



SCHEME INFORMATION DOCUMENT

SECTION I

SBI BALANCED HYBRID FUND

An open ended balanced scheme investing only in equity and debt instruments. No Arbitrage is permitted in this scheme

Product Labeling of the Scheme		
This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer As per AMFI Tier I Benchmark i.e. NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX
- Regular Income and Long term Capital appreciation - An open ended balanced scheme investing only in equity and debt instruments. No Arbitrage is permitted in this scheme.	 RISKOMETER The risk of the scheme is Very High	 RISKOMETER The risk of the benchmark is High

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

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Offer for Units of Rs. 10/- each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices

New Fund Offer Opens on: August 10, 2026

New Fund Offer Closes on: August 24, 2026

Scheme re-opens on: within 5 business days from the date of allotment

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund ('SBIMF')	SBI Mutual Fund Trustee Company Private Limited	SBI Funds Management Limited('AMC/('SBIMF'))

	('Trustee Company') CIN: U65991MH2003PTC138496	(A joint venture between SBI and AMUNDI) CIN: U65990MH1992PLC065289
Corporate Office	Registered Office:	Registered Office:
9 th Floor & Unit No. 1002, 1003 and 1004 of 10 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

Website: www.sbimf.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (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 August 05, 2026.

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	SBI Balanced Hybrid Fund
II.	Category of the Scheme	Hybrid Schemes - Balanced Hybrid Fund
III.	Scheme type	An open ended balanced scheme investing only in equity and debt instruments. No Arbitrage is permitted in this scheme.
IV.	Scheme code	SBIM/O/H/BHF/26/07/0207
V.	Investment objective	The Investment Objective of the fund is to generate long term capital appreciation and income by investing only in equity and debt instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.
VI.	Liquidity/listing details	Liquidity: 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. Listing: 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.
VII.	Benchmark (Total Return Index)	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.
VIII.	NAV disclosure	The AMC will calculate and disclose the first Net Asset Value (NAV) not later than 5 business days from the date of allotment in NFO. 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, 2026. 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 11.00 p.m. of the business day. Whenever the Scheme also invests in foreign securities, the NAVs of Scheme for those business days will be disclosed on the website of the Mutual Fund and on the website of AMFI by 10:00 a.m. of the following business day in line with clause 9.3.4 of SEBI Master Circular for Mutual

		Funds dated March 20, 2026 Further Details in Section II.
IX.	Applicable timelines	Timelines for: • Dispatch of redemption proceeds - within 3 working days from the date of redemption or repurchase (under normal circumstances) Further, in exceptional situations additional timelines in line with clause 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and 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) - Within 7 working days from the record date.
X.	Plans and Options Plans/Options and sub options under the Scheme	The scheme would have two plans viz Direct Plan & Regular Plan. Options under each Plan(s) Both Direct and Regular plans will have two options Growth and Income Distribution cum capital withdrawal (IDCW) option. IDCW option will have the facility of Reinvestment of Income Distribution cum capital withdrawal option (IDCW Re-investment), Payout of Income Distribution cum capital withdrawal option (IDCW Payout) & Transfer of Income Distribution cum capital withdrawal plan (IDCW Transfer). Under IDCW option the scheme offers, Weekly, fortnightly and monthly frequency with reinvestment, payout, transfer facilities. For weekly IDCW options, payout facility is available only for investment above Rs. 1 crore. Growth will be the default option & IDCW Re-investment will be default facility. For detailed disclosure on default plans and options, kindly refer SAI.
XI.	Load Structure	Exit Load: • NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. • 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment • NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment.

XII.	Minimum Application Amount/switch in	• During NFO: Rs. 5,000/- and in multiples of Re. 1 thereafter • On continuous basis: Rs. 5,000/- & in multiples of Re.1 thereafter. Note – For investments made by designated employees of SBI Funds Management Limited in line with clause 7.14 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable Investors have the facility to switchover between the Plans at NAV. Also, switchover facility at the NAV related prices to other open-ended schemes of SBI Mutual Fund is available.
XIII.	Minimum Additional Purchase Amount	Rs. 1,000/- & in multiples of Re.1 thereafter
XIV.	Minimum Redemption/switch out amount	Rs. 500/- or 1 units or account balance whichever is lower. Note – For investments made by designated employees of SBI Funds Management Limited in line with clause 7.14 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable Investors have the facility to switchover between the Plans at NAV. Also, switchover facility at the NAV related prices to other open-ended schemes of SBI Mutual Fund is available.
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	NFO opens on: August 10, 2026 NFO closes on: August 24, 2026 The subscription for the Scheme will be open to the public for minimum 3 working days or as many days as may be decided by the Managing Director of the AMC. The AMC reserves the right to extend or pre close the New Fund Offer (NFO) period, subject to the condition that the NFO Period including the extension, if any, shall not be for more than 15 calendar days or such period as allowed by SEBI. Addendum for extension or pre closure of NFO period, as applicable, will be uploaded on www.sbimf.com.
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 10/- per unit.
XVII.	Segregated portfolio/side pocketing disclosure	Yes, the Scheme can undertake segregated portfolio. For Details, kindly refer SAI
XVIII.	Swing pricing disclosure	No. the scheme will not undertake swing pricing.
XIX.	Stock lending/short selling	Yes, the scheme may also engage in stock lending. For Details, kindly refer SAI

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 Balanced Hybrid Fund”. The Cheques should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted. Investors are requested to note that application form is available with Investor Service Centres (ISCs) / Official Points of Acceptance of Transactions (OPAT) of SBI Mutual Fund or can be downloaded from https://www.sbimf.com/forms. The list of the Investor Service Centres (ISCs)/ OPAT is also available on https://www.sbimf.com/contact-us. Further, pursuant to AMFI Best Practice Guidelines Circular dated January 31, 2025, financial transactions received through email in respect of non-individual investors will be accepted subject to terms and conditions. For details, kindly refer to section II
XXII.	Investor services	Details of Customer Relations Officer of the AMC: Name: Mr. C A Santosh Address: SBI Funds Management Ltd., (Customer Relations Officer) Address: 9th Floor & Unit No. 1002, 1003 and 1004 of 10th 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
XXIII	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not applicable
XXIV	Special product/facility available during the NFO and on ongoing basis	The Scheme offers following facilities on NFO basis: 1. 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. 2. Mitra SIP 'MITRA SIP' is a facility that allows investor to make initial investment through Systematic Investment Plan (SIP) and after completion of specific tenure switch the units to another Scheme or continue to remain in the Same Scheme as per the option selected by the investor and Systematic Withdrawal through SWP from the target scheme. 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 and 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. iv) Mitra SIP 'MITRA SIP' is a facility that allows investor to make initial investment through Systematic Investment Plan (SIP) and after completion of specific tenure switch the units to another Scheme or continue to remain in the Same Scheme as per the option selected by the investor and Systematic Withdrawal through SWP from the target scheme.
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		For further details of above special products / facilities, For Details, kindly refer SAI.
XXV.	Weblink	Since this scheme is new scheme, same is not applicable. However, please, refer to our website for the following: 1. TER for last 6 months/ Daily TER: Please refer - https://www.sbimf.com/total-expense-ratio-of-mutual-fund-schemes 2. Scheme factsheet: Please refer - https://www.sbimf.com/factsheets

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Draft Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 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, 2026 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the SBI Balanced Hybrid Fund approved by them is a new product offered by SBI Mutual Fund and is not a minor modification of any existing scheme/fund/product at the time of the launch.

Date: July 15, 2026
Place: Mumbai

Sd/-
Name: Debasish Mishra
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
Equity and Equity related instruments (including REITs)	40	60
Debt Securities (including securitized debt & debt derivatives) & Money Market Instruments including Units of Debt oriented mutual fund schemes\$	40	60

\$ Any other security as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required.

The scheme may seek investment opportunities in foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities subject to SEBI (MF) Regulations, 2026. Such investment may not exceed 35% of the net assets of the scheme. Pursuant to clause 13.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme may invest upto US \$25 million in Overseas securities and invest upto US \$10 million in Overseas ETFs.

Pursuant to clause 13.11.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026, on an ongoing basis the scheme will have an investment headroom of 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months for that month to invest in Overseas securities / Overseas ETFs subject to maximum limits.

The cumulative gross exposure through equity, debt, units of debt mutual funds, derivative positions (including covered call options), overseas ETFs repo transactions and credit default swaps in corporate debt securities, and such other securities / assets as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme in accordance with clause 13.18.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026. However, pursuant to clause 13.18.6 (a) of SEBI Master Circular of Mutual Funds dated March 20, 2026 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 calendar days may be treated as not creating any exposure.

