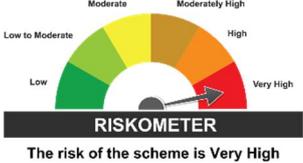
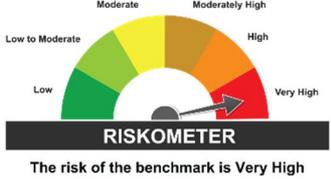


**SCHEME INFORMATION DOCUMENT**
**SECTION I**

**ENERGY OPPORTUNITIES FUND**

An open-ended equity scheme following the energy theme.

| 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 in equity and equity related instruments of companies engaged in and/or expected to benefit from the growth in traditional &amp; new energy sectors &amp; allied business activities.</li> </ul> |  <p><b>RISKOMETER</b><br/>The risk of the scheme is Very High</p> | <p>As per AMFI Tier I Benchmark i.e. <b>Nifty Energy TRI</b></p>  <p><b>RISKOMETER</b><br/>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.

Offer of Units at NAV related prices on an ongoing basis.

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

**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 Official Point of acceptance of SBI Mutual Fund 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

| Sr. No. | Title  | Description  |
|---------|--|--|
| I.      | <b>Name of the scheme</b>                      | SBI Energy Opportunities Fund  |
| II.     | <b>Category of the Scheme</b>                  | Equity - Thematic Funds  |
| III.    | <b>Scheme type</b>                             | An open-ended equity scheme following the energy theme.  |
| IV.     | <b>Scheme code</b>                             | SBIM/O/E/THE/24/01/0177  |
| V.      | <b>Investment objective</b>                    | <p>The investment objective of the scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies engaging in activities such as exploration, production, distribution, transportation and processing of traditional &amp; new energy including but not limited to sectors such as oil &amp; gas, utilities and power.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be realized.</p>                              |
| VI.     | <b>Liquidity/listing details</b>               | The scheme being offered is an open ended scheme and will provide fresh purchases / redemption / switch facility to investor on every business day at applicable NAV subject to prevailing exit load.  |
| VII.    | <b>Benchmark (Total Return Index)</b>          | <p>As per AMFI Tier I benchmark - Nifty Energy TRI The scheme is benchmarked to Nifty Energy TRI as the index constituents reflects the underlying fund's universe in the best possible manner. The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.</p> <p>The Trustee reserve the right to change the benchmark if due to a change in market conditions, a different index /indices appears to provide a more appropriate basis for comparison of fund performance.</p>                  |
| VIII.   | <b>NAV disclosure</b>                          | <p>11.00 p.m. on the same business day<br/>10:00 a.m. on following business day – In case the scheme invests in foreign securities</p> <p>Further Details in Section II.</p>   |
| IX.     | <b>Applicable timelines</b>                    | <p>Timeline for</p> <ul style="list-style-type: none"> <li>• Dispatch of redemption proceeds, 3 working days from the date of redemption or repurchase (under normal circumstances)<br/>Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM -COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.</li> <li>• Dispatch of IDCW (if applicable) - Within 7 working days from the record date.</li> </ul>                           |
| X.      | Plans/Options and sub options under the Scheme | <p><b>Plan- Direct Plan/Regular Plan Options under each Plan(s)</b></p> <p>Both plans provide two options for investment – Growth Option and Income Distribution cum capital withdrawal (IDCW) Option. Under the IDCW option, facility for Payout of Income Distribution cum capital withdrawal option (IDCW Payout), Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment) &amp; Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer) is available. Between “Growth” or “IDCW ” option, the</p> |

|              |   |   |
|--------------|---|---|
|              |   | <p>default will be treated as “Growth”. In “IDCW” option between “IDCW Payout” or “IDCW Reinvestment” or “IDCW Transfer”, the default will be treated as “IDCW Reinvestment”.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>  |
| <b>XI.</b>   | <b>Load Structure</b>   | <p><b>Exit Load:</b></p> <p>For exit within one year from the date of allotment -1%<br/>For exit after one year from the date of allotment - Nil</p> <p>The AMC reserves the right to modify / change the load structure on a prospective basis.</p>  |
| <b>XII.</b>  | <b>Minimum Application Amount/switch in</b>   | <p>During NFO: N.A.<br/>On continuous basis: Minimum Investment Amount : Rs. 5000/- &amp; in multiples of Rs. 1/-</p> <p>Note – For investments made by designated employees of SBI Funds Management Limited in line with paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable.</p>   |
| <b>XIII.</b> | <b>Minimum Additional Purchase Amount</b>   | Rs. 1000/- and in multiples of Re. 1/- thereafter   |
| <b>XIV.</b>  | <b>Minimum Redemption/switch out amount</b>   | <p>Rs.500/- or 1 Unit or account balance, whichever is lower.</p> <p>Note – For investments made by designated employees of SBI Funds Management Limited in 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>   |
| <b>XV.</b>   | <b>New Fund Offer Period</b><br>This is the period during which a new scheme sells its units to the investors.      | <p>NFO opens on: N.A.<br/>NFO closes on: N.A.</p> <p>This is not New Fund Offer Period and the units are available for continuous subscription and redemption at NAV based prices.</p>  |
| <b>XVI.</b>  | <b>New Fund Offer Price:</b><br>This is the price per unit that the investors have to pay to invest during the NFO. | N.A.  |
| <b>XVII.</b> | <b>Segregated portfolio/side pocketing disclosure</b>   | The scheme can create a segregated portfolio.<br>For Details, kindly refer SAI  |
| <b>XVIII</b> | <b>Swing pricing disclosure</b>   | The Scheme does not undertake swing pricing.  |
| <b>XIX.</b>  | <b>Stock lending / short selling</b>  | Yes, the Scheme may engage in stock lending.<br>For Details, kindly refer SAI   |
| <b>XX.</b>   | <b>How to Apply and other details</b>   | Investors are advised to refer SAI & application form for instructions. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIFML Branches, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque shall be payable to “ <b>SBI Energy Opportunities 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>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>For details kindly refer section II.</p>   |
| <b>XXII.</b> | <b>Investor services</b>  | <p>Details of Investor Relations Officer of the AMC:<br/> Name: Mr. C A Santosh<br/> Address: SBI Funds Management Ltd.,<br/> Investor Relations Officer)<br/> Address: 9th Floor, Crescenzo, C- 38 &amp; 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537<br/> e-mail: customer.delight@sbimf.com</p>   |
| <b>XXIII</b> | <b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)</b> | N.A.   |
| <b>XXIV</b>  | <b>Special product/facility available during the NFO and on ongoing basis</b>   | <p>The Scheme offers following facilities on an ongoing basis:</p> <p><b>Systematic Investment Plan</b><br/> Under this Facility, an investor can invest a fixed amount per frequency.</p> <p>The Scheme offers Daily, weekly (date and day based SIPs), Monthly, Quarterly, Semi-Annual and Annual Systematic Investment Plan. The Scheme also offers 'Any Day SIP' Facility, Fixed-end Period SIP, Mitra SIP, Top Up SIP facility and Top-up SIP Cap Facility</p> <p><b>Systematic Transfer Plan</b><br/> Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme.</p> <p>The Scheme offers monthly STP, quarterly STP, daily STP, weekly STP, Flex STP, Swing STP, Capital Appreciation Systematic Transfer Plan (CASTP), Transfer of Income Distribution cum capital withdrawal plan.</p> <p><b>Systematic Withdrawal Plan</b><br/> 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.</p> <p>The Scheme offers Day based and Date based SWP.</p> |

|      |                |  |
|------|----------------|--|
|      |                | <p><b>Trigger facility</b><br/>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.</p> <p><b>Types of Triggers</b><br/>NAV Appreciation / Depreciation Trigger;<br/>Index Level Appreciation / Depreciation Trigger;<br/>Capital Appreciation / Depreciation.</p> <p><b>Transfer of Income Distribution cum capital withdrawal plan</b><br/>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>For further details of above special products / facilities, kindly refer Section II and SAI.</p> |
| XXV. | <b>Weblink</b> | <p>Please refer to our website for the following:</p> <p>TER for last 6 months/ Daily TER:</p> <p>Please refer <a href="https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes">https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes</a></p> <p>Scheme factsheet:<br/>Please refer <a href="https://www.sbimf.com/factsheets">https://www.sbimf.com/factsheets</a></p>   |

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

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the SBI Energy Opportunities 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.

Sd/-

**Date: April 30, 2025**  
**Place: Mumbai**

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

## Part II. INFORMATION ABOUT THE SCHEME

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

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

| Instruments   | Indicative allocations (% of total assets) |         |
|---|--|---------|
|   | Minimum                                    | Maximum |
| Equity and equity related instruments of companies engaged in energy (traditional & new) and allied business activities theme. (including equity derivatives) | 80%  | 100%    |
| Other equity & equity related instruments (including equity derivatives)  | 0%   | 20%     |
| Debt securities (including securitized debt <sup>^</sup> & debt derivatives) and money market instruments including tri-party repos                           | 0  | 20%     |
| Units issued by REIT/InvIT*   | 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 & Debt securities and overseas ETFs subject to Regulations. Such investment may not exceed 35% of the net assets of the scheme. Pursuant to paragraph 12.19.1.3 of SEBI's Master Circular for Mutual Funds and 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.

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

<sup>^</sup> The Scheme shall invest in domestic securitized debt upto 20% of the debt portion of the scheme.

The cumulative gross exposure through equity, debt, derivative positions (including covered call options), including domestic & overseas ETFs, repo transactions, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs) and such other securities / assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme in accordance with Paragraph 12.24 of SEBI Master Circular for Mutual funds. However, pursuant to paragraph 12.25 of SEBI Master Circular of Mutual Funds dated June 27, 2024 and SEBI letter no. SEBI/ HO/ IMD – II/ DOF3 / OW/ P/ 2021/ 31487/ 1 dated November 3, 2021 addressed to AMFI, it has been mentioned that cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure.

Exposure to equity derivatives instruments (including writing covered call options and for non hedging purposes ) may be to the extent of 50% of the equity portion of the Scheme as permitted by SEBI from time to time subject to prior approval by SEBI.

Exposure to debt derivative instruments (including for non hedging purposes) may be to the extent of 20% of the debt portion of the scheme as permitted by SEBI from time to time subject to prior approval by SEBI.

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

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.

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.

The Scheme shall not invest in Credit Default Swaps transactions.

As per paragraph 12.25.9.3 of SEBI 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 shall invest in units of mutual fund schemes (including domestic & overseas ETFs) upto 20% of the net assets of the scheme. Further, in accordance with clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996 scheme may invest in the units of Mutual Fund schemes of SBI Mutual Fund or any other Mutual Fund.

Debt instruments in which the scheme invests shall be rated as not below investment grade by at least one recognized credit rating agency authorized under the SEBI Act, 1992.

Further, the scheme may invest in unrated and unlisted debt instruments as per paragraph 12.1.5 of SEBI's Master Circular for Mutual Funds.

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

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

| Sl. no | Type of Instrument | Percentage of exposure  | Circular references   |
|--------|--------------------|---|---|
| 1.     | Securities Lending | The Scheme shall adhere to the following limits should it engage in Stock Lending.<br>1. Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.<br>2. Not more than 5% of the net assets of the Scheme can generally | Regulation 44(4) of SEBI Mutual Fund Regulations 1996 read with Para 12.11 of the SEBI Master Circular for Mutual Funds dated June 27, 2024 |

|    |   |   |  |
|----|---|---|--|
|    |   | be deployed in Stock Lending to any single counter party (as may be applicable).  |  |
| 2. | Equity Derivatives (including writing covered call options and for non hedging purposes ) | Upto 50%  | Para 12.25 of the SEBI Master Circular for Mutual Funds dated June 27, 2024  |
| 3. | Debt Derivatives for hedging and non-hedging purposes                                     | Upto 20%  | Para 12.25 of the SEBI Master Circular for Mutual Funds dated June 27, 2024  |
| 4  | 'Imperfect hedging' using IRFs  | Upto 20%  | Para 12.25 of the SEBI Master Circular for Mutual Funds dated June 27, 2024  |
| 5. | Securitized Debt  | Upto 20%  | Paragraph 12.24 of SEBI Master Circular for Mutual funds. However, pursuant to paragraph 12.25 of SEBI Master Circular of Mutual Funds dated June 27, 2024 and SEBI letter no. SEBI/ HO/ IMD – II/ DOF3 / OW/ P/ 2021/ 31487/ 1 dated November 3, 2021 addressed to AMFI |
| 6. | Overseas Securities including ADRs / GDRs / Foreign equity and debt securities            | Upto 35%  | Para 12.19 of the SEBI Master Circular for Mutual Funds dated June 27, 2024 read with SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024  |
| 7. | Repo in Corporate Debt  | Upto 10%  | Paragraph 12.18 of the SEBI Master Circular dated June 27, 2024  |
| 8. | Units of Mutual Funds   | Upto 20%<br><br>Scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund | Clause 4 of Schedule 7 read with Regulation 44(1)  |

|     |  |   |  |
|-----|--|---|--|
| 9.  | Debt instruments having Structured Obligations / Credit Enhancements | The total exposure towards Credit Enhancement / structured obligations such as corporate / promoter guarantee etc. shall not exceed 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme. | Para 12.3 of the SEBI Master Circular dated June 27, 2024        |
| 10. | Instruments having special features                                  | 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  | Para 12.2 of the SEBI Master Circular dated June 27, 2024        |
| 11  | Unrated and unlisted debt instruments                                | Upto 5%   | Paragraph 12.1.5 of the SEBI Master Circular dated June 27, 2024 |

### **Change in Asset Allocation:**

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations pursuant to Paragraph 1.14.1.2 of Master Circular for mutual funds keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. 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 SEBI 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 the mandated rebalancing period.

Further, it will follow timelines for rebalancing of portfolios of Mutual Fund Schemes, reporting & disclosure requirements in pursuant to Paragraph 2.9 of SEBI Master Circular of 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 (including covered call options), debt instruments, Government Securities, REITs, InvITs, securitized debt, foreign securities including ADR/GDR/Foreign equity and debt securities and overseas ETFs, mutual fund units and money market instruments (such as term/notice money market and reverse repos).

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

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:

In accordance with paragraph 12.19.3.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the following conditions shall apply to the Scheme's participation in the overseas investments. Please note that the investment restrictions applicable to the Scheme's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time. The regulations pertaining to investment in ADRs/ GDRs/Foreign Securities and Overseas ETFs by mutual funds have now been decided as under:

The aggregate ceiling for overseas investments is US \$7 billion as per the above mentioned SEBI Circulars. Within the overall limit of US \$ 7 billion, mutual funds can make overseas investments subject to a maximum of US \$1 billion per mutual fund. Further, mutual funds can make investments in Overseas Exchange Traded Fund (ETFs) subject to a maximum of US \$300 million per mutual fund, within the overall industry limit of US \$ 1 billion.

Pursuant to paragraph 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Scheme may invest in overseas securities / overseas ETFs as mentioned below.

| <b>Investments in Overseas Securities<br/>(in USD mn)</b> | <b>Investments in Overseas ETFs<br/>(in USD mn)</b> |
|---|---|
| 25  | 10  |

The Scheme may invest during the six months period post closure of NFO. Post completion of the six months period, the relevant provisions of para 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024, shall be applicable.

The permissible investments Mutual Funds can invest in:

- ADRs / GDRs / IDRs issued by Indian or foreign companies.
- Equity of overseas companies listed on recognized stock exchanges overseas
- Initial and follow on public offerings for listing at recognized stock exchanges overseas
- Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
- Money market instruments rated not below investment grade
- Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
- Government securities where the countries are rated not below investment grade
- Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
- Short term deposits with banks overseas where the issuer is rated not below investment grade
- Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

The restriction on the investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with SEBI Guidelines. However, the management fees and other expenses charged by the mutual fund in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the foreign mutual fund(s), the same principle shall be applicable for that part of investment.

The overseas securities markets offer new investment and portfolio diversification opportunities by enabling investments in the overseas markets. However, such investments also entail additional risks. Such investment opportunities may be pursued by the Mutual Fund provided they are considered appropriate in terms of the overall investment objectives of the Scheme. The Scheme may then, if necessary, seek applicable permission from SEBI and RBI to invest abroad in accordance with the investment objectives of the Scheme and in accordance with any guidelines issued by SEBI/RBI from time to time. These investments shall be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling, if any, on expenses prescribed by SEBI for offshore investment, and if no such ceiling is prescribed by SEBI, the expenses to the Scheme shall be limited to the level which, in the opinion of the Trustee, is reasonable and consistent with costs and expenses attendant to international investing. The Mutual Fund may, where necessary appoint other intermediaries of repute for advising 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.

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

#### **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.

The Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time. The Asset Management Company does not have a policy statement on portfolio turnover. Generally, the Asset Management Company's portfolio management style is conducive to a low portfolio turnover rate. However, given the nature of the Scheme which follows a monthly cycle or rollover / positions the portfolio turnover is expected to be high. Further, there are trading opportunities that present themselves from time to time. These trading opportunities may be due to trading opportunities in equities, changes in interest rate policy by the Reserve Bank of India, shifts in the yield curve, credit rating changes or any other factors where in the opinion of the fund manager there is an opportunity to enhance the total return of the portfolio. It will be the endeavour of the fund manager to keep portfolio turnover rates as low as possible

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

The scheme aims to maximize long-term capital appreciation by investing (at least 80% of the net assets) in domestic and/or overseas companies engaging in activities such exploration, production, distribution, transportation and processing of traditional & new energy including but not limited to sectors such as oil & gas, utilities and power. The fund manager will adopt an active management style & will follow bottom-up approach to stock picking to optimize returns. The scheme will invest in diversified portfolio of stocks across market capitalization.

The scheme will predominantly invest in the following sectors. The classification of companies will be largely guided by AMFI basic industry classification. The indicative list of the sectors includes:

1. Offshore Support Solution Drilling
2. Power - Transmission
3. Power Generation
4. Integrated Power Utilities
5. Trading - Gas
6. Trading - Coal
7. Lubricants
8. Oil Equipment & Services
9. LPG/CNG/PNG/LNG Supplier
10. Refineries & Marketing
11. Coal
12. Oil Exploration & Production
13. Gas Transmission/Marketing
14. Oil Storage & Transportation
15. Other Utilities
16. Power Trading

Further to the above, the fund may also invest in domestic and/or overseas companies that are predominantly into energy ancillary businesses including but not limited to:

- Chemicals & Petrochemicals companies
- Industrial & capital goods companies that are
  - o engaged in energy consultancy
  - o manufacturing pipelines used in energy sector
  - o manufacturing electrical equipment's for production, transmission & distribution of energy,
  - o companies involved bio energy value chain
  - o companies making components of new energy
- Ancillary companies in power transmission & distribution space

The Fund Manager will have the discretion to invest in all those sectors / areas which are engaged either directly or indirectly in the traditional & new energy sectors. Traditional energy includes but is not limited to sources of energy such as crude oil, natural gas, coal and new energy refers to renewable energy such as hydropower, solar, wind among others.

Further, to achieve diversification the Scheme may also invest residual net assets i.e. up to 20% of the net assets in companies other than the energy and allied sector universe.

The scheme will predominantly be actively managed to achieve its investment objective.

#### **Portfolio turnover**

The Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period of time. The Asset Management Company does not have a policy statement on portfolio turnover. Generally, the Asset Management Company's portfolio management style is conducive to a low portfolio turnover rate. However, given the nature of the Scheme which follows a monthly cycle or rollover / positions the portfolio turnover is expected to be high. Further, there are trading opportunities that present themselves from time to time. These trading opportunities may be due to trading opportunities in equities, changes in interest rate policy by the Reserve Bank of India, shifts in the yield curve, credit rating changes or any other factors where in the opinion of the fund manager there is an opportunity to enhance the total return of the portfolio. It will be the endeavour of the fund manager to keep portfolio turnover rates as low as possible.

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

The First Tier benchmark of the Scheme is Nifty Energy TRI..

The scheme is benchmarked to Nifty Energy TRI as the index constituents reflects the underlying fund's universe in the best possible manner. The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.

