

SCHEME INFORMATION DOCUMENT
SECTION I

SBI
INCOME PLUS ARBITRAGE
ACTIVE FOF

An open-ended fund of fund (FOF) scheme investing in units of actively managed debt-oriented schemes and actively managed arbitrage mutual fund schemes.

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer:
- Regular income and Capital appreciation - Investment primarily in units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes	 RISKOMETER The risk of the scheme is Moderate	Tier I Benchmark - 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index  RISKOMETER The risk of the benchmark is Low to Moderate

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

Continuous offer for Units at NAV based prices

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

www.sbimf.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of SBI Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.sbimf.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 28, 2025

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	SBI Income Plus Arbitrage Active FOF
II.	Category of the Scheme	Other Schemes – Fund of Funds
III.	Scheme type	An open-ended fund of funds (FOF) scheme investing in units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes
IV.	Scheme code	SBIM/O/O/FOD/25/03/0190
V.	Investment objective	The investment objective of the scheme shall be to generate regular income and capital appreciation by investing in a mix of units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.
VI.	Liquidity/listing details	The scheme being offered is an open ended scheme and will provide redemption / switch facility to investor on every business day at applicable NAV subject to prevailing exit load
VII.	Benchmark (Total Return Index)	The scheme would be benchmarked against the 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme. The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.
VIII.	NAV disclosure	The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and on website of the Mutual Fund (www.sbimf.com) by 10.00 a.m. on next business day basis. For further details refer Section II.
IX.	Applicable timelines	Timeline for: - Dispatch of redemption proceeds: Within 4 working days for electronic payout and within 6 working days for physical payout from the receipt of the redemption request at the authorised centre of the SBI Mutual Fund. 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. - Dispatch of IDCW (if applicable) etc.- Within 7 working days from

		the record date.
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme has two plans viz. Regular plan & Direct plan. Both plans provide two options for investment – Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option Facility for “IDCW Re-investment”, “IDCW Pay-out” and “IDCW Transfer” is available. Between “Growth” or “IDCW” option, the default will be treated as “Growth”. In “IDCW” option between “IDCW Payout” or “IDCW Reinvestment” or “IDCW Transfer”, the default will be treated as “IDCW Reinvestment”. For detailed disclosure on default plans and options, kindly refer SAI and section II of SID.
XI.	Load Structure	Exit Load : NIL
XII.	Minimum Application Amount/switch in	• During NFO: N.A. • On continuous basis: Rs 5,000/- and in multiples of Re. 1/- thereafter The Mutual fund reserves the right to alter the minimum subscription amount under the scheme. 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.
XIII.	Minimum Additional Purchase Amount	Rs. 1,000/- and in multiples of Re. 1 thereafter
XIV.	Minimum Redemption / switch out amount	Rs. 500/- or 1 Unit or account balance whichever is lower Note – For investments made by designated employees of SBI Funds Management Limited in terms of paragraph 6.10 of the SEBI Master circular for Mutual Funds dated June 27, 2024, requirement for minimum application/ redemption amount will not be applicable
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: N.A. NFO closes on: N.A. This is not New Fund Offer Period and the units are available for continuous subscription and redemption at NAV based prices.
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	N.A.
XVII.	Segregated portfolio / side pocketing disclosure	The scheme has a provision for segregated portfolio. For Details, kindly refer SAI
XVIII	Swing pricing disclosure	The Scheme doesn't have a provision for swing pricing.

XIX.	Stock lending / short selling	The Scheme will not engage in Stock lending and short selling
XX.	How to Apply and other details	Investors are advised to refer SAI & application form for instructions. Please note that Applications complete in all respects together with necessary remittance may be submitted at any OPAT of SBIMF. The application amount in cheque shall be payable to “SBI Income Plus Arbitrage Active FOF”. The Cheques should be payable at the Centre where the application is lodged. Investors are requested to note that application form is available with Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of SBI Mutual Fund or can be downloaded from our website https://www.sbimf.com/forms. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on https://www.sbimf.com/contact-us. For Details kindly refer section II
XXI.	Investor services	Details of Investor Relations Officer of the AMC: Name: Mr. C A Santosh Address: SBI Funds Management Ltd., Investor Relations Officer) Address: 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051 Telephone number: 022 61793537 e-mail: customer.delight@sbimf.com
XXII	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	NA
XXIII	Special product/facility available during the NFO and on ongoing basis	The Scheme offers following facilities on an ongoing basis: (i) Systematic Investment Plan 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. The Scheme offers daily, weekly, Monthly, Quarterly, Semi-Annual & Annual Systematic Investment Plan. (ii) 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. The Scheme offers Day based and Date based SWP. (iii) Systematic Transfer Plan Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. For further details of special products / facilities, kindly refer SAI and section II of the SID.
XXIV.	Weblink	Please note this is the new scheme. However, please refer to our website for the following: TER for last 6 months/ Daily TER: Please refer https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes Scheme factsheet: Please refer https://www.sbimf.com/factsheets

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 SBI Income Plus Arbitrage Active FOF 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: November 28, 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 funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of actively managed Arbitrage Mutual Fund schemes	35%	50%
Units of actively managed debt-oriented schemes.	50%	65%
Money market instruments, Triparty Repo, reverse Repo, cash and cash equivalents	0%	5%

The scheme shall invest in the units of existing mutual fund schemes of SBI Mutual Fund and/ or other mutual funds.

It may be noted that after the closure of the NFO Period/pending deployment of the funds of the Scheme, the Scheme may park the funds in Government securities including Triparty Repo, and units of liquid mutual fund until the full deployment is achieved.

Pursuant to clause 12.24 of SEBI Master Circular for mutual funds dated June 27, 2024, the cumulative gross exposure through units of mutual fund schemes money market instruments, and other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time (gross notional exposure) shall not exceed 100% of net assets of the scheme. 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.

The Scheme shall not invest in repo and reverse repo in corporate debt .

The scheme does not intend to invest in securitized debt and unrated instruments.

The Scheme shall not engage in stock lending and borrowing.

The scheme shall not engage in short selling.

The Scheme shall not invest in debt instruments with special features as covered in clause 12.2 of SEBI Master circular dated June 27, 2024 for Mutual Funds.

The scheme shall not invest in ReITs and InVITs.

The scheme shall not engage in Credit Default Swap transactions.

The scheme will not invest in ADR/ GDR/ Foreign Securities

The scheme will not invest in Derivatives

However, the Underlying scheme(s) may have exposure to these securities and may also undertake covered call, securities lending, imperfect hedging using IRFs or such other instruments as permitted by SEBI from time to time.

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

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

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follow internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1	Not Applicable		

The scheme shall not invest in below instruments :

Sr. No.	Type of securities/instruments
1	ADR/ GDR/ Foreign Securities
2	Repo and reverse repo in corporate debt
3	Securitized Debt
4	Credit Default Swaps transactions
5	unrated debt instrument
6	Debt instruments having structured obligations and credit enhancements
7	Debt instruments with special features as covered in paragraph 12.2 of Master circular for Mutual Funds.
8	ReITs and InVITs;
9	Securities Lending and Borrowing
10	Derivatives

The Scheme shall not engage in short selling.

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, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above mentioned asset allocation pattern, the portfolio to be rebalanced by AMC within 30 days from the date of said deviation.

Portfolio Rebalancing:

Pursuant to Paragraph 2.9 of SEBI Master Circular for Mutual Funds dated June 27, 2024 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 2.9.4 of SEBI Master Circular of Mutual funds dated June 27, 2024. 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 or guarantee that the investment objective of the scheme will be achieved.

Timelines for deployment of funds collected in NFO

Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025; the fund manager shall aim to deploy the funds garnered during the NFO within 30 business days from the date of allotment of units.

In an exceptional case, if the fund manager is not able to deploy the funds within 30 business days as per the scheme's asset allocation, reasons in writing, including details of efforts made to deploy the funds, will be placed before the Investment Committee. The Investment Committee, after examining the root cause for delay in deployment, may extend the timeline by 30 business days.

B. WHERE WILL THE SCHEME INVEST?

The Scheme will invest in following:

- Units of actively managed Arbitrage Mutual Fund schemes
- Units of actively managed Debt oriented scheme(s),
Money Market instruments includes Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Triparty Repo, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time and Cash and cash equivalents

A brief narration of Money Market Instruments are 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. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell

it at a later date, it is reverse repo transaction. The scheme can participate in Repo/Reverse Repo in G-Secs and T-Bills.

(Please refer section II for Detailed definition and applicable regulations/guidelines for each instrument)

C. WHAT ARE THE INVESTMENT STRATEGIES?

SBI Income Plus Arbitrage Active FOF is an open-ended fund of fund scheme. The scheme seeks to generate regular income and capital appreciation by investing in a mix of units of actively managed debt-oriented schemes and actively managed Arbitrage mutual fund schemes in conformity with the investment objective of the Scheme.

Investments in actively managed debt-oriented schemes will be based on an evaluation of macroeconomic factors, policy rates, liquidity expectations, and demand-supply dynamics, enabling active management of credit risk and interest rates as well as their likely evolution over the medium term. This scheme will exclude investment in underlying schemes classified in cell C III of the PRC matrix.

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

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

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The First Tier benchmark of the Scheme is 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index.

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

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

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager, Age & tenure of managing the scheme	Educational Qualifications	Type and nature of past experiences including assignments held during the last 10 years
Mr. Ardhendu Bhattacharya Fund Manager Age: 36 years Tenure of managing the scheme: 0.7 years	PGDM-Goa Institute of Management	Mr. Ardhendu Bhattacharya (Fixed Income Dealer) joined SBIFML in April 2019. He has over 12 years of experience in finance sector. Prior to joining SBIFML, he was previously associated with following entities. ICICI Bank Limited (June 2014 – April 2019) - Primarily involved in trading in money markets and short term corporate bonds Citibank N.A. (April 2010 – June 2013) - Principally handled currency and trade sales

		Currently he is managing debt portion of SBI Retirement Benefit Fund - Aggressive Plan, SBI Retirement Benefit Fund - Aggressive Hybrid Plan, SBI Retirement Benefit Fund - Conservative Hybrid Plan and SBI Retirement Benefit Fund - Conservative Plan, SBI Floating Rate Debt Fund, SBI Arbitrage Opportunities Fund (Debt portion) and Co-Fund Manager of SBI Corporate Bond Fund, SBI Banking & PSU Fund, SBI Long Duration Fund, SBI Income Plus Arbitrage Active FoF and SBI Dynamic Asset Allocation Active FoF.
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F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

SBI Income Plus Arbitrage Active FOF is an open-ended fund of funds scheme. The scheme seeks to generate regular income and capital appreciation by investing in a mix of units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes..