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

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

Sr. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securitized debt	Upto 20% of the debt portion of the scheme	Clause 13.1 of the SEBI Master Circular for Mutual Funds

Sr. no	Type of Instrument	Percentage of exposure	Circular references
			dated March 20, 2026
2	Units of debt mutual fund schemes	Scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investments made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.	Clause 3 of sixth Schedule of SEBI (MF) Regulations, 2026 and clause 13.14 of SEBI Master Circular for Mutual Funds dated March 20, 2026
3	Foreign securities including ADR/GDR/Foreign equity and overseas ETFs and debt securities	Upto 35% of the net assets of the scheme.	Clause 13.11 of the SEBI Master Circular for Mutual Funds dated March 20, 2026
4	Equity derivatives instruments for non-hedging purpose (including writing covered call options)	Upto 50% of the equity portion of the scheme	Clause 13.15 of the SEBI Master Circular for Mutual Funds dated March 20, 2026
5	Debt derivative instruments (both for hedging and non-hedging purposes)	Upto 50% of the debt portion of the scheme	Clause 13.15 of the SEBI Master Circular for Mutual Funds dated March 20, 2026
6	Repo / Reverse repo transactions in corporate debt securities	Upto 10% of the net assets of the Scheme	Clause 13.8 of the SEBI Master Circular dated March 20, 2026
7	Instruments having special features	Upto 10% of its NAV of the debt portfolio of the scheme	Clause 13.1 of the SEBI Master Circular dated March 20, 2026
8.	Securities Lending and borrowing	The Scheme shall adhere to the following limits should it engage in Stock Lending. Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending. Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party (as may be applicable).	Regulation 42(4) of SEBI Mutual Fund Regulations 2026 read with clause 13.6 of the SEBI Master Circular for Mutual Funds dated March 20, 2026
9	Credit Enhancement / structured obligations such as corporate / promoter guarantee etc.	Upto 10% of debt portfolio of the Scheme and group exposure shall not exceed 5% of debt portfolio of the Scheme	Clause 13.1 (10) of the SEBI Master Circular dated March 20, 2026
10	Credit Default Swaps	Upto 10% of AUM of the Investment Strategy and shall be within the overall limit of the derivatives	Clause 13.17 of SEBI Master Circular dated March 20, 2026

Sr. no	Type of Instrument	Percentage of exposure	Circular references
11	'Imperfect hedging' using IRFs	Upto maximum of 20% of the net assets of the scheme	Clause 13.15.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026
12	Unrated debt instruments	The gross exposure of the Scheme in such instruments shall not be more than 5% of the net assets of the Scheme or such higher limit as may be specified by SEBI	Clause 13.1.4 of SEBI's Master Circular for Mutual Funds dated March 20, 2026
13	Unlisted Debt instruments	The gross exposure of the Scheme in such instruments shall not be more than 10% of the net assets of the Scheme or such higher limit as may be specified by SEBI	Clause 13.1.3 of SEBI's Master Circular for Mutual Funds dated March 20, 2026

The scheme shall not invest in below instruments:

Sr. No.	Type of securities/instruments
1	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, as per SEBI (MF) Regulations, 2026 and clause 1.9.1(b) of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 calendar days from the date of said deviation.

Rebalancing Period:

Pursuant to clause 3.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 clause 3.11 of SEBI Master Circular of Mutual funds dated March 20, 2026.

Timelines for deployment of funds collected in NFO:

Pursuant to clause 7.24 of SEBI Master Circular for Mutual Fund dated March 20, 2026; 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.

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, 2026, the fund follow internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc.

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

B. WHERE WILL THE SCHEME INVEST?

I. Equity and Equity Related Instruments:

1. Equity share is a security that represents ownership interest in a company;
2. Equity Related Instruments are securities which give the holder of the security right to receive Equity Shares on pre agreed terms. It includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time;
3. Equity Derivatives (Futures and Options)

II. Debt Instruments & Money Market Instruments:

Debt securities and Money Market Instruments will include but will not be limited to:

1. Certificate of Deposits (CDs)
2. Commercial Paper (CPs)
3. Treasury Bills (T-Bills)
4. Triparty Repo
5. Central Government/State Government securities created and issued by the Central Governments and/or State Governments as may be permitted by RBI, securities guaranteed by the Central Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc.
6. Non-convertible Debentures as well as bonds issued by companies / institutions promoted / owned by the Central Governments and statutory bodies, which may or may not carry a Central Government guarantee, public and private sector banks, all India financial institutions, private sector companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long-term fund requirements. These instruments include fixed interest security with/without put/call option, floating rate bonds, zero coupon bonds.
7. Floating rate debt instruments issued by Central Government, corporates, PSUs etc. with coupon reset periodically. The Fund Manager will have the flexibility to invest the debt component into floating rate debt securities to reduce the impact of rising interest rate in the economy.
8. Repo (Repurchase Agreement) or Reverse Repo
9. Securitised Debt (SD)/Pass Through Certificate (PTC).
10. Debt derivative instruments like Interest Rate Futures (IRFs), Interest Rate Options (including Call and Put options), Interest Rate Swaps, Credit Default Swaps (CDS)
11. Bill Rediscounting (BRDs) is the rediscounting of trade bills which have already been discounted by banks with their customers. BRDS is an approved money market instrument of tenure less than 90 days and are issued by banks as per the applicable RBI guidelines. These instruments may supplement other short-term investments.

- III. **Foreign Securities** - Foreign securities including ADRs / GDRs / Foreign equity and debt securities as may be permitted by SEBI/RBI from time to time.
- IV. **Debt Mutual Fund units**
Detailed definition and applicable regulations/guidelines for each instrument shall be included in Section II)

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme seeks to follow a balanced and disciplined approach to asset allocation by investing in a mix of equity and equity-related instruments and debt and money market instruments, in line with the allocation range prescribed for the Balanced Hybrid category. The objective is to create a balanced portfolio that can participate in equity market growth while simultaneously anchoring stability through fixed-income exposure. By blending these two asset classes, the Scheme aims to offer investors a smoother and more balanced investment experience across different market environments, with reduced volatility relative to pure equity strategies.

Equity Allocation: The equity component of the Scheme is intended to be the primary driver of long term capital appreciation. This portion of the portfolio will be invested in a diversified mix of companies across sectors, themes and market capitalisations, enabling participation in broad based economic and corporate growth. The equity strategy will follow a structured and research driven approach, balancing return potential with prudent risk management.

Stock selection will be based on, but not limited to:

- assessment of business fundamentals and earnings outlook,
- financial strength, balance sheet quality, and cash flow profile,
- quality of management and corporate governance standards,
- competitive positioning and long term growth prospects,
- prevailing macroeconomic and sectoral trends.

The approach will aim to balance return potential with appropriate risk control in line with the Balanced Hybrid mandate.

Debt Allocation: The debt component of the Scheme is designed to provide income stability, liquidity, and risk mitigation, acting as a counterbalance to equity market fluctuations. Investments will be made across fixed income and money market instruments, including Government securities and corporate bonds, Units of Debt oriented mutual fund schemes with the objective of generating steady accrual and maintaining portfolio resilience.

Selection of debt and money market instruments will be based on, but not limited to:

- evaluation of interest rate outlook and monetary policy environment,
- yield curve dynamics, spreads, and relative value opportunities,
- liquidity conditions and market behaviour,
- creditworthiness, issuer fundamentals, and internal credit assessment,
- macroeconomic indicators such as inflation, fiscal stance, and systemic liquidity.

The debt allocation will emphasise prudent duration and credit management.

Derivative Strategies: The Scheme may take exposure to derivatives for 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.

Overall, the Scheme seeks to provide investors with a balanced and disciplined asset mix, blending equity led appreciation with the relative stability of fixed income, making it suitable as a core allocation for moderate risk investors.

The scheme will predominantly 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?

First Tier Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index.

