective date of the change. Investors can refer <https://www.sbimf.com/total-expense-ratio> for Total Expense Ratio (TER) details.

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 AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice. 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".

**A. Illustration of impact of expense ratio on schemes 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)	2.0	1.5
NAV after charging expenses -> (e) = (c) - (d)	108.0	108.5
Net Return to the investor	8.00%	8.50%

- 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 are based on one day NAV and actual returns may differ from those considered above.

**D. LOAD STRUCTURE**

Load is an amount which is paid by the investor to subscribe to the units or 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 contact your distributor.

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

Nature of expense	Charge (% of NAV)
<b>Entry Load</b>	Not Applicable
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>• NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.</li> <li>• 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment</li> <li>• NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment</li> </ul>

The charges stated above are a percentage of the NAV.

Please note that no Exit Load shall be levied for switching between Plans within the said Scheme. Units issued on Re-investment of Income Distribution cum capital withdrawal shall not be subject to entry and exit load.

The AMC reserves the right to introduce a load structure, levy a different load structure or remove the load structure in the scheme at any time after giving notice to that effect to the investors. Goods & Service tax on exit load shall be paid out of the exit load proceeds and exit load net of goods & service tax shall be credited to the scheme.

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

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

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

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

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

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

## **Section II**

### **I. Introduction**

#### **A. Definitions/interpretation**

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

#### **B. Risk factors**

##### **Scheme specific risk factors**

- a. SBI Dividend Yield Fund will be investing in Equity and equity related instruments including derivatives, debt instruments, Government Securities and money market instruments (such as term/notice money market and reverse repos). Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these periods may become significant.

#### **b. Investments under the scheme may also be subject to the following risks:**

##### **I. Investment in Equities & Equity Related Investments:**

- a) Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity and equity related instruments is due to various micro and macro-economic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.
- b) The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the schemes portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the schemes portfolio.
- c) Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.

##### **c. Debt & money market investments under the scheme may also be subject to the following risks:**

- a) Credit risk: Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuers' ability to meet the obligations.
- b) Liquidity Risk pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
- c) Interest Rate risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The 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.
- d) Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- e) Risk associated with unrated debt instruments – Investments in unrated instruments are subject to the risk associated with investments in any other fixed income securities such as credit risk, interest rate risk etc.

However, investments in unrated instruments are subject to greater risk of loss of principal and interest than rated instruments.

**d. Securitized debt investments under the scheme may also be subject to the following risks:**

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

**e. Derivatives under the scheme may also be subject to the following risks:**

- a) The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Investors should understand that derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include but are not limited to the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. There may be a cost attached to selling or buying futures or other derivative instrument. Further there could be an element of settlement risk, which could be different from the risk in settling physical shares. The possible lack of a liquid secondary market for a futures contract or listed option may result in inability to close futures or listed option positions prior to their maturity date.
- b) Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable.
- c) No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

**f. Securities lending may be subject to the following risk:**

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. If the Scheme undertakes stock lending under the regulations, it may be exposed to the risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.



**g. Risks associated with Investing in ADR/GDR/Foreign Securities:**

- Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in Foreign Securities including foreign equities. Such investments carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.
- It is the AMC's belief that investment in Foreign Securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme would invest only partially in Foreign Securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme.
- Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated under the SEBI Regulations or by RBI and provided such investments do not result in expenses to the Scheme(s) in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Mutual Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.
- To the extent that the assets of the Scheme will be invested in Foreign Securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

**h. Risks associated with segregated portfolio:**

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

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

**i. Risk factors associated with investments in REITs AND InvITS:**

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

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

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

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

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

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

Corporate Bond Repo transactions are currently done on OTC basis and settled on non guaranteed basis. Credit risks could arise if the counterparty does not return the security as contracted on due date. The liquidation of underlying bonds in case of counterparty default would depend on the liquidity of the bond and market conditions at that time. This risk is largely mitigated, as the choice of counterparties is largely restricted and also haircuts are applicable on the underlying bonds depending on credit ratings. Also operational risks are lower as such trades are settled on a DVP basis. In the event of the scheme being unable to pay back the money to the counterparty as contracted in case of transactions as a borrower, the counter party may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Mutual Fund. Thus, the scheme may in remote cases suffer losses. This risk is normally mitigated by better cash flow planning to take care of such repayments.

**k. Risk factors associated with imperfect hedge using Interest Rate Futures**

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

**Illustration for Imperfect Hedge on Interest Rate Futures**

Security	Market Value (in Cr.)	Weight in the Portfolio	Yield (%)	Modified Duration	Weighted Modified Duration
GOI 7.35% 22.06.2024	50.00	10.64%	7.05	5.00	0.53
GOI 6.79% 15.05.2027	400.00	85.11%	7.03	6.85	5.83
GOI 6.68% 17/09/2031	20.00	4.26%	7.08	8.71	0.37
	<b>470.00</b>				
679GS2027 IRF	100.99				

Consider a hypothetical portfolio or a part of a larger portfolio composed of 3 different securities with a Portfolio Average Modified Duration of 6.74. On account of change in economic factors, it is expected that the interest rates could go up by 1% over the coming days. The portfolio would look to hedge the impact on this portfolio through selling IRF, of which the underlying security is different as given. This would be an example of imperfect hedge where the portfolio that is hedged and the instrument underlying the futures contract are different. The maximum number of contracts in IRF to sold is given by the following formula = (Market Value portfolio \* Modified Duration of portfolio) / (Market Value of 1 Futures contract \* Modified Duration of futures)

The impact on portfolio due to a 1% rise in yields is approx Rs. 31.65 crs. Since the portfolio has sold IRF contracts, the gain on account of the same is around Rs. 31.65 crs. Accordingly, the loss on the underlying portfolio is hedged

through IRF even as the underlying securities are different. The scheme would pursue imperfect hedging to the extent permitted by extant SEBI guidelines

**I. Risks associated with investing in ETFs:**

ETFs are passively managed and may be affected by a general decline in the Indian markets relating to its Underlying Index. ETFs invests in the securities included in its Underlying Index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

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

**m. Risks associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities**

Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.

Liquidity Risk: SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.

Credit Risk: The credit risk of debt instruments which are CE rated derives rating based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

**n. Risk factors associated with instruments having special features**

- The scheme shall invest in certain debt instruments with special features which may be subordinated to equity and thereby such instruments may absorb losses before equity capital. The instrument is also convertible to equity upon trigger of a pre-specified event for loss absorption as may be decided by the RBI.
- The debt instruments with special features are considered as Non-Convertible Debentures, may be treated as debt instruments until converted to equity.
- The instruments are subject to features that grants issuer a discretion in terms of writing down the principal/coupon, to skip coupon payments, to make an early recall etc. Thus debt instruments with special features are subject to "Coupon discretion", "Loss Absorbency", "Write down on Point of Non-viability trigger(PONV) event" and other events as more particularly described as per the term sheet of the underlying instruments.

- The instrument is also subject to Liquidity Risk pertaining to how saleable a security is in the market. The particular security may not have a market at the time of sale due to uncertain/insufficient liquidity in the secondary market, then the scheme may have to bear an impact depending on its exposure to that particular security.

## **RISK CONTROL STRATEGIES:**

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

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:

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

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

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

For risk control, the following may be noted:

### **Liquidity risks:**

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

### **Interest Rate Risk:**

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

### **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. To that extent the Volatility risk will be mitigated in the scheme.

## Credit Risks

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

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

## II. Information about the scheme:

### A. **Where will the scheme invest** – *Detailed description of the instruments (including overview of debt markets in India, if applicable) mentioned in Section I*

Subject to the Regulations, and the specific asset allocation as mentioned above, the corpus of the Scheme can be invested in Equity and equity related instruments, derivatives, debt instruments, Government Securities, REITs, InvITs, securitized debt, foreign securities including ADR/GDR/Foreign equity and overseas ETFs, mutual fund units and money market instruments (such as term/notice money market and reverse repos).

Money Market instruments includes Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Triparty Repo, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing 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.
6. Investment in Foreign Securities.