However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Following is the investment objectives / strategies/ asset allocation of various Fund of Funds schemes presently being managed by SBI Mutual Fund:

Name of Scheme
SBI US Specific Equity Active FoF
SBI Gold Fund
SBI Silver ETF – FOF
SBI Income Plus Arbitrage Active FOF
SBI Dynamic Asset Allocation Active FOF

The table showing the differentiation of the Scheme with the existing Fund of Funds scheme of SBI Mutual Fund is available on our website at <https://www.sbimf.com/offer-document-sid-kim>

G. HOW HAS THE SCHEME PERFORMED

i) **Performance of the Scheme (in %):** The scheme has not completed one year.
Inception Date- May 02, 2025

ii) **Financial Year Wise Performance:** The scheme has not completed one year.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

This is a new Scheme and therefore, the requirement of following additional disclosures shall not be applicable for the Scheme.

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors.) – <https://www.sbimf.com/sbimf-top-holdings/699>
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme – NA
- Functional website link for Portfolio Disclosure - Please refer to our website -

<https://www.sbimf.com/portfolios>

- iv. Portfolio Turnover Rate –N.A. .
- v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value as on October 31, 2025		Market Value (in Rs.) as on October 31, 2025
.	Concerned scheme's Fund Manager(s)	Units	NAV per unit	
1	Ardhendu Bhattacharya	1,406.04	10.2787	14,452.29

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

- vi. Investments of AMC in the Scheme –
Please refer to our website - <https://www.sbimf.com/offer-document-sid-kim>

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

Investments by the AMC will be in accordance with Regulation 25(17) of the SEBI (MF) Regulations, 1996 which states that:

"The asset management company shall not invest in any of its schemes unless full disclosure of its intention to invest has been made in the 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

The first NAV will be calculated and announced not later than 5 business days from the date of allotment in the NFO. Subsequently, the 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:

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

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

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 10.00 a.m. on the following business day. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next business day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

Further, as per SEBI Regulations, the repurchase price shall not be lower than 97% of the NAV

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, 2024 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, 2024, 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, 2025; say December 1, 2024, 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 SEBI paragraph 8.1.5 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.

Illustration on Computation of NAV:

If the net assets of the Scheme are Rs. 10,55,40,345.34 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows: $10,55,40,345.34 / 1,00,00,000 = \text{Rs. } 10.5540 \text{ p.u.}$ (rounded off to four decimals)

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.

The entire New Fund Offer expenses for the launch the Scheme will be borne by the AMC.- Not Applicable

C. ANNUAL SCHEME RECURRING EXPENSES

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

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.00% (Refer Note (A) below)
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense including agent's commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness	

Brokerage & transaction cost over and above 12 bps and 5 bps for cash market transactions and derivative market transactions respectively (refer note 1 below)	
Goods & Services tax on expenses other than investment and advisory fees	
Goods & Services tax on brokerage and transaction cost	
Other Expenses	
Expenses charged by the underlying scheme	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)(a)	Upto 2.00% (Refer Note (A) below)
Additional expenses under Regulations 52(6A)(c)* (refer note 3 below)	Upto 0.05%

Note (A): Investors may please note that they will be bearing the recurring expenses of the Scheme in addition to the expenses of the underlying schemes in which the fund of funds (FOF) scheme makes investment. The total expense ratio of the FOF scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the scheme.

Further, the total expense ratio to be charged by FOF scheme over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the limit as specified above.

In addition to expenses as permissible under Regulation 52 (6) (a), 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) (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.
3. The Goods and Service Tax (GST) on investment management and advisory fees would be charged in addition to above limit. Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.

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. Pursuant to paragraph 10.1.16 of SEBI Master Circular for mutual funds dated June 27, 2024 Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 0.02 percent of the daily net assets towards investor education and awareness initiatives.

Further, in terms of SEBI circular SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007, 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 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.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of SEBI Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

The AMC shall not enter into any revenue sharing arrangement with the Underlying scheme(s) in any manner and shall not receive any revenue by whatever means/head from the Underlying scheme(s). Any commission or brokerage received from the Underlying scheme(s) shall be credited to scheme's account.

The investors are bearing the recurring expenses of the scheme, in addition to the expenses of underlying schemes in which the Fund of Funds Scheme makes investments.

Illustration of impact of expense ratio on schemes returns :

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

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

D. LOAD STRUCTURE

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

Type of Load	Load chargeable (as %age of NAV)
Exit	NIL

The charges stated above are a percentage of the NAV.

Units issued on Re-investment of Income Distribution cum capital withdrawal shall not be subject to 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 through an advertisement in an English language daily that circulates all over India as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated. 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.

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

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

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

In accordance with SEBI Regulations, the repurchase price will not be lower than 97% of the NAV

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

Section II

I. Introduction

A. Definitions/interpretation

Please refer the definitions/interpretation as disclosed on our website under:
<https://www.sbimf.com/offer-document-sid-kim>

B. Risk factors

Scheme Specific Risk Factors:

1. Investment in Underlying scheme(s) may be subject to the following risks:

- a) The investors of Fund of Funds shall bear the recurring expenses of Fund of Funds scheme in addition to the expenses of the underlying scheme(s) (subject to regulatory limits) in which the investments are made and hence the returns of the Fund of Funds scheme may be materially impacted or may at times be lower than the returns that investors may obtain by directly investing in such schemes.
- b) As the Fund of Funds scheme may shift the allocation weightage of between underlying scheme(s), the expenses charged being dependent on the structure of the underlying scheme(s) (being different) may lead to a non- uniform charging of expenses over a period of time.
- c) The Portfolio disclosure of Fund of Funds (FOF) scheme will be limited to providing the particulars of the allocation to the Underlying scheme(s) where FOF scheme has invested and will not include the investments made by the Underlying scheme(s).
- d) The scheme specific risk factors of each of the underlying scheme(s) become applicable where a fund of funds invests in any underlying scheme(s). Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Funds scheme that they invest in. The investors should refer to the Scheme Information Documents and the related addendums for the scheme specific risk factors of the respective Underlying Schemes.
- e) All risks associated with Underlying Schemes, including performance of their underlying stocks, derivative instruments, stock-lending, investments in foreign securities etc., will therefore be applicable in the case of FOF scheme.
- f) Movements in the Net Asset Value (NAV) of the Underlying scheme(s) may impact the performance of FOF scheme. Any change in the investment policies or fundamental attributes of the Underlying scheme(s) will affect the performance of FOF scheme.
- g) Redemption by FOF scheme from the underlying scheme(s) would be subject to applicable exit loads, which may impact performance of FOF scheme.
- h) The underlying scheme(s) in which the FOF scheme invests may not perform in line with the market and may also not achieve its investment objective. In such a situation, the performance of the FOF scheme could be affected and its ability to achieve its investment objective may be impaired.
- i) To the extent the assets of the FOF scheme are invested in the underlying overseas fund/s the performance, risk profile, and liquidity of the FOF scheme will be directly related to those of the underlying scheme(s).
- j) In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.
- k) If the underlying scheme(s) winds up the scheme for any reason, the FOF scheme may have to find the similar alternative scheme. Until such alternative is found and investments transferred into it, the FOF scheme may not earn scheme objective related return.
- l) The tax benefits described in the SAI & SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in

India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the FOF Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.

- m) The Mutual Fund is not assuring any IDCW nor is it assuring that it will make any IDCW distributions. All IDCW distributions are subject to the availability of distributable surplus and would depend on the performance of the FOF scheme.
- n) While it would be the endeavour of the Fund Manager of the Fund of Fund scheme to invest in the target schemes in a manner, which will seek to maximize returns, the performance of the underlying scheme(s) may vary which may lead to the returns of the Fund of Funds being adversely impacted.
- o) A Fund Manager managing any one of the FOF scheme may also be the Fund Manager for any underlying scheme(s).

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

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

- **Liquidity risk** – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions will be in accordance with paragraph 1.12 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.

- **Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors within PSUs.

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

3. Investment in equity & equity related investments by underlying schemes may be subject to the following risks:

- a) Equity and equity related risk: Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments.
- b) 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.
- c) 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.
- d) 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.

The AMC may invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio as these unlisted securities are inherently illiquid in

nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors.

4. Investment in Debt & money market securities 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) The Scheme may invest in the units of liquid mutual funds. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the underlying scheme of mutual funds wherein the Scheme has invested. As a result, the time taken by the Mutual Fund for the redemption of units may be significant in the event of a high number of redemption requests or a restructuring of the scheme. In view of the above, the right to limit redemptions will be in accordance with paragraph 1.12 of the SEBI Master Circular for Mutual Funds dated June 27, 2024.

6. 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 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.

C. Risk Control strategies

Investments in the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. The Scheme shall invest in units of actively managed Arbitrage and actively managed Debt-oriented schemes. The risk mitigation strategies applicable to underlying schemes will also be applicable to this scheme. While these measures are expected to mitigate the risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Risk control measures for investment strategy:

The fund will comply with the prescribed SEBI limits on exposure. Risk is monitored and necessary

action would be taken on the portfolio if required.

Risk control measures for managing liquidity:

Mutual Fund portfolios are generally well diversified and typically endeavour to provide liquidity on a T+1/T+2 basis and aim to mitigate any risks arising out of underlying investments.

Risk Control Measure for Duration and Credit Risk:

This scheme will not invest in underlying schemes classified in cell C III of the PRC matrix.

For risk control, the following may be noted:

Liquidity Risks:

Since the investments are made in Mutual Fund units, liquidity issues in the scheme are not envisaged.

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.

Interest Rate Risk:

Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk.

II. Information about the scheme:

A. Where will the scheme invest –

The Scheme will invest in following:

- Units of actively managed Arbitrage Mutual Fund schemes
- Units of actively managed Debt oriented scheme(s),
Money Market instruments includes Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Triparty Repo, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time and Cash and cash equivalents.

A brief narration of Money Market Instruments are 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. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell it at a later date, it is reverse repo transaction. The scheme can participate in Repo/Reverse Repo in G-Secs and T-Bills.