#### **WHO MANAGES THE SCHEME?**

| <b>Name of the Fund Manager, Age &amp; tenure of managing the scheme</b>                    | <b>Educational Qualifications</b>  | <b>Experience</b>   |
|---|--|---|
| Mr. Raj Gandhi<br>(Fund Manager)<br><br>Age – 42 Years<br><br><b>Tenure of managing the</b> | CFA – CFA Institute, USA, Diploma in Business Finance – ICFAI University, Master in Management Studies - Finance | Raj Gandhi joined SBIFML in October 2017 and focusses on tracking commodities and related sectors such as Energy, Metals (including precious metals). Prior to joining SBIFML, he was working with Sundaram Mutual Fund. Previously, he worked with Principal PNB asset management company, Deutsche and UTI securities. Entire cumulative work experience of 14 years is centered around tracking commodities and related sectors. Raj |

|                         |     |                              |   |
|-------------------------|-----|------------------------------|---|
| <b>scheme:</b><br>Years | 1.2 | from K. J<br>Somaiya, Mumbai | holds a Masters in Finance from KJ Somaiya Institute of Management. Raj is also a Charter holder of the CFA Institute, USA. |
| Managing since :        |     |                              |   |
| Feb 2024                |     |                              |   |

#### **E. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL UND?**

The scheme endeavors to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies engaging in activities such as exploration, production, distribution, transportation and processing of traditional & new energy including but not limited to sectors such as oil & gas, utilities and power.

There is no assurance that the investment objective of the Scheme will be achieved.

Reference list of existing open ended equity schemes of SBI Mutual Fund 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          |

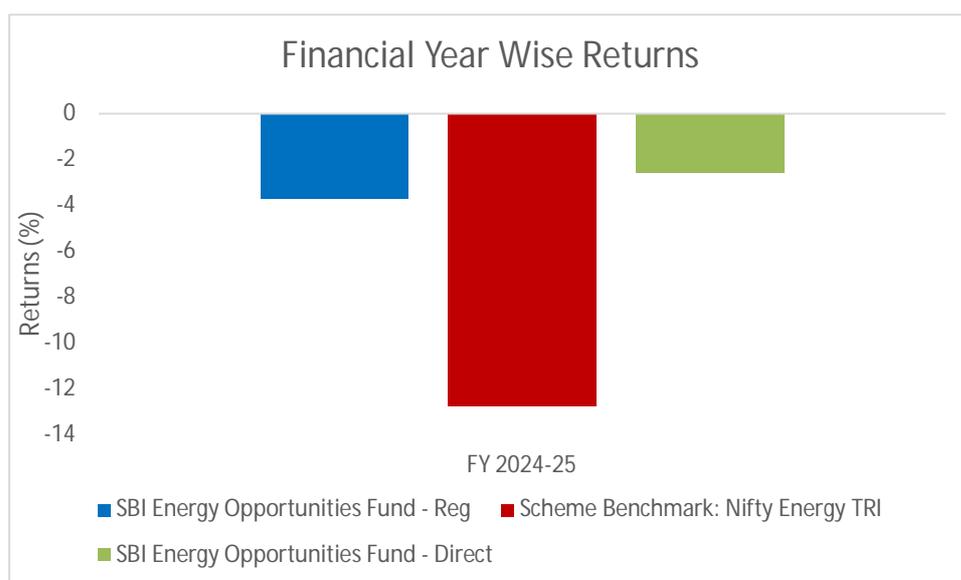
For comparative details of other schemes of SBI Mutual Fund, please refer to our website <https://www.sbimf.com/offer-document-sid-kim>

## F. HOW HAS THE SCHEME PERFORMED –

| Compounded Annualized Returns | Scheme Returns %   | Scheme Returns %  | Benchmark Returns % |
|-------------------------------|--|---|---------------------|
|                               | SBI Energy Opportunities Fund - Regular Plan – Growth Option | SBI Energy Opportunities Fund - Direct Plan – Growth Option | Nifty Energy TRI    |
| Returns for the last 1 year   | (3.74)   | (2.61)  | (12.77)             |
| 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       | (2.60)   | (1.44)  | (13.35)             |

Date of inception: 26/02/2024

### Financial Year Wise Performance:



## G. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) – Please refer to our website - <https://www.sbimf.com/sbimf-top-holdings/686>
- 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 through a functional website link that contains detailed description – N.A.
- iii. Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly – Please refer to our website - <https://www.sbimf.com/portfolios>  
Portfolio Turnover Ratio as on March 31, 2025: 0.57

iv. 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 |   |
| 1.      | Concerned scheme's Fund Manager(s)<br>Mr. Raj Gandhi | 1,81,871.56                    | 9.8427       | 17,90,107.16                                |

- v. 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 – <https://www.sbimf.com/offer-document-sid-kim>

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

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

### Part III- OTHER DETAILS

#### A. COMPUTATION OF NAV

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

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

NAV will be disclosed 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 the same business day. 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.

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 SEBI Master Circular for mutual funds dated June 27, 2024

In case of non-availability of price/valuation for the underlying overseas investments before aforementioned timeline, consequent to which there would be inability in capturing same day price/valuation for such underlying investments,

then NAV of the Scheme will be declared as and when the price/valuation for such underlying securities/ Funds is available.

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

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

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

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

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

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

Purchase Price = Applicable NAV

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **B. NEW FUND OFFER (NFO) EXPENSES**

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

## **C. ANNUAL SCHEME RECURRING EXPENSES**

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

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

The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations. 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.

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

For the actual current expenses being charged, the investor should refer to the website of the mutual fund. [www.sbimf.com](http://www.sbimf.com)

| <b>Expense Head</b>  | <b>% p.a. of daily Net Assets (Estimated p.a.)</b> |
|--|--|
| Investment Management & Advisory Fee   |  |
| Audit fees/fees and expenses of trustees   |  |
| Custodial Fees   |  |
| Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants |  |
| Marketing & Selling Expenses including Agents Commission and statutory advertisement                                 |  |

|   |            |
|---|------------|
| Costs related to investor communications  | Upto 2.25% |
| Costs of fund transfer from location to location                                  |            |
| Cost towards investor education & awareness                                       |            |
| Brokerage & transaction cost pertaining to distribution of units                  |            |
| Goods & Services Tax on expenses other than investment and advisory fees          |            |
| Goods & Services Tax on brokerage and transaction cost                            |            |
| Other Expenses ^ (to be specified as per Reg 52 of SEBI MF Regulations)           |            |
| <b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)</b> | Upto 2.25% |

^ 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.

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

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

| <b>Assets Under Management Slab (In Rs. 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%   |

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

1. In terms of Regulation 52 (6A) (a), Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. Further in terms of paragraph 10.1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024, any payment towards brokerage and transaction cost, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.
2. In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –
  - i. 30 percent of gross new inflows in the scheme, or;
  - ii. 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

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

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

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

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

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

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

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

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

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

The Mutual Fund would disclose daily Total Expense Ratio (TER) of scheme on the mutual fund website and on the website of AMFI. Any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment management and advisory fees) in comparison to previous base TER charged to the scheme/plan will be communicated to investors and the notice of such change in base TER will be updated on the website, at least three working days prior to effecting such change, in the manner specified by SEBI from time to time. Investors can refer <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for Total Expense Ratio (TER) details.

**\*Impact of TER on returns of both Direct plan and Regular plan through an illustration may be provided.**

| Illustration of impact of expense ratio on scheme's returns |              |             |
|---|--------------|-------------|
|   | Regular Plan | Direct Plan |
| Opening NAV (INR) (a)                                       | 100.00       | 100.00      |
| Scheme's gross return for the year                          | 10%          | 10%         |
| Closing NAV before charging expenses (INR) (b)              | 110.00       | 110.00      |
| Total expense charged (INR) (c)                             | 2.0%         | 1.5%        |
| NAV after charging expenses (INR) (b-c)                     | 108.00       | 108.50      |
| 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. Any other information/disclosure to be added as per applicable Consolidated checklist of standard observations.

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

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

| Nature of expense | Charge (% of NAV)   |
|-------------------|---|
| Exit Load         | <p>For exit on or before 1 year from the date of allotment: 1% and<br/>For exit after 1 year from the date of allotment: Nil</p> <ul style="list-style-type: none"> <li>• The AMC reserves the right to modify / change the load structure on a prospective basis.</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 the definitions/interpretation as disclosed on our website under: <https://www.sbimf.com/offer-document-sid-kim>

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

### **1. Scheme-specific Risk Factors**

SBI Energy Opportunities 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.

Given that the Scheme seeks to invest in equity/equity related instruments of the companies belonging to Energy & allied business activities, the concentration is likely to be high in companies belonging to the said sectors. Further, the volatility and/or adverse performance of the said sectors and/or of the scrips belonging to these sectors would have a material adverse bearing on the performance of the Scheme given the nature of the mandate and resultant concentration.

### **2. Investment in equity & equity related investments may be subject to the following risks:**

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

### **3. Debt & money market instruments 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.

#### **4. 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.

#### **5. 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.

#### **6. 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.

#### **7. 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.

#### **8. 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.

#### **9. 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.

#### 10. 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.

#### 11. 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 approximately 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

## 12. Risks associated with investing in mutual fund units & 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.

## 13. 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.

#### **14. 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.

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

- **Market Risk:**

Appreciation in the underlying equity shares could lead to loss of opportunity in case of writing of covered call option. In case if the appreciation in equity share price is more than the option premium received, the appreciation in the scheme would be capped

- **Liquidity Risk:**

This strategy of writing covered call in a scheme will be used, provided the scheme has adequate number of underlying equity shares as per regulatory requirement. Subsequently, the scheme will have to set aside a portion of investment in the underlying equity shares. Further, in case the covered call options are sold to the maximum extent as allowed under the purview of regulations, the scheme would be unable to sell the shares of the respective stock, to the extent that would be blocked under the covered call. Hence, if the call option contracts which have been written become illiquid, it may lead to a loss of opportunity or can cause exit issues. As a result, it may happen that the scheme is not able to sell the underlying equity shares immediately, which can lead to temporary illiquidity of the underlying equity shares and may result in loss of opportunity.

#### **Covered call strategy**

The scheme may write call options only under a covered call strategy for constituent stocks of NIFTY 50 and BSE SENSEX, and any other stock as and when allowed by SEBI, subject to the following:

- a) The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme.
- b) The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances.
- c) At all points of time the Mutual Fund scheme shall comply with the provisions at paragraph (a) and (b) above. In case of any passive breach of the requirement at paragraph (a), the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.
- d) In case a Mutual Fund scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with paragraphs (a) and (b) above while selling the securities.

- e) In no case, a scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts.
- f) The premium received shall be within the requirements prescribed in terms of paragraph 12.25.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.
- g) The exposure on account of the call option written under the covered call strategy shall not be considered as exposure under Paragraph 12.24.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
- h) The call option written shall be marked to market daily and the respective gains or losses factored into the daily NAV of the respective scheme(s) until the position is closed or expired.

### **Benefits of using Covered Call strategy in Mutual Funds:**

The covered call strategy can help in earning income and hedging risk and subsequently result in better risk adjusted returns for the Scheme. Following are the benefits offered by this strategy:

- a. Hedge against market risk - Since the fund manager sells a call option on a stock already owned by the mutual fund scheme, the downside from fall in the stock price would be lower to the extent of the premium earned from the call option.
- b. Generating additional returns in the form of option premium in a range bound market. Thus, a covered call strategy involves gains for unit holders in case the strategy plays out in the right direction.

### **Example of Covered Call**

Illustrations:

Buy 100 stocks of Company A at Rs 1000 and write (sell) call options of the company A for the same month, with a strike price of Rs 1050. Assume the said option is trading at Rs 10. Thus, the total premium received for selling the call option is Rs 1000 (Rs 10\*100 lot size).

On the day of expiration of options contract:

Scenario 1: markets goes up and the stock price of company A goes upto Rs 1030

- a) Gain on stock is Rs 3000.
- b) The call option will expire worthless (strike price is Rs 1050 and underlying price is Rs 1030). Thus, as a writer (seller) of call option, we can keep the premium of Rs 1000.
- c) Thus, net gain is Rs 4000 (Rs 3000 on underlying stock and Rs 1000 premium collected)

Scenario 2: markets goes up and the stock price of company A goes upto Rs 1100

- a) Gain on stock is Rs 10000
- b) The call option is in the money by Rs 50 (strike price is Rs 1050 and underlying price is Rs 1100). Thus, as a writer (seller) of call option we must pay Rs 5000 to option buyer (Rs 50) and we would receive option premium of Rs. 1000 (Rs. 10\*100), thus, the total loss would be Rs. 4000 (Rs. 5000 – Rs. 1000 received as the option premium).
- c) Thus, net gain is Rs 6000 (Rs 10000 on underlying stock and Rs 4000 loss on option position)

Scenario 3: markets goes down and the stock price of company A goes down to Rs 950

- a) Loss on stock is Rs 5000
- b) The call option will expire worthless (strike price is Rs 1050 and underlying price is Rs 950). Thus, as a writer (seller) of call option, we can keep the premium of Rs 1000.
- c) Thus, net loss is Rs 4000 (Rs 5000 on underlying stock and Rs 1000 premium collected)

### **C. Risk mitigation strategies**

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

A. **CREDIT EVALUATION POLICY & DUE DILIGENCE FOR CREDIT RISK**  
▪ **CREDIT EVALUATION POLICY**

Credit Analysis is a bottom up approach starting with looking at each individual issuer, industry, terms and covenants of a particular issue, etc. Individual issuer level exposures are taken only after approval from investment committee, i.e. issuer becoming part of “Accepted Credit Universe”. A team of credit analyst will do a detailed analysis and prepare an initiation note to introduce an issuer to the universe.

For every issuer we focus on 4 Cs of credit

- Capacity
- Character
- Collateral
- Covenants

Key focus areas are

- Management Quality
- Financial Analysis
- Business Analysis
- Industry Analysis
- Regulatory Environment
- Feedback from Creditors
- Other Issues; auditor report and qualifications, etc

Regular management interaction at various levels, supported by plant visits, interaction with rating agencies is part of the process.

Once a credit limit is set, it is regularly monitored based on internal Tier classification.

▪ **DUE DILIGENCE FOR CREDIT RISK**

While carrying out due diligence for credit risk, following parameters/attributes are analysed:

- **Management Quality** – It includes assessment of management quality, reviewing promoter background and track record, performance of group companies and possibility of group support, internal control systems, succession plans & repayment track record including that of other companies in the group.
- **Financial Analysis** – It includes analysis of Balance sheet, Profit and Loss account, and cash flow statement. Ratio analysis for the past years including quarterly/half yearly results analysis wherever available. Different set of ratios are analysed for corporates, banks, NBFCs etc.
- **Business Analysis** – It includes understanding of competitive position and competitor analysis on key parameters, strategies for growth, technical and marketing skill set, manufacturing process, productivity details and future expansion plans.
- **Industry Analysis** – It includes assessment of current and estimated demand and supply scenario, Industry structure (fragmentation), End-user analysis of demand, Industry cycles & seasonal factors affecting the business, Entry barriers, threat of import and prospects of exports, Competition from global players, Outlook for key inputs and sensitivity.
- **Regulatory Environment** - It is tracked separately for different industries in terms of Government policies, Impact of changes in taxation policies, other regulatory provisions and impact of them.

II. **Information about the scheme:**

**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 (including covered call options), debt instruments, Government Securities. REITs, InvITs, securitized debt, foreign securities including ADR/GDR/Foreign equity and

debt securities and overseas ETFs, mutual fund units and money market instruments (such as term/notice money market and reverse repos).

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

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.

#### 7. Investment in Foreign Securities:

In accordance with paragraph 12.19.3.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the following conditions shall apply to the Scheme's participation in the overseas investments. Please note that the investment restrictions applicable to the Scheme's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time. The regulations pertaining to investment in ADRs/ GDRs/Foreign Securities and Overseas ETFs by mutual funds have now been decided as under:

The aggregate ceiling for overseas investments is US \$7 billion as per the above mentioned SEBI Circulars. Within the overall limit of US \$ 7 billion, mutual funds can make overseas investments subject to a maximum of US \$1 billion per mutual fund. Further, mutual funds can make investments in Overseas Exchange Traded Fund (ETFs) subject to a maximum of US \$300 million per mutual fund, within the overall industry limit of US \$ 1 billion.

Pursuant to paragraph 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Scheme may invest in overseas securities / overseas ETFs as mentioned below.

| <b>Investments in Overseas Securities<br/>(in USD mn)</b> | <b>Investments in Overseas ETFs<br/>(in USD mn)</b> |
|---|---|
| 25  | 10  |

The Scheme may invest during the six months period post closure of NFO. Post completion of the six months period, the relevant provisions of para 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024, shall be applicable.

The permissible investments Mutual Funds can invest in:

- ADRs / GDRs / IDRs issued by Indian or foreign companies.

- Equity of overseas companies listed on recognized stock exchanges overseas
- Initial and follow on public offerings for listing at recognized stock exchanges overseas
- Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
- Money market instruments rated not below investment grade
- Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
- Government securities where the countries are rated not below investment grade
- Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
- Short term deposits with banks overseas where the issuer is rated not below investment grade
- Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

The restriction on the investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with SEBI Guidelines. However, the management fees and other expenses charged by the mutual fund in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the foreign mutual fund(s), the same principle shall be applicable for that part of investment.

The overseas securities markets offer new investment and portfolio diversification opportunities by enabling investments in the overseas markets. However, such investments also entail additional risks. Such investment opportunities may be pursued by the Mutual Fund provided they are considered appropriate in terms of the overall investment objectives of the Scheme. The Scheme may then, if necessary, seek applicable permission from SEBI and RBI to invest abroad in accordance with the investment objectives of the Scheme and in accordance with any guidelines issued by SEBI/RBI from time to time. These investments shall be made subject to any/all approvals, conditions thereof as may be stipulated by SEBI/RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling, if any, on expenses prescribed by SEBI for offshore investment, and if no such ceiling is prescribed by SEBI, the expenses to the Scheme shall be limited to the level which, in the opinion of the Trustee, is reasonable and consistent with costs and expenses attendant to international investing. The Mutual Fund may, where necessary appoint other intermediaries of repute for advising 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.

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

## **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 Institutional Investors are also allowed to invest in Indian debt markets subject to ceiling levels announced by the government. There has been a considerable increase in the trading volumes in the market. The trading volumes are largely concentrated in the Government of India Securities, which contribute a significant proportion of the daily trades.

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

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

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

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

| <b>Instruments</b>      | <b>Indicative yield range (%)</b> |
|-------------------------|-----------------------------------|
| 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.

**A. What are the investment restrictions?**

As per SEBI (Mutual Funds) Regulations, 1996 the following investment restrictions apply in respect of the Scheme at the time of making investments. The investment policies of the scheme comply with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to schemes of Mutual Funds.

- 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.

- 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 Scheme 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:

Provided further that mutual fund scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board:

Provided further that the norms for investments by mutual fund scheme in unrated debt instruments shall be specified by the Board from time to time

- c. 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.

- d. Transfer of investments from one scheme to another scheme of the same mutual fund, shall be allowed only if :

- a) Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
- b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are in line with paragraph 12.30 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

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

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

Provided further that 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 Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in Triparty Repo before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in Triparty Repo during the NFO period. The appreciation received from investment in Triparty Repo shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in Triparty Repo shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.
- h. The mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
- i. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions issued by SEBI as per the paragraph 12.16 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, as may be amended from time to time:
  - i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
  - ii. Such short-term deposits shall be held in the name of the Scheme.
  - iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
  - v. The Trustee / AMC shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.
  - vi. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
  - vii. The Trustee / AMC shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

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

- j. The scheme shall not make any investment in;
  - a) any unlisted security of an associate or group company of the sponsor; or
  - b) any security issued by way of private placement by an associate or group company of the sponsor; or
  - c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- k. The scheme shall not make any investment in any Fund of Funds scheme.
- l. 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
- m. The scheme shall not advance any loan for any purpose.
- n. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.

- o. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company

Provided that, the limit of 10 per cent shall not be applicable for investments in case of index fund or exchange traded fund or sector or industry specific scheme.

- p. The Scheme may invest in the units of REITs and InvITs subject to the following:
  - (a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and
  - (b) A mutual fund scheme shall not invest –
    - i. more than 10% of its NAV in the units of REIT and InvIT; and
    - ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

Provided that the limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT

- q. The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme

Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

For the purpose of this provision, 'Group' shall have the same meaning as defined in paragraph 12.9.3.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

However, Investment limits as mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitised Debt Instruments) Regulations 2008.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

- r. Pursuant to paragraph 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, no Mutual Fund under all its schemes shall own more than 10% of debt instruments with special features issued by a single issuer

The scheme shall not invest –

- a. more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and
- b. more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer, as specified at clause 1 of the Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996, and other prudential limits with respect to the debt instruments.

- s. In case of participation in plain vanilla IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if transactions in IRS is through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.

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.

i.

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.

## **B. Fundamental Attributes**

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024 Regulation 18 (15A) of the SEBI (MF) Regulations:

### **(i) Type of a scheme:**

An open-ended equity scheme following the energy theme.

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

The investment objective of the scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies engaging in activities such as exploration, production, distribution, transportation and processing of traditional & new energy including but not limited to sectors such as oil & gas, utilities and power.