## DEBT MARKET IN INDIA

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

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

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

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

Following are the yield matrix of various debt instruments as on April 07, 2025:

Instruments	Indicative yield range (%)
Overnight rates	6.00-6.05
90 day Commercial Paper	6.65-6.70
91-day T-bill	6.10-6.15
1 year G-Sec	6.20-6.25
5 year G – Sec	6.40-6.45
10 year G-Sec	6.60-6.65
1 year AAA Bond	7.05-7.10
5 year AAA Bond	7.05-7.10

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 SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to scheme of Mutual Funds as amended from time to time.

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

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

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

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

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

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

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

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

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

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

- c. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- d. The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights;  
Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.
- e. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :

- I. Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
- II. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- III. For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure.
  - a. For Duration/Issuer/Sector/Group rebalancing.
- f. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities.

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

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

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

- i. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- j. The scheme shall not make any investment in;
  - 1) any unlisted security of an associate or group company of the sponsor; or
  - 2) any security issued by way of private placement by an associate or group company of the sponsor; or



- 3) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- k. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
- l. The scheme shall not make any investment in any Fund of Funds scheme.
- m. The scheme shall not advance any loan for any purpose.
- n. The Scheme may engage in securities lending and borrowing in accordance with framework specified by SEBI.
- o. SBI Mutual Fund will invest in the units of REITs and InvITs subject to the following:
  - (a) SBI Mutual Fund under all its schemes shall not own more than 10% of units issued by a single issuer of REIT and InvITs; and
  - (b) SBI Magnum COMMA Fund shall not invest –
    - i. more than 10% of its NAV in the units of REIT and InvITs; and
    - ii. more than 5% of its NAV in the units of REIT and InvITs issued by a single issuer.

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

### C. Fundamental Attributes

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

#### a. Type of Scheme

An open ended equity scheme investing predominantly in dividend yielding stocks.

#### b. Investment Objective:

The investment objective of the scheme is to provide investors with opportunities for capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies.

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

#### c. Terms of Issue:

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

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

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

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

**D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)-** Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents - **Not Applicable**

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

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

**G. Other Scheme Specific Disclosures:**

Listing and transfer of units	<p>The Scheme being open-ended, the Units are not proposed to be listed on any stock exchange. However, the AMC may, at its sole discretion, list the Units on one or more stock exchanges at a later date.</p> <p>The Units under the Scheme are transferable, however, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p>
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	<p>Units in SOA may be transferred subject to prevailing AMFI/SEBI guidelines from time to time.</p>
<p>Dematerialization of units</p>	<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 Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdslindia.com">www.cdslindia.com</a> . The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p>

<p>Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)</p>	<p>Not Applicable</p>
<p>Maximum Amount to be raised (if any)</p>	<p>No upper limit.</p>
<p>Dividend Policy ( IDCW )</p>	<ul style="list-style-type: none"> <li>• The Trustee reserves the right to declare IDCW under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.</li> </ul> <p>The procedure and manner of payment of IDCW shall be in line with Chapter 11 of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.</p> <ul style="list-style-type: none"> <li>• Under the Growth Plan, no IDCW will be distributed. The returns to investors will be through capital gains at the time they choose to repurchase any or all of their holdings. Investors may refer to section “Redemption and Repurchase” for further information.</li> <li>• Under the IDCW Plan, the returns will be distributed through declaration of IDCW on a monthly &amp; quarterly basis at the recommendation of the AMC. The rate of IDCW will be decided by the Fund Manager with the approval of the Board of Trustees. Although the Scheme will strive to declare a regular IDCW, the declaration of IDCW and the percentage to be distributed will depend upon the NAV at that time, and no returns are assured.</li> <li>• 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.</li> </ul>
<p>Allotment</p>	<p>The scheme is offered on an ongoing basis. Allotment will be made to all applicants provided the applications are complete in all respects and are in order. The allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number. The allotment details shall get reflected in the Consolidated Account Statement (CAS) sent by email / mail on or before 15th of the succeeding month. Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form.</p>

	Dispatch of Unit statements of account will be made as soon as possible and in accordance with the SEBI Mutual Fund Regulations.
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 This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	<p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian; (please see the note below)</li> <li>• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>• Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>• Partnership Firms constituted under the Partnership Act, 1932;</li> <li>• A Hindu Undivided Family (HUF) through its Karta;</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>• Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis</li> </ul> <p>Prospective investors are advised to note that the SID/SAI/KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law;</p> <ul style="list-style-type: none"> <li>• Foreign Portfolio Investor</li> <li>• Army, Air Force, Navy and other para-military funds and eligible institutions;</li> <li>• Scientific and Industrial Research Organisations;</li> </ul>

	<ul style="list-style-type: none"> <li>• Provident / Pension / Gratuity and such other Funds as and when permitted to invest;</li> <li>• International Multilateral Agencies approved by the Government of India / RBI; and</li> <li>• The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).</li> <li>• A Mutual Fund through its schemes, including Fund of Funds schemes.</li> </ul> <p>Note: Following is the process for investments made in the name of a Minor through a Guardian:</p> <ul style="list-style-type: none"> <li>- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.</li> <li>- Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.</li> <li>- All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.</li> <li>- No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.</li> </ul> <p><b>Notes :</b></p> <ol style="list-style-type: none"> <li>1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.</li> <li>2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the</li> </ol>
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	<p>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>3. 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(s) :</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 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.</li> <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 and Canada.</li> </ol> <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to</p>

	<p>invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.</p>
How to Apply and other details	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided which is mandatory. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their 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.</p> <p>Investors are requested to note that application form is available with Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of SBI Mutual Fund or can be downloaded from <a href="https://www.sbimf.com/forms">https://www.sbimf.com/forms</a>. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on <a href="https://www.sbimf.com/contact-us">https://www.sbimf.com/contact-us</a>.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</p>



	<p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any OPAT of SBIMF as may be designated by AMC. The application amount in cheque shall be payable to <b>“SBI Dividend Yield 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>Acceptance of financial transactions through email in respect of non-individual investors</p>	<p>As per AMFI Best Practice Guidelines No. 118/2024-25 dated January 31, 2025 regarding the acceptance of financial transactions via email from non-individual investors with effect from May 01, 2025, the following process shall be adhered to:</p> <ol style="list-style-type: none"> <li>1. Submission of Transactions via Email: Non-individual investors seeking to utilize this facility must submit a Board Resolution or Authority Letter, listing authorized officials along with their designations and official email IDs. The letter must explicitly confirm that financial instructions sent via email are binding on the entity.</li> <li>2. Emailing the Transaction Form with Wet Signatures: Scanned copies of transaction request letters, duly signed in wet ink by authorized signatories, may be submitted via email. Such requests shall be accepted only if the sender’s email ID belongs to the entity’s official domain and is copied (CC) to the authorized officials’ registered email IDs.</li> <li>3. Financial Transactions Submitted by Registered MFDs or Third Parties: Signed Financial transaction form or request letter, bearing wet signatures of authorized signatories, may be submitted via email by a registered Mutual Fund Distributor (MFD) of the entity or a third party. The third party must possess an authorization letter from the non-individual unit holder, permitting the MFD or representative to submit scanned copies of signed transaction forms or requests on their behalf. Additionally, such email submission must be copied to the non-individual investor’s registered email ID.</li> </ol> <p><b>Terms and Conditions for Transacting via Electronic Mail:</b></p> <p>In accordance with AMFI Best Practice Guidelines No. 118/2024-25, the following terms and conditions shall apply to non-individual investors availing the facility to transact via email:</p> <ol style="list-style-type: none"> <li>1. Investors must be aware of the risks involved in</li> </ol>