DEBT MARKET IN INDIA

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

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

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

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

Following are the yield matrix of various debt instruments as on November 20, 2025:

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

Instruments	Indicative yield range (%)
10 year G-Sec	6.47-6.52
1 year AAA Bond	6.52-6.57
5 year AAA Bond	6.80-6.85

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

B. What are the investment restrictions?

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

- a. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if, -
 - (i) such transfers are done at the prevailing market price for quoted instruments on spot basis. explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions,
 - (ii) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
 - (iii) For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
 - (iv) For Duration/Issuer/Sector/Group rebalancing
- b. A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- c. 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. The Scheme may engage in Securities lending done shall be within the framework specified by the Board.

Provided that a mutual fund may not engage in short selling of securities.

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

- d. The scheme shall not engage in in short selling of securities or carry forward transactions.

- e. The mutual fund under all its schemes will not own more than ten per cent 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.
- f. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
- g. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions in terms of para 12.16 of the 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

- h. The scheme shall not make any investment in;
 - i. any unlisted security of an associate or group company of the sponsor; or
 - ii. any security issued by way of private placement by an associate or group company of the sponsor; or
 - iii. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets in accordance with the SEBI circular no. SEBI/HO/IMD/IMD-PoD-2/P/CIR/2024/098 dated July 8, 2024.
- i. The scheme shall not make any investment in any Fund of Funds scheme.
- j. The Scheme will not invest in securitized debt.
- k. No loan would be made by the Scheme.
- l. The Scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.
- m. 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:

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

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.

Considering the nature of the Scheme, investments in such instruments will be permitted up to 5% of its NAV.

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

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

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

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

Considering the nature of the Scheme, investments in such instruments will be permitted up to 5% of its NAV.

o. 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.

p. A fund of funds scheme shall be subject to the following investment restrictions:

- (a) A fund of funds scheme shall not invest in any other fund of funds scheme;
- (b) A fund of funds scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the offer document of fund of funds scheme.

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follow internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc

C. Fundamental Attributes

Following are the fundamental Attributes of the scheme, in terms of in terms of Regulation 18 (15A) read with Regulation 25 (26) of the SEBI (MF) Regulations and Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) Type of a scheme

An open-ended fund of funds (FOF) scheme investing in units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes.

Investment Objective -

The investment objective of the scheme shall be to generate regular income and capital appreciation by investing in a mix of units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes.

However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

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

(ii) Terms of Issue

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

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

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

• **Any safety net or guarantee provided.**

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

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

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

D. Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)-

Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents - **Not Applicable**

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

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

G. Other Scheme Specific Disclosures:

Listing and transfer of units	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. Pursuant to paragraph 14.4.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Units of the Scheme can be freely transferred in demat form or in such form as may be permitted under SEBI Regulations and guidelines, as amended from time to time. 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. 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. Units in SOA may be transferred subject to prevailing AMFI/SEBI guidelines from time to time
Dematerialization of units	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. 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. In case the Unit holder desires to hold Units in dematerialized mode at a later date, he will be required to have a beneficiary 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.
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.)	N.A.
Maximum Amount to be raised (if any)	No upper limit.
Dividend Policy (IDCW)	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. 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. 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.
Allotment	The scheme is offered on an ongoing basis. Allotment will be made to all applicants provided the applications are complete in all respects and are in order. The allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number. The allotment details shall get reflected in the Consolidated Account Statement (CAS) sent by email / mail on or before 15th of the succeeding month. Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form. Dispatch of Unit statements of account will be made as soon as possible and in accordance with the SEBI Mutual Fund Regulations.
Refund	If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons (subject, wherever relevant, to Purchase of Units being permitted under constitution and relevant state regulations) are eligible to subscribe to Units Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are

	authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme: • Indian resident adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; (please see the note below) • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; • Partnership Firms constituted under the Partnership Act, 1932; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis Prospective investors are advised to note that the SID / KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law. • 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. • Foreign Portfolio Investor registered with SEBI 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 or parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
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	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. until the status of the minor is changed to major by submitting the requisite documents Notes : • Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. • In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases. Applications not complying with the above are liable to be rejected. • Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.
Who cannot invest	It should be noted that the following entities cannot invest in the scheme : 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. 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). 3. Residents of United States of America & Canada AMC / Trustee reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. 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. The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.
How to Apply and other details	Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided which is mandatory. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their application form / requests for redemption. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.

	SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund and their bank account numbers in their applications/requests for redemption, irrespective of the amount of transaction. Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF Official Point of Acceptance, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque shall be payable to “SBI Income Plus Arbitrage Active FOF”. The Cheques should be payable at the Centre where the application is lodged. Investors are requested to note that application form is available with Investor Service Centres(ISCs)/Official Points of Acceptance (OPAs) of SBI Mutual Fund or can be downloaded from our website https://www.sbimf.com/forms. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) is also available on https://www.sbimf.com/contact-us. No outstation cheques or stock invests will be accepted.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Presently, the AMC does not intend to reissue the repurchased/redeemed Units. The Trustee reserves the right to reissue the repurchased Units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The provisions in respect of deletion of names in the folio 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. 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. As the units of the Scheme will be issued in demat (electronic) form, the units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and

Participants) Regulations, as may be amended from time to time.

Right to Limit Fresh Subscription & Redemption

In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable, the Trustees reserve the right to stop fresh subscription of units and also redeem the units on pro-rata basis to investors in order to reduce the size to a manageable level.

The Trustees reserves the right at its sole discretion to withdraw/suspend the allotment/subscription of units in the Scheme temporarily or indefinitely, if it is viewed that increasing the size of the Scheme may prove detrimental to the Unit holders of the Scheme. An order to purchase the Units is not binding on and may be rejected by the AMC unless it has been confirmed in writing by the AMC and payment has been received for the same.

Right to limit Redemption

The Trustee, in the general interest of the Unit holders of the Scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units, which can be redeemed on any Business Day depending on the total 'Saleable Underlying Stock' available with the Fund.

In accordance with para 1.12 of the Master Circular for Mutual Funds dated June 27, 2024, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under:

Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as:

Liquidity Issues: When markets at large become illiquid affecting almost all securities rather than any issuer specific security.

Market failures, exchange closure: When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.

Operational Issues: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).

Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.

	When restrictions on redemption is imposed, the following procedure will be applied: No redemption requests upto Rs. 2 Lacs shall be subject to such restriction. Where redemption requests are above Rs.2 lakh, AMC shall redeem the first Rs.2 Lacs without such restrictions and remaining part over and above Rs.2 Lacs shall be subject to such restrictions. Any restriction on Redemption of the units shall be made applicable only after specific approval of the Board of Directors of the Asset Management Company and Trustee Company. The approval from the AMC Board and the Trustee giving details of the circumstances and justification shall also be informed to SEBI immediately.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	3:00 p.m._
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	Minimum amount for purchase Rs. 5000/- & in multiples of Re.1/- thereof Minimum amount for additional purchase - Rs. 1000/- & in multiples of Re.1/- Minimum amount for redemption: Rs.500/- or 1 Unit or account balance, whichever is lower. Switch In - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV. Switch Out - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number. 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 including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in

	whose folios transaction has taken place during that month: Provided that the asset management company shall ensure that a consolidated account statement every half yearly (September/ March) is issued, on or before twenty first day of succeeding month, detailing holding at the end of the six month and commission paid to the distributor, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. • 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. As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account. 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 fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. • In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository. For further details, refer SAI.
Dividend/ IDCW	The payment of IDCW to the unitholders shall be made within seven working days from the record date. The IDCW proceeds will be paid by way of NEFT / RTGS / Direct credits / any other electronic manner by directly crediting the bank account linked to the demat account depending on the mode of receipt of IDCW proceeds chosen by the Unit holder.

Redemption	Within 4 working days for electronic payout and within 6 working days for cheque payout from the receipt of the redemption request at the authorised centre of the SBI Mutual Fund. 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.
Bank Mandate	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. If depository account details furnished in the application form are invalid or not confirmed in the depository system, the application may be rejected.
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay (presently @ 15% per annum).
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In line with SEBI master circular dated June 27, 2024, unclaimed redemption and IDCW amounts are being deployed by the mutual funds in call money market or money market instruments only and the investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, this amount is being transferred to a pool account and the investors can claim the amount at NAV prevailing at the end of the third year. The income earned on such funds may be used for the purpose of investor education. The AMC would 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. 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 (www.sbimf.com).
Disclosure w.r.t investment by minors	Following is the process for investments made in the name of a Minor through a Guardian: - Payment for investment by means of Cheque or electronic fund transfer shall be accepted from the bank account of the minor or parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian . - Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an

	application form along with prescribed documents to change the status of the account from 'minor' to 'major'. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. No investments in the scheme would be allowed once the minor attains majority i.e. 18 years of age unless the tax status is changed to individual by submitting requisite documents.
Plans(s)/Options(s)	The Scheme has two plans viz. Regular plan & Direct plan. Direct Plan: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in Section - Annual Recurring Expenses 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. 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 between “IDCW Payout” or “IDCW Reinvestment” or “IDCW Transfer”, the default will be treated as “IDCW Reinvestment”.