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

### **(iii) 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 day

**Aggregate fee and expenses:** Would be restricted to the ceilings of recurring expenses stated in Regulation 52(6) & 6 A of the SEBI (Mutual Funds) Regulation. The fee and expenses proposed to be charged by the scheme is detailed in Part III – Annual scheme recurring expenses.

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

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

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, 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 at least 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

## **C. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)- : Not Applicable**

**D. Principles of incentive structure for market makers (for ETFs) : Not Applicable**

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

**F. Other Scheme Specific Disclosures:**

|                               |   |
|-------------------------------|---|
| Listing and transfer of units | <p>The Scheme being open-ended, the Units are not proposed to be listed on any stock exchange. However, the AMC may, at its sole discretion, list the Units on one or more stock exchanges at a later date.</p> <p>The Units under the Scheme are transferable however, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p> <p>Units in SOA may be transferred subject to prevailing AMFI/SEBI guidelines from time to time.</p> |
| Dematerialization of units    | <p>The Unit Holders are given an option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Mode of holding shall be clearly specified in the Application Form.</p> <p>Unit Holders opting to hold the Units in Demat form must provide their Demat Account details in the specified section of the Application Form. The Unit Holder intending to hold the units in Demat form is required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the Application Form, the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. In case of Unit Holders who do not provide their Demat Account details, an Account Statement shall be sent to them.</p> <p>In case the Unit holder desires to hold Units in dematerialized mode at a later date, he will be required to have a beneficiary</p>  |

|  |   |
|--|---|
|  | <p>account with a Depository Participant of the NSDL/CDSL and will have to submit the account statement alongwith the prescribed request form to their depository participant for conversion of Units into demat form.</p>  |
| Option to hold unit in demat form  | <p>Pursuant to paragraph 14.4.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form.</p> <p>The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.</p> <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdslindia.com">www.cdslindia.com</a>. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p> |
| Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return). | Not Applicable  |
| Maximum Amount to be raised (if any)   | Not Applicable  |
| Dividend Policy (IDCW)   | <p>The Trustee reserves the right to declare Income Distribution cum capital withdrawal (IDCW) under the IDCW option of the Scheme depending on the net distributable surplus available under the Scheme.</p> <p>The procedure and manner of payment of IDCW shall be in line with chapter 11 of SEBI Master Circular for Mutual Funds dated June 27, 2024 as amended from time to time.</p> <p>Investors are requested to note that amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price of the unit that represents realized gains.</p>  |

|   |  |
|---|--|
| Allotment   | <p>“The scheme is offered on an ongoing basis. Allotment will be made to all eligible applicants provided the applications are complete in all respects and are in order and funds are realised. The allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number. The allotment details shall get reflected in the Consolidated Account Statement (CAS) sent by email / mail on or before 15th of the succeeding month. Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form. Dispatch of Unit statements of account will be made as soon as possible and in accordance with the SEBI Mutual Fund Regulations.”</p>   |
| Refund  | <p>This is not a new fund offer. The scheme is offered on an ongoing basis.</p>  |
| <p>Who can invest<br/>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p> | <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.</p> <p>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 as per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law;</p> |

- Foreign Portfolio Investor
- Army, Air Force, Navy and other para-military funds and eligible institutions;
- Scientific and Industrial Research Organisations;
- Provident / Pension / Gratuity and such other Funds as and when permitted to invest;
- International Multilateral Agencies approved by the Government of India / RBI; and
- The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).
- A Mutual Fund through its schemes, including Fund of Funds schemes.
- Such other individuals, entities etc. as may be decided by the Mutual Fund / Trustees from time to time, so long as wherever applicable they are in conformity with applicable laws / Regulations

Note: Following is the process for investments made in the name of a Minor through a Guardian:

- Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
- Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.
- All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.
- No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.

**Notes:**

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.
2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified

|                   |  |
|-------------------|--|
|                   | <p>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. Applications not complying with the above are liable to be rejected.</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:</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> <li>4. Such other persons as may be specified by AMC from time to time</li> </ol> <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any</p> |

|  |   |
|--|---|
|  | <p>applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.</p>   |
| <p>How to Apply and other details</p>  | <p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.</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 note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIFML Branches, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque shall be payable to “<b>SBI Energy Opportunities 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 our website <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>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</li> </ol>   |

|  |   |
|--|---|
|  | <p>officials' registered email IDs.</p> <p>3. Financial Transactions Submitted by Registered MFDs or Third Parties: Signed Financial transaction form or request letter, bearing wet signatures of authorized signatories, may be submitted via email by a registered Mutual Fund Distributor (MFD) of the entity or a third party. The third party must possess an authorization letter from the non-individual unit holder, permitting the MFD or representative to submit scanned copies of signed transaction forms or requests on their behalf. Additionally, such email submission must be copied to the non-individual investor's registered email ID.</p> <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 transacting through email, including those arising from electronic transmission failures, unauthorized access, or miscommunication.</li> <li>2. The Asset Management Company (AMC) and Registrar &amp; Transfer Agent (RTA) shall not be liable for any financial transaction that is either not received due to technical or transmission issues or is incomplete, and hence not processed.</li> <li>3. Entities utilizing this facility must ensure adequate security measures to protect email communications, including encryption, access controls, and authentication mechanisms.</li> <li>4. The entity availing this facility must maintain records of email-based financial transactions as per applicable laws and regulations.</li> <li>5. Any addition or deletion of authorized signatories must follow the prescribed procedure and be notified to the AMC through official documentation.</li> <li>6. The non-individual investor must explicitly authorize the AMC/RTA to accept and process any email transmission from the registered email ID, including emails sent by a registered Mutual Fund Distributor (MFD) or a third party authorized by the investor to submit scanned transaction requests on their behalf.</li> <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>Presently, the AMC does not intend to reissue the repurchased/redeemed Units. The Trustee reserves the right to reissue the repurchased Units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.</p>  |
| <p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>   | <p>The Units under the Scheme are transferable however, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2008, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p> |
| <p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> | <p>3.00 pm</p>   |
| <p>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct</p>   | <p>Minimum amount for purchase Rs. 5000/- &amp; in multiples of Re.1/- thereof</p> <p>Minimum amount for additional purchase - Rs. 1000/- &amp; in multiples of Re.1/-</p> <p>Minimum amount for redemption: Rs.500/- or 1 Unit or account balance, whichever is lower.</p> <p>Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p>Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p>Note – For investments made by designated employees of SBI Funds Management Limited in line with paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated June 27, 2024May 19, 2023, requirement for minimum application/redemption amount will not be applicable.</p>  |

|   |   |
|---|---|
| <p>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</p> | <p>Minimum amount for purchase Rs. 5000/- &amp; in multiples of Re.1/- thereof</p> <p>Minimum amount for additional purchase - Rs. 1000/- &amp; in multiples of Re.1/-</p> <p>Minimum amount for redemption: Rs.500/- or 1 Unit or account balance, whichever is lower.</p> <p>Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p>Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p>Note – For investments made by designated employees of SBI Funds Management Limited in line with paragraph 6.10 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, requirement for minimum application/ redemption amount will not be applicable.</p> |
|---|---|

Accounts Statements

Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:

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, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month:

Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before twenty first day of succeeding month, detailing holding at the end of the six months 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.

- Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement.

- **Account Statements for investors holding demat accounts:** Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account.

- 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.

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:

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.

- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.

- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end w.e.f May 14, 2025 pursuant to SEBI Circular No. SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. The depositories shall dispatch the CAS to investors that have opted for e-CAS on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode by the twenty first (21st) day of April and October.

|   |  |
|---|--|
|   | <ul style="list-style-type: none"> <li>• In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.</li> </ul> <p>If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted along with a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder.</p> <p>Investors will be issued a Unit Statement of Account in accordance with the Regulations. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of Income Distribution cum capital withdrawal (IDCW) distributions, if any, as may be declared by the Trustee</p> |
| Dividend/ IDCW  | The payment of IDCW to the unitholders shall be made within seven working days from the record date, the AMC shall be liable to pay interest @ 15% per annum to the Unitholders from the record date. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their IDCW directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.  |
| Redemption  | <p>Under normal circumstances, the transfer of redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM -COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.</p>  |
| Bank Mandate  | <p>As per the directives issued by SEBI it is mandatory for an investor to declare his/her bank account number. To safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques, investors are requested to provide their bank details in the Application Form. The Bank Account details as mentioned with the Depository should be mentioned.</p> <p>If depository account details furnished in the application form are invalid or not confirmed in the depository system, the application may be rejected.</p>  |
| Delay in payment of redemption / repurchase proceeds/dividend       | 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 May 19, 2023 by SEBI for the period of such delay presently @ 15% per annum).   |
| Unclaimed Redemption and Income Distribution cum Capital Withdrawal | In line with SEBI master circular dated June 27, 2024, unclaimed redemption and IDCW amounts are being   |

|                                       |  |
|---------------------------------------|--|
| Amount                                | <p>deployed by the mutual funds in call money market or money market instruments only and the investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, this amount is being transferred to a pool account and the investors can claim the amount at NAV prevailing at the end of the third year. The income earned on such funds may be used for the purpose of investor education. The AMC would make continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points.</p> <p>Further in accordance with SEBI Master Circular dated June 27, 2024, list of Investors in whose folios there are unclaimed IDCW / redemption amount is disclosed on the website of SBI MF (<a href="http://www.sbimf.com">www.sbimf.com</a>).</p>   |
| Disclosure w.r.t investment by minors | <p>Following is the process for investments made in the name of a Minor through a Guardian:</p> <ul style="list-style-type: none"> <li>- Payment for investment by means of Cheque 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(s)/Options(s)                   | <p>The Scheme has 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> of the SID. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p>   |

**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                |

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

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

|                  |  |
|------------------|--|
|                  | <p>between “IDCW Payout” or “IDCW Reinvestment” or “IDCW Transfer”, the default will be treated as “IDCW Reinvestment”.</p> <p>Investor can select only one option either IDCW payout or IDCW Reinvestment or IDCW Transfer in IDCW plan at a Scheme and folio level. Any subsequent request for change in IDCW option viz. IDCW Payout to IDCW Reinvestment or IDCW Transfer or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in IDCW option (payout / reinvestment) 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. 150/-, 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. 150/- then it will be either reinvested or paid as per the mandate selected by the investor.</p>   |
| Special Products | <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 &amp; Annual Systematic Investment Plan.</p> <p><b>a) <u>Terms and conditions for Daily SIP are as follows:</u></b></p> <p>Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12. SIP Top up facility would not be available under this facility Investors enrolling for Daily SIP should select “As &amp; when presented” as payment frequency in the OTM.</p> <p><b>b) <u>Terms &amp; conditions for Monthly, Quarterly , Semi-Annual and Annual Systematic investment plan are as follows:</u></b></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<br/> Quarterly - Minimum Rs. 1500 &amp; in multiples of Re. 1 thereafter for minimum 1 year<br/> 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 &amp; Rs. 5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.</p> <p><b>c) <u>Weekly Systematic Investment Plan</u></b></p> <p>The terms &amp; conditions for the weekly SIP are as follows:</p> |

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.

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.

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

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

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

In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.

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.

**d) Any Day SIP' Facility**

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

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

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

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

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

**e. Fixed-end Period SIP**

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

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

If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.

If the investor does not specify the date of SIP, the default date will be considered as 10<sup>th</sup> of every month.

If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.

If the investor does not specify the plan option, the default option would be considered as Growth option.

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

**f. Top-up SIP Facility:**

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

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

- a. 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.
- b. 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.
- c. 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.
- d. Percentage SIP Top-up would be computed on the immediately preceding SIP instalment value as on the SIP Top-Up trigger date.

- e. 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.
- f. 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.
- g. In case of Quarterly SIP, only the Yearly frequency is available for Top-up.
- h. Top up facility will not be applicable for SIP frequencies other than Monthly & Quarterly. SIP Top-up facility will be allowed in all schemes in which SIP facility is being offered.
- i. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- j. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

**g. Top-up SIP Cap Facility:**

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

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

- A) 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.
- B) In case of difference between the Top-Up SIP Cap Amount & OTM Debit Mandate, then amount which is lower of the two shall be considered as the Top-up SIP Cap amount.
- C) 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.
- D) 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.
- E) 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.
- F) The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

**Systematic Withdrawal Plan**

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

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

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

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

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

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

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

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

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

remain available only on 1st / 8th / 15th / 22nd of every month.

#### **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 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 affected. STP can be terminated by giving advance notice to the Registrars.

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.

#### **Terms and conditions of monthly & quarterly STP:**

STP would be permitted for a minimum period of six months between two schemes. The transfer would be effected 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:

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

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

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

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

#### **Terms and conditions of daily & weekly STP:**

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

2. Minimum amount of STP for SBI Long Term Equity Fund will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other funds the minimum amount of STP will be Rs. 500 & in multiple of Re. 1 for daily STP & Rs. 1000 & in multiple of Re. 1 for weekly STP.
3. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Where SBI Long Term Equity Fund is the target scheme, Minimum number of installments for daily STP & for weekly STP shall be 6.
4. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month (date based STP). In case any of these days is a non business day then the immediate next business day will be considered.
5. The complete application form for enrolment / termination for STP should be submitted, at least 7 days prior to the desired commencement/ termination date.
6. Exit load shall be as is applicable in the target/source schemes.
7. In Day based feature, investors may select any Day of the Week viz. Monday/ Tuesday/ Wednesday/ Thursday/ Friday on which Weekly STP instalment shall be processed and in case any of these days is a non-business day then the immediate next business day will be considered for processing.
8. In case investor selects Weekly frequency and also selects both Day based and Date -based Weekly STP, default will be considered as 'Day based Weekly STP'.
9. In case investor selects Weekly frequency and does not select Day based or Date -based Weekly STP, default will be considered as 'Day based Weekly SIP/STP/SWP'.
10. If investor selects Day based Weekly STP but does not mention 'Day' on which the Weekly STP instalment to be processed, then 'Wednesday' will be considered as the default Day.

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

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

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

**Terms and conditions of Flex STP are as follows:**

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

**Flex STP amount = [(fixed amount to be transferred per installment x number of installments already executed, including the current installment) - market value of the**

**investments through Flex STP in the Transferee Scheme on the date of transfer]**

- b. 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.
- c. Flex STP would be available for Weekly, Monthly and Quarterly frequencies.
- d. 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.
- e. Flex STP is available from “Daily / Weekly” IDCW plans of the source schemes.
- f. Flex STP is available only in “Growth” option of the target scheme.
- g. 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.
- h. A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only.
- i. 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.
- j. 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.
- k. The complete application form for enrolment / termination for Flex STP should be submitted, at least 10 days prior to the desired commencement/ termination date.
- l. 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:**

- a. Source scheme: All open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
- b. Target scheme: Growth option in all open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
- c. Frequency: Weekly, Monthly and Quarterly intervals. In case the Frequency is not indicated, Monthly frequency shall be treated as the Default Frequency.
- d. 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><br>(In case of February last working day)  | 10 <sup>th</sup> 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. | 10 <sup>th</sup> 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 transaction.

- e. The minimum amount for the first installment shall be as follows:
- a. Weekly & Monthly frequency: Rs. 1,000 and in multiples of Re. 1
- b. Quarterly frequency: Rs. 3,000 and in multiples of Re. 1
- Minimum number of installments
- c. Weekly & Monthly frequency: 12
- d. Quarterly frequency: 4
- f. 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.
- g. 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.

h. 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.

i. **Top-up option:** Investor can choose Swing STP based on fixed amount installment and additionally investor has an option to choose top-up option. Under this, investor can indicate an absolute amount or percentage (in annualized terms) by which each installment amount will be increased. Amount of transfer will be calculated by taking into consideration of the target market value (including top-up amount) and actual market value of the investments in the target scheme.

a. Amount of transfer: The first Swing STP installment will be processed for the first installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:

**In case Top-up amount mentioned as absolute amount:**

Target market value Minus Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer.

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)).

Minimum amount for Top-up (absolute amount):

j. Weekly & Monthly frequency: Rs. 50 per installment and in multiples of Re. 1

k. Quarterly frequency: Rs. 100 per installment and in multiples of Re. 1

**In case Top-up amount mentioned in percentage:**

Target Market Value less Market Value of the investments through Swing STP in the target scheme on the date of transfer.

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))

No. of periods will be considered as below:

a. For weekly frequency – 48

b. For monthly frequency – 12

c. For quarterly frequency – 4

Minimum percentage for Top-up (percentage option): 12% per annum

l. A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.

- m. The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis.
- n. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the source scheme (target scheme in case of Reverse Transfer) and 'Minimum Purchase Amount' specified in the Scheme Information Document of the target scheme (source scheme in case of Reverse Transfer) will not be applicable for Swing STP.
- o. The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date.
- p. 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.
- q. Load structure prevalent in source & target schemes (for reverse transfer) at the time of Swing STP registration will be applicable during the tenure of the Swing STP.
- r. 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.
- s. The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes.

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.

**Capital Appreciation Systematic Transfer Plan (CASTP):**

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

- a. Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund.
- b. Target scheme: All open ended schemes except ETFs and daily IDCW options.
- c. Frequency: CASTP offers transfer facility at weekly (1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> & 22<sup>nd</sup>), monthly & quarterly intervals.
- d. Amount to be transferred: Capital appreciation, if any, will be transferred to the target Scheme, subject to minimum of Rs. 100 on any business day.
- e.
- f. Minimum number of installments:
- g. Weekly & monthly frequency – six installments
- h. Quarterly frequency - four installments.
- i. 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.

- j. The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.
- k. In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period.
- l. 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.
- m. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP.
- n. Default options:
  - a. Between Regular STP, Flex STP and CASTP – Regular STP
  - b. Between weekly, monthly & quarterly frequency – Monthly frequency
  - c. Default date for monthly and quarterly frequency – 10<sup>th</sup>
- o. Investor can register only one CASTP for transfer from a source scheme.
- p. 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.
- q. Exit load shall be as applicable in the target/source schemes.

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

**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.

| Name of Schemes (for SIP)          | Name of Schemes (for Switch and SWP) |
|------------------------------------|--------------------------------------|
| 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 application. In case investor does not fill in any SWP amount, the default amount shall be as per the applicable slab given above.
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.
10. In case, no scheme is mentioned as target scheme for SWP, the SWP shall be triggered from the existing source SIP scheme itself.
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.
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.
13. This facility shall get discontinued in the following events:
  - i) On cancellation of SIP before the end of tenure, the switch trigger and SWP will cease.
  - 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.
  - 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.
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.
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.

16. This facility will not be available under DEMAT mode and for Minor investors.

**Switchover facility**

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.

**BANDHAN – SWP**

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

The details of this facility are as under:

- 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 .
- This facility will be available only under the Growth option for both Regular and Direct plans
- 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 & 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.
- The beneficiary should be resident individual and cannot be an NRI.
- 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).
  - 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.
  - 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.
  - Proof of ID and Address of the Beneficiary.
  - In case KYC Acknowledgment or specific documents mentioned as proof of ID and address are not available, then the following documents can be submitted.
- 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,

|  |   |
|--|---|
|  | <p>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>• Proof of Address – Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, 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.</li> <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> <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</li> </ul> </li> </ul> |
|--|---|

and necessary from time to time, failing which, SBIMF reserves the right to cancel the Bandhan-SWP facility.

- Separate Bandhan SWP form has to be filled to opt for multiple beneficiaries from a single folio/scheme.

**SIP Pause facility** - 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:

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.
2. SIP Pause facility is available for SIP registration with Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.
3. SIP shall restart immediately after the completion of Pause period.
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.
5. Investors can avail this facility multiple times in the tenure of the existing SIP.
6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them.
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/-.
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.
9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion.
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.
11. Investor cannot cancel the SIP Pause once registered.

**SBI MULTI SELECT facility** - With a view to provide convenience and promote diversification benefits to investor(s), SBI Mutual Fund (SBIMF) has introduced a new facility i.e. SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque. Minimum subscription amount in a scheme would be as per the Scheme Information

Document of the respective scheme. However, minimum total investment in the facility shall be INR 20 thousand. The facility is also available through Systematic Investment Plan (SIP). Minimum investment amount in a Scheme would be as per the existing details pertaining to monthly SIP as stated in Scheme Information Document of the respective scheme(s). Top-up facility will not be available under this facility. All the terms and conditions pertaining to SIP shall also be applicable to SIP through SBI MULTI SELECT facility. Investors are requested to visit [www.sbimf.com](http://www.sbimf.com) for detailed terms & conditions of the facility.