	<p>transacting through email, including those arising from electronic transmission failures, unauthorized access, or miscommunication.</p> <ol style="list-style-type: none"> <li>2. The Asset Management Company (AMC) and Registrar &amp; Transfer Agent (RTA) shall not be liable for any financial transaction that is either not received due to technical or transmission issues or is incomplete, and hence not processed.</li> <li>3. Entities utilizing this facility must ensure adequate security measures to protect email communications, including encryption, access controls, and authentication mechanisms.</li> <li>4. The entity availing this facility must maintain records of email-based financial transactions as per applicable laws and regulations.</li> <li>5. Any addition or deletion of authorized signatories must follow the prescribed procedure and be notified to the AMC through official documentation.</li> <li>6. The non-individual investor must explicitly authorize the AMC/RTA to accept and process any email transmission from the registered email ID, including emails sent by a registered Mutual Fund Distributor (MFD) or a third party authorized by the investor to submit scanned transaction requests on their behalf.</li> <li>7. Changes in bank details or addition of a bank account, change in registered email ID or contact details of an entity shall only be permitted through the prescribed service request form, duly signed by authorized signatories with wet signatures.</li> </ol>
<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/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC)</p>	<p><b>Minimum Investment:</b> Rs. 5,000/- &amp; in multiples of Re.1 Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable</p> <p><b>Additional Purchase amount:</b> Rs. 1000/- &amp; in multiples of Re.1</p> <p><b>Minimum Redemption:</b> Rs. 500/- or 1 Magnum / units or account balance whichever is lower Note – For investments made by designated employees of SBI Funds Management Limited in line with paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable.</p>
<p>Accounts Statements</p>	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before fifteenth day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before twenty first day of succeeding month, detailing holding at the end of the six month and commission paid to the distributor, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period.</p> <p>Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.</p> <p><b>Account Statements for investors holding demat accounts:</b> Subsequent account statement</p>

	<p>may be obtained from the depository participants with whom the investor holds the DP account.</p> <p>The asset management company shall issue units in dematerialized form to a unitholder of the Scheme within two working days of the receipt of request from the unitholder.</p> <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> <li>• Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.</li> <li>• Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</li> <li>• If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end w.e.f May 14, 2025 pursuant to SEBI Circular No. SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. The depositories shall dispatch the CAS to investors that have opted for e-CAS on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode by the twenty first (21st) day of April and October.</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.</li> </ul> <p>If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the</p>
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	<p>procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder.</p> <p>Investors will be issued a Unit Statement of Account in accordance with the Regulations.in accordance with the Regulations. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.
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	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay presently @ 15% per annum).
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In line with SEBI master circular dated June 27, 2024, unclaimed redemption and IDCW amounts are being deployed by the mutual funds in call money market or money market instruments only and the investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, this amount is being transferred to a pool account and the investors can claim the amount at NAV prevailing at the end of the third year. The income earned on such funds may be used for the purpose of investor education. The AMC would

	<p>make continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points.</p> <p>Further in accordance with SEBI Master Circular dated June 27, 2024, list of Investors in whose folios there are unclaimed IDCW / redemption amount is disclosed on the website of SBI MF (<a href="http://www.sbimf.com">www.sbimf.com</a>).</p>
Disclosure w.r.t investment by minors	<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> <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 / Options offered	<p>The Scheme would have two plans viz. Regular plan &amp; Direct plan.</p> <p><b>Direct Plan:</b></p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in <b>Section– Fees and Expenses – B. – Annual Recurring Expenses</b>. Brokerage/Commission paid to distributors will not be paid / charged under the</p>

Direct Plan. Both the plans shall have a common portfolio.

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

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

**How to apply:**

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

**Regular Plan:**

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

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

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

	8	Mentioned	Not Mentioned	Regular Plan
	<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.</p> <p>Both plans provide two options for investment – Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Under the IDCW option, Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment), Payout of Income Distribution cum capital withdrawal option (IDCW Payout) &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 Reinvestment”, “IDCW Payout” or “IDCW Transfer”, the default will be treated as “IDCW Payout.</p> <p>Investor can select only one option either IDCW Payout or IDCW Re-investment in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Re-investment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (IDCW Re-investment/ IDCW Payout) will reflect for all the units held under the scheme / folio.</p> <p>Note - If the payable IDCW amount is less than or equal to Rs. 500/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 500/- then it will be either reinvested or paid as per the mandate selected by the investor.</p>			
Special Products	<p><b>(i) Systematic Investment Plan</b></p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF's locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers Daily, weekly, Monthly, Quarterly, Semi-Annual &amp; Annual Systematic Investment Plan.</p> <p><b>a) Terms and conditions for Daily SIP are as</b></p>			



**follows:**

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

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

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

**c) Weekly Systematic Investment Plan**

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

- Minimum amount for weekly SIP :
  - Rs. 1000 and in multiples of Re.1 thereafter with minimum number of 6 installments.
- Rs. 500 and in multiples of Re.1 thereafter with minimum number of 12 installments
- Date based feature - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
- In case the date of SIP falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.
  - 1) 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.
  - 2) In case investor selects Weekly frequency and also selects both Day based and Date -based

	<p>Weekly SIP, default will be considered as 'Day based Weekly SIP.</p> <p>3) In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SIP, default will be considered as 'Day based Weekly SIP.</p> <p>4) If investor selects Day based Weekly SIP but does not mention 'Day' on which the Weekly SIP instalment to be processed, then 'Wednesday' will be considered as the default Day.</p> <p>5) In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.</p> <p>Default option between Daily, weekly, monthly, quarterly, semi-annual and annual SIP will be Monthly. The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> <p><b>d) Any Day SIP' Facility</b> Under 'Any Day SIP facility', investor can register SIP for any day for the frequencies i.e. Monthly, Quarterly, Semi-Annual and Annual through electronic mode like OTM / Debit Mandate. Accordingly, under 'Any Day SIP facility', investors can select any date from 1st to 30th of a month as SIP date (for February, the last business day would be considered if SIP date selected is 29th &amp; 30th of a month). Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.</p> <p>The AMC provides SIP debit facility through NACH participating banks and select direct debit banks</p> <p>Completed application form, SIP debit mandate form and the first cheque should be submitted at least 20 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.</p> <p>The application form, mandate form along with the cancelled cheque / photocopy of the cheque should be sent to Official point of acceptance of SBI MF.</p>
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	<p>Existing investors are required to submit only the SIP Debit mandate form indicating the existing folio number and the investment details as in the SIP debit form along with the first cheque and the Cancelled cheque / Photocopy of the cheque.</p> <ul style="list-style-type: none"> <li>• <b><u>Fixed-end Period SIP</u></b></li> </ul> <p>Investors can opt for a SIP for a period of 3 years, 5 years, 10 years, and 15 years in addition to the existing end date &amp; perpetual SIP options.</p> <p><b>Terms and conditions of Fixed-end period for SIP are as follows:</b></p> <ul style="list-style-type: none"> <li>• If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.</li> <li>• If the investor does not specify the date of SIP, the default date will be considered as 10<sup>th</sup> of every month.</li> <li>• If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.</li> <li>• If the investor does not specify the plan option, the default option would be considered as Growth option.</li> </ul> <p>If investor specifies the end date and also the fixed end period, the end date would be considered.</p> <p><b>Top-up SIP Facility:</b></p> <p>Top-up SIP is a facility whereby an investor has an option to increase the SIP instalment by a fixed amount or based on a fixed percentage at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.</p> <p>Terms and conditions of Top-up SIP facility are as follows:</p> <ol style="list-style-type: none"> <li>1. Investors can either opt for fixed amount SIP Top-up or percentage SIP Top-Up option. In case investors selects both the options, percentage based SIP Top-Up option would be made applicable. In case the investor selects multiple percentage SIP Top-up options under percentage based SIP Top-Up option, the lower percentage would be considered.</li> <li>2. The minimum SIP Top-up amount under fixed amount SIP Top-up is Rs. 500 and in multiples of Rs. 500. The minimum Top-up percentage would be 5% of the SIP amount and in multiples of 5% thereof.</li> </ol>
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	<ol style="list-style-type: none"> <li>3. If the Top-up % is not in multiples of 5, it will be rounded down to nearest multiple of 5. The Top-up amount would be rounded off to the nearest Rs. 10.</li> <li>4. Percentage SIP Top-up would be computed on the immediately preceding SIP instalment value as on the SIP Top-Up trigger date.</li> <li>5. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.</li> <li>6. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available for Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.</li> <li>7. In case of Quarterly SIP, only the Yearly frequency is available for Top-up.</li> <li>8. Top up facility will not be applicable for SIP frequencies other than Monthly &amp; Quarterly. SIP Top-up facility will be allowed in all schemes in which SIP facility is being offered.</li> <li>9. All other terms &amp; conditions applicable for regular SIP will also be applicable to Top-up SIP.</li> <li>10. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.</li> </ol> <p><b>Top-up SIP Cap Facility:</b></p> <p>Under this option, post selecting SIP Top-up option, the investor can define the maximum SIP Top-up Cap, beyond which the SIP instalment will not increase in future. The investor shall have the flexibility to choose either Top-Up SIP Cap amount or Top-Up SIP Cap Month-Year. In case of multiple selection, Top-Up SIP Cap amount will be considered as default selection.</p> <p>Terms and conditions of Top-up SIP Cap facility are as follows:</p> <ol style="list-style-type: none"> <li>1. Top-up SIP Cap Amount: Investor has an option to fix the Top-up SIP amount i.e. maximum SIP instalment including Top-Up amount. The pre-defined amount should be equal to or lesser than the maximum amount mentioned by the investor in One Time Mandate Form (OTM). The instalment amount after Top-up shall not exceed the amount mentioned in OTM at any given time.</li> <li>2. In case of difference between the Top-Up SIP Cap Amount &amp; OTM Debit Mandate, then</li> </ol>
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	<p>amount which is lower of the two shall be considered as the Top-up SIP Cap amount.</p> <ol style="list-style-type: none"> <li>3. If SIP amount (including SIP Top-up amount) reaches the Top-up Cap before the end of SIP tenure, the SIP Top up will cease and SIP instalment amount will remain constant for remaining SIP Tenure.</li> <li>4. Top-up SIP Cap Month-Year: It is the month from which SIP Top-up amount will cease and last SIP instalment including Top-Up amount will remain constant till the end of SIP tenure.</li> <li>5. If none of the above options is selected by the investor, the SIP Top-up will continue as per the SIP end date subject to the maximum amount mentioned in OTM Form.</li> <li>6. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.</li> </ol> <p><b>(ii) Systematic Withdrawal Plan</b></p> <p>Under SWP, a minimum amount of Rs. 500/- can be withdrawn every month or quarter or weekly or half yearly or on an annual basis by indicating in the application form or by issuing advance instructions to the Registrar at any time. Investors may indicate the month and year from which SWP should commence along with the frequency. SWP can be processed on any day of the month in case of all the other frequencies other than weekly SWP and 1st / 8th / 15th / 22nd of every month in case of Weekly SWP (Date based feature) and payment would be credited to the registered bank mandate account of the investor through Direct Credit or cheques would be issued. In case any of these days is a nonbusiness day then the immediately next business day will be considered. If no date is mentioned, 10th will be considered as the default date.</p> <p>In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly SWP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.</p> <p>In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly SWP, default will be considered as 'Day based Weekly SWP'.</p> <p>In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SWP, default will be considered as 'Day based Weekly SWP'.</p>
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If investor selects Day based Weekly SWP but does not mention 'Day' on which the Weekly SWP instalment to be processed, then 'Wednesday' will be considered as the default Day.