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

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

	investor.
Special products during ongoing basis	The scheme offers following facilities during ongoing basis: (i) Systematic Investment Plan 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. The Scheme offers Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual Systematic Investment Plan. a) <u>Terms and conditions for Daily SIP are as follows:</u> 1. Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12. 2. SIP Top up facility would not be available under this facility 3. Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM. b) <u>Terms & conditions for Monthly, Quarterly, Semi-Annual and Annual Systematic investment plan are as follows:</u> • Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months • Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year • Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & Rs. 5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4. c) <u>Weekly Systematic Investment Plan</u> The terms & conditions for the weekly SIP are as follows: • Minimum amount for weekly SIP : Rs. 1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. • Rs. 500 and in multiples of Re.1 thereafter with minimum number of 12 installments

	• Date based feature - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month • In case the date of SIP falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer. • 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.
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	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. • <u>Fixed-end Period SIP</u> 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 10th 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. 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: 1. Investors can either opt for fixed amount SIP Top-up or percentage SIP Top-Up option. In case investors selects both the options, percentage based SIP Top-Up option would be made applicable. In case the investor selects multiple percentage SIP Top-up options under percentage based SIP Top-Up option, the lower percentage would be considered. 2. The minimum SIP Top-up amount under fixed amount SIP Top-up is Rs. 500 and in multiples of Rs. 500. The minimum Top-up percentage would be 5% of the SIP amount and in multiples of 5% thereof. 3. If the Top-up % is not in multiples of 5, it will be rounded down to nearest multiple of 5. The Top-up amount would be rounded off to the nearest Rs. 10.
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	4. Percentage SIP Top-up would be computed on the immediately preceding SIP instalment value as on the SIP Top-Up trigger date. 5. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option. 6. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available for Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly. 7. In case of Quarterly SIP, only the Yearly frequency is available for Top-up. 8. Top up facility will not be applicable for SIP frequencies other than Monthly & Quarterly. SIP Top-up facility will be allowed in all schemes in which SIP facility is being offered. 9. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP. 10. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion. 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: 1. Top-up SIP Cap Amount: Investor has an option to fix the Top-up SIP amount i.e. maximum SIP instalment including Top-Up amount. The pre-defined amount should be equal to or lesser than the maximum amount mentioned by the investor in One Time Mandate Form (OTM). The instalment amount after Top-up shall not exceed the amount mentioned in OTM at any given time. 2. In case of difference between the Top-Up SIP Cap Amount & OTM Debit Mandate, then amount which is lower of the two shall be considered as the Top-up SIP Cap amount. 3. If SIP amount (including SIP Top-up amount) reaches the Top-up Cap before the end of SIP tenure, the SIP Top up will cease and SIP instalment amount will remain constant for remaining SIP Tenure. 4. Top-up SIP Cap Month-Year: It is the month from which SIP Top-up amount will cease and last SIP instalment
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	including Top-Up amount will remain constant till the end of SIP tenure. 5. If none of the above options is selected by the investor, the SIP Top-up will continue as per the SIP end date subject to the maximum amount mentioned in OTM Form. 6. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion. (ii) 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/
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termination date.

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

(iii) Systematic Transfer Plan

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

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

Swing STP

Swing STP is a facility wherein investor can opt to transfer an amount at regular intervals from source scheme of SBI Mutual Fund (SBIMF) to a target scheme of SBIMF including a feature of reverse transfer from target scheme into the source scheme, in order to achieve the targeted market value on each transfer date in the target scheme. This ensures that the market value on each date of the transfer rises by a specified amount at every frequency irrespective of the market price. For example if investor decides that the value of their investment in the target scheme should appreciate by Rs. 1000 per month, then each month investor will invest only to the extent of the shortfall. If appreciation in the target scheme is higher than the target value then this excess value is reverse transferred to the source scheme. Thus the amount to be transferred will be arrived at on the basis of the difference between the target market value and the actual market value of the holdings in the target scheme on the date of transfer.

Terms & conditions of Swing STP are as follows:

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

Frequency	Dates of Transfers	Default Date
Weekly Interval	1 st , 8 th , 15 th & 22 nd of every month	-
Monthly Interval	1 st , 5 th , 10 th , 15 th , 20 th , 25 th & 30 th In case of February last working day)	10 th of every month

		Quarterly Interval	1 st , 5 th , 10 th , 15 th , 20 th , 25 th & 30 th (In case of February last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.	10th of every quarter
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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.

- The minimum amount for the first installment shall be as follows:
 - Weekly & Monthly frequency: Rs. 1,000 and in multiples of Re. 1
 - Quarterly frequency: Rs. 3,000 and in multiples of Re. 1
- Minimum number of installments
 - Weekly & Monthly frequency: 12
 - Quarterly frequency: 4
- 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.
- 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.
- 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.
- **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. - 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): - Weekly & Monthly frequency: Rs. 50 per installment and in multiples of Re. 1 - 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: - For weekly frequency – 48 - For monthly frequency – 12 - For quarterly frequency – 4 Minimum percentage for Top-up (percentage option): 12% per annum - A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only. - The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis. - 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.
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	• The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date. • 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. • 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. • 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. • 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. <u>Capital Appreciation Systematic Transfer Plan (CASTP):</u> 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: • 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. • Target scheme: All open ended schemes except ETFs and daily IDCW options. • Frequency: CASTP offers transfer facility at weekly (1st, 8th, 15th & 22nd), monthly & quarterly intervals. • 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. • Minimum number of installments: • Weekly & monthly frequency – six installments • Quarterly frequency - four installments. • 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. • The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.
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	• In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period. • 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. • Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP. • Default options: ○ Between Regular STP, Flex STP and CASTP – Regular STP ○ Between weekly, monthly & quarterly frequency – Monthly frequency ○ Default date for monthly and quarterly frequency – 10th • Investor can register only one CASTP for transfer from a source scheme. • 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. • 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. <u>Switchover facility</u> 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.
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. - Investors can avail this facility multiple times in the tenure of the existing SIP. - SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them. - If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be 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/-. - 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. - The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion. - 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. - Investor cannot cancel the SIP Pause once registered.
SBI MULTI SELECT facility during Ongoing basis	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 for detailed terms & conditions of the facility. The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future.
MITRA SIP on Ongoing basis	'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 MNC Fund	SBI Large Cap 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 Fund	
SBI Conservative Hybrid Fund	
SBI Midcap Fund	
SBI Comma Fund	
SBI Flexicap Fund	
SBI Multi Asset Allocation Fund	
SBI Large Cap Fund	
SBI Infrastructure Fund	
SBI PSU Fund	
SBI Small Cap Fund	
SBI Banking & Financial Services	

	Fund	
	SBI Equity Minimum Variance Fund	
	SBI US Specific Equity Active 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 Nifty Bank Index Fund	
	SBI Nifty IT Index Fund	
	SBI Quant Fund	
	SBI Innovative Opportunities Fund	
	SBI BSE PSU Bank Index Fund	
	SBI Nifty200 Quality 30 Index Fund	
	SBI Nifty 200 Momentum 30 Index Fund	
	SBI Nifty100 Low Volatility 30 Index Fund	
	SBI Dynamic Asset Allocation Active FoF	
	SBI Income Plus	

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.
BANDHAN - SWP for ongoing basis	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, 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. • 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,
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	etc., to their Members; and Credit cards/Debit cards issued by Banks. • 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”. • Only maximum 3 SWP of a specified amount under the “BANDHAN - SWP” facility per Folio/ Scheme shall be accepted. • 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. • “BANDHAN - SWP” facility will discontinue on happening of any OR all of the following events: • Value of outstanding units in the investor Folio/Scheme is nil/ insufficient • On completion of SWP period • On receipt of written communication of the death of the 1st unitholder or the registered beneficiary • In the event of change of option under the scheme/s • If the units are under pledge/STOP due to any reason • The holding mode is changed from physical to dematerialized holdings • The investments/payouts under the said facility will be subject to applicable exit load, tax & other provisions applicable to the Scheme • Unitholder has the option to discontinue the “BANDHAN-SWP” facility anytime by submitting cancellation request to SBI Mutual Fund OR our R&T Agent CAMS at least 7 days prior to the next SWP date • All other remaining terms & conditions of normal SWP facility shall also apply to “BANDHAN - SWP” facility. • 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. • SBIMF reserves the right to seek any additional information/document from the unitholder/s as it deems fit and necessary from time to time, failing which, SBIMF reserves the right to cancel the Bandhan-SWP facility. • Separate Bandhan SWP form has to be filled to opt for multiple beneficiaries from a single folio/scheme.
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. 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 10th 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 for scheme/plan codes, terms & conditions and SMS keywords. <u>Registration related Terms and Conditions:</u>
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	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.
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	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. <u>Transaction related to Terms and Conditions:</u> 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
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	provisions provided in the Scheme Information Document ('SID') of the schemes and/or Statement of Additional Information ('SAI') and processed accordingly. h) The Unit holder(s) availing this Facility shall check his / her bank account records carefully and promptly and if the Unit holder(s) believe(s) that there has been an error in any transaction using the Facility or that an unauthorized transaction has been effected, the Unit holder(s) shall immediately notify SBI Mutual Fund / RTA in writing or by e-mail. i) Purchase transactions under this Facility will be processed with the ARN code of the distributor through whom the last transaction was processed in the folio and consequently the amount invested may stand reduced to the extent of transaction charges if the distributor concerned has opted-in for the same. Unit holder(s) are advised to check with their distributors regarding the same before initiating purchase transactions. Requests for change/altering distributor code shall not be considered. The AMC reserves the right to add or delete the name of the Scheme(s)/plan(s)/option(s) under m-Easy facility at a later date. <u>Bank Account registration for Debit towards Purchases:</u> 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
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	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: i. Loss of the Debit Mandate in transit from SBI Mutual Fund/RTA/service provider to point of acceptance of the form to RTA head office and
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	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; ii. Non-acceptance/non-registration or rejection of Debit Mandate for whatsoever reason by the Unit holder's bank; iii. Transaction/s not getting processed due to non-confirmation of registration/rejection by the Unit holder's bank within a reasonable time; iv. Rejection of transaction/s due to non-registration/non-availability of funds or any other reason/s whatsoever; v. 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
Facilitating transactions through Stock Exchange Mechanism	In terms of paragraph 16.2.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, units of the Scheme can be transacted through all the registered stock brokers of the National Stock Exchange of India Limited and / or BSE Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly, such stock brokers shall be eligible to be considered as 'official points of acceptance' of SBI Mutual Fund. Further in line with paragraph 16.2.12 of SEBI Master Circular for Mutual Funds dated June 27, 2024, it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required.

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**

As per the asset allocation, the Scheme will invest in following:

- Units of actively managed Arbitrage Mutual Fund schemes
- Units of actively managed Debt oriented scheme(s),

The scheme shall invest in the units of existing mutual fund schemes of SBI Mutual Fund and/ or other mutual funds.