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

**SMS (Short Messaging Service) Transactions facility “(m-Easy)”** - The SMS Transactions facility “(m-Easy)” enables Unitholders to subscribe or redeem or switch Units of the Scheme by sending instructions through m-Easy by sending SMS from their registered mobile phone number on a dedicated number i.e. 9210192101 in the below mentioned format.

For Purchase, type: INV <AMOUNT> <SCHEME CODE>

For Redeem, type: RED <AMOUNT / ALL> <SCHEME CODE>

For Switch, type: SWT <AMOUNT / ALL> <FROM SCHEME CODE> <TO SCHEME CODE>

Purchase transaction can be done in terms of ‘Amount’ only whereas Redemption and Switch transaction can be done in terms of ‘Amount’ or “ALL” units. The minimum purchase/redemption/switch amount in the respective scheme/plan/option of SBI Mutual Fund will be applicable for each transaction. Investors are requested to refer scheme codes mentioned in the Registration Cum Debt Mandate form for SMS transactions or visit our website [www.sbimf.com](http://www.sbimf.com).

Additional services which are available through the SMS (Short Messaging Service) Transactions facility “(m-Easy)”:

1. Investors have an option to mention the default scheme/plan/option for the folio in the SMS Registration cum Debit Mandate form, which enables investor(s) to send SMS without mentioning the scheme code to transact in the default scheme/plan/option.
2. In addition to Purchase, Redemption & Switch transactions, investor can also register SIP through m-easy facility with default SIP date, frequency & period. Default SIP date, frequency & period will be considered as 10<sup>th</sup> of every month with perpetual option.
3. Investor(s), whose mobile number is / are registered in the folio can also avail following additional services by sending an SMS to the dedicated number i.e. 9210192101. For availing this facility no registration is required.:

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

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

**Registration related Terms and Conditions:**

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

**Transaction related Terms and Conditions:**

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

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

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

- a) Currently this Facility is available with certain banks and their branches that participate in RBI facilities like ECS / NECS / RECS /NACH or where SBI Mutual Fund may have a specific tie-up with banks. Please note that the list of banks and branches may be modified/ updated/ changed/ removed at any time in future at the sole discretion of SBI Mutual Fund without assigning any reasons or prior notice.
- b) Unit holder(s) of SBI Mutual Fund will have to register and specify a single bank mandate for purchases through this Facility in Debit Mandate. The bank account number mentioned in the Debit Mandate is intended to be debited towards subscription only. Please note that only the existing bank account details registered in the folio shall be considered (by default) for payment of redemption proceeds.
- c) The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unit holder(s) and SBI Mutual Fund/RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information furnished by the Unit holder(s).
- d) Unit holder(s) need to submit an original CANCELLED cheque of the bank account which is being mandated for this Facility, failing which registration may not be processed.
- e) Unit holder(s) acknowledge/s to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and ensure that the payment will be through legitimate sources only.
- f) The Debit mandate signed by the Unit holder(s) will be duly sent by SBI Mutual Fund/RTA/service providers to the unitholders' bank for registration under various arrangements like Direct Debit or RBI ECS Facility.
- g) It will be the sole responsibility of the unitholders' bank to ensure registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received within a reasonable time by SBI Mutual Fund/RTA/service providers, the same shall be deemed to have been registered and a confirmation to that effect shall be sent to the unitholders.
- h) The Unit holder(s) shall ensure availability of sufficient funds in their respective bank account as specified in the Debit Mandate, at the time of requesting a transaction using this Facility and at the time of bank account being debited.
- i) The bank account of the Unit holder may be debited towards the purchase either on the same day of transaction or within a period of one to seven business days depending upon the clearing/ECS cycle for the location concerned. However, in case of non-receipt of funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed.
- j) The Unit holder(s) agree that SBI Mutual Fund/RTA/service providers shall not be held liable for any unsuccessful registration and/or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to

indemnify SBI Mutual Fund/RTA against all liabilities, losses, damages and expenses which they may consequently incur/sustain either directly or indirectly:

- . Loss of the Debit Mandate in transit from SBI Mutual Fund/RTA/service provider to point of acceptance of the form to RTA head office and further dispatch to the Unit holder(s)' bank branch, where such loss has not occasioned as a result of a gross negligence or willful default on the part of SBI Mutual Fund /RTA;
- . Non-acceptance/non-registration or rejection of Debit Mandate for whatsoever reason by the Unit holder's bank;
- . Transaction/s not getting processed due to non-confirmation of registration/rejection by the Unit holder's bank within a reasonable time;
- . Rejection of transaction/s due to non-registration/non-availability of funds or any other reason/s whatsoever;
- . Any other such reason beyond the reasonable control of SBI Mutual Fund/RTA/service provider.

This facility is available in the all Schemes / Plans of SBI Mutual Fund under Regular Plan as well as Direct Plan.

Unit holder(s) are requested to note that SBI Mutual Fund reserves the right to amend the terms and conditions, or modify, or discontinue this Facility for existing as well as prospective investors at anytime in future.

Transfer of Income Distribution cum capital withdrawal plan in all open ended schemes of SBIMF - Transfer of Income Distribution cum capital withdrawal plan is a facility wherein the Income Distribution cum capital withdrawal (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).

Terms and conditions for availing the above facility is detailed below:

1. Minimum amount of IDCW eligible for transfer is Rs. 250. If the IDCW in the source scheme happens to be less than Rs.250, then such IDCW will be automatically reinvested in the source scheme irrespective of the option selected by the investor.
2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day.
3. Investor wishing to select Transfer of Income Distribution cum capital withdrawal plan will have to opt for all units under the respective plan/option of the source scheme.
4. Investors opting for Transfer of Income Distribution cum capital withdrawal plan has to specify each scheme/plan/option separately & not at the folio level.
5. Minimum investment amount requirement in the target scheme/s will not be applicable for the Transfer of Income Distribution cum capital withdrawal plan.

|  |   |
|--|---|
|  | <p>6. Request for enrollment must be submitted at least 15 days before the IDCW record date.</p> <p>7. Investors can terminate this facility by giving a written request at least 15 days prior to the IDCW record date under the source scheme.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> |
|--|---|

### III. Other Details

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

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

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

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

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

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

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

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

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

(iv) **Annual Report**

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

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

(v) **Product Labelling**

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

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

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

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

(vi) **Benchmark Riskometer**

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

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

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

(vii) **Scheme Summary Document**

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

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

**C - Transparency/NAV Disclosure**

NAV of the Scheme would be computed and declared on all business day. NAV will be disclosed in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on [www.sbimf.com](http://www.sbimf.com) and [www.amfiindia.com](http://www.amfiindia.com). Further, the Mutual Fund shall send the latest available NAVs to the unitholders through SMS, upon receiving a specific request in this regard.

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

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.

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

**C. 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, Reinvestment of Income Distribution cum capital withdrawal & Systematic transactions viz. SIP / STP-in etc.) to the unit holders would be reduced to that extent

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

**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<br>(period of holding: more than 12 months)        | 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<br>(period of holding: up to 12 months)           | 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.

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

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

**G. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority.**

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

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on December 13, 2023. The Trustees have ensured that SBI Energy Opportunities Fund approved by them is a new product offered by SBI Mutual Fund and is not a minor modification of the existing Schemes.

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

Sd/-

Place: Mumbai  
Date: April 30, 2025

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

## SBI FUNDS MANAGEMENT LTD - BRANCHES

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

**BHOPAL** :SBI Funds Management Ltd, Manav Niket, 30, Indira Press Complex, Near Dainik Bhaskar Office, M.P. Nagar, Zone-1, Bhopal (MP) – 462011 Tel No.: 0755-2557341, 4288276.

**BANGALORE (JAYANAGAR)** - 1<sup>st</sup> Floor, No. 180, 5<sup>th</sup> Main, 4<sup>th</sup> Block West, Jayanagar, -, Bangalore – 560 011, Karnataka. Tel: 080-26540014. Email Id: [cs.jayanagar@sbimf.com](mailto:cs.jayanagar@sbimf.com)

**BANGALORE (MALLESHWARAM)**: SBI Funds Management Limited, First floor, 79/1, West park Road, 18th cross, Malleshwaram, Bangalore - 560055. **BANGALORE (WHITEFIELD)**: SBI Funds Management Limited, 2<sup>nd</sup> Floor, No.183, Opposite Forum Value Mall, Whitefield Main Road, Whitefield, Bangalore - 560066 **Phone No:** 9108522463 **Email Id:** [cs.whitefieldbangalore@sbimf.com](mailto:cs.whitefieldbangalore@sbimf.com)

**BANKURA** : SBI Funds Management Limited,80/1/A Nutanchati Mahalla, Raghunathpur Main Road, 1st Floor, Nutanchati State Bank Building Bankura -722101. **BHUBANESHWAR**: SBI Funds Management Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar–751001, Tel : (0674)2392401/501. **BALASORE**: SBI Funds Management Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha.

**BARASAT**: SBI Funds Management . Ltd. Nibedita Place, Taki Road (North), Post Office & Police station: Barasat, North 24 Parganas, Kolkata -700124.**Phone No:** 9830979009 **Email Id:** [cs.barasat@sbimf.com](mailto:cs.barasat@sbimf.com)

**BAREILLY**: SBI Funds Management Ltd, C/o State Bank of India, Main Branch, Opp Katchery, Civil Lines, Bareilly- 243001. **BELAGAVI**: SBI Funds Management Ltd, Classic Complex, No 103, First Floor, Saraf Colony, RPD Cross, Behind Ajanta Hotel, Belagavi – 590006. **Phone no:** 08312422463 **Email id:** [cs.belgaum@sbimf.com](mailto:cs.belgaum@sbimf.com)

**BHAGALPUR** : SBI Funds Management Ltd, G.C.Banerjee Road, Beside Samsung, Service Center, Near Trimurti Chowk, Bhikhanpur, Bhagalpur 812001,Bihar,**Phone no:**0641-24206, **Email id:** [cs.bhagalpur@sbimf.com](mailto:cs.bhagalpur@sbimf.com)

**BHARUCH** : SBI Funds Management Ltd, 101-105, 1st Floor, Glacier Complex, Near Pizza Inn Restaurant, Jetalpur Road, Vadodara - 390007, Gujarat. **BHARUCH**: SBI Funds Management Limited 113/114, Nexus Business Hub, Maktampur Road, Near Gangotri Hotel, Bharuch-392001 Email Id: [Cs.bharuch@sbimf.com](mailto:Cs.bharuch@sbimf.com) Phone No: 02642-247550

**BHILWARA**: SBI Funds Management Ltd, c/o State Bank of India, Bhopalganj Branch, 1<sup>st</sup> Floor Dumas Presedency, Basant Vihar, Bhilwara – 311001,Rajasthan. Phone No: 01482- 240144

**BONGAIGAON**: SBI Funds Management . Ltd. Shyam Market Complex, Paglasthan, Chapaguri Road, Ward No.10. Shop no.03, Post Office & Police Station – Bongaigaon – 783380, Assam. **BATHINDA**: SBI Funds Management Ltd Shop No: 3 - 4, Ground Floor, Zila Parishad Complex, Bhatinda - 151001. **Phone No:** 0164 – 2218415, **Email id:** [cs.bhatinda@sbimf.com](mailto:cs.bhatinda@sbimf.com)

**BEHALA**: SBI Funds Management Limited 6 D H Road, Beside Anjali Jewellers Silpara, Post office - Barisha, Police Station -Thakurpukur, Kolkata - 700008 Phone No: 9674725441 Email ID: [cs.behala@sbimf.com](mailto:cs.behala@sbimf.com)

**BERHAMPORE**: SBI Funds Management Limited, 1<sup>st</sup> Floor,46/12, Amar Chakraborty Road, PO: Khagra, DIST : Murshidabad, West Bengal – 742103. **BHUJ**: SBI Funds Management Ltd, Pooja Complex, A Wing, Shop No, 1, Ground Floor, Near ICICI Bank, Station Road, Bhuj – 370001, Gujarat. **Phone No:** 02832 – 250900 **Email id.:** [cs.bhuj@sbimf.com](mailto:cs.bhuj@sbimf.com)

**BOKARO**: Plot No.-G-A/5, Ground Floor, City Centre, Sector- IV, Bokaro Steel City, Bokaro – 827004 **Email ID:** [cs.bokaro@sbimf.com](mailto:cs.bokaro@sbimf.com) **Phone No:** 9304823011, 06542-232561

**BORIVALI** : SBI Funds Management Ltd, Shop No. 3&4, Natraj CHS Ltd, Sodawala Lane, Near Chamunda Circle, Borivali (West), Mumbai – 400092, Tel No.: 022-28927551/28922741.

**BURDWAN**: SBI Funds Management Ltd, 1st floor of Debbhumi, G.T. Road, Perbirhata near Santoshi Mandir, Post Office - Sripally, Burdwan District - 713103, West Bengal. **BAVNAGAR**: SBI Funds Management Ltd, C/o SBI Darbargadh Branch. 2<sup>nd</sup> Floor.AmbaChowk. Bhavnagar 364001, Tel: 0278-2523788,.

**BHAVNAGAR**: SBI Funds Management Limited.101, First Floor, Anjaneya Prime, Opposite Blue Club Showroom, Waghawadi Road, Bhavnagar -364001, Gujrat **Phone No** 0278-2523788 **Email ID:** [cs.bhavnagar@sbimf.com](mailto:cs.bhavnagar@sbimf.com)

**BAGALKOT**: SBI Funds Management Limited, First Floor, TP No.48/11/B, Shop No.FF67, Block "G", Melligeri Towers, Station Road, Bagalkot- 587101. **Phone No** : 7619652463 **Email Id:** [cs.bagalkot@sbimf.com](mailto:cs.bagalkot@sbimf.com)

**BELGAUM**: SBI Funds Management Ltd, C/o.SBI Main Branch,Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463. **BELLARY**: SBI Funds Management Ltd,1<sup>st</sup> Link road, 2<sup>nd</sup> Main, Near Gopi Blood Bank, Parvati Nagara, Bellary -583103, Karnataka, **Email id:** [cs.bellary@sbimf.com](mailto:cs.bellary@sbimf.com) **Tel:** 08392-294323,7022606363.

**BIRBHUM** : 1st Floor, Basundhara Bhavan, Masjid Road, Bolpur, District-Birbhum - 731204, West Bengal. **BIDHANNAGAR**: SBI Funds Management . Ltd.SBI Bidhannagar Zonal Office ,1st Floor, 1/16 VIP Road, Kolkata – 700054. **Phone No:** 8274004546 **Email Id:** [cs.bidhannagar@sbimf.com](mailto:cs.bidhannagar@sbimf.com)

**BHILAI**: SBI Funds Management Ltd, Plot no.21, Nehru Nagar East, Commercial Complex, Near Bhilai Scan, Bhilai-490020, Tel No.: 0788-4010955, 0788 – 6940010/11/12/13/14/15/16/17. **BIHARSHARIF**: SBI Funds Management . Ltd., SBI Main Branch, 1st floor, counter no 9 &10 Naisarai, Nalanda Biharsharif – 803101. **Phone no:** 9264427300 **Email id:** [cs.biharsharif@sbimf.com](mailto:cs.biharsharif@sbimf.com)

**BILASPUR**: SBI Funds Management Ltd, SBI, Main Branch, Old Highcourt Road,Bilaspur-495001, Tel: 07752) 495006. **BIKANER** : SBI Funds Management, 1 A, Vijay Vihar, Tulsi Circle, Sadul colony, Bikaner – 334001, Rajasthan **Phone No** : 0151 3500257,

**Email ID:** [CS.BIKANER@SBIMF.COM](mailto:CS.BIKANER@SBIMF.COM) **BASTI:** 201, SBI Court Area Building, Near Ayodhya Eye Hospital, Basti-272001, Uttar Pradesh. **Phone no:** 9918001822, 05542-297888 **Email id:** [csbasti@sbimf.com](mailto:csbasti@sbimf.com) **BOKARO:** SBI Funds Management Ltd, C/o State Bank of India, Sector – 4, Main Branch, Bokaro Steel City, Bokaro – 827004, Tel: 9304823011. **BULDHANA:** Ground Floor, Shop No. 16, Jijamata Stores and Commercial Complex, Buldhana - 443001. **Phone No :** 07262-299037 **Email ID :** [cs.buldhana@sbimf.com](mailto:cs.buldhana@sbimf.com) **CHANDIGARH :** SBI Funds Management Ltd, C/o State Bank of India, SCO-107-108, 2nd Floor, Administrative Office, Sector 17-B, Chandigarh-160017, Tel No.: 0172-2703380. **CHAPRA:** SBI Funds Management . Ltd. C/o State Bank of India, Chapra Bazar Branch, Sahebganj, Chapra, Saran – 841301, Bihar. **CHAIBASA:** 1st Floor, Bhagwati Centre, Sadar Bazar, Chaibasa, West Singhbhum – 833201, Jharkhand. Phone no: 9262999173 **Email id:** [CS.Chaibasa@sbimf.com](mailto:CS.Chaibasa@sbimf.com) **CHENNAI :** SBI Funds Management Ltd, SigapiAchi Building, Floor, 18/3, Marshalls Road, Rukmani Lakshmi Pathy Road, Egmore, Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE :** SBI Funds Management Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT :** 2<sup>nd</sup> Floor, Josela's Galleria, Opp. Malabar Christian College Higher Secondary School, Wayanad Road, Calicut-673001, Tel no: 0495-2768270, 4020079, 4020080. **CHEMBUR:** SBI Funds Management Limited Office No.101, Saikiran Apartments, A Wing, 1st Floor, Plot No.217, Central Avenue, 11th Road Junction, Chembur, Mumbai – 400 071. Phone no: 022 – 25226058 / 022 - 25226059 Email id: [cs.chembur@sbimf.com](mailto:cs.chembur@sbimf.com) **CHINCHWAD :** SBI Funds Management Ltd, Shop No. 1. Ratnakar Bldg, Pavan Nagar, Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel : 020-27355721. **CHANDRAPUR:** Ground Floor, Riddhi Builder building, in front of TVS Showroom, Vivek Nagar, Mul road, Chandrapur-442401, Maharashtra, **Tel no:** 07172429547 / 8956397292 **Email id:** [cs.chandrapur@sbimf.com](mailto:cs.chandrapur@sbimf.com) **CUTTACK:** SBI Funds Management Ltd, 515, Jagannath Bhawan Complex, Ground Floor, BK - Professor pada road, PO - A.D. Market PS – Badambadi, Cuttack – 753012 , **Tel:** 0671-2422792 **Email ID :** [cs.cuttack@sbimf.com](mailto:cs.cuttack@sbimf.com) **DADAR:** SBI Funds Management Ltd, Shree Samarth Heights, Shop No.11, Ground Floor, Gokhale Road North, Dadar (West), Mumbai - 400028. **Phone no:** 24322446 / 7. **Email id:** [cs.dadar@sbimf.com](mailto:cs.dadar@sbimf.com) **DAVANGERE :** SBI Funds Management Ltd, Eshwar Complex, PJ Extension, Davangere - 577002, Karnataka. **DARBHANGA :** SBI Funds Management Ltd, Ground Floor, Shyam Kunj, 2- Girindra Mohan Road, Near Radio Station, Darbhanga-846004 Bihar, **Phone No:** 06272245004, Email ID: [CS.Darbhanga@sbimf.com](mailto:CS.Darbhanga@sbimf.com) **DALTONGANJ:** SBI Funds Management Ltd , Mahendra Arcade, First Floor, Zila School Road, Near Post Office, Daltonganj – 822101, Jharkhand, Phone no: 8877976333, **DEHRADUN:** SBI Funds Management Ltd, Ground floor, Neshvilla Court, Tower No. 2, 1-Neshvilla Road, Dehradun-248001, Uttarakhand **Phone No :** 0135-2741719/ 0135-2749913 **Email ID:** [cs.dehradun@sbimf.com](mailto:cs.dehradun@sbimf.com) **DHANBAD:** SBI Funds Management Ltd, 112 Shree Ram Plaza, 1<sup>st</sup> Floor, Bank More, Dhanbad -826001, Jharkhand. **Phone No:** 0326-2301545, 9304823015, **Email id:** [Cs.dhanbad@sbimf.com](mailto:Cs.dhanbad@sbimf.com) **DHARAMSHALA:** SBI Funds Management Ltd, 1st floor, SBI Main Branch, Kotwali Bazar, Dharamshala – 176215, Himachal Pradesh, Tel: 9418028624/01892-225814. **DIMAPUR:** SBI Funds Management Ltd, C/o State Bank of India, Old Market Branch, Kalibari Road, Old Daily Market (Near Durga Market), Dimapur- 797112, Nagaland. **DILSUKHNAGAR** - 1st Floor, 13-2-42/6/d/10, Vijetha Classic Empire, Above DCB Bank, Chaitanyapuri, Dilsukhnagar, Hyderabad 500060, Tel No – 04035165251. **DEOGHAR:** SBI Funds Management Ltd, 722 & 723 SSM Jalan Road, Castair Town , Opposite IDBI Bank, Deoghar – 814112, Jharkhand. Phone no: 8986614868 / 9570378333 **Durgapur:** SBI Funds Management Ltd, 4/23, Suhatta Mall, Sahid Khsudiram Sarani, City Centre, Durgapur – 713216, Tel: 0343-2544191. **DUMKA:** SBI Funds Management Limited. Plot No. - 510, First Floor, Sri Ram Para Chowk Teen Bazar, Near Andhra Bank, Dumka - 814101, Jharkhand. **Phone No:** 06434350008 **Email id:** [cs.dumka@sbimf.com](mailto:cs.dumka@sbimf.com) **ERODE:** SBI Funds Management Limited, 1st Floor, 1/1, Poosari Chennimalai Street, Near EVN Road, Surampatti, Erode - 638001 Phone No.: 0424 2211755 Email ID: [cs.erode@sbimf.com](mailto:cs.erode@sbimf.com) **ERNAKULAM :** First Floor, Chakiat Estate, Church Landing Road, Pallimukku, Cochin – 682 016, Kerala. Phone No: 0484 – 4011605 / 4011606 Email : [ernakulam@sbimf.com](mailto:ernakulam@sbimf.com). **ETAWAH:** Ground Floor, Shop No. 4, BABA The Mall, Mohalla Prem Nagar, Near Shastri Chauraha, Etawah-206001, Uttar Pradesh, **Phone no:** 9935131119 **FARIDABAD :** SBI Funds Management Ltd, C/o. SBI Commercial Br. 1<sup>ST</sup> Floor, SCO-3, Sector 16, Faridabad-121002 Tel No.: 0129 – 4030661 **FEROZEPUR:** SBI Funds Management Ltd, c/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GANGTOK:** SBI Funds Management Ltd , Ground Floor, Lama Building, Near Namthang Road & National Highway Junction, Deorali Bazar, Gangtok - 737102. **Phone No:** 03592-280051 **Email id:** [cs.gangtok@sbimf.com](mailto:cs.gangtok@sbimf.com) **MANAGARIA:** Ground Floor, 111/4 Raja S C Mullick Road, Garia, Post Office - Naktala, Kolkata 700047 **Phone no:** 9874772626 **Email id:** [Cs4.Kol@sbimf.com](mailto:Cs4.Kol@sbimf.com) **GANDHINAGAR:** SBI Funds Management Ltd Shop No.6, Ground Floor,