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

SWP entails redemption of certain number of Magnums / Unit that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes. The complete application form for enrolment / termination for SWP should be submitted, at least 10 days prior to the desired commencement/ termination date.

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

### **(iii) Systematic Transfer Plan**

Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. The complete application form for enrolment / termination for STP should be submitted, at least 7 days prior to the desired commencement/ termination date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on

	<p>the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars.</p> <p>STP is available in all open-ended schemes as source and target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes) for STPs of all available frequencies.</p> <p><b>Terms and conditions of monthly &amp; quarterly STP:</b></p> <p>STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice of minimum 7 days to the Registrars. In respect of STP transactions, an investor would now be permitted to transfer any amount from the switchout scheme, subject to:</p> <p>Monthly – Minimum Rs. 1000 &amp; in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 &amp; in multiples of Re. 1 thereafter for minimum 12 months  Quarterly - Minimum Rs. 1500 &amp; in multiples of Re. 1 thereafter for minimum 1 year  Where, SBI Long Term Equity Fund is the target scheme, Minimum number of installments for monthly STP &amp; quarterly STP shall be 6.</p> <p>STP can be done without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme.</p> <p><b>Terms and conditions of daily &amp; weekly STP:</b></p> <ol style="list-style-type: none"> <li>1. Under this facility, investor can transfer a predetermined amount from one scheme (Source Scheme) to the other scheme (Target Scheme) on daily basis / weekly basis.</li> <li>2. Minimum amount of STP for SBI Long Term Equity Fund will be Rs. 500 &amp; in multiples of Rs. 500 for both daily &amp; weekly STP and for other funds the minimum amount of STP will be Rs. 500 &amp; in multiple of Re. 1 for daily STP &amp; Rs. 1000 &amp; in multiple of Re. 1 for weekly STP.</li> <li>3. Minimum number of installments will be 12 for daily STP &amp; 6 for weekly STP. Where SBI Long Term Equity Fund is the target scheme, Minimum number of installments for daily STP &amp; for weekly STP shall be 6.</li> </ol>
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	<ol style="list-style-type: none"> <li>4. Weekly STP will be done on 1st, 8th, 15th &amp; 22nd of every month (Date based STP). In case any of these days is a non business day then the immediate next business day will be considered.</li> <li>5. The complete application form for enrolment / termination for STP should be submitted, at least 7 days prior to the desired commencement/ termination date.</li> <li>6. 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.</li> <li>7. 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'.</li> <li>8. 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'.</li> <li>9. 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.</li> <li>10. Exit load shall be as is applicable in the target/source schemes.</li> <li>11. Default frequency for STP is Monthly &amp; default date for the start of STP is 10th</li> </ol> <ul style="list-style-type: none"> <li>• <b><u>Flex Systematic Transfer Plan in all the open-ended schemes of SBI Mutual Fund offering Systematic Transfer Plan (STP) facility:</u></b></li> </ul> <p>Flex Systematic Transfer Plan is a facility wherein an investor under a designated open-ended Scheme can opt to transfer variable amounts linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended scheme (source scheme) to the Growth option of another open-ended scheme (target scheme).</p> <p><b>Terms and conditions of Flex STP are as follows:</b></p> <ul style="list-style-type: none"> <li>• The amount to be transferred under Flex STP from source scheme to target scheme shall be calculated using the below formula:  <b>Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the</b></li> </ul>
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**investments through Flex STP in the Transferee Scheme on the date of transfer]**

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

**Swing STP**

Swing STP is a facility wherein investor can opt to transfer an amount at regular intervals from source scheme of SBI Mutual Fund (SBIMF) to a target scheme of SBIMF including a feature of reverse transfer from target scheme into the source scheme, in order to achieve the targeted market value on each transfer date in the target scheme. This ensures that the market value on each date of the transfer rises by a specified amount at every

frequency irrespective of the market price. For example if investor decides that the value of their investment in the target scheme should appreciate by Rs. 1000 per month, then each month investor will invest only to the extent of the shortfall. If appreciation in the target scheme is higher than the target value then this excess value is reverse transferred to the source scheme. Thus the amount to be transferred will be arrived at on the basis of the difference between the target market value and the actual market value of the holdings in the target scheme on the date of transfer.