As on October 31, 2025, following are the underlying funds and their details:

- SBI Corporate Fund
- SBI Arbitrage Opportunities Fund
- SBI Short Term Debt Fund
- SBI Banking & PSU Fund

1. SBI Corporate Bond Fund

Details of Benchmark	NIFTY Corporate Bond Index A-II
Investment Objective	The investment objective will be to provide the investors an opportunity to predominantly invest in corporate bonds rated AA+ and above to generate additional spread on part of their debt investments from high quality corporate debt securities while maintaining moderate liquidity in the portfolio through investment in money market securities. There is no assurance that the investment objective of the Scheme will be achieved.
Investment Strategy	The scheme aims to generate attractive returns through high quality corporate debt securities which are rated AA+ and above. Performance will depend on the Asset Management Company's ability to accurately assess the financial position of the security issuers regarding paying off its debt. The investments may be made in primary as well as secondary markets. The portfolio will be sufficiently diversified to minimize credit risk. The Scheme being open-ended, some portion of the portfolio will be invested in money market instruments to meet the liquidity requirements The Scheme will use an "active" approach to endeavor to achieve scheme's investment objective. Derivatives Strategy: The Scheme may take exposure to derivatives for hedging and/or non-hedging purpose as permitted by regulations from time to time. Such exposure to derivative instruments will be in line with the investment objective and overall strategy of the scheme. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

	For detailed derivative strategies, please refer to SAI.																																																					
TER	Please refer https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes for TER of SBI Corporate Bond Fund																																																					
AUM as on October 31, 2025	24,933.17 (in crores)																																																					
Year wise performance	Performance of the Scheme (in %) as on October 31, 2025: <table><tr><th rowspan="2">Compounded Annualized Returns</th><th>Scheme Returns %</th><th>Benchmark Returns %</th><th>Scheme Returns %</th><th>Benchmark Returns %</th></tr><tr><th>SBI Corporate Bond Fund - Reg - Growth</th><th>NIFTY Corporate Bond Index A-II</th><th>SBI Corporate Bond Fund - Dir - Growth</th><th>NIFTY Corporate Bond Index A-II</th></tr><tr><td>Returns for the last 1 year</td><td>8.25</td><td>7.65</td><td>8.70</td><td>7.65</td></tr><tr><td>Returns for the last 3 years</td><td>7.64</td><td>7.48</td><td>8.12</td><td>7.48</td></tr><tr><td>Returns for the last 5 years</td><td>5.77</td><td>5.86</td><td>6.25</td><td>5.86</td></tr><tr><td>Returns since inception</td><td>7.07</td><td>7.05</td><td>7.57</td><td>7.05</td></tr></table> Date of inception - February 01, 2019. Direct Plan was introduced on January 01, 2013 Financial year wise performance: Absolute Returns for each financial year for the last 5 years Financial Year Wise Returns <table><thead><tr><th>Financial Year</th><th>SBI Corporate Bond Fund - Reg (%)</th><th>Scheme Benchmark: NIFTY Corporate Bond Index A-II (%)</th><th>SBI Corporate Bond Fund - Direct (%)</th></tr></thead><tbody><tr><td>FY 2024-25</td><td>8.25</td><td>7.65</td><td>8.70</td></tr><tr><td>FY 2023-24</td><td>7.64</td><td>7.48</td><td>8.12</td></tr><tr><td>FY 2022-23</td><td>5.77</td><td>5.86</td><td>6.25</td></tr><tr><td>FY 2021-22</td><td>7.07</td><td>7.05</td><td>7.57</td></tr><tr><td>FY 2020-21</td><td>7.07</td><td>7.05</td><td>7.57</td></tr></tbody></table>	Compounded Annualized Returns	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	SBI Corporate Bond Fund - Reg - Growth	NIFTY Corporate Bond Index A-II	SBI Corporate Bond Fund - Dir - Growth	NIFTY Corporate Bond Index A-II	Returns for the last 1 year	8.25	7.65	8.70	7.65	Returns for the last 3 years	7.64	7.48	8.12	7.48	Returns for the last 5 years	5.77	5.86	6.25	5.86	Returns since inception	7.07	7.05	7.57	7.05	Financial Year	SBI Corporate Bond Fund - Reg (%)	Scheme Benchmark: NIFTY Corporate Bond Index A-II (%)	SBI Corporate Bond Fund - Direct (%)	FY 2024-25	8.25	7.65	8.70	FY 2023-24	7.64	7.48	8.12	FY 2022-23	5.77	5.86	6.25	FY 2021-22	7.07	7.05	7.57	FY 2020-21	7.07	7.05	7.57
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Top 10 Holding/ link to Top 10 holding	Please refer to our website - https://www.sbimf.com/sbimf-top-holdings/566																																																					

2. SBI Arbitrage Opportunities Fund

Details of Benchmark	Nifty 50 Arbitrage Index
Investment Objective	The investment objective of the Scheme is to provide capital appreciation and regular income for unitholders by identifying profitable arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. However there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.
Investment Strategy	Arbitrage opportunities arise due to market inefficiencies. Fund seeks to exploit such inefficiencies that will manifest as mispricing in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment. The fund manager may use corporate action or event driven strategy where there is a potential opportunity for arbitrage in cash or derivate market such as dividend arbitrage or buy-back arbitrage or merger etc. Fund Manager will carry-out such arbitrage opportunities seeking to generate tax efficient risk free returns. In cases where gainful arbitrage opportunities does not exist, the scheme may hold its assets in debt and money market instruments till such time reasonable arbitrage opportunities present itself. The scheme would aim to seize arbitrage opportunities by buying stock in the cash market and simultaneously selling futures on the same stock in F&O segment of the exchange. It is the intention of the scheme to hold the cash market position and the derivative position till expiry to realize the arbitrage. However, if the opportunity is available the same positions will be rolled over to next month expiry by buying the current month future and selling the next month future. In this instance, the strategy would be to keep the underlying, buy back the current future position and sell the next month future position. Debt & money market portion managed by the fund manager by considering factors such as credit quality, interest rates, duration etc. The scheme will predominantly be actively managed to achieve its investment objective. Derivatives Strategy: The Scheme may take exposure to derivatives for hedging and/or non-hedging purpose as permitted by regulations from time to time. Such exposure to derivative instruments will be in line with the investment objective and overall strategy of the scheme.

	Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.																														
TER	Please refer https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes for TER of SBI Arbitrage Opportunities Fund																														
AUM as on October 31, 2025	33,486.52 (in crores)																														
Year wise performance	Performance of the Scheme (in %) as on October 31, 2025: <table><tr><th>Compounded Annualized Returns</th><th>Scheme Returns %</th><th>Benchmark Returns %</th><th>Scheme Returns %</th><th>Benchmark Returns %</th></tr><tr><td></td><td>SBI Arbitrage Opportunities Fund - Growth</td><td>NIFTY 50 Arbitrage</td><td>SBI Arbitrage Opportunities Fund - Dir - Growth</td><td>NIFTY 50 Arbitrage</td></tr><tr><td>Returns for the last 1 year</td><td>6.56</td><td>7.74</td><td>7.10</td><td>7.74</td></tr><tr><td>Returns for the last 3 years</td><td>7.17</td><td>7.56</td><td>7.73</td><td>7.56</td></tr><tr><td>Returns for the last 5 years</td><td>5.85</td><td>6.07</td><td>6.37</td><td>6.07</td></tr><tr><td>Returns since inception</td><td>6.72</td><td>N.A.</td><td>6.84</td><td>6.12</td></tr></table> Date of inception - 03/11/2006. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. Direct Plan was introduced from January 01, 2013 Financial year wise performance: Absolute Returns for each financial year for the last 5 years	Compounded Annualized Returns	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %		SBI Arbitrage Opportunities Fund - Growth	NIFTY 50 Arbitrage	SBI Arbitrage Opportunities Fund - Dir - Growth	NIFTY 50 Arbitrage	Returns for the last 1 year	6.56	7.74	7.10	7.74	Returns for the last 3 years	7.17	7.56	7.73	7.56	Returns for the last 5 years	5.85	6.07	6.37	6.07	Returns since inception	6.72	N.A.	6.84	6.12
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Returns since inception	6.72	N.A.	6.84	6.12																											

	Financial Year Wise Returns <table><thead><tr><th>Financial Year</th><th>Scheme Benchmark: Nifty 50 Arbitrage Index</th><th>SBI Arbitrage Opportunities Fund - Reg</th><th>SBI Arbitrage Opportunities Fund - Direct</th></tr></thead><tbody><tr><td>FY 2024-25</td><td>7.2</td><td>7.2</td><td>7.8</td></tr><tr><td>FY 2023-24</td><td>7.6</td><td>7.6</td><td>8.0</td></tr><tr><td>FY 2022-23</td><td>5.4</td><td>5.4</td><td>5.9</td></tr><tr><td>FY 2021-22</td><td>4.1</td><td>4.1</td><td>4.6</td></tr><tr><td>FY 2020-21</td><td>2.6</td><td>2.6</td><td>3.0</td></tr></tbody></table>	Financial Year	Scheme Benchmark: Nifty 50 Arbitrage Index	SBI Arbitrage Opportunities Fund - Reg	SBI Arbitrage Opportunities Fund - Direct	FY 2024-25	7.2	7.2	7.8	FY 2023-24	7.6	7.6	8.0	FY 2022-23	5.4	5.4	5.9	FY 2021-22	4.1	4.1	4.6	FY 2020-21	2.6	2.6	3.0	
Financial Year	Scheme Benchmark: Nifty 50 Arbitrage Index	SBI Arbitrage Opportunities Fund - Reg	SBI Arbitrage Opportunities Fund - Direct																							
FY 2024-25	7.2	7.2	7.8																							
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FY 2022-23	5.4	5.4	5.9																							
FY 2021-22	4.1	4.1	4.6																							
FY 2020-21	2.6	2.6	3.0																							
Top 10 Holding/ link to Top 10 holding	Please refer to our website - https://www.sbimf.com/sbimf-top-holdings/114																									