Skyline, Plot No. 23, Sector 11, Gandhinagar – 382 011 **Phone No:** 7935336678 **Email ID:** [cs.gandhinagar@sbimf.com](mailto:cs.gandhinagar@sbimf.com) **GOA :** SBI Funds Management Ltd, Agva House, Ground Floor, Near Mahalaxmi Temple, Dr. Dada Vaidya Road, Panaji Goa 403001 **Tel No.:** 0832-2421806 **Email id:** [cs.goa@sbimf.com](mailto:cs.goa@sbimf.com). **GOA (VASCO-DA-GAMA)** Shop No.2, Ground Floor, Anand Chambers, F L Gomes Road, Near SBI Bank, Vasco Da Gama South Goa – 403802, Goa **Tel No.:** 0832-2500636, **Email ID:** [cs.vasco@sbimf.com](mailto:cs.vasco@sbimf.com) **GURGAON :** SBI Funds Management Ltd, 24, Vipul Agora Building, Ground Floor, M.G. Road, Near Sahara Mall, Gurgaon-122002, Tel : (0124) 4200828, Email id: [cs.gurgaon@sbimf.com](mailto:cs.gurgaon@sbimf.com). **GUWAHATI :** SBI Funds Management Ltd, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel : (0361)2463704. **GANDHIDHAM :** SBI Funds Management Ltd, C/o State Bank of India, Adinath Arcade, Office No. 6, Police Station Road, Gandhidham – 370201, Gujarat. **GAYA:** SBI Funds Management Ltd, Nandan Niketan, Ground Floor, Nagmatia Road, Gaya-823001, Bihar, **Phone No:** 8252934222, 0631-2222405, **Email id:** [cs.gaya@sbimf.com](mailto:cs.gaya@sbimf.com). **GHATKOPAR :** Shop No - 1 & 2, Atlantic Towers, R B Mehta Road, Near Railway Station, Ghatkopar – East, Mumbai – 400077. Tel No.: 022 – 25012227 / 28. **GHAZIABAD:** SBI Funds Management Ltd, C – 40, RDC, Raj Nagar, Ghaziabad, Uttar Pradesh - 201002 **Phone No:** 0120 – 4217338 **Email id:** [cs.ghaziabad@sbimf.com](mailto:cs.ghaziabad@sbimf.com) **GIRIDIH:** Shanti Heights, 1st Floor, Above Hero Showroom, Whitty Bazar, Giridih - 815301. **Phone No:** 06532-296009 **Email id:** [cs.giridih@sbimf.com](mailto:cs.giridih@sbimf.com) **GORAKHPUR:** Shop No – 6 & 7, Upper Ground Floor, Cross Mall The Road, AD Chowk, Bank Road, Gorakhpur – 273001, Uttar Pradesh, Tel: 0551-2203378. **GWALIOR:** SBI Funds Management Ltd, Ground Floor, Uma Plaza 83 / 84, Kailash Vihar, Near City Centre, Ward No.30, Gwalior-474001, Tel: 0751-2447272, Madhya Pradesh, Email Id: [cs.gwalior@sbimf.com](mailto:cs.gwalior@sbimf.com). **GUNTUR :** SBI Funds Management Ltd, C/o State Bank of India, Brodipet Branch, #4/11, Master Minds Building Brodipet, Guntur - 522002, Andhra Pradesh. **Guna :** SBI Funds Management Limited, 156/1, Hanuman Colony Infront of IDBI Bank, AB Road, Guna -473001, Madhya Pradesh, **Phone no:** 07542-462999 **Email id:** [cs.guna@sbimf.com](mailto:cs.guna@sbimf.com) **HYDERABAD:** SBI Funds Management . Ltd., 1<sup>st</sup> Floor, Shivalik Plaza, 8-2-629/K, Road Number 1, Banjara Hills, Hyderabad 500034, Telangana. **Phone no:** 8121018378 **Email id:** [cs.banjara@sbimf.com](mailto:cs.banjara@sbimf.com) **HAMIRPUR:** SBI Funds Management Ltd , c/o State Bank of India, Main Branch, 1st floor, Hamirpur – 177001, Himachal Pradesh. **Phone no:** 01972-224799 **Email id:** [cs.hamirpur@sbimf.com](mailto:cs.hamirpur@sbimf.com). **HALDIA:** SBI Funds Management . Ltd. Akash Ganga Commercial Complex, 3rd Floor, Manjushree, Village Basudevpur, Post Office – Khanjanchak, Police Station- Durgachak, Haldia - [721602](tel:721602), Purba Medinipur **Phone No:** 9073641484 **Email Id:** [cs.haldia@sbimf.com](mailto:cs.haldia@sbimf.com) **HALDWANI:** SBI Funds Management Ltd, Upper Ground Floor, Guru Nanak Tower, Durga City Center, Nainital Road, Haldwani - 263139 Uttarakhand, Tel: 05946-220526/222925 **Mobile No:** 9412084061 / 9105562000 / 9105573000 **Email ID:** [cs.haldwani@sbimf.com](mailto:cs.haldwani@sbimf.com). **HAZARIBAGH :** SBI Funds Management Ltd, Prabhu Niwas Market, Ananda Chowk , Guru Govind Singh Road, Hazaribagh – 825301, Jharkhand. **HASAN:** 1<sup>st</sup> Floor, Sri Charana Complex, Above SBI Main Branch, Behind Suvarna Residency, BM Road, Hassan - 573201. **Phone No:** 8976920387 **Email Id:** [cs.hassan@sbimf.com](mailto:cs.hassan@sbimf.com) **HISSAR:** SBI Funds Management Ltd, 42, Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana., Tel: 01662 238415. **HUBLI:** SBI Funds Management Ltd, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477. **HOSHARPUR :** SBI Funds Management Limited Ground Floor, Opposite Green View Park Near SBI Main Branch, Hoshiarpur-146001 Email ID: [cs.hoshiarpur@sbimf.com](mailto:cs.hoshiarpur@sbimf.com) Phone No.: 01882-228415 **INDORE:** SBI Funds Management Ltd, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore – 452001, Tel : 0731 - 2541141/4045944/4991080/4991081/4991082/4991083. **IMPHAL :** SBI Funds Management Ltd, C/o State Bank of India, Imphal Branch, M. G. Avenue, Imphal – 795001, Manipur. **ITANAGAR :** SBI Funds Management Ltd, C/o State Bank of India, Personal Banking Branch, Ziro Point, Itanagar – 791111, Arunachal Pradesh. **JABALPUR:** SBI Funds Management Ltd, G-2, Ground Floor, Rajleela Tower, Wright Town, Jabalpur – 482002, Tel No.: 0761–2410042. **JAIPUR :** SBI Funds Management Ltd, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur–302015, Tel : (0141) 2740016/2740061. **JALANDHAR:** SBI Funds Management Ltd, SCO – 14, Ground Floor, P.U.D.A Complex Jalandhar – 144001. **Email Id:** [CS.Jalandhar@SBIMF.COM](mailto:CS.Jalandhar@SBIMF.COM) **Phone No:** 0181 - 2238415. **JALGAON :** SBI Funds Management Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, Jilha Peth, Jalgaon - 425001, Maharashtra. **JAMMU:** First Floor, A1 North Block, Bahu Plaza, Jammu-180012 **Phone No :** 0191-2474975 **Email ID :** [cs.jammu@sbimf.com](mailto:cs.jammu@sbimf.com) **JAMMU:** SBI FUNDS MANAGEMENT LIMITED 115, FIRST FLOOR, A 1 NORTH BLOCK, BAHU PLAZA, JAMMU-180012 EMAIL ID: [CS.JAMMU@SBIMF.COM](mailto:CS.JAMMU@SBIMF.COM) PHONE NO.: 0191-2474975 **JAMNAGAR:** SBI Funds Management Ltd, C/o SBI Ranjit Road Branch, Ranjit Road, Jamnagar, -361001, Tel: 0288-2660104. **JAMNAGAR:** 105, First Floor, Neo Atlantic, Opposite Amber Cinema, Jamnagar – 361 002, Gujarat. **Phone No :** 0288 - 2660104 **Email ID :** [cs.jamnagar@sbimf.com](mailto:cs.jamnagar@sbimf.com)

**JAMSHEDPUR:** SBI Funds Management Ltd, Fairdeal Complex Unit, 2 M, M Floor, Opposite Ram Mandir, Bistupur, Jamshedpur - 831001 **Tel no.:** 0657-2320447, **Email ID:** [cs.jamshedpur@sbimf.com](mailto:cs.jamshedpur@sbimf.com) **JHANSI:** 649-650 Ground Floor, Near Tulsi Hotel, Chitra Chauraha, Jhansi - 284001, Uttar Pradesh, **Tel no.:** 0510 – 3548113, 0510 – 3500103, **Email ID:** [CS.JHANSI@SBIMF.COM](mailto:CS.JHANSI@SBIMF.COM) **JODHPUR:** SBI Funds Management Limited PRM Palza, Plot No. 947, 10th D Road, Sardarpura, Jodhpur-342001 Phone No: 9829123397 Email ID : [cs.jodhpur@sbimf.com](mailto:cs.jodhpur@sbimf.com). **JORHAT :** C/O Rajarshi Barua, 1st Floor, Above SBI ATM, Barpatra Ali Road, Near JB College, Beside ICICI Bank, Jorhat – 785001, Assam **Email Id:** [cs.jorhat@sbimf.com](mailto:cs.jorhat@sbimf.com) **Phone No:** 6913120050. **JUNAGADH :** SBI Funds Management Ltd, Balaji Avenue, First Floor, Shop No 7 & 8, Near Reliance Mall, Opposite Rajlaxmi Park, Motibaug to Sardarbaug Road, Junagadh – 362001, Gujarat. **Phone No:** 0285 – 2670350 **Email:** [csjunagadh@sbimf.com](mailto:csjunagadh@sbimf.com) **Jaunpur:** SBI Funds Management Limited, First Floor, Dulari Complex, 478 Civil Court Road, Miyajpur, Jaunpur, Uttar Pradesh-222002, **Email Id-** [CS.JAUNPUR@SBIMF.COM](mailto:CS.JAUNPUR@SBIMF.COM), **Phone No:** 9984070444, 05452-350064. **JALPAIGURI:** SBI Funds Management Limited, Sunny Apartment, Ground Floor, Club Road, Opp. of State Bank of India - Jalpaiguri Branch, Jalpaiguri-735101 West Bengal, **Phone No:** 03561-454009 / 9775277614, **Email:** [csjalpaiguri@sbimf.com](mailto:csjalpaiguri@sbimf.com); **KADAPA:** SBI Funds Management Limited, 1 / 725, 2<sup>nd</sup> Floor, Mareddy Ananda Reddy Towers, Above HDFC Bank, Railway Station Road, Yerramukkapalli, Kadapa, Andhra Pradesh – 516001. **Phone No :** 08562-355418 **Email Id :** [cs.kadapa@sbimf.com](mailto:cs.kadapa@sbimf.com) **KALABURAGI :** SBI Funds Management Ltd, 1st floor, Arihant Towers 8-1234 / SF, Asif Gunj, Kalaburagi – 585104. **Email Id:** [cs.gulbarga@sbimf.com](mailto:cs.gulbarga@sbimf.com) **Phone No:** 7337877350 **KANPUR :** SBI Funds Management Ltd, 207, 2nd Floor, Sai Square, 16/ 116 (45), Bhargava Estate, Civil Lines, Kanpur- 208001, Tel No.: 0512- 6900314/15. **KARAIKUDI:** Door No. 79, Koppu Nilayam, First Floor, Above Federal Bank, Sekkalai Road, Karaikudi Sivaganga District, Karaikudi – 630001, Tamil Nadu. **Phone No :** 04565292233 **Email Id :** [cs.karaikudi@sbimf.com](mailto:cs.karaikudi@sbimf.com) **KARIMNAGAR:** SBI Funds Management . Ltd, 1st Floor, 2-9-13, Main Road, Geetha Bhavan Circle, Mukarrampura Street, Karimnagar - 505001. **Phone No.:** 08782931708 **Email ID:** [cs.karimnagar@sbimf.com](mailto:cs.karimnagar@sbimf.com) **Kharagpur:** SBI Funds Management . Ltd, Khan Tower, 1• Floor, Q.T. Road, Inda, Q.T. Road, Inda, Kharagpur, Kharagpur, West Midnapore – 721305. **Email ID:** [cs.kharagpur@sbimf.com](mailto:cs.kharagpur@sbimf.com) **Phone No.:** 03222-225592 **KHARGHAR:** SBI Funds Management . Ltd. Swarna CHS Ltd., Shop No.18, Ground Floor, Plot No.13 / 14, Sector 7, Kharghar, Navi Mumbai - 410210. Phone No: 27740359 / 69 Email Id: [cs.kharghar@sbimf.com](mailto:cs.kharghar@sbimf.com) **Kolkata :** SBI Funds Management Ltd, 6<sup>th</sup> Floor, Kanak Towers, 7A Anandilal Poddar Sarani (Russel Street), Opp. Jeevandeep Building, Kolkata – 700071, West Bengal. **Tel :** 033-40924800 **Email Id:** [cs.kolkata@sbimf.com](mailto:cs.kolkata@sbimf.com). **KALYANI :** SBI Funds Management Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. **KANNUR :** SBI Funds Management Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur – 670001, Kerala. **KAKINADA :** SBI Funds Management . Ltd. C/o SBI Main Branch, Main Road, Kakinada - 533001, Andhra Pradesh. **Phone No:** 08842356767 **Email Id:** [cs.kakinada@sbimf.com](mailto:cs.kakinada@sbimf.com) **KAKINADA:** 20-1-34/1, 1<sup>st</sup> Floor, Subhash Road (20 Block), Revenue Ward No.14, Main road, Okk Super Bazar, Kakinada -533001, Andhra Pradesh **Phone No :** 0884-2356767 **Email ID :** [cs.kakinada@sbimf.com](mailto:cs.kakinada@sbimf.com) **KHAMMAM:** SBI Funds Management Limited, 3<sup>rd</sup> Floor, 15-9-540, J L Towers, Beside ICICI Bank, Wyra Road, Khammam – 507001 **Phone No :** 08742293456 **Email Id :** [cskhammam@sbimf.com](mailto:cskhammam@sbimf.com) **KHARAGPUR :** SBI Funds Management Ltd, IndaPeerbaba, Near Ashirbad Lodge, Kharagpur, Midnapore West, West Bengal – 721301. **KOLHAPUR:** SBI Funds Management Ltd, Ground Floor, Shop No. 1 & 2, Ayodhya Tower, Dabholkar Corner, Station Road, Kolhapur – 416001 Phone No: 0231 2680880. **KANKAVLI:** Upper Ground Floor, Gala No. 6, Sunrise Towers, Bijali Nagar, Kankavli, Sindhudurg – 416602, Maharashtra. **PHONE NO:** 8390604632 **EMAIL:** [cs@kankavli@sbimf.com](mailto:cs@kankavli@sbimf.com) **KOLLAM :** SBI Funds management Ltd, C/o State Bank of India, Kollam Branch, PB No 24, State Bank Building, Near Railway Station, Kollam - 691001, Kerala. **KOLLAM:** 1st Floor, Sree Ganesh Arcade, Thamarakulam - Kollam 691001, Kerala **Phone No.:** +91 9136773494, **Email ID:** [CS.Kollam@sbimf.com](mailto:CS.Kollam@sbimf.com) **KORBA :** SBI Funds Management Ltd, C/o. State Bank of India, Kutchery Branch, Kutchery Chowk, Raipur – 492001, Chattisgarh. **KOTA:** SBI Funds Management Ltd, First floor, Wonder view building (Modi Tower), Opposite Seven wonder park Kothri Circle, Kota-324007, Rajasthan, **Phone No :** 90579 03628, **Email ID:** [cs.kota@sbimf.com](mailto:cs.kota@sbimf.com), **KOTTAYAM:** SBI Funds Management Ltd, C/0 SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010, **KUKATPALLY:** SBI Funds Management Limited, 3<sup>rd</sup> Floor, 7 Sai Plaza, Plot No.14, Beside Chermas Showroom, Dharma Reddy Nagar Colony, Phase II, Hyder nagar, Kukatpally, Hyderabad – 500072, Telangana **Email id:** [cs.kukatpally@sbimf.com](mailto:cs.kukatpally@sbimf.com) **KOTHRUD:** SBI Funds Management Limited Shop No 3 & 4, Success Square, Lower Ground Floor, Kothrud, Pune - 411038, Maharashtra E-mail Id- [cs.kothrud@sbimf.com](mailto:cs.kothrud@sbimf.com) Phone No: 9545450847 **KRISHNANAGAR:** SBI Funds Management .

Ltd.1st Floor, State Bank of India, Krishnagar Branch, Krishnagar, Nadia, 5B, D.L. Roy Road, Krishnagar, West Bengal – 741101 **Phone no:** 9836037773 **Email id:** [isdkrishnagar@sbimf.com](mailto:isdkrishnagar@sbimf.com)

**KURNOOL :** SBI Funds Management Ltd, Shop No 4,5 and 6,Ground Floor, Skandanshi Vyapaar Opposite Old Ediga, New Bus Stand Road, Kurnool 518003, Andhra Pradesh **Phone No:** 08518-227776 **Email Id:** [cs.naz@sbimf.com](mailto:cs.naz@sbimf.com)

**KALYAN :** SBI Funds Management Limited, Shop No. 2, 3 & 4, Shubham Apartment, Santoshi Mata Road, Kalyan (West)-421 301,Thane**Tel:** 0251-2311980 **Email:** [cs.kalyan@sbimf.com](mailto:cs.kalyan@sbimf.com). **KALYANI:** B-9/277/(CA), 1st Floor, Kalyani, District Nadia, West Bengal - 741235, Tel: 033-25827700. **KUMBAKONAM:** SBI Funds Management Limited. Old Door No.73, New Door No.46, Sarangapani South Street, Kumbakonam, Tamil Nadu – 612 001. Phone No : 0435 2427426 Email Id : [Cs.kumbakonam@sbimf.com](mailto:Cs.kumbakonam@sbimf.com)

**KOLLAM:** 1<sup>st</sup> Floor, Shree Ganesh Arcade, Thamarakulam, Kollam – 691 001, Phone No: +91 9136773494 Email: [CS.Kollam@sbimf.com](mailto:CS.Kollam@sbimf.com)

**KORAMANGALA:** C/o. State Bank of India,Start – Up Hub Branch,#117, 1st Floor, 7th Block, Industrial Layout, Koramangala, Bengaluru - 560 095. **Phone No:**9972302919 **Email Id :** [CS.Koramangala@sbimf.com](mailto:CS.Koramangala@sbimf.com)

**KASARAGOD :** SBI Funds Management Limited, Municipal Door No. KMC 6/1764P1764 V, First Floor,Aishwarya Arcade, Bank Road, Kasaragod, Kerala -671121, **Phone No:** 04994-230350 **Email Id :** [cs.kasaragod@sbimf.com](mailto:cs.kasaragod@sbimf.com)

**KAITHAR:** First Floor, Daulat Ram Chowk, Near Rajshree Jeweller, Katihar – 854105, Bihar, **Phone no:** 6287042256, **Email Id:** [cs.katihar@sbimf.com](mailto:cs.katihar@sbimf.com).