**Terms & conditions of Swing STP are as follows:**

- Source scheme: All open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
- Target scheme: Growth option in all open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
- Frequency: Weekly, Monthly and Quarterly intervals. In case the Frequency is not indicated, Monthly frequency shall be treated as the Default Frequency.
- Dates: The dates of transfers/ default dates shall be as under:

Frequency	Dates of Transfers	Default Date
Weekly Interval	1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> & 22 <sup>nd</sup> of every month	-
Monthly Interval	1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup> In case of February last working day)	10th of every month
Quarterly Interval	1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup> (In case of February last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.	10th of every quarter

In case the date of transfer falls on a non-Business Day, the immediate next Business day will be considered for the purpose of determining the applicability of NAV and processing the

	<p>transaction.</p> <ul style="list-style-type: none"> <li>• The minimum amount for the first installment shall be as follows: <ul style="list-style-type: none"> <li>○ Weekly &amp; Monthly frequency: Rs. 1,000 and in multiples of Re. 1</li> <li>○ Quarterly frequency: Rs. 3,000 and in multiples of Re. 1</li> </ul> </li> <li>• Minimum number of installments <ul style="list-style-type: none"> <li>○ Weekly &amp; Monthly frequency: 12</li> <li>○ Quarterly frequency: 4</li> </ul> </li> <li>• If there is any other financial transaction (purchase / redemption / switch / SIP / DTP etc.) processed in the target scheme/plan/option during the tenure of Swing STP, the Swing STP will be processed as normal STP for the rest of the installments for the fixed amount.</li> <li>• Amount of transfer: The first Swing STP installment will be processed for the installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:  (First installment amount X Number of installments including the current installment) – Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer.  In case on the STP date, the amount (as specified above) to be transferred is not available in the source scheme/plan/option in the investor's folio, the residual amount will be transferred to the target scheme/plan/option and Swing STP will be closed. Investors have an option to consider earlier investments in the target scheme for calculating Swing STP amount.</li> <li>• Reverse Transfer: On the date of transfer, if the market value of the investments in the target scheme/plan/option through Swing STP is higher than the target market value (first installment amount X number of installments including the current installment), then a reverse transfer will be effected from the target scheme/plan/option to the source scheme/plan/option to the extent of the difference in the amount, in order to arrive at the target market value.</li> <li>• <b>Top-up option:</b> Investor can choose Swing STP based on fixed amount installment and additionally investor has an option to choose top-up option. Under this, investor can indicate an absolute amount or percentage (in annualized terms) by which each installment amount will be increased. Amount of transfer will be calculated</li> </ul>
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	<p>by taking into consideration of the target market value (including top-up amount) and actual market value of the investments in the target scheme.</p> <ul style="list-style-type: none"> <li>○ Amount of transfer: The first Swing STP installment will be processed for the first installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:</li> </ul> <p><b>In case Top-up amount mentioned as absolute amount:</b></p> <p>Target market value Minus Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer.</p> <p>Target market value = (Target market value at the time of last installment + First installment amount + (Top-up absolute amount X Number of installments excluding the current installment)).</p> <p>Minimum amount for Top-up (absolute amount):</p> <ul style="list-style-type: none"> <li>• Weekly &amp; Monthly frequency: Rs. 50 per installment and in multiples of Re. 1</li> <li>• Quarterly frequency: Rs. 100 per installment and in multiples of Re. 1</li> </ul> <p><b>In case Top-up amount mentioned in percentage:</b></p> <p>Target Market Value less Market Value of the investments through Swing STP in the target scheme on the date of transfer.</p> <p>Target Market Value = (Target market value at the time of last installment + First installment amount + (Target value at the time of last installment X Top-up percentage/ No. of periods))</p> <p>No. of periods will be considered as below:</p> <ul style="list-style-type: none"> <li>○ For weekly frequency – 48</li> <li>○ For monthly frequency – 12</li> <li>○ For quarterly frequency – 4</li> </ul> <p>Minimum percentage for Top-up (percentage option): 12% per annum</p> <ul style="list-style-type: none"> <li>• A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.</li> <li>• The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis.</li> <li>• The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the source scheme (target scheme in case of Reverse Transfer)</li> </ul>
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	<p>and 'Minimum Purchase Amount' specified in the Scheme Information Document of the target scheme (source scheme in case of Reverse Transfer) will not be applicable for Swing STP.</p> <ul style="list-style-type: none"> <li>• The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date.</li> <li>• In case the Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application as per the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day). In case the End Date is not mentioned, the application will be registered for perpetual period.</li> <li>• Load structure prevalent in source &amp; target schemes (for reverse transfer) at the time of Swing STP registration will be applicable during the tenure of the Swing STP.</li> <li>• Swing STP will be automatically terminated if balance is not available in the source scheme/plan/option on the date of Swing STP installment processing.</li> <li>• The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes.</li> </ul> <p>The Trustees / AMC reserves the right to change / modify the terms and conditions of the Swing STP or withdraw the Swing STP facility at the later date.</p> <p><b><u>Capital Appreciation Systematic Transfer Plan (CASTP):</u></b></p> <p>Under this facility investors can transfer capital appreciation from their invested scheme (source scheme) to another open-ended scheme (target scheme). The salient features and terms &amp; conditions of CASTP are given below:</p> <ul style="list-style-type: none"> <li>• Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme &amp; Exchange Traded Funds (ETFs)] of SBI Mutual Fund.</li> <li>• Target scheme: All open ended schemes except ETFs and daily IDCW options.</li> <li>• Frequency: CASTP offers transfer facility at weekly (1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> &amp; 22<sup>nd</sup>), monthly &amp; quarterly intervals.</li> <li>• Amount to be transferred: Capital appreciation, if any, will be transferred to the</li> </ul>
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	<p>target Scheme, subject to minimum of Rs. 100 on any business day.</p> <ul style="list-style-type: none"> <li>• Minimum number of installments:</li> <li>• Weekly &amp; monthly frequency – six installments</li> <li>• Quarterly frequency - four installments.</li> <li>• Capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and transferred) and the current CASTP date.</li> <li>• The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.</li> <li>• In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period.</li> <li>• In case End Date is mentioned but Start Date is not mentioned, the application will be registered after the expiry of 10 days from the submission of the application for the date of the transfer mentioned in the application, provided the minimum number of installments is met.</li> <li>• Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP.</li> <li>• Default options: <ul style="list-style-type: none"> <li>○ Between Regular STP, Flex STP and CASTP – Regular STP</li> <li>○ Between weekly, monthly &amp; quarterly frequency – Monthly frequency</li> <li>○ Default date for monthly and quarterly frequency – 10<sup>th</sup></li> </ul> </li> <li>• Investor can register only one CASTP for transfer from a source scheme.</li> <li>• In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.</li> <li>• Exit load shall be as applicable in the target/source schemes.</li> </ul> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p>
<p><b><u>SIP Pause facility</u></b></p>	<p>Under SIP pause facility, the investor shall have option to discontinue their SIP temporarily for specific number of instalments. The terms and conditions of SIP Pause facility shall be as follows:</p>

	<ol style="list-style-type: none"> <li>1. Investors can pause their SIP at any time by filling SIP pause form and submitting the same at any branch of SBIMF/CAMS. Pause request should be received 15 days prior to the subsequent SIP date.</li> <li>2. SIP Pause facility is available for SIP registration with Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.</li> <li>3. SIP shall restart immediately after the completion of Pause period.</li> <li>4. SIP Pause facility will allow investor to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a period upto one year. The actual number of instalments that will get paused will be as per the SIP frequency.</li> <li>5. Investors can avail this facility multiple times in the tenure of the existing SIP.</li> <li>6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange &amp; Channel platforms as the mandate is registered by them.</li> <li>7. If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs.3,000/-.</li> <li>8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP instalments whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandate in the same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate.</li> <li>9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion.</li> <li>10. In case of discrepancies in the information provided in the SIP Pause Form and the details registered with the AMC, the details registered with the AMC shall be considered for processing or in case of ambiguity in the SIP Pause Form, the AMC reserves the right to reject the SIP Pause Form.</li> <li>11. Investor cannot cancel the SIP Pause once registered.</li> </ol>
MITRA SIP	'MITRA SIP' is a facility that allows investor to make initial investment through Systematic Investment Plan (SIP) and after completion of specific tenure switch the units to another Scheme or continue to remain in the Same Scheme as per the option

selected by the investor and Systematic Withdrawal through SWP from the target scheme.