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

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. Rajeev Radhakrishnan (For Debt portion) Age: 49 Years Tenure of managing the scheme – NA	B.E (Production). MMS (Finance), CFA (CFA Institute, USA)	Mr. Rajeev is currently Chief Investment Officer – Fixed Income and Head of Research – Fixed Income. He has a total experience of around 22 years in funds management. Around 20 years in Fixed Income funds management and dealing. Previously he was associated with UTI Asset Management Company Ltd. as Co - Fund Manager. Past experiences: SBI Funds Management Ltd - (From June 09, 2008 onwards Co- Fund Manager - UTI Asset Management Company Limited (June 2001-2008)

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
		Various funds being managed by Mr. Rajeev Radhakrishnan are SBI Equity Hybrid Fund (Debt portion), SBI Balanced Advantage Fund (Debt Portion), SBI Corporate Bond Fund, SBI Floating Rate Debt Fund, SBI Liquid Fund, SBI Savings Fund, SBI Nifty G-Sec Jul 2031 Index Fund, SBI CRISIL-IBX Financial Services 3-6 Months Debt Index Fund, SBI CRISIL-IBX Financial Services 9-12 Months Debt Index Fund and SBI CRISIL-IBX 10:90 Gilt +SDL Index - Dec 2029 Index Fund.
Mr. Tanmaya Desai (For equity portion) Age: 41 Years Tenure of managing the scheme: NA	B.E (Electronics), MBA (Finance), C.F.A(USA) Level III candidate	Mr. Desai has close to 20 years of work experience with over 13 years of experience in Indian capital markets. Past Experience: • From May 2008 till date - as Research Analyst - Investments with SBI Funds Management Limited. • From August 2004 to June 2006 - as Lecturer, Electronics Department with D J Sanghvi College of Engineering, Mumbai. • From September 2003 – April 2004 – as Software Engineer with PATNI COMPUTER SYSTEMS LTD, Mumbai. He is currently managing SBI Healthcare Opportunities Fund, SBI MNC Fund and SBI Automotive Opportunities Fund.

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

The Investment Objective of the fund is to generate long term capital appreciation and income by predominantly investing in equity and debt instruments.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns. Following are the various hybrid schemes presently being managed by SBI Mutual Fund:

1. SBI Equity Hybrid Fund
2. SBI Balanced Advantage Fund
3. SBI Multi Asset Allocation Fund
4. SBI Arbitrage Opportunities Fund
5. SBI Conservative Hybrid Fund
6. SBI Equity Savings Fund

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

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

G. HOW HAS THE SCHEME PERFORMED

- i) Performance of the Scheme (in %) This is a new scheme and does not have any performance track record
- ii) Financial Year Wise Performance: This is a new scheme and does not have any performance track record

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.

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors): <https://www.sbimf.com/sbimf-top-holdings/716>
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds: Not applicable.
- iii. Functional website link for Portfolio Disclosure (Fortnightly / Monthly) – Please refer to our website - <https://www.sbimf.com/portfolios>
- iv. Functional website link to the respective addendums to the SID after the last update of SID - <https://www.sbimf.com/notice-and-addendums>
- v. Portfolio Turnover Rate: Not Applicable
- vi. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
	Concerned scheme's Fund Manager(s)			
1	Mr. Rajeev Radhakrishnan	NA		
2	Mr. Tanmaya Desai	NA		

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

- vii. Investments of AMC in the Scheme –

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

In accordance with Regulation 22(3)(a), 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 SEBI 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 22(3)(c) of the SEBI (MF) Regulations, 2026 which states that:

"The asset management company shall not invest in any of its scheme other than as provided in Regulation 22(3)(a) of the SEBI (MF) Regulations, 2026 unless full disclosure of its intention to invest has been made in the Offer Document (presently Scheme Information Document), provided that the asset management company shall not be entitled to charge any fees on its investment in the scheme."

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The AMC will calculate and disclose the first Net Asset Value (NAV) not later than 5 business days from the date of allotment in NFO.

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, 2026 and in Chapter 9 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

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 11.00 p.m. of the business day.

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

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

NAV will be disclosed as prescribed under SEBI (Mutual Funds) Regulations, 2026. 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 11.00 p.m. on business day basis. Whenever the Scheme also invests in foreign securities, the NAVs of Scheme shall be updated on daily basis on the website of the AMC and on the website of AMFI by 10:00 a.m. of the following business day in line with clause 9.3.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

In case of any delay, the reasons for such delay would be explained in writing to AMFI and SEBI in quarterly CTR. 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 for the delay and explaining when the Fund would be able to publish the NAVs.

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

Further, as per SEBI (MF) Regulations, 2026, the repurchase price shall not be lower than 97% of the NAV.

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

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

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

Purchase of mutual fund units:

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

Purchase Price = Applicable NAV

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

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

Redemption/Re-purchase of mutual fund units:

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

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

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

For exit on or before 12 months from the date of allotment – 1.00%

For exit after 12 months from the date of allotment – Nil.

Scenario 1: Redemption is done during applicability of exit load

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

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

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

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

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

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

Note: The aforesaid disclosure has been made pursuant to paragraph clause 9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. please refer to SAI.

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.

C. ANNUAL SCHEME RECURRING EXPENSES

All expenses of the scheme shall be clearly identified and paid from the scheme. The expenses charged to the scheme shall be subject to the Base Expense Limits, Brokerage Limits, Transaction Cost and Statutory Levies permissible under the SEBI (Mutual Funds) Regulations, 2026 and SEBI Master Circular for Mutual Funds as amended from time to time. Any expenditure in excess of the base limits specified in the Regulations shall be borne by the asset management company or the trustees or sponsors. Further, all the expenditures pertaining to launch of new fund offer till the date of allotment of mutual fund units to investors shall be borne by the asset management company or trustees or sponsor.

Total Expense Ratio (TER), representing the total of all expenses charged to the scheme as specified under Regulation 67(1), shall be computed as follow:

TER = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST)

(A) Base Expense Ratio (BSR) [Regulation 66(4),(5),(6) and (7)]:

The AMC has estimated that upto 1.85% of the daily net assets of the scheme shall be charged to the scheme as expenses. For the actual current expenses being charged, the investor shall refer to the website of the mutual fund.

The Base Expenses are the recurring expenses for operating the scheme including the Investment and Advisory Fee charged by the Asset Management Company (AMC), Registrar and Transfer Agents' fees, Marketing and Selling costs etc., but excluding Statutory Levy applicable, if any, on the said expenses and Transaction Cost.

The Base Expenses that may be charged to the scheme under various heads specified in Regulations 66(4), 66(5) and 66(6) are illustrated in the table below:

Expense head	% of daily Net Assets
--------------	-----------------------

Investment and Advisory Fees	Upto 1.85%
Trustee Fees	
Marketing & Selling Expenses	
Agent's Commission, Charges and Fees towards distribution of mutual fund scheme	
Brokerage Cost incurred towards execution of trades (over and above 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions)	
Registrar and Transfer Agents' (RTA) Fees	
Audit Fees	
Custodian Fees	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution cum Capital Withdrawal payout / redemption cheques and warrants	
Costs of Statutory Advertisements	
Cost towards Investor Education & Awareness (Refer note: 1 below)	
Listing fees, in case of schemes listed on a recognised stock exchange	
Insurance premium paid by the fund	
Winding up costs for terminating a scheme	
Other Expenses^	
Maximum Base Expense Ratio (BER) permissible under Regulation 66 (7) (c)	Upto 1.85%
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	Refer para (D) below
Statutory levies (including GST) on brokerage and transaction cost	Refer para (D) below

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

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

The maximum Base Expense Ratio of the scheme under Regulation 66 (7) (c) shall be subject to following limits:

Assets Under Management Slab (in Rs Crores)	Base Expense Ratio limits
On the first Rs 500 crores of the daily net assets	1.85%
On the next Rs 250 crores of the daily net assets	1.65%
On the next Rs 1,250 crores of the daily net assets	1.40%
On the next Rs 3,000 crores of the daily net assets	1.25%
On the next Rs 5,000 crores of the daily net assets	1.15%
On the next Rs 40,000 crores of the daily net assets	Expense ratio reduction of 0.05% for every increase of Rs 5,000 crores of daily net assets or part thereof.
On balance of the assets	0.70%

Note: Any expenditure in excess of the base limits specified above shall be borne by the AMC or the Trustees or Sponsors.

(B) Brokerage Cost [Regulation 66(9)]:

A scheme may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 percent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified above.

(C) Transaction Cost [Regulation 66(10)]:

A scheme may charge transaction cost incurred for the purpose of execution of a trade. The Transaction cost shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

(D) Statutory Levy

A scheme may charge statutory levies applicable, if any, on the base expenses, brokerage costs and transaction costs incurred. As defined under Regulation (2)(1)(yy), a statutory levy means levy imposed by State Government and Central Government.

Note:

1. 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 Base Expense Ratio as specified under Regulation 66(7).

In terms of clause 11.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026, mutual fund distributors shall be eligible for an additional commission for onboarding

- (i) new individual investors (new PAN) from B-30 cities, at the Mutual Fund industry level and
- (ii) new women individual investors (new PAN) from both Top 30 and B-30 cities.
- (iii) The top 30 cities shall mean top 30 cities based on AMFI data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

The structure of such additional commission shall be as under:

Investment mode	Commission
Lump Sum Investment	1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year
Systematic Investment Plan (SIP)	1% of the total investment made during the first year, subject to a maximum of ₹2,000.