**KATNI:** Ground Floor, Jeevan Savitri Complex, Near Shree Hospital, Ward No 28, Bargwan Road, Bargwan Road, Katni – 483501, Madhya Pradesh, **Phone No:** 07622-478774 / 6269111462, **Email Id:** [cs.katni@sbimf.com](mailto:cs.katni@sbimf.com)

**LATUR:** Ground Floor, Shop No. 4, Omkar Complex, Khardekar Stop, Ausa Road, Latur – 413512. Phone no: 02382 - 299494 Email id: [cs.latur@sbimf.com](mailto:cs.latur@sbimf.com)

**LUCKNOW :**SBI Funds Management Ltd, G-16, Kasmande House,2, Park Road, Hazratganj,Lucknow-226 001, Tel : (522) 2286741,2286742. **LUDHIANA :**SBI Funds Management Ltd, SCO-124, Ground Floor, Feroze Gandhi Market, Ludhiana - 141001, Phone No.: 0161-2449849, 0161-5058415. **LEH :** SBI Funds Management Ltd, C/o State Bank Of India Fire & Fury Branch, Opp. Hall of Fame, Air Port Road Leh, Dust - Leh. – 194101, Jammu & Kashmir. **MAHABUBNAGAR:** SBI Funds Management Limited Ground Floor - #10-5-83/2A, Sara Complex, Mahabubnagar- 509001, Telangana Phone No: 08542 220091 Email Id: [cs.mahabubnagar@sbimf.com](mailto:cs.mahabubnagar@sbimf.com)

**MADHAPUR:** SBI Funds Management Ltd, 1st Floor, Shristi Tower, 1-98/2/11/3, Arunodaya Colony, Madhapur, Opposite Karachi Bakery, Hyderabad – 500081, Telangana, Phone no: 040 23119010. **MANCHERIAL:** SBI Funds Management Limited. 1st Floor, House No. 12 -318 / 319, BPL 'X' Road, Mancherial, Telangana - 504208. Phone No: 08736299994 Email ID: [cs.mancherial@sbimf.com](mailto:cs.mancherial@sbimf.com)

**MATHURA:** Sangam Complex, 98-C Krishna Nagar,Mathura-281004,Uttar Pradesh**PhoneNo:**8979636665 **Email Id:** [cs.mathura@sbimf.com](mailto:cs.mathura@sbimf.com)

**MUMBAI :** SBI Funds Management Limited. Unit No. 31, CR2 Mall, Plot no. 240 & 240A, Backbay Reclamation, Block no. III, Nariman Point, Mumbai - 400021, Maharashtra. Email Id: [cs.mumbai@sbimf.com](mailto:cs.mumbai@sbimf.com) Phone No: 022 – 66532800. **MADURAI:** SBI Funds Management Ltd, Ground Floor, Surya Towers, 272, Good Shed Street, Madurai - 625001 **Phone No:** 0452 4374242 **Email id:** [cs.madurai@sbimf.com](mailto:cs.madurai@sbimf.com).

**MAPUSA:** Shop no 9 & 10,Ground Floor, Garden Centre, Block A, Opposite Mapusa Police station, Mapusa -403507, Goa. **Phone No :** 91 8669668965 **Email Id :** [cs.mapusa@sbimf.com](mailto:cs.mapusa@sbimf.com).

**MALDA:** SBI Funds Management Ltd, C/o ArindamSarkar, Vivekananda Pally, Behind Fouzder Clinic, English Bazar, Malda - 732101, West Bengal. **MANDI:** C/O State Bank of India, 2nd Floor, Near Gandhi Chowk, Teh Sadar- Himachal Pradesh, Mandi -175001, Phone No.: 08894321280. **MANGALURU:** SBI Funds Management Limited Ground Floor, Shop No.02,Door No.5-5-306/22(3), Prism Commercial Complex, PVS Kalakunja Road, M G Road (Cross Road), Kodialbail, Mangaluru – 575003, Karnataka, Phone No.: +91 9108042463. **Email Id:** [cs.mangalore.sbimf.com](mailto:cs.mangalore.sbimf.com)

**MANINAGAR:** SBI Funds Management Ltd, 3<sup>rd</sup> Floor, 301, Amruta Arcade, Above Jade Blue, Opposite Jupiter House, Maninagar Cross Road, Maninagar, Ahmedabad – 380 008 **Phone No:** 079 – 48442929 **Email Id:** [csmaninagar@sbimf.com](mailto:csmaninagar@sbimf.com)

**MARGAO :** SBI Funds Management Ltd, G1 & G2, Ground Floor, Jivottam, Minguel Miranda Road, Off Abade Faria Road, Margao, Goa – 403601, **Phone No:** 0832-2725233 / 0832-2725234 **Email Id:**[cs.margao@sbimf.com](mailto:cs.margao@sbimf.com)

**MEERUT:** SBI Funds Management Ltd, Ground Floor, RS Corporate House - A Plot No 229, Mangal Pandey Nagar, Near Bhagyashree Hospital, Opposite Broadway Inn Hotel, Meerut- 250004, Uttar Pradesh, **Phone No:** 01214229616,8954891572, **Email ID:** [cs.meerut@sbimf.com](mailto:cs.meerut@sbimf.com)

**MEHSANA :** SBI Funds Management Ltd, Shop No. FF 56, Someshwar Mall, Modhera Road, Mehsana – 384002, Gujarat. **MORADABAD:** SBI Funds Management Ltd, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411. **MOTIHARI:** SBI Funds Management. Ltd.C/o State Bank of India, Chandmari Branch, Near Petrol Pump, Chandmari, Motihari, East Champaran – 845401, Bihar **MOHALI:** SBI Funds Management Ltd, SCO 36-37, VRS District One, Above HDFC Bank Sector 68, SAS Nagar Mohali- 160062, Punjab. **Phone no:** 0172-5053380 , **Email id:** [cs.mohali@sbimf.com](mailto:cs.mohali@sbimf.com)

**MUZZAFFARPUR:** SBI Funds Management Ltd,

2<sup>nd</sup> Floor, State Bank of India, Main Branch, Red cross Building, Company Bagh, Muzaffarpur – 842001. **Phone No:** 08252106111/06200610373 **Email id:** [CS.Muzaffarpur@sbimf.com](mailto:CS.Muzaffarpur@sbimf.com) Tel.: **MYSORE:** SBI Funds Management Ltd, No-145,1st Floor, 5th Cross, 5th Main, Sarswathipuram, Mysore - 570009, Tel: 0821-2424919. **MAPUSA:** Shop no 9 & 10,Ground Floor, Garden Centre, Block A, Opposite Mapusa Police station, Mapusa -403507, Goa. **Phone No :** 91 8669668965 **Email Id :** [cs.mapusa@sbimf.com](mailto:cs.mapusa@sbimf.com). **MIRZAPUR** - First Floor, Triveni Chaurasia,Triveni Campus,Ratanganj,Mirzapur-231001,Uttar Pradesh.**Phone No:** 9984507831 05442-350022 **Email Id:**Cs.Mirzapur@Sbimf.Com. **Malappuram:** 18/484, First Floor, Thangal Shopping Complex, Kottappadi, Plaza Tower, Down Hill Area, Malappuram, Kerala 676505, **Phone No:** 7559046677, **Email Id:** cs.malappuram@sbimf.com **NAGPUR:** SBI Funds Management Ltd, 1st floor,Wardha House, Central Road, Ramdaspath, Nagpur – 440010, Tel No.: 0712-2996170,0712-2996160,Email Id: cs.nagpur@sbimf.com. **NEW DELHI :**SBI Funds Management Ltd,Ground Floor, Gopal Das Building, 28 Barakhamba Road, Connaught Place, New Delhi 110001 **Phone No:** 011-23466601-620 **Email ID:** [cs.delhi@sbimf.com](mailto:cs.delhi@sbimf.com) **NANDED:** SBI Funds Management Ltd, First Floor, Shop No. 16, Sanman Prestige, Station Road, Nanded – 431601.**Phone No:** 02462-244144 **Email Id:** [ISC.Nanded@sbimf.com](mailto:ISC.Nanded@sbimf.com) **NADIAD :** SBI Funds Management Ltd, 103 , First Floor, The Capital , Opp. Chandramauleshwar Mahadev, Near Sanket India, College Road Nadiad – 387001, Gujarat **Phone No.** 0268-2562110, 0268-2560110 **Email Id :** cs@nadiad@sbimf.com **NALGONDA:** SBI Funds Management Ltd, 1st Floor, NC's Sai Plaza, Door No-6-3-10/A ,V T Road, Ramagiri, Nalgonda-508001,Telangana **Phone no:** 08682-221999 **Email id:** [cs.nalgonda@sbimf.com](mailto:cs.nalgonda@sbimf.com) **NASHIK:** SBI Funds Management Ltd, Ground Floor, Sharada Niketan, Tilak Wadi Road, Opp. Hotel City Pride, Sharanpur Road, Nashik – 422002. Tel No.: 0253-2232553 Email ID: [Nasik.lsd@sbimf.com](mailto:Nasik.lsd@sbimf.com) **NAVSARI :**SBI Funds Management Ltd, C/o State Bank of India, 105, Rudraksh Apt, Nr. Dhruvini Hospital, Asha Nagar Main Road, Navsari – 396445, Gujarat. **NELLORE :** SBI Funds Management Ltd, C/o. State Bank of India, Vedayapalem Branch, Nellore - 524 004, Andhra Pradesh. **NEHRU PLACE:** SBI Funds Management Ltd, 1<sup>st</sup> Floor, Shop No. 101-102 & 111 (1/2), Building No. 40 - 41, Bakshi House, Nehru Place, New Delhi – 110019 **Phone No:** 011 – 26224606 **Email id:** [cs.nehruplace@sbimf.com](mailto:cs.nehruplace@sbimf.com) **NIRMAN VIHAR:** SBI Funds Management . Ltd., 208, Vikasdeep Tower, Laxmi Nagar District Centre, Delhi – 110092 **Phone no:** 011- 46011830 **Email id:** [cs.nirmanvihar@sbimf.com](mailto:cs.nirmanvihar@sbimf.com) **NIZAMABAD:** SBI Funds Management. Ltd., 1st Floor, 6-2-55, Opposite Indur High School, Subhash Nagar, Near Zilla Parishad, Nizamabad – 503002. **Phone No:** 08462-234001 **Email id:** [cs.nizamabad@sbimf.com](mailto:cs.nizamabad@sbimf.com) **NOIDA:** SBI Funds Management Ltd, GF-07 ansal fortune arcade K- block, Sector – 18, Noida – U P NOIDA-201301, Tel : 0120 4232214.**OOTY:** SBI Funds Management Limited, No.205, B-11, First Floor, Sri Lakshmi Complex New Agraharam, Commercial Road, Ooty – 643001 **PATNA :**SBI Funds Management Ltd, 501, Rajendra Ram Plaza, Exhibition Road, Patna- 800001 **Phone No:** 9262699197 / 9262699198 **Email id:** [CS.Patna@sbimf.com](mailto:CS.Patna@sbimf.com) [patna.isc@sbimf.com](mailto:patna.isc@sbimf.com) **PANIPAT:** SBI Funds Management Ltd, Time Square, 27-28 BMK Market, Behind Hotel Hive, G T Road, Panipat-132103, Haryana Tel: 0180-2648415 / 0180 – 4078415 **PALAKKAD:** SBI Funds Management . Ltd.,2nd Floor, Builtech Building, Chittoor Road, Palakkad – 678013, Kerala **PATIALA :** SCO 14-15, Ground Floor, Opp. Kamal Laboratory, New Leela Bhawan, Patiala-147001. Tel No.: 0175-2300058. **PONDA:** hop no. G-22, Ground Floor, Rajdeep Galleria, Near Municipal Garden, Ponda-403401, Goa Email Id: cs.ponda@sbimf.com Phone No: 9145252633 **PUNE:** SBI Funds Management Ltd, Ground Floor, Pradeep Chambers, Near Idea Showroom, Bhandarkar Road, Pune – 411005 Tel No.: 022-25670961 / 25671524 / 25653398/99 **PUNE :** SBI Funds Management Limited. Ground Floor, Shop No – 32 and 33, Kumar Place CHS,2408, East Street, Pune, Maharashtra – 411001.Phone No: 9850815152 Email Id: [cs.camppune@sbimf.com](mailto:cs.camppune@sbimf.com)**PUDUCHERRY:** SBI Funds Management . Ltd. First Floor, MPR Complex, No.152, Easwaran Koil Street, Puducherry – 605001, **Tel no.:** 0413-2222266 **Email ID:** [Cs.pondy@sbimf.com](mailto:Cs.pondy@sbimf.com) **PURULIA:** Omkar Towers, 2nd Floor, Ranchi Road, Ward Number 1, Above SBI Purulia Bazar Branch, Purulia – 723101, West Bengal. Phone No : 9002039328 Email Id : Souvik.ghosh@sbimf.com **PITAM PURA :** SBI Funds Management Ltd, 112HB, 1st Floor, Twin Tower, Netaji Subhash Place, Near Max Hospital, Pitam Pura, New Delhi - 110034, Tel : 011-27351974. **PATNA:** Ground floor, Shop No. 4 & 5, Sun Rise Sai Ozone Plaza, Near RPS More, Danapur, Patna-801503, Bihar, **Tel no.:** 0612-3117266 / 0612-3127760 **Email ID:** [cs.patna2@sbimf.com](mailto:cs.patna2@sbimf.com). **Palanpur:** 1st Floor, Shop No. 30, Sanskrut Shopping Mall, Opposite Income Tax Office, Above SBI, Abu Highway Road, Palanpur - 385 001, Gujarat. **Tel no:** 02742 – 252235 **Email ID:** cs.palanpur@sbimf.com, **PANCHKULA:** SCF-82, First Floor, Sector 12, Panchkula, Haryana -134112, **Phone no:** 01722580136, 9592008415 **Email ID:** cs.panchkula@sbimf.com **PRAYAGRAJ:** SBI Funds Management Ltd, 54E, Ground Floor, Triveni Vinayak, Tower, Opposite Auto Sales, Beside, Bank of Baroda Kanpur Road, Prayagraj – 211001, Uttar Pradesh. **Phone No:** 0532-2261028 / 8052007333 **Email Id:** cs.allahabad@sbimf.com

**RAIGARH:** SBI Funds Management Limited, Plot No 957, Opposite Axis Bank, Dimrapur Road, Jagatpur, Raigarh, Chhattisgarh – 496001. **Email id:** [cs.raigarh@sbimf.com](mailto:cs.raigarh@sbimf.com) **RAIPUR:** SBI Funds Management Ltd, Raj Villa, Near Raj Bhawan, Civil Lines, Ghadi Chowk, Raipur- 492001, Tel : (0771) 2543355,4263256,4056808.**RAMGARH:** Ground Floor, Beside Income Tax Office, Thana Chowk, Ramgarh Cantt, Ramgarh – 829122, Jharkhand. **Phone no:** 9262973777 **Email id:** [CS.Ramgarh@sbimf.com](mailto:CS.Ramgarh@sbimf.com) **RANCHI :** Unit 104,1st floor, Jokhiram Chambers, Opposite G.E.L. Church Complex, Behind Mahabir Tower, Main Road, Ranchi - 834001, Jharkhand, Tel: 9693205026. **RAJAHMUNDRY :**SBI Funds Management Ltd, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel: (0883)2434002. **RAJKOT:** SBI Funds Management Ltd, **SBI Funds Management Limited.** Rathod Chambers, Ground Floor, Office No.4, Opposite Shivalik-7, Beside Shell Petrol Pump, Gondal Road, Rajkot-360002. **Phone No:** 7777002460/61 **Email ID:** [cs.rajkot@sbimf.com](mailto:cs.rajkot@sbimf.com) **RAEBARELI :** SBI Funds Management . Ltd. 1st Floor,460/24, Canal Road, Raebareli-229001, Uttar Pradesh. Email Id: [cs.raebareli@sbimf.com](mailto:cs.raebareli@sbimf.com) Phone No: 9984559444. **RATLAM :** SBI Funds Management Ltd, 14/1, Chhatripul, Main Road, Ratlam – 457001, Madhya Pradesh. **RATNAGIRI :** SBI Funds Management Ltd, Ground Floor, Arihant Complex, Arogya Mandir, Behind Bus Stop, Ratnagiri – 415639, Maharashtra Phone No : 7506868073. **REWA: SBI Funds Management Limited** Shop no 3, Yaduvendra Tower, Shubhash Chowk, University Road Rewa-486001 (M.P) **Phone no:** 9522202588 **Landline:** 07662-320331 **Email id:** [cs.rewa@sbimf.com](mailto:cs.rewa@sbimf.com) **ROHTAK :** SBI Funds Management Ltd, Ashoka Plaza, Ground Floor, Delhi Road, Rohtak-124001 Tel: 01262258415. **ROURKELA:** 1st Floor, Dhananjay Niwas, Udit Nagar, Rourkela, Odisha – 769012, Tel No.: 0661-2522999 **SURAT :**SBI Funds Management Ltd, International Trade Centre, Higher Ground Floor – 31, Majura Gate Crossing, Ring Road, Surat – 395002 Tel : (0261) 3994800. **SAHARANPUR :** SBI Funds Management Limited Plot No. 06, Ground floor, Avas Vikas, Delhi Road, Saharanpur -247001 Uttar Pradesh. Email Id : [cs.saharanpur@sbimf.com](mailto:cs.saharanpur@sbimf.com) Phone No: 8979780609. **SAGAR :** SBI Funds Management Ltd, Shop No. G-11, Dwarikaji Complex, Civil Lines, Sagar - 470 001, Madhya Pradesh. **SALEM:** SBI Funds Management Ltd. Nakshatra Trade Mall”, No.55/1,Ramakrishna Raod, Near Gopi Hospital,Salem-636007, Tel: 0427-4552289. **SAMBALPUR:** SBI Funds Management Ltd, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001. **SAMBALPUR:** M/S- Swagat Complex 2nd floor, Above Patra Electronics, Ainthapali , Sambalpur - 768004 **Email id:** [cs.sambalpur@sbimf.com](mailto:cs.sambalpur@sbimf.com) **Phone No:0663- 2410001****SANGRUR:** SBI Funds Management . Ltd, c/o State Bank of India, Barra Chowk Branch, Sangrur– 148023, Punjab. **Phone no:**0167-2500020 , 9855228415 **Email id:** [cs.sangrur@sbimf.com](mailto:cs.sangrur@sbimf.com) **SANGLI:** SBI Funds Management . Ltd 1<sup>st</sup> Floor-101, Shrilaxmi Chambers, Opposite ZP Office, Sangli - Miraj Road, Sangli – 416416. **Phone no:** 8806600921**Email:** [cs.sangli@sbimf.com](mailto:cs.sangli@sbimf.com) **SATARA:** SBI Funds Management . Ltd, 1<sup>st</sup> Floor 287/1/J/6, Adarsh Corner, Opposite Rajtara Hotel, Radhika Road, Satara – 415001. **Phone no:** 8806009837 **Email:** [cs.satara@sbimf.com](mailto:cs.satara@sbimf.com); **SECUNDERABAD:** SBI Funds Management . Ltd, 403, 4th Floor, Legend Crystal, P. G. Road, Near Paradise Circle, Secunderabad – 500003, Tel No.: 040-69000541/542. **SHILLONG:** SBI Funds Management Ltd, SBI Shillopng Main Branch, Shillong, Meghalaya-793001, Tel: 9436730174. **SHIMLA:** SBI Funds Management Ltd, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pardesh, Tel: 0177-2807608. **SHIMOGA:** SBI Funds Management Ltd, SBI Shimoga Branch, Shroff Complex, Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463. **SILCHAR :** SBI Funds Management Ltd, C/o State Bank of India, New Silchar Branch, Silchar – 788005, Assam. **SILIGURI:** SBI Funds Management Ltd, Ganeshayan Building -2nd Floor, Beside Sky Star Building, Sevoke Road,Siliguri-734001, Tel: 0353-2537065.**SOLAPUR :** SBI Funds Management Ltd, 71 Lokmangal Bhavan, Ground Floor, Opposite Mayor’s Bungalow, Railway Lines, Solapur 413001 Maharashtra, **Phone No:** 0217 -2315292 **Email id:** [cs.solapur@sbimf.com](mailto:cs.solapur@sbimf.com) ,**SIWAN:** SBI Funds Management . Ltd. C/o State Bank of India, PBB Branch, Mahadeva Road, Near Bajaj Agency, Opposite OP Thana, Siwan – 841227. **Phone no:** 7545040123 **Email id:** [cs.siwan@sbimf.com](mailto:cs.siwan@sbimf.com) **SERAMPORE :**SBI Funds Management Ltd., Sweety Villa, Ground Floor, 83, Mukherjee Para Lane, Serampore, Hooghly, West Bengal - 712201**Phone no:** 033-26520011 **Email id:** [cs.sreerampore@sbimf.com](mailto:cs.sreerampore@sbimf.com) **SRIGANGANAGAR:** SBI Funds Management Ltd, N-3, Goushala Road,Sukhadia Circle, Sri Ganganagar-335001, Rajasthan. **Email id:** [cs.sriganganagar@sbimf.com](mailto:cs.sriganganagar@sbimf.com). **Phone no:** 0154 – 2940384.**SRIKAKULAM:** SBI Funds Management . Ltd. C/o SBI Main Branch, Grand Trunk Road, Srikakulam - 532001, Andhra Pradesh. **Phone No:** 08942228533 **Email id:** [cs.srikakulam@sbimf.com](mailto:cs.srikakulam@sbimf.com) **SRIKAKULAM :**Varanasi Krishna Murthy Complex, Beside Rema Gedda, Entrance to Friends Colony, Peddapadu Road, Srikakulam - 532001, Andhra Pradesh **Phone No :** 08942 – 220533 **Email Id** :[cs.srikakulam@sbimf.com](mailto:cs.srikakulam@sbimf.com) **SRINAGAR :** SBI Funds Management Ltd., SBI Regional business Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864.**SHIMLA:** SBI Funds Management