**Terms and Conditions for MITRA SIP**

1. MITRA SIP facility is available under select schemes of SBI Mutual Fund for a fixed SIP tenure of either 8 years, 10 years, 12 years, 15 years, 20 years, 25 years or 30 years.
2. This facility is allowed under 'Monthly' frequency for Growth option of the schemes mentioned in point 3 below.
3. **Schemes eligible for SIP, Switch-in and SWP:** The target scheme can either be the Source Scheme (i.e. SIP scheme) or any one of the pre-defined schemes mentioned below.

<b>Name of Schemes (for SIP)</b>	<b>Name of Schemes (for Switch and SWP)</b>
SBI ESG Exclusionary Strategy Fund	SBI Conservative Hybrid Fund
SBI Large & Midcap Fund	SBI Multi Asset Allocation Fund
SBI Magnum Global Fund	SBI BlueChip Fund
SBI Equity Hybrid Fund	SBI Arbitrage Opportunities Fund
SBI Consumption Opportunities Fund	SBI Short Term Debt Fund
SBI Technology Opportunities Fund	SBI Banking & PSU Fund
SBI Healthcare Opportunities Fund	SBI Equity Savings Fund
SBI Contra Fund	SBI Balanced Advantage Fund
SBI Nifty Index Fund	SBI Equity Hybrid Fund
SBI Focused Equity Fund	
SBI Conservative Hybrid Fund	
SBI Magnum MidCap Fund	
SBI Magnum COMMA Fund	
SBI Flexicap Fund	
SBI Multi Asset Allocation Fund	



	SBI BlueChip Fund	
	SBI Infrastructure Fund	
	SBI PSU Fund	
	SBI Small Cap Fund	
	SBI Banking & Financial Services Fund	
	SBI Equity Minimum Variance Fund	
	SBI International Access- US Equity FoF	
	SBI Nifty Next 50 Index Fund	
	SBI Balanced Advantage Fund	
	SBI Multicap Fund	
	SBI Nifty Midcap 150 Index Fund	
	SBI Nifty Smallcap 250 Index Fund	
	SBI Dividend Yield Fund	
	SBI BSE Sensex Index Fund	
	SBI Nifty50 Equal Weight Index Fund	
	SBI Energy Opportunities Fund	
	SBI Automotive Opportunities Fund	
	SBI Nifty 500 Index Fund	
	SBI Nifty India Consumption Index Fund	
	SBI Innovative Opportunities Fund	
	SBI Nifty Bank Index Fund	
	SBI Nifty IT Index Fund	
	SBI Quant Fund	
	SBI BSE PSU Bank Index Fund	

4. Minimum installment amount under this facility for SIP / SWP would be the same as prescribed under monthly frequencies in the respective Schemes. All other terms and conditions pertaining to SIP and SWP shall be applicable for MITRA SIP facility.
5. On completion of the SIP period (either 8 years, 10 years, 12 years, 15 years, 20 Years, 25 years or 30 Years as the case may be), the entire accumulated clear unit balance shall be switched on T+15 calendar days to a pre-defined target scheme (T is the last SIP transaction date of the facility) or continue to remain in the same scheme as per option selected by the investor. In case the source and target scheme is different, then switch out from the source scheme would be subject to applicable exit load and taxes.
6. SWP will commence from the target scheme from next month onwards on the same SIP instalment date. The SWP transaction shall be subject to exit load and taxes, as applicable.
7. Investor can opt for SWP instalment amount as per the matrix below or specific amount to be mentioned, provided that the amount mentioned by the investor is less than or equal to amount mentioned as per the matrix and shall be subject to minimum SWP amount of the respective schemes.

SIP Tenure	Monthly SWP Instalments
8 years	1X monthly SIP instalment
10 years	1.5X monthly SIP instalment
12 years	2X monthly SIP instalment
15 years	3X monthly SIP instalment
20 years	5X monthly SIP instalment
25 years	8X monthly SIP instalment
30 Years	12X monthly SIP instalment

8. For example, for 20 years SIP with instalment amount of Rs 10,000, SWP amount must be less than or equal to Rs 50,000 (i.e. 5 times of monthly SIP instalment). If SWP amount mentioned in the application form is greater than the applicable slab, then it shall lead to rejection of the

	<p>application. In case investor does not fill in any SWP amount, the default amount shall be as per the applicable slab given above.</p> <p>9. In case no SIP tenure is selected, the default tenure shall be 12 years. In case no SIP date is selected, the default date shall be 10.</p> <p>10. In case, no scheme is mentioned as target scheme for SWP, the SWP shall be triggered from the existing source SIP scheme itself.</p> <p>11. In case, where SIP and Switch-In scheme is same, no switch shall be initiated and SWP shall be triggered from the source SIP scheme itself.</p> <p>12. SWP Date will be same as the SIP date. The Start date of SWP will be the month following the last SIP instalment date and the SWP End Date will be perpetual i.e. the SWP under this facility shall be processed till units are available in the respective target scheme. In case, the SWP trigger date is a non- business day, the next business day shall be considered as trigger date.</p> <p>13. This facility shall get discontinued in the following events:</p> <p>i) On cancellation of SIP before the end of tenure, the switch trigger and SWP will cease.</p> <p>ii) In case, redemption / switch-out processed in Source Scheme during the SIP tenure, the Switch trigger and SWP will cease, however SIP shall continue under the Source Scheme as normal SIP.</p> <p>iii) In case redemption / switch-out is processed in Source Scheme after the SIP tenure till the execution of switch trigger, the switch trigger and the SWP will cease.</p> <p>14. SIP Top-Up and SIP Pause is allowed under this facility. However, SWP would get registered based on the initial SIP instalment amount / slab mentioned in the application form.</p> <p>15. Under a single folio, an investor can have multiple registrations under this facility. However, if investor wishes to invest in multiple schemes, investor shall have to submit separate MITRA SIP registration forms.</p> <p>This facility will not be available under DEMAT mode and for Minor investors.</p>
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<p><b>BANDHAN – SWP</b></p>	<p>BANDHAN - SWP is intended to provide regular payout to the children/spouse/parents/sibling (family members) of an individual investor who have invested under the Growth option of the Scheme</p> <p>The details of this facility are as under:</p> <ul style="list-style-type: none"> <li>• This facility will be available to investors with “Individual” status on any of the existing SWP dates viz. 1st / 5th / 10th / 15th / 20th / 25th / 30th (last working day in case of February) only at MONTHLY frequency .</li> <li>• This facility will be available only under the Growth option for both Regular and Direct plans</li> <li>• This facility will work similar to Systematic Withdrawal Plan (SWP), where the 1st unitholder can apply for the facility and can opt for monthly payment to maximum 3 of his eligible family members specifying the SWP date &amp; amount. The SWP request for this facility should be submitted at least 7 days prior to the first SWP date. If the SWP due date is a nonbusiness day, then the same will be processed on the next business day.</li> <li>• The beneficiary should be resident individual and cannot be an NRI.</li> <li>• Unit holder/s are required to submit the following documents on behalf of the beneficiary at the time of registration for “BANDHAN- SWP” facility. These documents should be attested by unitholder(s). <ul style="list-style-type: none"> <li>○ Proof of relation such as Passport, PAN card, Birth Certificate, SSC / Degree certificate, Marriage certificate wherein the name of the specified family member is mentioned with the relationship. This document should clearly establish the relationship between the unit holder and the beneficiary.</li> <li>○ Cancelled cheque of the Bank account OR Copy of Bank Statement/Passbook of the beneficiary family member where the name of the beneficiary and bank a/c no. is printed on it.</li> <li>○ Proof of ID and Address of the Beneficiary.</li> <li>○ In case KYC Acknowledgment or specific documents mentioned as proof of ID and address are not available, then the following documents can be submitted.</li> </ul> </li> <li>• Proof of Identity - Identity card with applicant’s photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.</li> <li>• Proof of Address – Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas,</li> </ul>
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	<p>water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity Card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.</p> <ul style="list-style-type: none"> <li>• The amount of SWP payout will be minimum of Rs.5000/- and in multiples of Rs.1/- thereof. Minimum number of monthly installments would be 12. If no specific amount is mentioned by the unitholder, then the default specified amount will be Rs.5000/- per month. If no SWP date is mentioned, then the default date will be considered as "10th" and if no specific period is mentioned, then the default period will be considered as "perpetual".</li> <li>• Only maximum 3 SWP of a specified amount under the "BANDHAN - SWP" facility per Folio/ Scheme shall be accepted.</li> <li>• Under "BANDHAN - SWP" facility, the beneficiary is restricted to only 3 family member of the first unitholder i.e. child/ sibling above 15 years of age or spouse or either of the parents. It is clarified that the unitholder/s under the same Folio may opt to enroll for normal SWP for self and SWP under "BANDHAN - SWP" facility simultaneously.</li> <li>• "BANDHAN - SWP" facility will discontinue on happening of any OR all of the following events: <ul style="list-style-type: none"> <li>• Value of outstanding units in the investor Folio/Scheme is nil/ insufficient</li> <li>• On completion of SWP period</li> <li>• On receipt of written communication of the death of the 1st unitholder or the registered beneficiary</li> <li>• In the event of change of option under the scheme/s</li> <li>• If the units are under pledge/STOP due to any reason</li> <li>• The holding mode is changed from physical to dematerialized holdings</li> <li>• The investments/payouts under the said facility will be subject to applicable exit load, tax &amp; other provisions applicable to the Scheme</li> <li>• Unitholder has the option to discontinue the "BANDHAN- SWP" facility anytime by submitting cancellation request to SBI Mutual Fund OR our R&amp;T Agent CAMS at least 7 days prior to the next SWP date</li> </ul> </li> </ul>
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	<ul style="list-style-type: none"> <li>• All other remaining terms &amp; conditions of normal SWP facility shall also apply to “BANDHAN - SWP” facility.</li> <li>• Any tax liability arising out of such payout under the Bandhan-SWP facility to the registered beneficiary shall be the sole liability of the investor.</li> <li>• SBIMF reserves the right to seek any additional information/document from the unitholder/s as it deems fit and necessary from time to time, failing which, SBIMF reserves the right to cancel the Bandhan-SWP facility.</li> <li>• Separate Bandhan SWP form has to be filled to opt for multiple beneficiaries from a single folio/scheme.</li> </ul>
<p>Trigger facilities in all the open-ended schemes of SBI Mutual Fund</p>	<p>Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point).</p> <p><b>Types of Triggers:</b></p> <ol style="list-style-type: none"> <li>1. <b>NAV Appreciation / Depreciation Trigger:</b> Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated.</li> <li>2. <b>Index Level Appreciation / Depreciation Trigger:</b> Under this facility, investor would indicate the Sensex level as the trigger to redeem/ switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level.</li> <li>3. <b>Capital Appreciation / Depreciation:</b> Under this facility, investors will be given the option to indicate the capital appreciation / depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation / Depreciation should be Rs. 10,000 &amp; in multiples of Rs. 1000 thereafter.</li> </ol> <p><b><u>Terms and conditions of Trigger facility are as follows:</u></b></p>