This additional commission will be paid over and above the existing trail commissions and will be funded from the Investor Education Fund, subject to adequate claw back provisions.

2. In terms of clause 13.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 66(7). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s) / ETF(s), the same principle shall be applicable for that part of the investment.

3. 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.
4. The Mutual Fund would disclose daily Total Expense Ratio (TER) of scheme on the mutual fund website and on the website of AMFI in a format prescribed by the SEBI. Any change in the BER in comparison to previous BER charged to the scheme/plan will be communicated to investors and the notice of such change in BER 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.
5. 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 the AMC, its associate, sponsor, trustee or any other entity through any route. However, certain expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 BPS of respective scheme AUM, whichever is lower. A list of such miscellaneous expenses has been provided by AMFI in consultation with the Board.

Illustration of impact of expense ratio on schemes returns:

Illustration of impact of expense ratio on scheme's returns		
	Regular Plan	Direct Plan
Opening NAV (INR) (a)	100.00	100.00
Scheme's gross return for the year	10%	10%
Closing NAV before charging expenses (INR) (b)	110.00	110.00
Total expense charged (INR) (c)	2.0	1.5
NAV after charging expenses (INR) (b-c)	108.00	108.50
Net return to the investor	8.00%	8.50%

1. The above computation assumes no investment/ redemption made during the year. The investment is made in the Growth option of the scheme.
2. The above computation is simply to illustrate the impact of expenses of the scheme. The actual expenses charged to the scheme will not be more than the amount that can be charged to the scheme as mentioned in this SID.
3. It is assumed that expenses charged are evenly distributed throughout the year. Tax impact on customers has not been considered due to the individual nature of this impact.
4. Calculations 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 - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. • 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment • NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment

The charges stated above are a percentage of the NAV.

Please note that no Exit Load shall be levied for switching between Plans within the said Scheme.

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.

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

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

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

In accordance with SEBI (MF) Regulations, 2026, the repurchase price will not be lower than 97% of the NAV.

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

Section II

I. Introduction

A. Definitions/interpretation

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

B. Risk factors

- Scheme specific risk factors

- a. SBI Balanced Hybrid Fund will be investing in Equity and Equity related instruments, Debt securities (including securitized debt & Debt Derivatives) and money market instruments, Derivatives, foreign securities including ADR/GDR/Foreign equity and overseas ETFs and Debt Securities, Repo / Reverse repo transactions in corporate debt securities, securities lending and borrowings, units of Debt Mutual Funds, Instruments having special features, Credit Enhancement / structured obligations such as corporate / promoter guarantee, Credit Default Swaps, Unrated Instruments and Unlisted Instruments. Trading volumes and settlement periods inherently restrict the liquidity of the scheme's investments. In the event of a restructuring of the scheme's investment portfolio, these periods may become significant.

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

I. Investment in Equities:

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

c. Debt & money market 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 which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- e) Risk associated with unrated debt instruments – Investments in unrated instruments are subject to the risk associated with investments in any other fixed income securities such as credit risk, interest rate risk etc. However, investments in unrated instruments are subject to greater risk of loss of principal and interest than rated instruments.

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

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

Bankruptcy of the Originator or Seller: If the service provider becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that either the sale from each Originator was not a sale then an Investor could experience losses or delays in the payments due under the instrument.

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

- a) The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Investors should understand that derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include but are not limited to the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. There may be a cost attached to selling or buying futures or other derivative instrument. Further there could be an element of settlement risk, which could be different from the risk in settling physical shares. The possible lack of a liquid secondary market for a futures contract or listed option may result in inability to close futures or listed option positions prior to their maturity date.
- b) Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable.

- c) No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

f. Repo in corporate debt may also be subject to the following risk:

Corporate Bond Repo transactions are currently done on OTC basis and settled on non-guaranteed basis. Credit risks could arise if the counterparty does not return the security as contracted on due date. The liquidation of underlying bonds in case of counterparty default would depend on the liquidity of the bond and market conditions at that time. This risk is largely mitigated, as the choice of counterparties is largely restricted and also haircuts are applicable on the underlying bonds depending on credit ratings. Also, operational risks are lower as such trades are settled on a DVP basis.

In the event of the scheme(s) being unable to pay back the money to the counterparty as contracted in case of transactions as a borrower, the counter party may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Mutual Fund. Thus, the scheme(s) may in remote cases suffer losses. This risk is normally mitigated by better cash flow planning to take care of such repayments.

g. Stock lending may be subject to the following risk:

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. If the Scheme undertakes stock lending under the regulations, it may be exposed to the risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

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

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

controls or political circumstances as well as the application to it of other restrictions on investment.

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

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

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

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

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

Illustration for Imperfect Hedge on Interest Rate Futures

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

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

The impact on portfolio due to a 1% rise in yields is approx Rs. 31.65 crs. Since the portfolio has sold IRF contracts, the gain on account of the same is around Rs. 31.65 crs. Accordingly, the loss on the underlying portfolio is hedged through IRF even as the underlying securities are different. The scheme would pursue

imperfect hedging to the extent permitted by extant SEBI guidelines

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

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

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

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

l. Risk factors associated with instruments having special features

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

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

In addition to the risks associated with derivative instruments, listed below are the risks associated with writing covered call Options.

- **Market Risk:**

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

- **Liquidity Risk:**

This strategy of writing covered call in a scheme will be used, provided the scheme has adequate number of underlying equity shares as per regulatory requirement. Subsequently, the scheme will have to set aside a portion of investment in the underlying equity shares. Further, in case the covered call options are sold to the maximum extent as allowed under the purview of regulations, the scheme would be unable to sell the shares of the respective stock, to the extent that would be blocked under the covered call. Hence, if the call option contracts which have been written become illiquid, it may lead to a loss of opportunity or can cause exit issues.

As a result, it may happen that the scheme is not able to sell the underlying equity shares immediately, which can lead to temporary illiquidity of the underlying equity shares and may result in loss of opportunity.

Covered call strategy

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

- a) The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme.
- b) The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances.
- c) At all points of time the Mutual Fund scheme shall comply with the provisions at paragraph (a) and (b) above. In case of any passive breach of the requirement at paragraph (a), the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.
- d) In case a Mutual Fund scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with paragraphs (a) and (b) above while selling the securities.
- e) In no case, a scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts.
- f) The premium received shall be within the requirements prescribed in terms of paragraph 5 of SEBI circular dated August 18, 2010 i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.
- g) The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of paragraph 3 of SEBI Circular no. Cir/IMD/DF/11/2010, dated August 18, 2010.
- h) The call option written shall be marked to market daily and the respective gains or losses factored into the daily NAV of the respective scheme(s) until the position is closed or expired.

Benefits of using Covered Call strategy in Mutual Funds:

The covered call strategy can help in earning income and hedging risk and subsequently result in better risk

adjusted returns for the Scheme. Following are the benefits offered by this strategy:

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

Example of Covered Call

Illustrations:

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

On the day of expiration of options contract:

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

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

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

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

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

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

Thus, net loss is Rs 4000 (Rs 5000 on underlying stock and Rs 1000 premium collected)

C. Risk mitigation strategies

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

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

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously

monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

For risk control, the following may be noted:

Liquidity risks:

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

Interest Rate Risk:

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

Volatility risks:

There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. To that extent the Volatility risk will be mitigated in the scheme.

Credit Risks

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

Further, the Investment Manager also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, etc.

II. Information about the scheme:

A. Where will the scheme invest –

The Scheme will invest in Equity and Equity related instruments, Debt securities (including securitized debt & Debt Derivatives) and money market instruments, Derivatives, foreign securities including ADR/GDR/Foreign equity and overseas ETFs and Debt Securities, Repo / Reverse repo transactions in corporate debt securities, securities lending and borrowings, units of Debt Mutual Funds Instruments having special features, Credit Enhancement / structured obligations such as corporate / promoter guarantee, Credit Default Swaps, Unrated Instruments and Unlisted Instruments.

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

A brief narration of Money Market Instruments is as under:

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all- India Financial Institutions that have been permitted by the RBI to raise short term resources.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Triparty Repo
5. Securities created and issued by the Central Governments as may be permitted by RBI, securities guaranteed by the Central Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc.
6. Investment in Foreign Securities:
7. In accordance with clause 13.11 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, the following conditions shall apply to the Scheme's participation in the overseas investments. Please note that the investment restrictions applicable to the Scheme's participation in overseas investments will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time. The regulations pertaining to investment in ADRs/ GDRs/Foreign Securities and Overseas ETFs by mutual funds have now been decided as under:

Pursuant to clause 13.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026, Mutual Funds can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.