Limited, Dalziel Estate, Near State Bank of India, Main Branch, Kali Bari Temple, The Mall, Shimla 171003, Himachal Pradesh. **Phone no:** 0177-2807608 **Email id:** [Cs.shimla@sbimf.com](mailto:Cs.shimla@sbimf.com).  
**SURENDRANAGAR:** Office No.101, 1st Floor, Mega Mall, Main Road, Surendranagar – 363001, Gujrat, **Phone no:** 02752-299060, **Email id:** [cs.surendranagar@sbimf.com](mailto:cs.surendranagar@sbimf.com). **SATNA:** First Floor, Ekta Tower, Rewa Road, Opposite CMA School, Satna- 485001, Madhya Pradesh, **Phone no:** 07672-465948 / 9977001048 **Email id:** [cs.satna@sbimf.com](mailto:cs.satna@sbimf.com). **SONIPAT:** 1<sup>st</sup> floor, veer complex, prem nagar ,Atlas road, near petrol pump, Sonipat, Haryana-131001, **Phone no:** 9811484860, **Email id:** [cs.sonipat@sbimf.com](mailto:cs.sonipat@sbimf.com) **TEZPUR:** SBI Funds Management Ltd c/o SBI Chandmari Branch, Kumargaon Beseria Road, Chandmari, Tezpur-784001, Assam. **Phone no:** 09436290224/ 09435019671 **ROORKEE:** SBI Funds Management Ltd SBIMF-Investor Service Desk, C/o State Bank of India, Civil Lines, Roorkee – 247667 **Phone no:** 9045310073 **Email id:** [cs.roorkee@sbimf.com](mailto:cs.roorkee@sbimf.com); **RAIGANJ:** SBI Funds Management Limited, Plot No 149/23, Ground Floor, Siliguri More, Sudarshanpur, Opp. Vidya Chakra High School, Raiganj – 733134 West Bengal, **Phone no:** 03523-254253 / 9831876396, **Email id:** [cs.raiganj@sbimf.com](mailto:cs.raiganj@sbimf.com); **THRIVANTHAPURAM:** SBI Funds Management Ltd, Ground Floor, TC 25/373(9), Govt. Press Road, Near Secretariat, Trivandrum 695001, Tel : (0471) 4011590/4011591/4011592. **THANE:** SBI Funds Management Ltd, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir. Naupada, Thane-400602, Tel : 022-25401690, 25414594. **THIRUCHIRAPPALLI:** SBI Funds Management Ltd, Supraja Arcade, 2nd Floor, No. 21, 6th Cross, Thillai Nagar, Tiruchirappalli – 620018, Tamil Nadu, Tel: 0431-4000667. **THISSUR:** SBI Funds Management Ltd, C/o State Bank of India, Thichur Town Branch, Poonam Complex, M G Road, Thissur – 680001, Kerala. **THRISSUR:** SBI Funds Management Ltd, First Floor, Pooma Complex, M. G. Road, Trissur – 680001 Tel: 0487-2445700. **THIRUVALLA:** SBI Funds Management . Ltd. Building Number 500/5-A, Fusion Centre, Kottuppallil Buildings, Muthoor Post Office, Ramanchira, Thiruvalla - 689107, Kerala. **TINSUKIA:** STATE BANK OF INDIA Tinsukia Bazaar Branch, 3rd Floor, Ranghar Complex, G.N.B Road, Near Thana Charali, Tinsukia - 786125, Assam. PHONE NO: 8135847027 EMAIL ID: CS.TINSUKIA@SBIMF.COM **TIRUNELVELI:** SBI Funds Management Ltd, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: 0462 4220023. **TIRUPATI:** SBI Funds Management Ltd, [Door No 20-3-124 AB, 1<sup>st</sup> Floor, Penumadu Towers, Beside SBI Korlagunta Branch, Near Leela Mahal Circle, Tirupati – 517501](#) **Phone No:** 0877 2280208 / 2280206 **Email id:** [cs.tirupati@sbimf.com](mailto:cs.tirupati@sbimf.com). **TIRUPUR:** SBI Funds Management Ltd, 2nd Floor, S & S Arcade, Door No: 10/5, Uthukuli Road, Above Axis Bank, Tirupur – 641601, Tamil Nadu. Phone No: 09715111001 Email: [pn.sadagopan@sbimf.com](mailto:pn.sadagopan@sbimf.com) **TUMKUR:** 1<sup>st</sup> Floor, 3rd Cross Ashok Nagar, Opposite to Tumkur University, B H Road, Tumkur - 572101. **Phone No:** 7899732386 **Email id:** [cs.tumkur@sbimf.com](mailto:cs.tumkur@sbimf.com) **TUTICORIN:** SBI Funds Management Limited, 283 B, Seethapathi Maaligai, First Floor, W.G.C. Road, Tamilnad Mercantile Bank Upstairs, Tuticorin – 628002, Tamil Nadu **Phone No.:** 0461 2334400 **Email ID:** [cs.tuticorin@sbimf.com](mailto:cs.tuticorin@sbimf.com). **TAMLUK:** Ward No. 11, Padumbasan Building, Tamluk-721636, West Bengal. **Phone No :** 9147044649 **Email id :** [cs.tamluk@sbimf.com](mailto:cs.tamluk@sbimf.com), **Tezpur:** C/O Ms Rajat Saikia Complex, Ground Floor, Opposite Hotel, Susuma, Mission Charali, Tezpur-784154, Sonitpur, Assam, **Phone no:** 03712-291135, **Email id:** [cs.tezpur@sbimf.com](mailto:cs.tezpur@sbimf.com) **UDAIPUR:** SBI Funds Management Ltd, Office No. G 05-06, Ground Floor, Amrit Shree, Ashok Nagar Main Road ,Udaipur - 313001 Rajasthan, **Phone No.:** 0294-2413717, **Email id:** [cs.udaipur@sbimf.com](mailto:cs.udaipur@sbimf.com), **UDUPI:** 1<sup>st</sup> Floor, Door No -13-2-1A, Vishwas Towers, Court Back Road, Udupi - 576101. **Phone No:** 9108042463 **Email id:** [cs.udupi@sbimf.com](mailto:cs.udupi@sbimf.com) **UJJAIN:** SBI Funds Management . Ltd. No.133, Santram Sindh Colony, Opposite J K Nursing Home, Indore Road, Ujjain, Madhya Pradesh – 456010, **Phone no:** 09977719159 **VADODARA:** SBI Funds Management Ltd, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel : (0265) 2323010. **VIJAYAWADA:** SBI Funds Management Ltd, 1st Floor, Datta Sai Vemuri Towers, Door No: 39-10-10, Veterinary Hospital Road, Labbipet, Vijayawada -520010, Tel : 0866 2436113 / 2438217 **VALSAD:** SBI Funds Management Ltd, 101, First Floor, Rudra Avenue Building, , Above Vinay Medical Store, Opp. Bai Ava Bai High School, Halar Road, Valsad - 396001, Gujarat Tel: 02632- 245440 Email Id: [cs.valsad@sbimf.com](mailto:cs.valsad@sbimf.com) **VAPI:** SBI Funds Management Ltd, A-106, First Floor Sonorous Business Gateway, Opposite Circuit House, Near Railway Station, Koparli Silvassa Road, Vapi-396191, Gujarat, **Phoneno:** 0260-2400480, **Emailid:** [cs.vapi@sbimf.com](mailto:cs.vapi@sbimf.com) **VARANASI:** SBI Funds Management Ltd, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sagra, Varanasi-221010, Tel: 0542-2222492. **VELLORE:** SBI Funds Management Ltd, AKT Complex , First Floor, No 1/3, New Sankaran Palayam Road, Tolgate, Vellore-632001, Tamil Nadu. Tel No-0416 - 2225005. **VERSOVA:** SBI Funds Management Limited, Shop No.12, Kabra Metro One, Pratap CHS Ltd, J. P. Road, Versova, Andheri (West), Mumbai – 400 053, **Phone no:** 022 – 26300155 / 022 – 26300156. **Email id:** [cs.versova@sbimf.com](mailto:cs.versova@sbimf.com) **VISHAKAPATNAM:** SBI Funds Management Ltd, Ground Floor, Plot No-101, Kotu Empire, Near SBI Overseas Branch Balaji Nagar, VIP Road

CBM Compound, Visakhapatnam – 530003 Andhra Pradesh, **Tel No** : 0891-2511853, **Email ID**: cs.visakhapatnam@sbimf.com **VASHI** : SBI Funds Management Ltd, Thakkar Tower, Shop no 3, Sector 17, near Saraswat Bank, Vashi, Navi Mumbai - 400703, Tel : 022-27801018 / 27801016. **VIZIANAGARAM**: SBI Funds Management . Ltd. C/o SBI Main Branch, M G Road, Vizianagaram - 535001, Andhra Pradesh. **Phone No**: 08922275439 **Email id**: [cs.vizianagaram@sbimf.com](mailto:cs.vizianagaram@sbimf.com), **VIZIANAGARAM**: 1st Floor, Door No. 9-6-10, Dr. Seshagiri Rao Complex, Beside Lions Club, Ananda Gajapathi Road, Vizianagaram – 535001, **Phone No**:08922-275439, **Email ID**: cs.vizianagaram@sbimf.com **WARANGAL**: SBI Funds Management Ltd, # 2-4-646/F 23 to 25, 1st Floor, ABK Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal-506001, Telangana. **Phone No**:0870-2430307 **Email ID**: cs.warangal@SBIMF.COM **YAMUNANAGAR** 486 - L, Ground Floor, Opposite Deepak Pustak Bhandar, Model Town, Yamunanagar – 135001, Haryana. **Phone No**: 01732-295044 **Email ID**: [cs.yamunanagar@sbimf.com](mailto:cs.yamunanagar@sbimf.com) 115, First Floor, A1 North Block, Bahu Plaza, Jammu-180012 **Phone No** : 0191-2474975 **Email ID** : [cs.jammu@sbimf.com](mailto:cs.jammu@sbimf.com)

## CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

**AHMEDABAD**: 111-113, 1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69. **AGARTALA: CAMS Service Centre**. Nibedita, 1st Floor, JB Road Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West – 799001. Phone No: 9436761695 , 0381-2323009 Email id: [camsaga@camsonline.com](mailto:camsaga@camsonline.com). **AGRA**: No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR**: B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER**: AMC No. 423/30, Near Church, Brahmampuri, Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA** :Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH**: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD**: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY**: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR**: 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI** : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA**: Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala – 133001, Haryana. **Email id**: [camsamb@camsonline.com](mailto:camsamb@camsonline.com) **AMRITSAR**: 3rd Floor Bearing Unit no- 313, Mukut House, Amritsar – 143001. **Email id**: [camsamt@camsonline.com](mailto:camsamt@camsonline.com) **Phone No**: 0183-5009990 **AMRELI**: B1, 1st Floor, Mira Arcode, Library Road, Opp SBS Bank, Amreli-365601, Gujarat. Email: [camsamre@camsonline.com](mailto:camsamre@camsonline.com) Phone no: 02792-220792 **ANAND**: 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR**: 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANGUL**: Similipada, Near Sidhi Binayak+2 Science College, Angul – 759122. **ANDHERI** : 351, Icon, 501, 5th floor, Western Express Highway, Andheri (East), Mumbai - 400069, Tel: 7303923299. **ANKLESHWAR**: Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ARAMBAGH: Mukherjee Building, First Floor, Beside MP Jewelers, Next to Mannapuram Ward No 5 Link Road, Arambagh, Hoogly-712601, West Bengal**, Phone no: 07548048948 Email id: [camsabh@camsonline.com](mailto:camsabh@camsonline.com) **ARRAH**: Old NCC Office, Ground Floor, Club Road, Arrah – 802301, Email id: [camsaar@camsonline.com](mailto:camsaar@camsonline.com). **ASANSOL**: Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341- 2316054. **AURANGABAD** : 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opposite HDFC Bank, Aurangabad – 431001, Tel: 0240-6450226. **BAGALKOT**: 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **BAGALKOT**: Shop No.02 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot-587101, Karnataka. Email: [camsbkt@camsonline.com](mailto:camsbkt@camsonline.com) Phone no: 8354-220909 **BALASORE**: B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE**: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BANGALORE**: First Floor, 17/1, (272), 12<sup>th</sup> Cross Road, Wilson Garden, Bangalore – 560027 Email: [camsbwg@camsonline.com](mailto:camsbwg@camsonline.com) .Phone no: 09513759058. **BANKURA**: 1<sup>st</sup> Floor, Central Bank Building, Machantala, Post Office & District Bankura, West Bengal -722101. Email: [camsbqa@camsonline.com](mailto:camsbqa@camsonline.com) Tel. no. 03242 - 252668. **BAREILLY**: D-61, Butler Plaza, Civil Lines, Bareilly- 243001, Phone No.: 0581-6450121. **BARASAT**: N/39, K.N.C Road, 1<sup>st</sup> Floor, Shri Krishna Apartment, Behind HDFC Bank Barasat Branch, Post Office and Police Station Barasat, 24PGS

(North), West Bengal – 700124. Email Id: [camsbrst@camsonline.com](mailto:camsbrst@camsonline.com) **BARDOLI:** F-10, First Wings, Desai Market, Gandhi Road, Bardoli-394601. Gujarat. Email: [camsbrd@camsonline.com](mailto:camsbrd@camsonline.com) Phone no: 08000791814 **BALURGHAT:** Narayanpur, Near Balurghat Bus Stand, P.O & P.S – Balurghat, District Dakshin Dinajpur, West Bengal – 733101, Phone No.: 0967901bori3116. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **Basirhat :** CAMS Service Center Apurba Market, Ground Floor, Vill Mirjapur, Opposite Basirhat College, Post Office at Basirhat College, North Parganas 24, Basirhat – 743412 **BELGAUM:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006, Phone No.: 09243689047. **BELLARY:** 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102 Email: [camsbry@camsonline.com](mailto:camsbry@camsonline.com) **Phone no:** 6361070264. **BERHAMPUR:** Kalika Temple Street, Besides SBI BAZAR Branch, Berhampur-760 002, Ganjam, Odisha Tel: 9238120071. **BHADRAK:** Das & Das Complex, 1st Floor, By Pass Road, Opposite to Vishal Mega Mart, Chhapulia, Bhadrak, Odisha – 756100 **Phone No** – 8093319512 **E-mail Id-** [camsbrk@camsonline.com](mailto:camsbrk@camsonline.com). **JEYPORE;** SBI Funds Management Limited 1/2666, Infront of Sadar Thana, NH-26, Jagadhatripura, Jeypore, District: Koraput - 764001, Odisha. **Phone no:** 06854451707 **Email id:** [cs.jeypore@sbimf.com](mailto:cs.jeypore@sbimf.com) **BHAGALPUR:** Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur – 812001. Phone No: 9264499905 **email Id:** [camsblp@camsonline.com](mailto:camsblp@camsonline.com). **BHARUCH (PARENT: ANKLESHWAR TP):** A-111, 1<sup>st</sup> First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat. Phone No: 098253 04183. **BHATINDA:** 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar-364002, [Tel:0278-2225572](tel:0278-2225572), **Email id:** [camsbha@camsonline.com](mailto:camsbha@camsonline.com) **BHILAI:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020, Tel: 9203900630 / 9907218680. **BHILWARA:** Indraparstha tower, Second floor, Shyamkisabjimandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharvelNagar, Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ:** Tirthkala First Floor, Opp. B.M.C.B Bank, New Station Road, Bhuj, Kachchh – 370001, Gujarat **Phone No:** 02832-45031 **Email:** [camsbuj@camsonline.com](mailto:camsbuj@camsonline.com) **BHUSAWAL (PARENT: JALGAON TP):** 3, Adelaide Apartment, ChristainMohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, **BIHAR:** C/O Muneshwar Prasad, Sibaji Colony, SBI Main Branch Road, Near Mobile Tower, Purnea - 854301, Bihar.E-mail- [camsdna@camsonline.com](mailto:camsdna@camsonline.com) **BIHAR SHARIF :** R&C Palace, Amber Station Road, Opp. Mamta Complex, BiharSharif-803101, Nalanda, Tel no.- 06112-235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIJAPUR:** Padmasagar Complex, 1<sup>st</sup> floor, 2<sup>nd</sup> Gate, Ameer Talkies Road, Vijayapur – 586101, Bijapur **Phone No:** 083 52259520. **Email Id:** [camsbij@camsonline.com](mailto:camsbij@camsonline.com). **BIKANER:** Behind Rajasthan patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner-334001, Tel: 9214245819. **BILASPUR:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Tel: 9203900626. **BOHOROMPUR:** 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal – 742103. West Bengal. Tel: 08535855998 **BOKARO:** 1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro- 827004, Jharkhand, India, Tel: 06542 – 359182 **Email Id:** [camsbkr@camsonline.com](mailto:camsbkr@camsonline.com) **BONGAIGAON:** G.N.B.Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon-783380, Assam. Email: [camsbon@camsonline.com](mailto:camsbon@camsonline.com) Phone no: 03664-230008 **BOLPUR:** Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204, Phone No.: 09800988054. **BORIVALI:** 501 -Tiara CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai -400092. Email ID: [camsbor@camsonline.com](mailto:camsbor@camsonline.com) Phone No.: 022 – 28900132. **BURDWAN:** 399, G T Road, Basement, Talk of the Town, Burdwan - 713101, West Bengal, Tel: 0342- 3551397, Email ID- [camsbdw@camsonline.com](mailto:camsbdw@camsonline.com) **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHAIBASA :** CAMS Service Centre Gram - Gutusahi under the Nimdih Panchayat, Post office Chaibasa, Muffasil Thana, District - West Singhbhum, Jharkhand - 833201. Email ID - [camsbsa@camsonline.com](mailto:camsbsa@camsonline.com) Phone No - 9437340883 **CHANDIGARH:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR:** Opposite Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur-442402, Tel: 7172-253108. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565. **CHENNAI:** Rayala Towers, 158, Anna Salai, Chennai – 600002 Tel: 044 30407236. **CHENNAI:** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai – 600 045. Email: [camstam@camsonline.com](mailto:camstam@camsonline.com) Phone no: 044-22267030 / 29850030. **CHHINDWARA:** Shop No. 01, Near Puja Lawn, Parasia

Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM:** Shop No. 1 & 2, saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **Cochin:** Modayil Building, Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin – 682 016 **COIMBATORE:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002, Tel: 0422-2434355/53. **COOCHBEHAR:** N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal, Tel. no.: 9378451365. **CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA:** Ground Floor, Shyam Kunj, 2- Girindra Mohan Road, Near Radio Station, Darbhanga-846004 Bihar, **Tel:** 06272245004, **Email ID:** CS.Darbhangasbimf.com, **DAVENEGERE:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS:** 11 Ram Nagar - 1<sup>st</sup> Floor, A. B. Road, Near Indian- Allahabad Bank, Dewas – 455001, Madhya Pradesh. **Phone No:** 07272 – 403382 **Email id:** [camsdew@camsonline.com](mailto:camsdew@camsonline.com) **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE:** House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001, Tel No: 02562 – 640272. **DIBRUGARH:** Amba Complex, Ground Floor, H S Road, Dibrugarh-786001. **DIMAPUR:** MM Apartment, House No; 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112, Nagaland Email: [camsdmv@camsonline.com](mailto:camsdmv@camsonline.com). **DURGAPUR:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713 216, Tel: 0343-2545420/30. **DWARKA:** SBI Funds Management Limited, Plot No. 447, 2<sup>nd</sup> Floor, Sector - 19, Dwarka – 110075, Delhi. **Phone no:** 9999379462 **Landline:** 011-42670074 **Email id:** [cs.dwarka@sbimf.com](mailto:cs.dwarka@sbimf.com) **ELURU:** 22B-3-9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002. Tel: 08812 – 231381 **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 9/1/51, Rishi Tola, Fatehganj, Ayodhya, Faizabad Uttar Pradesh–22400, **Email id:** [camsfzd@camsonline.com](mailto:camsfzd@camsonline.com) **FARIDHABAD:** LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002 **Phone No:** 0129-4320372 **Email id:** [camsfdb@camsonline.com](mailto:camsfdb@camsonline.com) **FIROZABAD:** First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station, (Gandhi Park), Company Bagh, Chauraha, Firozabad – 283203, **Email id:** [camsfrz@camsonline.com](mailto:camsfrz@camsonline.com) **GANDHIDHAM:** Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201 **Phone No:** 02836 233220 **Email id:** [camsgdm@camsonline.com](mailto:camsgdm@camsonline.com). **GANDHINAGAR:** M-12 Mezzanine Floor, Suman Tower, Sector 11, Gandhinagar – 382011. Tel: 079-23240170. **GANGTOK:** House No: GTK /006/D/20(3), Near Janata Bhawan, Diesel Power House Road (D.P.H. Road), Gangtok - 737101, Sikkim. **Phone No:** 03592-202562 Email: [camsgtk@camsonline.com](mailto:camsgtk@camsonline.com) **GAYA:** C/O Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya – 823001. **Phone No:** 9472179424 **Email id:** [camsgaya@camsonline.com](mailto:camsgaya@camsonline.com) **GHAZIABAD:** First Floor C - 10 RDC Rajnagar, Opposite Kacheri Gate No.2 Ghaziabad – 201002. **Phone No:** 0120 – 6510540 **Email id:** [camsgha@camsonline.com](mailto:camsgha@camsonline.com) **GOA:** Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji, Goa - 403 001, Tel: 0832- 6450439. **GODHRA:** 1st Floor, Prem Praksh Tower, B/H B.N.Chambers, Ankleshwar Mahadev Road, Godhra – 389001, Gujarat Email: [camsqdh@camsonline.com](mailto:camsqdh@camsonline.com) Phone no: 08000724711 **GONDAL (PARENT RAJKOT):** A/177, Kailash Complex, Opp. Khedut Decor, GONDAL-360 311, Tel: 0281-329 8158. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GORAKHPUR :** CAMS SERVICE CENTRE UNIT NO-115, FIRST FLOOR, VIPUL AGORA BUILDING, SECTOR-28, MEHRAULI GURGAON ROAD, CHAKKAR PUR GURGAON - 122001 **EMAIL ID:** [CAMSGUR@CAMSONLINE.COM](mailto:CAMSGUR@CAMSONLINE.COM) **PHONE NO:** 0124-4048022 **GREATER NOIDA:** SBI Funds Management Limited, Tradex Tower No.1, Ground Floor, Shop No. G11 & G12, Plot No. 3B, Alpha Commercial Belt, Sector Alpha- 1, Greater Noida – 201308, Uttar Pradesh **Phone no:** 9717728766 **Email id:** [cs.greaternoida@sbimf.com](mailto:cs.greaternoida@sbimf.com) **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** UNIT NO-115, First Floor, Vipul Agora Building, Sector-28, Mehrauli Gurgaon Road, Chakkar Pur Gurgaon – 122001 **Email id:** [camsqur@camsonline.com](mailto:camsqur@camsonline.com) **Phone No.** 0124-4048022. **GUWAHATI:** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati – 781008, Phone No.: 07896035933. **GWALIOR:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New

Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-220526/222925 Email: cs.haldwani@sbimf.com. **HARIDWAR:** F – 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand – 249408, Email id: camshwr@camsonline.com. **HASSAN:** 'PANKAJA', 2nd Floor, Near Hotel Palika, Race Course Road, Hassan-573201, Karnataka. Email: camshas@camsonline.com Phone no: 08172-297205 **HAZARIBAG:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** Unit No. 326, Third Floor, One World-1, Block-A, Himmatnagar-383001, Gujarat, **Phone No:** 02772244332, **Email id:** camshim@camsonline.com **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO Office, Mathigiri, Hosur – 635110, Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **Ichalkaranji ;** 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji. – 416115, Maharashtra. Phone No. 8830989955 Email Id: [camsich@camsonline.com](mailto:camsich@camsonline.com) **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City – 144001 **Phone No:** 0181 – 2452336 **Email Id:** [camsjal@camsonline.com](mailto:camsjal@camsonline.com) **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI :** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaigur – 735101, West Bengal. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Tee Kay Corporate Towers, Third Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001, Jharkhand, Tel: 0657-2320015, Email id: [camsjpr@camsonline.com](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, Ist Chopasani 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, 4th Floor, Seasons Business Centre, Opposite KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan West – 421 301. Email id: [camskyn@camsonline.com](mailto:camskyn@camsonline.com) **KADAPA:** D.No: 3/2151/2152, Shop No: 4, Near Food Nation, Raja Reddy Street, Kadapa – 516 001, Andhra Pradesh , Tel: : 08562-248695 **Email:** [camskdp@camsonline.com](mailto:camskdp@camsonline.com) . **KANGRA:** Collage Road, Kangra, District Kangra-176001, Himachal Pradesh. Email: [camskan@camsonline.com](mailto:camskan@camsonline.com) Phone no: 01892-260089 **KAKINADA:** D No-25-4-29, 1st floor, Kommireddy Vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001, Andhra Pradesh, Phone No.: 0884-6560102. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL** 29, Avtar Colony, Behind Vishal Mega Mart, Karnal – 132001, **KARUR:** No. A5 75/1, Vaiyapuri Nagar, 2nd Cross, Karur -639 002, Tamil Nadu., Tel: 4324-311329, E-mail – [camskar@camsonline.com](mailto:camskar@camsonline.com) . **KASARAGOD :** KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod – 671121. Tel: 04994-224326 **KASHIPUR:** Dev Bazar, Bazpur Road, Kashipur-244713 Email: [camskp@camsonline.com](mailto:camskp@camsonline.com) **KATNI:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KATI HAR:** C/o, Rice Education and IT Centre, Near Wireless Gali, Amla Tola Road, Katihar, Bihar – 854105. E-mail - [camskir@camsonline.com](mailto:camskir@camsonline.com) **KESTOPUR:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block –C (Ground Floor), Kestopur – 700101, Kolkata. **KHAMMAM :** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex,

Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR:** Silver Palace, OT Road, Inda-Kharagpur, G.P-Barakola, P.S- Kharagpur Local – 721305, District West Midnapore, Phone No.: 9800456034. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:**CAMS COLLECTION CENTER 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, “Shreeram Chambers” Kolkata - 700 001. **KORBA:** KH. No. 183/2G, Opposite Blue Diamond The Hotel, T.P. Nagar, Korba, 495677 Chhattisgarh. **Phone No:** 7759 356037 **Email id:** [camskrba@camsonline.com](mailto:camskrba@camsonline.com) **KOTA:** B-33 ‘KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Thamarapallil Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam – 686001, Phone No.: 9207760018. **KRISHNANAGAR:** R.N Tagore Road, In front of Kotwali P. S., Krishnanagar, Nadia. Pin-741101 **KUMBAKONAM:** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. **Email ID:** [camskum@camsonline.com](mailto:camskum@camsonline.com) **Phone No.:** 0435-2403747 **KURNOOL:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad – 500072. **LATUR:** Shop No. 5 & 6 B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, 413512, Maharashtra. Phone no. 7798557446 **Email ID:** [camslur@camsonline.com](mailto:camslur@camsonline.com). **LUCKNOW:** Office no, 107, 1<sup>st</sup> floor, Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow – 226001, Uttar Pradesh. **Phone No:** 0522 – 4007938 **Email Id:** [camsluc@camsonline.com](mailto:camsluc@camsonline.com) **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** Shop No 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625001. **Phone No.:** 0452- 4983515 **Email ID:** [camsmdu@camsonline.com](mailto:camsmdu@camsonline.com) **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. **Email:** [camsmdi@camsonline.com](mailto:camsmdi@camsonline.com) **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road, Motia Khan, Mandi Gobindgarh - 147301, Punjab. **Email:** [camsmgg@camsonline.com](mailto:camsmgg@camsonline.com) **Phone no:** 01765-506175 **MAHABUBNAGAR:** H.No: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar- 509001, Telengana, Tel : 08542-222529, **Email:** [camsmbnr@camsonline.com](mailto:camsmbnr@camsonline.com) Tel : 09440033182 **MALAPPURAM:** Kadakkadan Complex, Opp central school, Malappuram-676505, Kerala. **Email:** [camsmalp@camsonline.com](mailto:camsmalp@camsonline.com) **Phone no:** 483-2737101 **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 351- 2269071 / 03512 -214335. **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301, Punjab **Email:** [camsmgg@camsonline.com](mailto:camsmgg@camsonline.com) **Phone no:** 01765-506175 **MANGALORE:** 14-6-674/15(1), shop no -UG11-2, Maximus complex, light house hill road, Mangalore- 575 001, Karnataka, Tel: 0824-4627561, **Email Id:** [camsmman@camsonline.com](mailto:camsmman@camsonline.com) **MANIPAL:** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal – 576104. **Email id:** [camsmpl@camsonline.com](mailto:camsmpl@camsonline.com) **Phone No:** 9243689046 **MAPUSA (PARENT ISC : GOA):** Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa – 403 507, Goa. **MARGAO:** F4 - Classic Heritage, Near Axis Bank, Opposite BPS Club, Pajifond, Margao, Goa - 403 601. **Tel no.:** 0832-6480250, **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, **Tel:** 0565-3207007. **MEERUT:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, **Tel:** 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, **Tel:** 2762-323985, 323117. **MIRZAPUR:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Phone No:** 05442 – 220282 **Email Id:** [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) **MIRAZAPUR:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Email:** [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) **Phone no:** 5442 – 220282 **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, **Tel:** 1636-310088. **MOGA: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga - 142 001, Punjab, Phone no:** 01636 – 513234, **Email:** [camsmog@camsonline.com](mailto:camsmog@camsonline.com) **MORADABAD:** H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001, **Tel:** 0591- 6450125. **MUMBAI:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, **Tel:** 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, **Tel:** 9386350002. **MUZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 **Email:** [camsmrn@camsonline.com](mailto:camsmrn@camsonline.com) **Phone no:** 131 - 2442233/ 09027985915 **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, **Tel:** 0821-3294503. **MANCHERIAL 3 – 407 / 40 – 4,** Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302, Telangana. **Phone No - 08736-356325 E-mail -** [camsmci@camsonline.com](mailto:camsmci@camsonline.com). **NADIAD (PARENT TP: ANAND TP):** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47, Court Road, Nagercoil-629 001, **Tel:** 4652-229549. **NAGPUR:** 145 Lendra, New

Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAGAON** : Amulapathy, V.B.Road, House No.315 ,Nagaon-782003, Assam.Email: [camsnag@camsonline.com](mailto:camsnag@camsonline.com) Phone no: 03672-250111 **NAMAKKAL**: 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NALBARI**: Ground Floor, Allahabad Bank Building, Dhamdhama Road, Nalbari – 781335, Phone No.: 09854093901/09864033980. **NALGONDA**: 6-4-80,1st Floor, Above Allahabad Bank, Opposite To Police Auditorium, VT Road, Nalgonda – 508001. **E-mail-** [camsnlg@camsonline.com](mailto:camsnlg@camsonline.com) **NASIK**: 1st Floor, " Shraddha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 – 6450102. **NANDED**: Shop No.8,9 Cellar "Raj Mohammed Complex", Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. **NAVSARI**: 214-215, 2<sup>nd</sup> floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 Email: [camsnvs@camsonline.com](mailto:camsnvs@camsonline.com). **NELLORE**: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market,Nellore-524001, Tel: 0861-2302398, Email [camsnel@camsonline.com](mailto:camsnel@camsonline.com). **NEW DELHI** : 7-E, 4th Floor, DeenDayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **New Delhi**: Office Number 112, 1<sup>st</sup> Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. Email: [camsjdel@camsonline.com](mailto:camsjdel@camsonline.com) **Nizamabad**: 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana. Tel: 08462 – 250018 **NOIDA**: Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida – 201301 Uttar Pradesh, **Phone No**: 0120-4562490, **Email id**: [camsnoi@camsonline.com](mailto:camsnoi@camsonline.com) **ONGOLE**: Shop No:1128, First Floor, 3<sup>rd</sup> Line, Sri Babuji Market Complex, Ongole – 523001, Andhra Pradesh. Tel: 08592 – 281514 Email ID : [camsoge@camsonline.com](mailto:camsoge@camsonline.com) **PALAKKAD**: 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR**: Gopal Trade Center, Shop No. 13-14, 3<sup>rd</sup> Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001., Tel: 9228000472 Email: [campal@camsonline.com](mailto:campal@camsonline.com). **PANIPAT**: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT**: Ground Floor, Saily Road, Adjoining Toys World, Pathankot – 145001, Punjab . **Contact no-** 9781118415 **Email ID**: [cs.pathankot@sbimf.com](mailto:cs.pathankot@sbimf.com) . **PATIALA**: 35, New LalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA**: 301B, Third Floor, Patna One Plaza, Near Dak bungalow Chowk, Patna- 800001, Bihar, **Phone No: 0612-2999153, Email id**:[camspat@camsonline.com](mailto:camspat@camsonline.com) **PONDICHERRY**: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR** C-101/2, 1st Floor, Near Cottage Industries, Middle Point (Phoenix Bay), Port Blair - 744101, South Andaman, Andaman and Nicobar Islands..Phone No: 03192-230306/230506 . **Email Id**: [camsptb@camsonline.com](mailto:camsptb@camsonline.com) **PUNE**: Vartak Pride , 1st floor, Survy No 46, City Survy No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune – 411052. Email id: [camspun@camsonline.com](mailto:camspun@camsonline.com) **PRATAPGARH**: Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. Email: [camspra@camsonline.com](mailto:camspra@camsonline.com) **Phone no: 5342-221941** **PITAMPURA**: Aggarwal Cyber Plaza-Ii, Commercial Unit No 371, 3<sup>rd</sup> Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi-110034. **PURULIA**- Anand Plaza, Shop No. 06, 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia – 723101, West Bengal, E-mail Id- [Camspr@Camsonline.Com](mailto:Camspr@Camsonline.Com) **PURI**: Darji Pokhari Chakka, above OM Jewellers, Hospital Square, Puri Town, Puri – 752001, Odisha. Email Id: [camspuri@camsonline.com](mailto:camspuri@camsonline.com) Phone No. 06752- 459442 **RAE BARELI**: 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIGANJ**: Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North Dijajpur, Raiganj – 733134, West Bengal. **RAIPUR**: HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830.**RAIGAD**: CAMS Service Centre 1st Floor, MIG - 25, Blessed Villa, Lochan Nagar, Raigarh - 496001 , Chhattisgarh E-mail Id- [camsrig@camsonline.com](mailto:camsrig@camsonline.com) **RAJAHMUNDY**: Door No: 6-2-12, 1st Floor,RajeswariNilayam, Near Vamsikrishna Hospital, NyapathiVari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM**: No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT**: Office 207 - 210, Everest Building, HariharChowk, OppShastriMaidan, LimdaChowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI**: 4, HB Road, No: 206, 2nd Floor ShriLok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM**: Dafria& Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI**: Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK**: SCO – 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001, Haryana, Phone No.: 09254303802. **ROORKEE**: 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA**: J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela – 769012., **Email**: [camsrou@camsonline.com](mailto:camsrou@camsonline.com) **REWA**: Shop no. 112 First Floor, Anant Vaibhav,

University Road, Rewa, 486001, Madhya Pradesh. **Email Id:** [camsrewa@camsonline.com](mailto:camsrewa@camsonline.com) **Phone No.** 07662-452095 **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :** Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Tel: - 0233 – 6600510. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna – 485 001, Madhya Pradesh, Tel .07672 – 406996 **SATNA: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001, Madhya Pradesh. Email:** [camssna@camsonline.com](mailto:camssna@camsonline.com) **Phone no:** 07879036133 **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHAHJAHANPUR:** SBI Funds Management Limited, Krishna Complex, Townhall Road, Sadar Bazar, Shahjahanpur -242001, Uttar Pradesh **Phone no:** 8400061251 **Email id:** [Cs.Shahjahanpur@sbimf.com](mailto:Cs.Shahjahanpur@sbimf.com) **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2<sup>nd</sup> Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SILCHAR:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005 , Phone No.: 03842-230407. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SIKAR:** C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sika – 332001, Rajasthan. **Email:** [camssik@camsonline.com](mailto:camssik@camsonline.com) **Phone no:** 01572-240990 **SILCHAR:** House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite Shiv Mandir, Landmark: Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar - 788004, Assam. **Phone No:** 03842-221228 **Email Id:** [camsslc@camsonline.com](mailto:camsslc@camsonline.com) **SILIGURI:** 78, Haren Mukherjee Road, 1st floor, Besides SBI Hakimpara, Siliguri – 734001, Phone: 9735316555 , Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near AryaKanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SONEPAT:** SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonapat – 131001, Email id: [camssnp@camsonline.com](mailto:camssnp@camsonline.com). **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli, Departmental Store, Near Seven Roads Junction, Srikakulam-532001, Andhra Pradesh **Tel:** 08942-228288, **Email Id:-** [camssrk@camsonline.com](mailto:camssrk@camsonline.com) **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Shop No – G - 5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002 **Email:** [camssur@camsonline.com](mailto:camssur@camsonline.com) **SURENDRANAGAR:** Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001. **Phone No:** 02752-232599 **Email Id:** [camssgnr@camsonline.com](mailto:camssgnr@camsonline.com) **SURI:** Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal – 731101, **Tel. no.** 09333749633. **TAMLUK:** Behind Mass Clinic Vill Padumbasan, Tamluk – 721636, **Phone No.:** 09800224303. **TAMLUK:** Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal **E-mail Id** - [camstnz@camsonline.com](mailto:camstnz@camsonline.com) **THANE:** Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601, Maharashtra **Phone No.:** 022-62791000 **Email id:** [camsthn@camsonline.com](mailto:camsthn@camsonline.com) **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla – 689 101, Kerala, Tel no: 0469 – 6061004. **TINSUKIA:** Bangiya Vidyalaya Road, Near Old Post Office Durgabari, Tinsukia, Assam - 786 125 Tel: 7896502265 email id: : [camstin@camsonline.com](mailto:camstin@camsonline.com). **TIRUNELVELI:** No. F4, Magnem Suraksaa Apartments, Thiruvananthapuram Road, Tirunelveli - 627002. **Email :** [camstrv@camsonline.com](mailto:camstrv@camsonline.com). **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR:** Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM:** TC NO: 22/902, 1st - Floor "BLOSSOM". Building, opposite. NSS Karayogam, Sasthamangalam Village post office, Trivandrum, Kerala **Phone No:** 0471-4617690 **E-mail Id-** [camstvm@camsonline.com](mailto: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 Vinayaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD:** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI:**208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI:** Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, **VASCO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha 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: [camsvel@camsonline.com](mailto:camsvel@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.