	<ol style="list-style-type: none"> <li>1. Trigger facility is available only in “Growth” option of the source scheme.</li> <li>2. Trigger facility is not available in “Daily / Weekly” options of the target scheme.</li> <li>3. Investor has the option to select the entire amount / appreciation to be processed on the activation of trigger.</li> <li>4. The Trigger option mandate will be registered on T+10 basis.</li> <li>5. Minimum investment amount under the “Trigger Facility” is Rs. 25,000/- and in multiples of Rs. 1 thereafter.</li> <li>6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers.</li> <li>7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge / lien.</li> <li>8. Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes.</li> <li>9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option.</li> <li>10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates.</li> <li>11. If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.</li> </ol>
<p>Transfer of Income Distribution cum capital withdrawal plan in all open ended schemes of SBIMF</p>	<p>Transfer of Income Distribution cum capital withdrawal plan is a facility wherein the IDCW declared under an open-ended Scheme (Source Scheme) will be allowed for investment in all open-ended schemes as target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes)</p> <p>Terms and conditions for availing the above facility is detailed below:</p> <ol style="list-style-type: none"> <li>1. Minimum amount of Income Distribution cum capital withdrawal (IDCW) eligible for transfer is Rs. 250. If the IDCW in the source scheme happens to be less than Rs.250, then such IDCW will be automatically reinvested in the source scheme irrespective of the option selected by the investor.</li> <li>2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day.</li> </ol>

	<ol style="list-style-type: none"> <li>3. Investor wishing to select Transfer of Income Distribution cum capital withdrawal plan will have to opt for all units under the respective plan/option of the source scheme.</li> <li>4. Investors opting for Transfer of Income Distribution cum capital withdrawal plan has to specify each scheme/plan/option separately &amp; not at the folio level.</li> <li>5. Minimum investment amount requirement in the target scheme/s will not be applicable for the Transfer of Income Distribution cum capital withdrawal plan.</li> <li>6. Request for enrollment must be submitted at least 15 days before the IDCW record date.</li> <li>7. Investors can terminate this facility by giving a written request at least 15 days prior to the IDCW record date under the source scheme.</li> </ol> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p>
SBI MULTI SELECT Facility	<p>With a view to provide convenience and promote diversification benefits to investor(s), SBI Mutual Fund (SBIMF) has introduced a new facility i.e. SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque / demand draft. Minimum subscription amount in a scheme would be as per the Scheme Information Document of the respective scheme. However, minimum total investment in the facility shall be INR 20,000. The facility is also available through Systematic Investment Plan (SIP). Minimum investment amount in a Scheme would be as per the existing details pertaining to monthly SIP as stated in Scheme Information Document of the respective scheme(s). Top-up facility will not be available under this facility. All the terms and conditions pertaining to SIP shall also be applicable to SIP through SBI MULTI SELECT facility. Investors are requested to visit <a href="http://www.sbimf.com">www.sbimf.com</a> for detailed terms &amp; conditions of the facility.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future.</p>
SWP (A) Facility	<p>Under SWP(A) facility, investors will have the option to withdraw the following fixed percentages or any other amount to meet their regular cashflows:</p>



Fixed % of the cost of investment as on date of registration of SWP (A) to be withdrawn or specified amount (in INR) subject to minimum of INR 500	Frequency	Applicability of months for withdrawal in a specified frequency
0.5%	Monthly	All months
1.5%	Quarterly	December, March, June September
3%	Half Yearly	March & September
6%	Yearly	March
Any amount	Monthly /Quarterly / Half Yearly / Yearly	Applicable months as per chosen frequency

As stated in the table above, the withdrawal of the investment amount can be executed on a monthly/quarterly/half yearly/yearly basis. Withdrawals will be made / effected on the 25th of the last month of the particular month/quarter/Half year/year and would be treated as redemptions. In case 25th is a non business day, withdrawals would be effected on the next business day.

**Terms & Conditions:**

a) The withdrawal amount under SWP (A) per month/quarter/half year/year shall be up to 0.5%/1.5%/3%/6% respectively of cost of investment or any other amount specified by the investor as on the date of registration of SWP (A), which shall be rounded-off to the nearest highest multiple of ₹1 provided the minimum withdrawal amount should be ₹500.

b) Investors can opt for this facility and withdraw their investments systematically on a monthly/quarterly/half yearly/yearly basis. Withdrawals will be made / effected on the 25th of the last month of the particular month/quarter/half year/year and would be treated as redemptions. In case 25th is a non-business day, withdrawals would be effected on the next business day.