3. SBI Short Term Debt Fund

Details of Benchmark	CRISIL Short Duration Debt A-II Index
Investment Objective	To provide investors an opportunity to generate regular income through investments in a portfolio comprising predominantly of debt instruments which are rated not below investment grade and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. There is no assurance that the investment objective of the Scheme will be achieved.
Investment Strategy	The scheme will invest based on a continuous evaluation of macro-economic factors, market dynamics and debt-issuer specific factors. The scheme will invest its corpus in the entire range of debt and money market securities in line with the investment objective to provide attractive risk-adjusted returns to its investors through active management of credit risk and interest rate risk in its portfolio. The investment objective shall be to provide investors an opportunity to generate regular income through investments in a portfolio comprising predominantly of debt instruments which are rated not below investment grade and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. The scheme will predominantly be actively managed to achieve its investment objective. 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.																																																					
TER	Please refer https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes for TER of SBI Short Term Debt Fund																																																					
AUM as on October 31, 2025	17,441.43 (in crores)																																																					
Year wise performance	Performance of the Scheme (in %) as on October 31, 2025: <table><tr><th rowspan="2">Compounded Annualized Returns</th><th>Scheme Returns %</th><th>Benchmark Returns %</th><th>Scheme Returns %</th><th>Benchmark Returns %</th></tr><tr><th>SBI Short Term Debt Fund – Regular Plan - Growth</th><th>CRISIL Short Duration Debt A-II Index</th><th>SBI Short Term Debt Fund - Dir - Growth</th><th>CRISIL Short Duration Debt A-II Index</th></tr><tr><td>Returns for the last 1 year</td><td>8.24</td><td>8.21</td><td>8.73</td><td>8.21</td></tr><tr><td>Returns for the last 3 years</td><td>7.63</td><td>7.82</td><td>8.15</td><td>7.82</td></tr><tr><td>Returns for the last 5 years</td><td>5.76</td><td>6.08</td><td>6.28</td><td>6.08</td></tr><tr><td>Returns since inception</td><td>6.73</td><td>7.61</td><td>7.88</td><td>7.67</td></tr></table> Date of inception : 27 July, 2007. Direct Plan was introduced on January 01, 2013 Financial year wise performance: Absolute Returns for each financial year for the last 5 years Financial Year Wise Returns <table><thead><tr><th>Financial Year</th><th>SBI Short Term Debt Fund - Reg</th><th>Scheme Benchmark: CRISIL Short Duration Debt A-II Index</th><th>SBI Short Term Debt Fund - Direct</th></tr></thead><tbody><tr><td>FY 2024-25</td><td>8.24</td><td>8.21</td><td>8.73</td></tr><tr><td>FY 2023-24</td><td>7.63</td><td>7.82</td><td>8.15</td></tr><tr><td>FY 2022-23</td><td>5.76</td><td>6.08</td><td>6.28</td></tr><tr><td>FY 2021-22</td><td>6.73</td><td>7.61</td><td>7.88</td></tr><tr><td>FY 2020-21</td><td>5.76</td><td>6.08</td><td>6.28</td></tr></tbody></table>	Compounded Annualized Returns	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %	SBI Short Term Debt Fund – Regular Plan - Growth	CRISIL Short Duration Debt A-II Index	SBI Short Term Debt Fund - Dir - Growth	CRISIL Short Duration Debt A-II Index	Returns for the last 1 year	8.24	8.21	8.73	8.21	Returns for the last 3 years	7.63	7.82	8.15	7.82	Returns for the last 5 years	5.76	6.08	6.28	6.08	Returns since inception	6.73	7.61	7.88	7.67	Financial Year	SBI Short Term Debt Fund - Reg	Scheme Benchmark: CRISIL Short Duration Debt A-II Index	SBI Short Term Debt Fund - Direct	FY 2024-25	8.24	8.21	8.73	FY 2023-24	7.63	7.82	8.15	FY 2022-23	5.76	6.08	6.28	FY 2021-22	6.73	7.61	7.88	FY 2020-21	5.76	6.08	6.28
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Top 10	Please refer to our website - https://www.sbimf.com/sbimf-top-holdings/148																																																					

Holding/ link to Top 10 holding	
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4. SBI Banking & PSU Fund

Details of Benchmark	Nifty Banking & PSU Debt Index A-II				
Investment Objective	The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.				
Investment Strategy	An open-ended debt scheme predominantly investing in debt & money market securities issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies. The scheme will predominantly be actively managed to achieve its investment objective. Derivatives Strategy: The Scheme may take exposure to derivatives for hedging and/or non-hedging purpose as permitted by regulations from time to time. Such exposure to derivative instruments will be in line with the investment objective and overall strategy of the scheme. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies". The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments				
TER	Please refer https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes for TER of SBI Banking & PSU Fund				
AUM as on October 31, 2025	17,441.43 (in crores)				
Year wise performance	Performance of the Scheme (in %) as on October 31, 2025:				
	Compounded Annualized Returns	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
		SBI Banking and PSU Fund - Growth	NIFTY Banking & PSU Debt Index A-II	SBI Banking and PSU Fund - Dir - Growth	NIFTY Banking & PSU Debt Index A-II
	Returns for the last 1 year	8.01	7.69	8.46	7.69
	Returns for the last 3 years	7.47	7.44	7.96	7.44

	Returns for the last 5 years	5.55	5.73	6.03	5.73
	Returns since inception	7.48	7.50	7.97	7.42

Date of inception : 9th Oct 2009. Direct Plan was introduced on January 01, 2013

Financial year wise performance:

Absolute Returns for each financial year for the last 5 years

Financial Year Wise Returns

Financial Year	SBI Banking & PSU Fund - Reg (%)	Scheme Benchmark: NIFTY Banking & PSU Debt Index A-II (%)	SBI Banking and PSU Fund - Direct (%)
FY 2024-25	7.9	7.8	8.5
FY 2023-24	7.0	7.2	7.6
FY 2022-23	3.5	3.3	4.0
FY 2021-22	4.0	4.5	4.5
FY 2020-21	7.5	7.8	8.0

Top 10 Holding/ link to Top 10 holding

Please refer to our website - <https://www.sbimf.com/sbimf-top-holdings/348>

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

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

Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the Fund i.e. <https://www.sbimf.com/annual-financial-reports> and that of AMFI www.amfiindia.com. 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 5.1.1 of SEBI circular dated June 27, 2024 on half year basis (i.e March 31 and September 30), the portfolio of the scheme shall be disclosed as under

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

(iii) Monthly Disclosure of Schemes' Portfolio Statement

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

(iv) Annual Report:

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

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

(v) Product Labelling

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

- i. Low Risk
- ii. Low to Moderate Risk

- iii. Moderate Risk
- iv. Moderately High Risk
- v. High Risk and
- vi. Very High Risk

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

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

(vi) Scheme Summary Document

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

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

(vii) 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 on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

C. Transparency/NAV Disclosure

The AMC will calculate and disclose the first Net Asset Value not later than 5 business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day. NAV will be calculated and disclosed in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 10.00 a.m on the following business day. Further, the Mutual Fund shall send the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

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

D. Transaction charges and stamp duty-

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

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

Please refer SAI for details.

E. Associate Transactions-

Please refer to Statement of Additional Information (SAI).

F. Taxation

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

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

1. SBI Mutual Fund is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits u/s. 10(23D) of the Income-tax Act, 1961. Accordingly, the entire income of SBI Mutual Fund is exempt from income-tax. SBI Mutual Fund will receive all its income without deduction of tax at source as per provisions of Section 196 of the said Act.
2. With effect from April 1, 2020, income distributed by a mutual fund in respect of units of mutual funds is taxable in the hands of the unitholders at normal tax rates (plus applicable surcharge and cess).
3. Basic Tax shall be increased by surcharge as per applicable rate and Health & Education Cess at the rate of 4% on aggregate of basic tax & surcharge.
4. Non-Equity Funds are those funds wherein equity exposure is less than 65% of total proceeds of such fund.

As per Section 50AA of the Income-tax Act, 1961, investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period. From 1st April 2025 onwards, a "Specified Mutual Fund" means: (a) a Mutual Fund by whatever name called, which invests more than 65% of its total proceeds in debt and money market instruments; or (b) a fund which invests 65% or more of its total proceeds in units of a fund referred to in (a). The percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures.

5. The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

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

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

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

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

Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendment(s). The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961. Additional tax liability,

if any, imposed on investors due to such changes in the tax structure, shall be borne solely by the investors and not by the AMC or Trustee.

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

G. Rights of Unitholders-

Please refer to SAI for details.

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

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

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

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on February 27, 2025. The Trustees have ensured that **SBI Income Plus Arbitrage Active FOF** approved by them is a new product offered by SBI Mutual Fund and is not a minor modification of the existing scheme/fund/product

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

Sd/-

Place: Mumbai
Date: November 28, 2025

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

SBI FUNDS MANAGEMENT LTD – BRANCHES:

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Phone No: 098253 04183. **BHATINDA:** 2907 GH,GT Road, Near ZilaParishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar-364002, **Tel:0278-2225572, Email id: camsbha@camsonline.com** **BHILAI:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020, Tel: 9203900630 / 9907218680. **BHILWARA:** Indraparstha tower, Second floor, Shyamkisabjimandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharvelNagar, Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ:** Tirthkala First Floor, Opp. BMB Bank, New Station Road, Bhuj, Kachchh – 370001, Gujarat **Phone No: 02832-45031 Email: 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- camsbna@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, 1st floor, 2nd Gate, Ameer Talkies Road, Vijayapur – 586101, Bijapur **Phone No: 083 52259520. Email id: camsbij@camsonline.com**. **BIKANER:** Behind Rajasthan patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner-334001, Tel: 9214245819. **BILASPUR:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Tel: 9203900626. **BOHOROMPUR:** 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal – 742103. West Bengal. Tel: 08535855998 **BOKARO:** 1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro- 827004, Jharkhand, India, Tel: 06542 – 359182 **Email Id: camsbkr@camsonline.com** **BONGAIGAON:** G.N.B.Road, Bye Lane, Prakash Cinema, PO & Dist. Bongaigaon-783380, Assam. Email: camsbon@camsonline.com Phone no: 03664-230008 **BOLPUR:** Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204, Phone No.: 09800988054. **BORIVALI:** 501 -Tiara CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai -400092. Email ID: camsbor@camsonline.com Phone No.: 022 – 28900132. **BURDWAN:** 399, G T Road, Basement, Talk of the Town, Burdwan - 713101, West Bengal, Tel: 0342- 3551397, Email ID- camsbdw@camsonline.com **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHAIBASA :** CAMS Service Centre Gram - Gutusahi under the Nimdih Panchayat, Post office Chaibasa, Muffasil Thana, District - West Singhbhum, Jharkhand - 833201. Email ID - camschbsa@camsonline.com Phone No - 9437340883 **CHANDIGARH:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR:** Opposite Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur-442402, Tel: 7172-253108. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565. **CHENNAI:** Rayala Towers, 158, Anna Salai, Chennai – 600002 Tel: 044 30407236. **CHENNAI:** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai – 600 045. Email: camstam@camsonline.com Phone no: 044-22267030 / 29850030. **CHHINDWARA:** Shop No. 01, Near Puja Lawn, Parasias Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM:** Shop No. 1 & 2, saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **Cochin:** Modayil Building, Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin – 682 016 **COIMBATORE:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002, Tel: 0422-2434355/53. **COOCHBEHAR:** S. N. ROAD, BYE LANE, BADUR BAGAN, NEAR GOURI SHANKAR, COOCHBEHAR – 736101, West Bengal. Phone No.: 03582-226739. Email ID: camschb@camsonline.com **CUTTACK:** Near Indian

Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA:** Ground Floor, Shyam Kunj, 2- Girindra Mohan Road, Near Radio Station, Darbhanga-846004 Bihar, **Tel:** 06272245004, **Email ID:** CS.Darbhangas@sbimf.com, **DAVENEGERE:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS:** 11 Ram Nagar - 1st Floor, A. B. Road, Near Indian- Allahabad Bank, Dewas -455001, Madhya Pradesh. **Phone No:** 07272 – 403382 **Email id:** camsdew@camsonline.com **DHANBAD:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI :** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE:** House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001, Tel No: 02562 – 640272. **DIBRUGARH:** Amba Complex, Ground Floor, H S Road, Dibrugarh-786001. **DIMAPUR:** MM Apartment, House No; 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112, Nagaland Email: camsdmv@camsonline.com. **DURGAPUR:** Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713 216, Tel: 0343-2545420/30. **DWARKA:** SBI Funds Management Limited, Plot No. 447, 2nd Floor, Sector - 19, Dwarka – 110075, Delhi. **Phone no:** 9999379462 **Landline:** 011- 42670074 **Email id:** cs.dwarka@sbimf.com **ELURU:** 22B-3-9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002. Tel: 08812 – 231381 **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 9/1/51, Rishi Tola, Fatehganj, Ayodhya, Faizabad Uttar Pradesh-22400, **Email id:** camsfzd@camsonline.com **FARIDHABAD:** LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002 **Phone No:** 0129-4320372 **Email id:** camsfdb@camsonline.com **FIROZABAD:** First Floor, Adjacent to Saraswati Shishu Mandir School, Gaushala, Near UPPCL Sub Station, (Gandhi Park), Company Bagh, Chauraha, Firozabad – 283203, **Email id:** camsfrz@camsonline.com **GANDHIDHAM:** Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201 **Phone No:** 02836 233220 **Email id:** camsqdm@camsonline.com **GANDHINAGAR:** M-12 Mezzanine Floor, Suman Tower, Sector 11, Gandhinagar – 382011. Tel: 079-23240170. **GANGTOK:** House No: GTK /006/D/20(3), Near Janata Bhawan, Diesel Power House Road (D.P.H. Road), Gangtok - 737101, Sikkim. **Phone No:** 03592-202562 Email: camsqtka@camsonline.com **GAYA:** C/O Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya – 823001. **Phone No:** 9472179424 **Email id:** cams गया@camsonline.com **GHAZIABAD:** First Floor C - 10 RDC Rajnagar, Opposite Kacheri Gate No.2 Ghaziabad – 201002. **Phone No:** 0120 – 6510540 **Email id:** camsgha@camsonline.com **GOA:** Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji, Goa - 403 001, Tel: 0832- 6450439. **GODHRA:** 1st Floor, Prem Praksh Tower, B/H B.N.Chambers, Ankleshwar Mahadev Road, Godhra – 389001, Gujarat Email: camsqdh@camsonline.com **Phone no:** 08000724711 **GONDAL (PARENT RAJKOT):** A/177, Kailash Complex, Opp. Khedut Decor, GONDAL-360 311, Tel: 0281-329 8158. **GORAKHPUR:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GORAKHPUR :** CAMS SERVICE CENTRE UNIT NO-115, FIRST FLOOR, VIPUL AGORA BUILDING, SECTOR-28, MEHRAULI GURGAON ROAD, CHAKKAR PUR GURGAON - 122001 **EMAIL ID:** CAMSGUR@CAMSONLINE.COM **PHONE NO:** 0124-4048022 **GREATER NOIDA:** SBI Funds Management Limited, Tradex Tower No.1, Ground Floor, Shop No. G11 & G12, Plot No. 3B, Alpha Commercial Belt, Sector Alpha-1, Greater Noida – 201308, Uttar Pradesh **Phone no:** 9717728766 **Email id:** cs.greaternoida@sbimf.com **GULBARGA:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON:** UNIT NO-115, First Floor, Vipul Agora Building, Sector-28, Mehrauli Gurgaon Road, Chakkar Pur Gurgaon – 122001 **Email Id:** camsgur@camsonline.com **Phone No.** 0124-4048022. **GUWAHATI:** Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati – 781008, Phone No.: 07896035933. **GWALIOR:** G-6 Global Apartment, 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:** Vidya Bhavan Building, 1st Floor, Old Bus

Stand Road. Hassan-573201Karnataka. Email: camshas@camsonline.com Phone no: 08172-456301**HAZARIBAG:** Municipal Market, AnnandaChowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** Unit No. 326, Third Floor, One World-1,Block-A,Himmatnagar-383001,Gujarat,**Phone No:** 02772244332,**Email id:**camshim@camsonline.com **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR :**NearArchies Gallery, Shimla PahariChowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:**No.9/2, 1st Floor,Attibele Road, HCF Post,Behind RTO Office, Mathigiri, Hosur – 635110,Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **Ichalkaranji ;** 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji. – 416115, Maharashtra. Phone No. 8830989955 Email Id: camsich@camsonline.com **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, YudhisthirMarg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 144, Vijay Nagar, Near Capital Small Finance Bank,Football Chowk, Jalandhar City – 144001 **Phone No:** 0181 – 2452336 **Email Id:** camsjal@camsonline.com **JALGAON:** RustomjiInfotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar,ShivajiPutla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI :** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaigur – 735101, West Bengal. **JAMMU:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR:** Tee Kay Corporate Towers, Third Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001, Jharkhand, Tel: 0657-2320015, Email id: camsjpr@camsonline.com **JAUNPUR :**248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI:** 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR:** 1/5, Nirmal Tower, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Jail road, Dholasatra,Near Jonaki Shangha Vidyalaya,Post Office – Dholasatra, Jorhat – 785001, Assam, Tel : 0376-2932558. **JORHAT:** Singh building, Ground Floor, C/o-Prabhdeep Singh, Punjabi Gali, Opposite V-mart, Gar Ali, PO & PS, Jorhat – 785 001, Assam. **Phone No:** 7086113787, **Email id:** camsjor@camsonline.com **JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh – 362001, Gujarat, Tel: 0285-6540002. **KALYAN: CAMS Service Centre.** Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opposite KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan West – 421 301. Email id: camskyn@camsonline.com **KADAPA:** D.No: 3/2151/2152, Shop No: 4, Near Food Nation, Raja Reddy Street, Kadapa – 516 001, Andhra Pradesh , Tel: : 08562-248695 **Email:** camskdp@camsonline.com . **KANGRA:** Collage Road, Kangra, District Kangra-176001, Himachal Pradesh.Email: camskan@camsonline.com Phone no:01892-260089 **KAKINADA:** D No-25-4-29,1st floor, Kommireddy Vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001, Andhra Pradesh, Phone No.: 0884-6560102. **KANNUR:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR:** I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR:** HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL** 29, Avtar Colony,Behind Vishal Mega Mart, Karnal – 132001, **KARUR:** No. A5 75/1, Vaiyapuri Nagar, 2nd Cross, Karur -639 002, Tamil Nadu., Tel: 4324-311329, E-mail – camskar@camsonline.com . **KASARAGOD :** KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod – 671121. Tel: 04994-224326 **KASHIPUR:** Dev Bazar, Bazpur Road, Kashipur-244713 Email:camskp@camsonline.com **KATNI:** 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KATIHAR:** C/o, Rice Education and IT Centre, Near Wireless Gali, Amla Tola Road, Katihar, Bihar – 854105. E-mail - camskir@camsonline.com **KESTOPUR:** S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block –C (Ground Floor), Kestopur – 700101, Kolkata. **KHAMMAM :** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR:** Silver Palace, OT Road, Inda-Kharagpur, G.P-Barakola, P.S- Kharagpur Local – 721305, District West Midnapore, Phone No.: 9800456034. **KOLHAPUR:** 2 B,

3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:** CAMS COLLECTION CENTER 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers" Kolkata -700 001. **KORBA:** KH. No. 183/2G, Opposite Blue Diamond The Hotel, T.P. Nagar, Korba, 495677 Chhattisgarh. **Phone No:** 7759 356037 **Email id:** camskrba@camsonline.com **KOTA:** B-33 'KalyanBhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Thamarapallil Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam – 686001, Phone No.: 9207760018. **KRISHNANAGAR:** R.N Tagore Road, In front of Kotwali P. S., Krishnanagar, Nadia. Pin-741101 **KUMBAKONAM:** No. 28/8, 1st Floor, Balakrishna Colony, Pachaiaappa Street, Near VPV Lodge, Kumbakonam, Tamil Nadu - 612001. **Email ID:** camskum@camsonline.com **Phone No.:** 0435-2403747 **KURNOOL:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad – 500072. **LATUR:** Shop No. 5 & 6 B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, 413512, Maharashtra. Phone no. 7798557446 **Email ID:** camslur@camsonline.com **LUCKNOW:** Office no, 107, 1st floor, Vaishali Arcade Building, Plot no 11, 6 Park Road, Lucknow – 226001, Uttar Pradesh. **Phone No:** 0522 – 4007938 **Email id:** camsluc@camsonline.com **LUDHIANA:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002, Tel: 0161-301 8000, 301 8001. **MADURAI:** Shop No 3, 2nd Floor, Suriya Towers, 272/273 - Goodshed Street, Madurai - 625001. **Phone No.:** 0452- 4983515 **Email ID:** camsmdu@camsonline.com **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. **Email:** camsmdi@camsonline.com **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301, Punjab. **Email:** camsmgg@camsonline.com **Phone no:** 01765-506175 **MAHABUBNAGAR:** H.No: 14-3-178/1B/A/1, Near Hanuman Temple, Balaji Nagar, Boothpur Road, Mahabubnagar- 509001, Telengana, Tel : 08542-222529, **Email:** camsmbnr@camsonline.com Tel : 09440033182 **MALAPPURAM:** Kadakkadan Complex, Opp central school, Malappuram-676505, Kerala. **Email:** camsmalp@camsonline.com **Phone no:** 483-2737101 **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 351- 2269071 / 03512 -214335. **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301, Punjab **Email:** camsmgg@camsonline.com **Phone no:** 01765-506175 **MANGALORE:** 14-6-674/15(1), shop no - UG11-2, Maximus complex, light house hill road, Mangalore- 575 001, Karnataka, Tel: 0824-4627561, **Email id:** camsman@camsonline.com **MANIPAL:** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal – 576104. **Email id:** camsmpl@camsonline.com **Phone No:** 9243689046 **MAPUSA (PARENT ISC : GOA):** Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa – 403 507, Goa.. **MARGAO:** F4 - Classic Heritage, Near Axis Bank, Opposite BPS Club, Pajifond, Margao, Goa - 403 601. Tel no.: 0832-6480250, **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 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 **MIRAZAPUR:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. **Email:** camsmpr@camsonline.com **Phone no:** 5442 – 220282 **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MOGA: Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001, Punjab, Phone no:** 01636 – 513234, **Email:** camsmog@camsonline.com **MORADABAD:** H 21-22, 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. **MUZZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 **Email:** camsmrn@camsonline.com **Phone no:** 131 - 2442233/ 09027985915 **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **MANCHERIAL 3 – 407 / 40 – 4, Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302, Telangana. Phone No - 08736-356325 E-mail -** camsmci@camsonline.com. **NADIAD (PARENT TP: ANAND TP):** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47, Court Road, Nagercoil-629 001, Tel:

4652-229549. **NAGERCOIL:** FIRST FLOOR, 532/I, VETTURNIMADAN, NAGERCOIL – 629003, TAMIL NADU, **PHONE NO: 04652310242, EMAIL ID: CS.NAGERCOIL@SBIMF.COM** **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAGAON :** Amulapathy, V.B.Road, House No.315 ,Nagaon-782003, Assam.Email: camsnag@camsonline.com Phone no: 03672-250111 **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NALBARI:** Ground Floor, Allahabad Bank Building, Dhamdhama Road, Nalbari – 781335, Phone No.: 09854093901/09864033980. **NALGONDA:** 6-4-80,1st Floor, Above Allahabad Bank, Opposite To Police Auditorium, VT Road, Nalgonda – 508001. **E-mail- camsnlg@camsonline.com** **NASIK:** 1st Floor, " Shraddha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 – 6450102. **NANDED:** Shop No.8,9 Cellar "Raj Mohammed Complex", Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. **NAVSARI:** 214-215, 2nd floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 Email: camsnvs@camsonline.com. **NELLORE:** Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore-524001, Tel: 0861-2302398, Email camsnel@camsonline.com. **NEW DELHI :** 7-E, 4th Floor, DeenDayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **New Delhi:** Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. Email: camsjdel@camsonline.com **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana. Tel: 08462 – 250018 **NOIDA:** Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida – 201301 Uttar Pradesh, **Phone No:** 0120-4562490, **Email id:** camsnnoi@camsonline.com **ONGOLE:** Shop No:1128, First Floor, 3rd Line, Sri Babuji Market Complex, Ongole – 523001, Andhra Pradesh. Tel: 08592 – 281514 Email ID : camsoge@camsonline.com **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001., Tel: 9228000472 Email: camspal@camsonline.com. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** Ground Floor, Saili Road, Adjoining Toys World, Pathankot – 145001, Punjab . **Contact no-** 9781118415 **Email ID:** cs.pathankot@sbimf.com . **PATIALA:** 35, New LalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** 301B, Third Floor, Patna One Plaza, Near Dak bungalow Chowk, Patna-800001, Bihar, **Phone No: 0612-2999153, Email id:** camspat@camsonline.com **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR** C-101/2, 1st Floor, Near Cottage Industries, Middle Point (Phoenix Bay), Port Blair - 744101, South Andaman, Andaman and Nicobar Islands..Phone No: 03192-230306/230506 . **Email Id:** 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 **PRATAPGARH:** Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. Email: camspra@camsonline.com Phone no: 5342-221941 **PITAMPURA:** Aggarwal Cyber Plaza-Ii, Commercial Unit No 371, 3rd Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi-110034. **PURULIA-** Anand Plaza, Shop No. 06, 2nd Floor, Sarbananda Sarkar Street, Munsifdanga, Purulia – 723101, West Bengal, E-mail Id- Camspr@Camsonline.Com **PURI:** Darji Pokhari Chakka, above OM Jewellers, Hospital Square, Puri Town, Puri – 752001, Odisha. Email Id: camspuri@camsonline.com Phone No. 06752- 459442 **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIGANJ:** Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North 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 **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. **REWA:** Shop no. 112 First Floor, Anant Vaibhav, University Road, Rewa, 486001, Madhya Pradesh. **Email Id:** 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 **Phone no: 07879036133** **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHAHJAHANPUR:** SBI Funds Management Limited, Krishna Complex, Townhall Road, Sadar Bazar, Shahjahanpur -242001, Uttar Pradesh **Phone no:** 8400061251 **Email id:** Cs.Shahjahanpur@sbimf.com **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SILCHAR:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005 , Phone No.: 03842-230407. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SIKAR:** C/O Gopal Sharma & Company, Third Floor, Sukhshine Complex, Near Geetanjali Book depot, Tapadia Bagichi, Sikar – 332001, Rajasthan. **Email:** camssik@camsonline.com **Phone no: 01572-240990** **SILCHAR:** House No. 18B, 1st Floor, C/o. Lt. Satyabrata Purkayastha, Opposite Shiv Mandir, Landmark: Sanjay Karate Building, Near Isckon Mandir, Ambicapatty, Silchar - 788004, Assam. **Phone No:** 03842-221228 **Email Id:** camsslc@camsonline.com **SILIGURI:** 78, Haren Mukherjee Road, 1st floor, Besides SBI Hakimpara, Siliguri – 734001, Phone: 9735316555 , Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, saran Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SONEPAT:** SCO-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonapat – 131001, Email id: camssnp@camsonline.com. **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp. Chandramouli, Departmental Store, Near Seven Roads Junction, Srikakulam-532001, Andhra Pradesh **Tel:** 08942-228288, **Email Id:-** camssrk@camsonline.com **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Shop No – G - 5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002 **Email:** camssur@camsonline.com **SURENDRANAGAR:** Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001. **Phone No:** 02752-232599 **Email Id:** camssgnr@camsonline.com **SURI:** Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal – 731101, **Tel. no.** 09333749633. **TAMLUK:** Behind Mass Clinic Vill Padumbasan, Tamluk – 721636, **Phone No.:** 09800224303. **TAMLUK:** Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal **E-mail Id -** camstmr@camsonline.com **THANE:** Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601, Maharashtra **Phone No.:** 022-62791000 **Email id:** camsthn@camsonline.com **THIRUPPUR:** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601, Tel: 0421-3201271. **THIRUVALLA:** 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla – 689 101, Kerala, Tel no: 0469 – 6061004. **TINSUKIA:** Bangiya Vidyalaya Road, Near Old Post Office Durgabari, Tinsukia, Assam - 786 125 Tel: 7896502265 email id: : camstin@camsonline.com. **TIRUNELVELI:** No. F4, Magnem Suraksaa

Apartments, Thiruvananthapuram Road, Tirunelveli - 627002. **Email** : camstrv@camsonline.com. **TIRUPATHI**: Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR**: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY**: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM**: TC NO: 22/902, 1st - Floor "BLOSSOM". Building, opposite. NSS Karayogam, Sasthamangalam Village post office, Trivandrum, Kerala **Phone No**: 0471-4617690 **E-mail Id**- camstvm@camsonline.com **TUMKUR**: C695010, Co., Renuka Rashmi Nilaya, 1st Floor, Opposite Sridevi Diagnostics, 1st Cross, M G Road, Tumkur – 572101. **Email**: camstkr@camsonline.com **TUTICORIN**: Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **TEZPUR**: Kanak Tower-1st Floor, Opposite IDBI Bank/ICICI Bank, C. K. Das Road, Tezpur Sonitpur, Assam – 784001, Phone No.: 3712 – 225252. **Tamluk**: Holding No - 58, 1st Floor, Padumbasan, Ward No 10, Tamluk Maniktala More, Beside HDFC Bank, Tamluk, Purba Medinipur, Tamluk- 721636, West Bengal. **E-mail Id**- camstmz@camsonline.com **Udaipur** 32, Ahinsapuri, Fatehpura circle, Udaipur – 313001 **Email**: camsudp@camsonline.com **Udhampur**: Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN** :109, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. **UNJHA (PARENT: MEHSANA)**: 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. **VADODARA**: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. **VALSAD**: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI**:208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI**: Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, **VASCO(PARENT GOA)**: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, **VASHI**: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705, Email id: camsvsh@camsonline.com. **VELLORE**: No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VELLORE**: Door No. 86, BA Complex, 1st Floor, Shop No. 3, Anna Salai (Officer Line), Vellore – 632 001, Phone No.:0416 2900062, **Email**: camsvvel@camsonline.com **VIJAYNAGARAM**: Portion 3, First Floor No:3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, Vijaynagaram-535003. **Email**: camsvzm@camsonline.com **VIJAYAWADA**: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM**: CAMS Service Centre, Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 , Phone No.: 0891 6502010. **VIZAG: Flat No.GF2, Door No.47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530 016, Andhra Pradesh. Phone No: 0891 – 2791940 Email id: camsviz@camsonline.com** **WARANGAL**: A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal – 506001, Tel. no. 0870 - 6560141. **WARDHA**: Opp. Raman Cycle Industries, Krishna Nagar, Wardha – 442001, Maharashtra. **Email**: camswar@camsonline.com Phone no: 7152-242724 **WARDHA**: 1st floor. Manorama complex. R.V.Naka, Wardha – 442001, Maharashtra. Phone No. 8600029305 **Email**. ID: cs.wardha@sbimf.com **WAYANAD**: 2nd Floor, AFFAS Building, Kalpetta, Wayanad – 673121. Phone no: 04936-204248 **Email**: camswyd@camsonline.com **YAMUNA NAGAR**: 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.