Pursuant to clause 13.11 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, the Scheme may invest in overseas securities overseas ETFs as mentioned below.

Investments in Overseas Securities (in USD mn)	Investments in Overseas ETFs (in USD mn)
25	10

The Scheme may invest during the six months period post closure of NFO. Post completion of the six months period, the relevant provisions of clause 13.11.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026 shall be applicable.

The permissible investments Mutual Funds can invest in:

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

- Equity of overseas companies listed on recognized stock exchanges overseas
- Initial and follow on public offerings for listing at recognized stock exchanges overseas
- Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
- Money market instruments rated not below investment grade
- Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
- Government securities where the countries are rated not below investment grade
- Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
- Short term deposits with banks overseas where the issuer is rated not below investment grade
- Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets) in line with clause 13.11.9 of SEBI Master circular dated March 20, 2026.

The restriction on the investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with SEBI Guidelines. However, the management fees and other expenses charged by the mutual fund in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 66 of SEBI (MF) Regulation, 2026). Where the scheme is investing only a part of the net assets in the foreign mutual fund(s), the same principle shall be applicable for that part of investment.

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

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

DEBT MARKET IN INDIA

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

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

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

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

Following are the yield matrix of various debt instruments as on July 29, 2026:

□

Instruments	Indicative yield range
Overnight rates	5.15%-5.20%
90 day Commercial Paper	6.75%-6.75%
91-day T-bill	5.32%-37%
1 year G-Sec	5.70%-5.75%
5 year G – Sec	6.40%-6.45%
10 year G-Sec	6.75%-6.80%
1 year AAA Bond	7.20%-7.25%
5 year AAA Bond	7.40%-7.45%

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?

As per SEBI (Mutual Funds) Regulations, 2026 and SEBI Master Circular for Mutual Funds dated March 20, 2026 the following investment restrictions apply in respect of the Scheme at the time of making investments. The investment policies of the scheme comply with the rules, regulations and guidelines laid out in SEBI (Mutual

Funds) Regulations, 2026. As per the Regulations, specifically the Sixth Schedule, the following investment limitations are applicable to schemes of Mutual Funds.

- a. The Mutual Fund 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.

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 13.1 (2) of the SEBI Master Circular for Mutual Funds dated March 20, 2026.

Provided that:

- A. Such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the SEBI.
- B. Such limit shall not be applicable for investments in debt exchange traded funds, Government Securities, treasury bills and triparty repo on Government securities or treasury bills.
- C. Such limit is not applicable for investment in securitized debt (mortgage backed securities and asset backed securities), at the originator level.
- D. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of Credit Rating Agencies between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.

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

- b. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments and derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

Provided that Mutual Fund Scheme may invest in unlisted non-convertible debentures (NCDs) having a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis, up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the SEBI from time to time:

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

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

- c. As per clause 13.1 (5) of SEBI Master Circular for Mutual Funds dated March 20, 2026, Investment by mutual fund under all its schemes in any company's paid up capital carrying voting rights shall not exceed 10% of paid-up capital of the company; or 10 percent of units of REITs issued by a single issuer; Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by Regulation 6(1)(a).
- d. As per clause 13.19 of SEBI Master Circular for Mutual Funds dated March 20, 2026, Transfer of Securities from one scheme to another scheme of the same mutual fund, shall be allowed only if :
 - a) Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
 - b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
 - c) For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
 - d) For Duration/ Issuer/ Sector/ Group rebalancing

As per clause 3 of Sixth Schedule of SEBI MF Regulations, 2026 and clause 13.14.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026 , aggregate inter-scheme investment made by all schemes of the Mutual Fund under the same management or in schemes under the management of any other AMC shall not exceed 5% of the NAV of the mutual fund.

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

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

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

- f. The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in Triparty Repo on Government securities or treasury bills before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds so deployed during the NFO period. The appreciation received from such investment shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.
- g. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, except in respect of such securities as may be specified by the board from time to time.
- h. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to clause 13.7 of SEBI Master Circular for Mutual Funds dated March 20, 2026 as may be specified by the Board:
 - i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 calendar days.

- ii. Such short-term deposits shall be held in the name of the concerned Scheme.
- iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) across all scheduled commercial banks. However, it may be raised to 20% with the prior approval of the Trustee.
- iv. 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.
- v. 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.
- vi. 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. 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.
- vii. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

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

- i. The scheme shall not make any investment in;
 - a) any unlisted security of an associate or group company of the sponsor; or
 - b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - c) The listed securities of group companies of the sponsor by all mutual fund schemes except Equity oriented ETFs and Index Funds which is in excess of 25% of the net assets.
- j. The scheme shall not make any investment in any Fund of Funds scheme.
- k. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed
- l. The scheme shall not advance any loan for any purpose.
- m. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.
- n. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company
- o. The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme

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

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

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

AMCs may ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs should initiate necessary steps to ensure protection of the interest of the investors.

- p. Pursuant to clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, no Mutual Fund under all its schemes shall own more than 10% of debt instruments with special features issued by a single issuer

The scheme shall not invest –

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

The above investment limit for a mutual fund scheme shall be within the overall limit for debt instruments issued by a single issuer, as specified at item no. 2 under clause 13.1 of SEBI Master Circular for Mutual Funds dated May 20, 2026, and other prudential limits with respect to the debt instruments.

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

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, 2026, the fund follows internal norms vis-à-vis exposure to a particular scrip or sector. These norms are reviewed on a periodic basis and monitored regularly. These exposure limits are being followed with the objective to ensure diversification of portfolio and risk minimization. These internal norms are subject to periodic review and change depending on market conditions and in the interest of the Unit holders. Such changes whenever made would be effected without prior notice to the Unit holders but would be reflected in the periodic portfolio disclosures sent to Unit holders.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Regulation 22 (9)(c) of the SEBI (MF) Regulations, 2026 and clause 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

- (i) Type of a scheme: An open ended balanced scheme investing only in equity and debt instruments. No Arbitrage is permitted in this scheme

- (ii) Investment Objective

The Investment Objective of the fund is to generate long term capital appreciation and income by investing only in equity and debt instruments.

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

The Scheme does not assure or guarantee any returns.

- o Main Objective - Growth.

- o Investment pattern –

The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations. For detailed asset allocation pattern Section A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS? above.

- (iii) Terms of Issue

- o Liquidity provisions such as listing, repurchase, redemption.

Units would be offered for subscription on all business days at NAV related prices. The scheme would provide repurchase facility to investors on an ongoing basis on all business days

- o Aggregate fees and expenses charged to the scheme.

The fees and expenses proposed to be charged by the scheme is detailed in Section Fees and Expenses.

- o Any safety net or guarantee provided.

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

In accordance with Regulation 22(9)(c) of the SEBI MF Regulations, 2026 and clause 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each Unitholder and details as specified by the SEBI are appropriately displayed on the website of the AMC; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

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 14.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026 (only for close ended debt schemes): Not applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	Listing: 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. Transferability of units: Pursuant to Regulation 35 of SEBI (MF) Regulation, 2026 and clause 15.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 Units under the Scheme are transferable however, additions/deletion of names will not be allowed under any folio of the Scheme. The above provisions in respect of deletion of names will not be
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	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.
Option to hold unit in demat form	Pursuant to clause 15.7.2 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form

	DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO. Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.
Minimum Target amount (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.)	Rs 10 crore
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 12 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 (Detailed procedure)	Allotment will be made to all eligible applicants in the New Fund Offer provided the applications are complete in all respects and are in order and funds are realised. The allotment will be completed within 5 business days after the closure of New Fund Offer by sending allotment confirmation by way of email and / or Short Messaging Service (SMS) (if the mobile number is not registered under Do Not Call Registry) specifying the number of units. The said 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 working days from the closure of NFO. If refunded later than 5 working 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.	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 / SAI / KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized as per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law; • Foreign Portfolio Investor • Army, Air Force, Navy and other para-military funds and eligible institutions; • Scientific and Industrial Research Organisations;