	<p>c) Investors can opt for this facility at folio/scheme/plan level by specifying the period, subject to exit load if any as applicable. Investors are required to submit SWP (A) request at least 10 days prior to the first trigger date. In case start date is not selected / not legible / not clear, the withdrawal under this facility will start from the subsequent month/quarter/half year/year .</p> <p>d) SWP (A) option is available in both options i.e. Growth / IDCW under Regular / Direct Plans. Only one active SWP(A) registration will be allowed per folio/scheme/plan.</p> <p>e) Investor has to submit a separate registration form to avail SWP (A) facility in each folio/scheme/plan. The withdrawal under this facility will terminate automatically if no unit balance is available in the folio/scheme/plan on the date of trigger or if the enrolment period expires; whichever is earlier. In case the unit balance in the folio/scheme/plan falls below the specified amount or % for SWP (A), the entire remaining amount in the folio will be processed and SWP (A) will be terminated.</p> <p>f) The applicant will have the right to discontinue the SWP (A) at any time, if he / she so desires, by providing a written request at any of the branches of the AMC or RTA. Request for discontinuing this facility shall be subject to an advance notice of 10 days.</p> <p>g) Conversion of physical unit to demat mode will nullify any existing / future SWP (A) registration request and the request cannot be re-submitted.</p> <p>h) In case an investor mentions both fixed % and amount as withdrawal amount under the facility, then fixed % will be considered under SWP (A) by default, subject to the maximum permissible percentage, and minimum withdrawal amount is Rs. 500.</p> <p>i) In case the investor mentions amount but fails to mention frequency then the default frequency shall be considered as quarterly. In case investor fails to tick any of the two options viz., amount and frequency or Fixed %, then default shall be considered as quarterly frequency with 1.5 % fixed withdrawal on cost of investment as on date of registration subject to minimum of Rs. 500.</p> <p>j) If the investor selects fixed % however if the amount upon calculation falls below Rs. 500, then the SWP (A) request will be rejected.</p> <p>k) In case there is a regular SWP and the investor opts for SWP (A) in the same Folio /</p>
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	<p>scheme / plan, then both SWP and SWP (A) will happen from the scheme/plan.</p> <p>The AMC reserves the right to reject the registration request without any notice to the investor, if the request made under the Scheme is not in line with the applicable provisions of the scheme related documents. Further, the AMC or Trustees of SBI Mutual Fund may at their sole and absolute discretion decide to amend / terminate this facility under the Scheme. All the aforesaid conditions shall be applicable to the Scheme till further notice.</p>
Any other disclosure in terms of Consolidated Checklist on Standard Observations	Not applicable

### 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**

Please refer to website: <https://www.sbimf.com/annual-financial-reports>

- Half Yearly Portfolio – The Fund shall disclose the scheme’s portfolio (alongwith the ISIN) in the prescribed format as on the last day of the half year for all the Schemes of SBI Mutual Fund on its website i.e. [www.sbimf.com](http://www.sbimf.com) and on the AMFI’s website i.e. [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of the half-year
- Half Yearly disclosure of Un-Audited Financials - Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the Fund i.e. [www.sbimf.com](http://www.sbimf.com) and that of AMFI [www.amfiindia.com](http://www.amfiindia.com)
- Annual Report – The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., [www.sbimf.com](http://www.sbimf.com) and on the website of AMFI i.e. [www.amfiindia.com](http://www.amfiindia.com) within four months from the date of closure of the relevant accounts year i.e. 31st March each year
- Scheme Summary Document - Scheme Summary Document shall be disclosed on [www.sbimf.com](http://www.sbimf.com), [www.amfiindia.com](http://www.amfiindia.com) and stock exchange website on a monthly basis or whenever there is changes in any of the specified field, whichever is earlier
- Riskometer - 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 [www.amfiindia.com](http://www.amfiindia.com) 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 [www.amfiindia.com](http://www.amfiindia.com).

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

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

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

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

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

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

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

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

Transaction charges – No transaction charges will be charged. Hence, not applicable

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

Please refer SAI for details.

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

**F. Taxation-** For details on taxation of Equity Mutual Funds, 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<sup>4</sup></b>			
a) Long Term ( <i>period of holding: more than 12 months</i> )	12.50% <sup>3</sup> on gains exceeding Rs.1,25,000 in a year (without indexation benefit)	12.50% <sup>3 5</sup> on gains exceeding Rs.1,25,000 in a year (without indexation & foreign exchange fluctuation benefit)	
b) Short Term ( <i>period of holding: up to 12 months</i> )	20% <sup>3</sup>	20% <sup>3 5</sup>	

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

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

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

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

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

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

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

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

**H. List of official points of acceptance:** Please refer to website:  
<https://www.sbimf.com/contact-us>

**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 website: <https://www.sbimf.com/offer-document-sid-kim>

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on September 5, 2022. The Trustees have ensured that SBI Dividend Yield 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**  
**(The Asset Management Company for SBI Mutual Fund)**

Place: Mumbai  
Date: April 30, 2025

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

## SBI FUNDS MANAGEMENT LTD - BRANCHES

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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](mailto:camsjpr@camsonline.com) **JAUNPUR :**248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR:** 1/5, Nirmal Tower, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Jail road, Dholasatra,Near Jonaki Shangha Vidyalaya,Post Office – Dholasatra, Jorhat – 785001, Assam, Tel : 0376-2932558. **JORHAT:** Singh building, Ground Floor, C/o-Prabhdeep Singh, Punjabi Gali, Opposite V-mart, Gar Ali, PO & PS, Jorhat – 785 001, Assam. **Phone No:** 7086113787, **Email id:** [camsjor@camsonline.com](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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Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001, Madhya Pradesh, Tel .07672 – 406996 **SATNA: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001, Madhya Pradesh. 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TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** TC NO: 22/902, 1st - Floor "BLOSSOM". Building, opposite. NSS Karayogam, Sasthamangalam Village post office, Trivandrum, Kerala **Phone No: 0471-4617690** **E-mail Id- camstvm@camsonline.com** **TUMKUR:** C695010, Co., Renuka Rashmi Nilaya, 1<sup>st</sup> Floor, Opposite Sridevi Diagnostics, 1<sup>st</sup> Cross, M G Road, Tumkur – 572101. **Email: [camstkr@camsonline.com](mailto:camstkr@camsonline.com)** **TUTICORIN:** Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **TEZPUR:** Kanak Tower-1st Floor, Opposite IDBI Bank/ICICI Bank, C. K. Das Road, Tezpur Sonitpur, Assam – 784001, Phone No.: 3712 – 225252. **Tamluk:** Holding No - 58, 1<sup>st</sup> Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal. **E-mail Id- [camstmz@camsonline.com](mailto:camstmz@camsonline.com)** **Udaipur** 32, Ahinsapuri, Fatehpura circle, Udaipur – 313001 **Email: [camsudp@camsonline.com](mailto:camsudp@camsonline.com)** **Udhampur:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN :** 109, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain -456 010,

Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:**208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI:** Varanasi-Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, **VASCO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, **VASHI:** BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705, Email id: [camsvsh@camsonline.com](mailto:camsvsh@camsonline.com). **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VELLORE:** Door No. 86, BA Complex, 1<sup>st</sup> Floor, Shop No. 3, Anna Salai (Officer Line), Vellore – 632 001, Phone No.:0416 2900062,Email: [camsvl@camsonline.com](mailto:camsvl@camsonline.com) **VIJAYNAGARAM:** Portion 3, First Floor No:3-16, Behind NRI Hospital,NCS Road, Srinivasa Nagar, Vijaynagaram-535003. Email: [camsvzm@camsonline.com](mailto:camsvzm@camsonline.com) **VIJAYAWADA:** 40-1-68, Rao &Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM:** CAMS Service Centre, Door No 48-3-2,Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 , Phone No.: 0891 6502010.**VIZAG: Flat No.GF2, Door No.47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, Andhra Pradesh.Phone No: 0891 – 2791940 Email id: [camsviz@camsonline.com](mailto:camsviz@camsonline.com)** **WARANGAL:** A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal – 506001, Tel. no. 0870 - 6560141. **WARDHA:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha – 442001, Maharashtra. Email: [camswar@camsonline.com](mailto:camswar@camsonline.com) Phone no: 7152-242724 **WARDHA:** 1<sup>st</sup> floor. Manorama complex. R.V.Naka, Wardha – 442001, Maharashtra. Phone No. 8600029305 Email. ID: [cs.wardha@sbimf.com](mailto:cs.wardha@sbimf.com) **WAYANAD:** 2nd Floor, AFFAS Building, Kalpetta, Wayanad – 673121. Phone no: 04936-204248 Email: [camswyd@camsonline.com](mailto:camswyd@camsonline.com) **YAMUNA NAGAR:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.