	• Provident / Pension / Gratuity and such other Funds as and when permitted to invest; • International Multilateral Agencies approved by the Government of India / RBI; and • The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). • A Mutual Fund through its schemes, including Fund of Funds schemes. • Such other individuals, entities etc. as may be decided by the Mutual Fund / Trustees from time to time, so long as wherever applicable they are in conformity with applicable laws / Regulations Note: Following is the process for investments made in the name of a Minor through a Guardian: - Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. - Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. - All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. - No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age. Notes: 1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney
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	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. 3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.
Who cannot invest	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 and Canada. 4. Such other persons as may be specified by AMC from time to time SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. 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. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action. SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI. Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIFML Branches, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque shall be payable to “SBI Balanced Hybrid Fund”. The Cheques should be payable at the Centre where the application is lodged. No outstation cheques or stock invests will be accepted. Investors are requested to note that application form is available with Investor Service Centres(ISCs)/OPAT of SBI Mutual Fund or can be downloaded from our website https://www.sbimf.com/forms. The list of the Investor Service Centres (ISCs)/OPAT is also available on https://www.sbimf.com/contact-us.
Acceptance of financial transactions	As per AMFI Best Practice Guidelines No. 118/2024-25 dated

through email in respect of non-individual investors.	January 31, 2025 regarding the acceptance of financial transactions via email from non-individual investors with effect from May 01, 2025, the following process shall be adhered to: 1. Submission of Transactions via Email: Non-individual investors seeking to utilize this facility must submit a Board Resolution or Authority Letter, listing authorized officials along with their designations and official email IDs. The letter must explicitly confirm that financial instructions sent via email are binding on the entity. 2. Emailing the Transaction Form with Wet Signatures: Scanned copies of transaction request letters, duly signed in wet ink by authorized signatories, may be submitted via email. Such requests shall be accepted only if the sender's email ID belongs to the entity's official domain and is copied (CC) to the authorized officials' registered email IDs. 3. Financial Transactions Submitted by Registered MFDs or Third Parties: Signed Financial transaction form or request letter, bearing wet signatures of authorized signatories, may be submitted via email by a registered Mutual Fund Distributor (MFD) of the entity or a third party. The third party must possess an authorization letter from the non-individual unit holder, permitting the MFD or representative to submit scanned copies of signed transaction forms or requests on their behalf. Additionally, such email submission must be copied to the non-individual investor's registered email ID. Terms and Conditions for Transacting via Electronic Mail: 1. Investors must be aware of the risks involved in transacting through email, including those arising from electronic transmission failures, unauthorized access, or miscommunication. 2. The Asset Management Company (AMC) and Registrar & Transfer Agent (RTA) shall not be liable for any financial transaction that is either not received due to technical or transmission issues or is incomplete, and hence not processed. 3. Entities utilizing this facility must ensure adequate security measures to protect email communications, including encryption, access controls, and authentication mechanisms. 4. The entity availing this facility must maintain records of email-based financial transactions as per applicable laws and regulations.
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	5. Any addition or deletion of authorized signatories must follow the prescribed procedure and be notified to the AMC through official documentation. 6. The non-individual investor must explicitly authorize the AMC/RTA to accept and process any email transmission from the registered email ID, including emails sent by a registered Mutual Fund Distributor (MFD) or a third party authorized by the investor to submit scanned transaction requests on their behalf. 7. Changes in bank details or addition of a bank account, change in registered email ID or contact details of an entity shall only be permitted through the prescribed service request form, duly signed by authorized signatories with wet signatures.
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 Units under the Scheme are transferable however, additions/deletion of names will not be allowed under any folio of the Scheme. 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 clause 5.3 of the Master Circular for Mutual Funds dated March 20, 2026, 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.	3:00pm

Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	Minimum Investment amount Rs. 5,000/- & in multiples of Re.1 Additional Purchase amount: Rs. 1,000/- & in multiples of Re.1 Minimum Redemption: Rs. 500/- or 1 units or account balance whichever is lower. Note – For investments made by designated employees of SBI Funds Management Limited in line with clause 7.14 of the SEBI Master Circular for Mutual Funds dated March 20, 2026, requirement for minimum application/ redemption amount will not be applicable.
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 33 and 34 of the SEBI (MF) Regulation, 2026, 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 months and commission paid to the distributor, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. Provided further that the asset management company shall identify common investor across fund houses by their permanent account number for the purposes of sending consolidated account statement. Account Statements for investors holding demat accounts: Subsequent account statement may be obtained from the depository participants with whom the investor holds the DP account.

	The asset management company shall issue units in dematerialized form to a unitholder of the Scheme within two working days of the receipt of request from the unitholder. In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statement, investors having Demat account has an option to receive consolidated account statement: • Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. • Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. • If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within twelve (12) days from the month end and to investors that have opted for delivery via physical mode, within fifteen (15) days from the month end pursuant to clause 15.7.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. The depositories shall dispatch the CAS to investors that have opted for e-CAS on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode by the twenty first (21st) day of April and October. • 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. If the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants. However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder.
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	Investors will be issued a Unit Statement of Account in accordance with the Regulations. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of Income Distribution cum capital withdrawal (IDCW) distributions, if any, as may be declared by the Trustee
Dividend/ IDCW	The payment of IDCW to the unitholders shall be made within seven working days from the record date. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their IDCW directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.
Redemption	Under normal circumstances, the transfer of redemption or repurchase proceeds shall be made to the unitholders within 3 working days from the date of redemption or repurchase. Further, in exceptional situations additional timelines in line with clause 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and 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 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 by SEBI for the period of such delay (presently @ 15% per annum).
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In line with clause 15.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 clause 15.5.7(a) of SEBI Master Circular for Mutual Fund dated March 20, 2026, 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 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.. - 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.
Plans / Options offered	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. 150/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the IDCW facility selected by investor. If the IDCW amount payable is greater than Rs. 150/- then it will be either reinvested or paid as per the mandate selected by the investor.
Special products during NFO	The scheme offers following facilities during NFO: (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) Weekly Systematic Investment Plan

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

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

- **Fixed-end Period SIP**

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

	Terms and conditions of Fixed-end period for SIP are as follows: • If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual. • If the investor does not specify the date of SIP, the default date will be considered as 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. • ‘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.
Special Product 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) Terms and conditions for Daily SIP are as follows: 1. Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter. Minimum number of instalments would be 12. 2. SIP Top up facility would not be available under this facility 3. Investors enrolling for Daily SIP should select “As & when presented” as payment frequency in the OTM. b) Terms & conditions for Monthly, Quarterly, Semi-Annual and Annual Systematic investment plan are as follows: • Monthly – Minimum Rs. 1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 12 months • Quarterly - Minimum Rs. 1500 & in multiples of Re. 1 thereafter for minimum 1 year

	• Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be Rs. 3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & Rs. 5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4. c) <u>Weekly Systematic Investment Plan</u> The terms & conditions for the weekly SIP are as follows: • Minimum amount for weekly SIP : - Rs. 1,000 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
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through electronic mode like OTM / Debit Mandate. Accordingly, under 'Any Day SIP facility', investors can select any date from 1st to 30th of a month as SIP date (for February, the last business day would be considered if SIP date selected is 29th & 30th of a month). Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

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

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

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

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

- **Fixed-end Period SIP**

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

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

- If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.
- If the investor does not specify the date of SIP, the default date will be considered as 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. 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:
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	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 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'.
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	In case investor selects Weekly frequency and does not select Day based or Date -based Weekly SWP, default will be considered as 'Day based Weekly SWP'. If investor selects Day based Weekly SWP but does not mention 'Day' on which the Weekly SWP instalment to be processed, then 'Wednesday' will be considered as the default Day. If no frequency mentioned, 'Monthly' will be considered as the default frequency. If 'End date' not mentioned, the same will be considered as 'Perpetual'. SWP entails redemption of certain number of Magnums / Unit that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes. The complete application form for enrolment / termination for SWP should be submitted, at least 10 days prior to the desired commencement/ termination date. <u>Any Day SWP' Facility</u> - 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
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	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 ELSS Tax Saver 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 ELSS Tax Saver 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 ELSS Tax Saver 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
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	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 • <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.
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	• 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. • 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. <u>Swing STP</u> 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 SBIELSS Tax Saver Fund and ETF schemes) of SBI Mutual Fund.
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	• Target scheme: Growth option in all open ended schemes (Excluding SBI ELSS Tax Saver 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: <table><tr><th>Frequency</th><th>Dates of Transfers</th><th>Default Date</th></tr><tr><td>Weekly Interval</td><td>1st, 8th, 15th & 22nd of every month</td><td>-</td></tr><tr><td>Monthly Interval</td><td>1st, 5th, 10th, 15th, 20th, 25th & 30th In case of February last working day)</td><td>10th of every month</td></tr><tr><td>Quarterly Interval</td><td>1st, 5th, 10th, 15th, 20th, 25th & 30th (In case of February last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.</td><td>10th of every quarter</td></tr></table> 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.	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.	10 th of every quarter
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.	10 th of every quarter											

	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.
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	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. • 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 &
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	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. • 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.
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	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. 5. Investors can avail this facility multiple times in the tenure of the existing SIP. 6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them. 7. If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs.3,000/-. 8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP instalments whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandate in the same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate.

	9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion. 10. In case of discrepancies in the information provided in the SIP Pause Form and the details registered with the AMC, the details registered with the AMC shall be considered for processing or in case of ambiguity in the SIP Pause Form, the AMC reserves the right to reject the SIP Pause Form. 11. Investor cannot cancel the SIP Pause once registered.																										
MITRA SIP	'MITRA SIP' is a facility that allows investor to make initial investment through Systematic Investment Plan (SIP) and after completion of specific tenure switch the units to another Scheme or continue to remain in the Same Scheme as per the option selected by the investor and Systematic Withdrawal through SWP from the target scheme. Terms and Conditions for MITRA SIP - 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. - This facility is allowed under 'Monthly' frequency for Growth option of the schemes mentioned in point 3 below. 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. <table border="1"> <thead> <tr> <th>Name of Schemes (for SIP)</th><th>Name of Schemes (for Switch and SWP)</th></tr> </thead> <tbody> <tr> <td>SBI ESG Exclusionary Strategy Fund</td><td>SBI Conservative Hybrid Fund</td></tr> <tr> <td>SBI Large & Midcap Fund</td><td>SBI Multi Asset Allocation Fund</td></tr> <tr> <td>SBI MNC Fund</td><td>SBI Large Cap Fund</td></tr> <tr> <td>SBI Equity Hybrid Fund</td><td>SBI Arbitrage Opportunities Fund</td></tr> <tr> <td>SBI Consumption Opportunities Fund</td><td>SBI Short Term Debt Fund</td></tr> <tr> <td>SBI Technology Opportunities Fund</td><td>SBI Banking & PSU Fund</td></tr> <tr> <td>SBI Healthcare Opportunities Fund</td><td>SBI Equity Savings Fund</td></tr> <tr> <td>SBI Contra Fund</td><td>SBI Balanced Advantage Fund</td></tr> <tr> <td>SBI Nifty Index Fund</td><td>SBI Equity Hybrid Fund</td></tr> <tr> <td>SBI Focused Fund</td><td></td></tr> <tr> <td>SBI Conservative Hybrid Fund</td><td></td></tr> <tr> <td>SBI Midcap Fund</td><td></td></tr> </tbody> </table>	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	
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	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 Quality Fund	
	SBI CRISIL-IBX 10:90 Gilt +SDL Index - Dec 2029 Index Fund	
	SBI Nifty G-Sec Jul 2031 Index Fund	
	SBI CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	
	SBI CRISIL-IBX Financial Services 9-12 Months Debt Index Fund	
	SBI CRISIL-IBX 10:90 Gilt + SDL Index - Dec 2029 Index Fund	
	SBI Nifty G-sec Jul 2031 Index Fund	
	SBI CRISIL – IBX SDL Index – June 2034 Index Fund	
	4. Minimum installment amount under this facility for SIP / SWP would be the same as prescribed under monthly frequencies in the respective Schemes. All other terms and conditions pertaining to SIP and SWP shall be applicable for MITRA SIP facility. 5. On completion of the SIP period (either 8 years, 10 years, 12 years, 15 years, 20 Years, 25 years or 30 Years as the case may be), the entire accumulated clear unit balance shall be switched on T+15 calendar days to a pre-defined target scheme (T is the last SIP transaction date of the facility) or continue to remain in the same scheme as per option selected by the investor. In case the source and target scheme is different, then switch out from the source scheme would be subject to applicable exit load and taxes. 6. SWP will commence from the target scheme from next month onwards on the same SIP instalment date. The SWP	

transaction shall be subject to exit load and taxes, as applicable.

7. Investor can opt for SWP instalment amount as per the matrix below or mention any other amount 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. 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.
9. In case, no scheme is mentioned as target scheme for SWP, the SWP shall be triggered from the existing source SIP scheme itself.
10. 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.
11. 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.
12. 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.
13. 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 or amount specified by the investor.
14. 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. 15. This facility will not be available under DEMAT mode and for Minor investors.
SBI MULTI SELECT facility	With a view to provide convenience and promote diversification benefits to investor(s), SBI Mutual Fund (SBIMF) has introduced a new facility i.e. SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque. Minimum subscription amount in a scheme would be as per the Scheme Information Document of the respective scheme. However, minimum total investment in the facility shall be INR 20 thousand. The facility is also available through Systematic Investment Plan (SIP). Minimum investment amount in a Scheme would be as per the existing details pertaining to monthly SIP as stated in Scheme Information Document of the respective scheme(s). Top-up facility will not be available under this facility. All the terms and conditions pertaining to SIP shall also be applicable to SIP through SBI MULTI SELECT facility. Investors are requested to visit www.sbimf.com for detailed terms & conditions of the facility. The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future.
SMS (Short Messaging Service) Transactions facility “(m-Easy)”	The SMS Transactions facility “(m-Easy)” enables Unitholders to subscribe or redeem or switch Units of the Scheme by sending instructions through m-Easy by sending SMS from their registered mobile phone number on a dedicated number i.e. 9210192101 in the below mentioned format. For Purchase, type: INV <AMOUNT> <SCHEME CODE> For Redeem, type: RED <AMOUNT / ALL><SCHEME CODE> For Switch, type: SWT <AMOUNT / ALL> <FROM SCHEME CODE> <TO SCHEME CODE> Purchase transaction can be done in terms of ‘Amount’ only whereas Redemption and Switch transaction can be done in terms of ‘Amount’ or “ALL” units. The minimum purchase/redemption/switch amount in the respective scheme/plan/option of SBI Mutual Fund will be applicable for each transaction. Investors are requested to refer scheme codes mentioned in the Registration Cum Debt Mandate form for SMS transactions or visit our website www.sbimf.com. 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> 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
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	can be registered with one folio and/or one folio can be registered with one mobile number only. In other words, Unit holder(s) cannot register the same mobile number in more than one folio to avail this Facility. However, it is clarified that other folios may have same mobile number for availing transaction alerts. g) Unit holder(s) will also need to inform SBI Mutual Fund or its Registrar and Transfer Agents viz. M/s. Computer Age Management Service Ltd. ("RTA") about any change in their bank account number, mobile number or email id by submitting a duly signed written request. h) Unit holder(s) further accept(s) that submission of an application for availing this Facility does not automatically imply acceptance of the same by SBI Mutual Fund. SBI Mutual Fund reserves the right to reject an application without assigning reason thereto. i) Under this Facility, the Unit holder(s) of SBI Mutual Fund may choose to purchase or redeem by sending an SMS. j) Currently this Facility to transact via SMS is available only for the scheme / plan and option as listed in the Debit Mandate. <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
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	Registrars, the Unit holder(s) will not hold SBI Mutual Fund and/or its Registrars responsible for the same. f) The request for purchase/redemption transaction should be considered as completed only upon receipt of the confirmation to that effect from RTA on the registered mobile number or email id of the Unit holder(s) of the Fund. g) In case of receipt of multiple confirmations from the RTA against a single transaction request, the same needs to be brought to the immediate attention of SBI Mutual Fund/RTA. Any transaction request on a non-Business Day will be deemed to have been received on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the schemes and/or Statement of Additional Information ('SAI') and processed accordingly. h) The Unit holder(s) availing this Facility shall check his / her bank account records carefully and promptly and if the Unit holder(s) believe(s) that there has been an error in any transaction using the Facility or that an unauthorized transaction has been effected, the Unit holder(s) shall immediately notify SBI Mutual Fund / RTA in writing or by e-mail. i) Purchase transactions under this Facility will be processed with the ARN code of the distributor through whom the last transaction was processed in the folio and consequently the amount invested may stand reduced to the extent of transaction charges if the distributor concerned has opted-in for the same. Unit holder(s) are advised to check with their distributors regarding the same before initiating purchase transactions. Requests for change/altering distributor code shall not be considered. The AMC reserves the right to add or delete the name of the Scheme(s)/plan(s)/option(s) under m-Easy facility at a later date. <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
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	bank account details registered in the folio shall be considered (by default) for payment of redemption proceeds. c) The responsibility of the bank account information provided in the Debit Mandate or any other application form for this Facility solely rests with the Unit holder(s) and SBI Mutual Fund/RTA will not be responsible or liable for any loss, claims, liability that may arise on account of any incorrect and / or erroneous data / information furnished by the Unit holder(s). d) Unit holder(s) need to submit an original CANCELLED cheque of the bank account which is being mandated for this Facility, failing which registration may not be processed. e) Unit holder(s) acknowledge/s to make payments for subscription of units from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the SID / SAI and ensure that the payment will be through legitimate sources only. f) The Debit mandate signed by the Unit holder(s) will be duly sent by SBI Mutual Fund/RTA/service providers to the unitholders' bank for registration under various arrangements like Direct Debit or RBI ECS Facility. g) It will be the sole responsibility of the unitholders' bank to ensure registration of the Debit Mandate and confirm registration. If no confirmation of registration or rejection is received within a reasonable time by SBI Mutual Fund/RTA/service providers, the same shall be deemed to have been registered and a confirmation to that effect shall be sent to the unitholders. h) The Unit holder(s) shall ensure availability of sufficient funds in their respective bank account as specified in the Debit Mandate, at the time of requesting a transaction using this Facility and at the time of bank account being debited. i) The bank account of the Unit holder may be debited towards the purchase either on the same day of transaction or within a period of one to seven business days depending upon the clearing/ECS cycle for the location concerned. However, in case of non-receipt of funds, for whatsoever reasons, the transaction shall stand cancelled/null and void and the units allotted, if any would be reversed. j) The Unit holder(s) agree that SBI Mutual Fund/RTA/service providers shall not be held liable for any unsuccessful registration and/or transaction due to any action or inaction of the Unit holder(s) bank including but not limited to reasons mentioned below and agree to indemnify SBI Mutual Fund/RTA against all liabilities, losses, damages and expenses which they may consequently incur/sustain either directly or indirectly: Loss of the Debit Mandate in transit from SBI Mutual Fund/RTA/service provider to point of acceptance of the form to RTA head office and further dispatch to the Unit
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	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.
Transfer of Income Distribution cum capital withdrawal plan in all open ended schemes of SBIMF	Transfer of Income Distribution cum capital withdrawal plan is a facility wherein the Income Distribution cum capital withdrawal (IDCW) declared under an open-ended Scheme (Source Scheme) will be allowed for investment in all open-ended schemes as target schemes (except Daily/Weekly IDCW Options of all schemes as both source and target schemes). Terms and conditions for availing the above facility is detailed below: 1. Minimum amount of IDCW eligible for transfer is Rs. 250. If the IDCW in the source scheme happens to be less than Rs.250, then such IDCW will be automatically reinvested in the source scheme irrespective of the option selected by the investor. 2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day. 3. Investor wishing to select Transfer of Income Distribution cum capital withdrawal plan will have to opt for all units under the respective plan/option of the source scheme. 4. Investors opting for Transfer of Income Distribution cum capital withdrawal plan has to specify each scheme/plan/option separately & not at the folio level. 5. Minimum investment amount requirement in the target scheme/s will not be applicable for the Transfer of Income Distribution cum capital withdrawal plan. 6. Request for enrollment must be submitted at least 15 days before the IDCW record date.

	7. Investors can terminate this facility by giving a written request at least 15 days prior to the IDCW record date under the source scheme. The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on a prospective basis.
Facilitating transactions through Stock Exchange Mechanism	In terms of clause 17.2.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 clause 17.2.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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: Not applicable

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

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

Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half – yearly unaudited financial results on the website of the Fund i.e. www.sbimf.com and that of AMFI www.amfiindia.com, in a user-friendly, downloadable and machine readable format

(ii) Monthly Disclosure of Schemes' Portfolio Statement

In line with clause 6.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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 calendar days from the close of each month in a user-friendly and downloadable spreadsheet format. 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. The fund shall provide a feature wherein a link is provided to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. 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.

(iii) Annual Report or abridged summary

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 financial year i.e. 31st March each year as follows:

The Scheme wise annual report / abridged summary thereof, in machine readable format shall be hosted on website of the Fund i.e., www.sbimf.com and on the website of AMFI i.e. www.amfiindia.com. The AMCs shall display the link prominently on their websites and make the physical copies available to the unit holders, at their registered offices at all times.

- i) The websites of the AMCs shall also be linked with AMFI website so that the investors and analyst(s) can access the annual reports of all mutual funds at one place
- ii) AMCs shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI.
- iii) The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof.
- iv) 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) The AMC shall provide physical copy of the Annual report, on payment of fees, on receipt of a specific request from the unitholder.

(iv) 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 clause 6.16 of SEBI Master Circular for Mutual Funds dated March 20, 2026, as amended from time to time.

Any change in risk-o-meter of the scheme or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. 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 calendar 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.

(v) 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 clause 6.1.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026 shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

(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.

C. Transparency/NAV Disclosure

The AMC will calculate and disclose the first Net Asset Value (NAV) not later than 5 business days from the date of allotment in NFO.

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, 2026.

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 11.00 p.m. of the business day.

Whenever the Scheme also invests in foreign securities, the NAVs of Scheme shall be updated on daily basis on the website of the AMC and on the website of AMFI by 10:00 a.m. of the following business day in line with clause 9.3.4 of Master Circular for mutual funds.

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

D. Transaction charges and stamp duty-

Transaction charges – 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)

Taxation-

For details on taxation of Mutual Funds, 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 <i>(irrespective of period of holding)</i> b) Short Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) ⁴ <i>(period of holding: Listed – up to 12 months, Unlisted – up to 24 months)</i> c) Long Term Capital Gains on Non-Equity Funds (other than Specified Mutual Funds) ⁴ <i>(period of holding: Listed – more than 12 months, Unlisted – more than 24 months)</i>	Normal tax rates applicable to investor ³ Normal tax rates applicable to investor ³ 12.50% ³ (without indexation benefit)	Normal tax rates applicable to investor ^{3 5} Normal tax rates applicable to investor ^{3 5} 12.50% ^{3 5} (without indexation and foreign exchange fluctuation benefit)	Nil ¹

1. SBI Mutual Fund is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits under section 11 read with Schedule VII of the Income-tax Act, 2025. 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 393 of the Income-tax Act, 2025.
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. As per Section 76 of the Income-tax Act, 2025, capital gains arising on transfer or redemption or maturity of units of Specified Mutual Funds acquired on or after April 1, 2023 shall be treated as short term capital gains irrespective of period of holding. 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, 2025 read with the Income-tax Rules, 2026 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of benefits, if any, under a Double Tax Avoidance Agreement (DTAA) is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 2025 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 Tax Year. 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 2026 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 397 of the Income-tax Act, 2025 would apply (higher of specified rate or rates in force or 20%), subject to Rule 217 of the Income-tax Rules, 2026.

The above income-tax/TDS rates are in accordance with the provisions of the Income-tax Act, 2025 as amended by Finance Act 2026. 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, 2025. 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.

F. Rights of Unitholders- Please refer to SAI for details.

G. 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

H. 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, 2026 and the guidelines there under shall be applicable.

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on March 19, 2026.

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

Sd/-

Place: Mumbai

Date: August 05, 2026

Name: Debasish Mishra
Designation: Managing Director & CEO

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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: camskpv@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 : Door No.15-11-432, 1st Floor, Krushi Bhavan Road, Beside Minerva Grand Hotel, VDO's Colony, Khammam - 507002, Telangana. Phone No. 08742-229793, Email Id: camskmm@camsonline.com 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, Pachaiappa 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: camsmman@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: Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai SamacharMarg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. MUZZAFARPUR: Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. MUZAFFARNAGAR: 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 Email: camsmrn@camsonline.com Phone no:131 - 2442233/ 09027985915 MYSORE: No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, Tel: 0821-3294503. MANCHERIAL 3 – 407 / 40 – 4, Basement Floor, Royal Enfield Show Room Building, Bellampally Road, Mancherial – 504302, Telangana. Phone No - 08736-356325 E-mail - camsmci@camsonline.com. 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.comPhone 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: camsnoi@camsonline.com ONGOLE: Shop No:1128, First Floor, 3rd Line, Sri Bapuji 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: Shop No. 41, 2nd Floor, Gopal Trade Center, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur – 385001, Gujrat., Tel: 02742 – 254224 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 Dijaipur, 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,Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari 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, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. RANCHI: Office No 106-1st Floor, Mahavir Tower, JD Compound, Main Road, Ranchi- 834001, Jharkhand., Tel: 0651-2212133 Email ID: camsrn@camsonline.com. 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: camsrour@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. Hath 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, ShukrawarPeth, 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 Hakimpura, 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 - camstmz@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- camstm@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 Vinayaka Trade Centre, Saheed Park, Ujjain -456 010, Tel: 734-3206291. UNJHA (PARENT: MEHSANA): 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha, Unjha -384 170, Tel: -. VADODARA: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007, Tel: 0265-301 8032, 301 8031. VALSAD: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. VAPI:208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. VARANASI: Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, VASCO(PARENT GOA): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, 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: camsvl@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. AHMEDNAGAR: Baiju Heights, 2nd Floor,Near Changedia Medical, Old Vasant Talkies, Dharti Chowk, Maliwada, Ahilyanagar, Ahmednagar – 414001 Maharashtra. Phone: 0241-2344555 Email: camsamn@camsonline.com