



## Your investment partner since 1987...

### **Key Information Memorandum and Common Application Form.**

Continuous Offer for Sale of Magnum/Units  
of Various Schemes at NAV-related prices.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the official point of acceptance of transaction (OPAT) of SBIMF or distributors or from the website [www.sbimf.com](http://www.sbimf.com)

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

**Trustee Company:** SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496)

**Asset Management Company:** SBI Funds Management Private Limited (A Joint Venture between SBI & AMUNDI) (CIN : U65990MH1992PTC065289).

**Regd Office:** 9th Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051 Tel : 91-022-61793000 Fax : 91-022-67425687, E-mail : [partnerforlife@sbimf.com](mailto:partnerforlife@sbimf.com) • [www.sbimf.com](http://www.sbimf.com).

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**INVESTMENT MANAGER : SBI FUNDS MANAGEMENT PRIVATE LIMITED  
(A Joint Venture between SBI & AMUNDI)**

**INFORMATION COMMON TO ALL EQUITY AND HYBRID SCHEMES**

**Name of Trustee Company:** SBI Mutual Fund Trustee Company Private Limited

**Dividend Policy:** The Trustee reserves the right to declare dividends under the dividend option of the Scheme depending on the net distributable surplus available under the Scheme. The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.

**Applicable NAV :**

**For sale of Magnums/Units : For subscription of below Rs. 2 lakh** - In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the OPAT alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the OPAT alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

**For subscription of Rs. 2 lakh & above:** In respect of purchase of units of the scheme, the closing NAV of the day on which the funds are available for utilization shall be applicable, provided the funds are realised up to 3.00 p.m. on a business day, subject to the transaction being time stamped appropriately.

**Temporary Revised cut-off timings for Subscriptions/switch-ins and Redemptions/switch-outs:**

Pursuant to SEBI communication dated April 30, 2020 to AMFI, the aforesaid cut-off timing for subscription and redemption transactions are temporarily revised as under:

In case of Subscription

For Liquid and Overnight Funds: 12.30 p.m

For other than Liquid and Overnight Funds : 01.00 p.m

The revised cut-off timings are applicable till further notice in this regard.

For further updates in this matter, investors are advised to visit website [www.sbfm.com](http://www.sbfm.com) to view the notice / addendum issued by SBI Mutual Fund from time to time.

**Note**

In case where more than one application is received for purchase/subscription/switch-in in a debt scheme (irrespective of the plan/option/sub-option) of the Fund for an aggregate investment amount equal to or more than Rs.2 lakh on any business day, then such applications shall be aggregated at Permanent Account Number (PAN) level of the first holder. Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment.

Accordingly, the applicable NAV for such investments shall be the day on which the clear funds are available for utilization before the cut off time. In case the funds are received on separate days and are available for utilization on different business days before the cut off time, the applicable NAV shall be of the Business day/s on which the cleared funds are available for utilization for the respective application amount.

**For Repurchase including Switchout of Magnums/Units :** In respect of valid applications received upto 3 p.m. by the Mutual Fund at any of the OPAT, same day's closing NAV shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund at any of the OPAT, the closing NAV of the next business day shall be applicable.

**Despatch of Repurchase request :** Within 10 working days of the receipt of the redemption (repurchase) request at the authorized centers of SBI Mutual Fund.

**Entry Load :** In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

**Daily Net Asset Value (NAV) Publication:** The NAV will be declared on all business days and will be published as may be specified under SEBI (Mutual Fund) Regulation. NAV can also be viewed on [www.sbfm.com](http://www.sbfm.com) and [www.amfi.com](http://www.amfi.com)

**Recurring expenses:**

The AMC has estimated that upto 2.25% (plus allowed under regulation 52(6A)) of the daily net asset will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations.

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 viz. Regular and Direct plan shall have common portfolio.

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

Pursuant to SEBI Circular No. SEBI /HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, additional expenses under regulation 52 (6A) (c) shall not be levied if the scheme doesn't have exit load.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. However, as per regulation 52 of SEBI (MF) Regulations, Maximum limit of recurring expenses under Regulation 52 are as under:

Assets under management Slab (in Rs Crores)	Total expense ratio limits
On the first Rs 500 crores of the daily net assets	2.25%
On the next Rs 250 crores of the daily net assets	2.00%
On the next Rs 1,250 crores of the daily net assets	1.75%
On the next Rs 3,000 crores of the daily net assets	1.60%
On the next Rs 5,000 crores of the daily net assets	1.50%
On the next Rs 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs 5000 crores of daily net assets or part thereof.
On balance of the assets	1.05%

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

- The goods & services tax on investment management and advisory fees would be charged in addition to above limit.
- Brokerage and transaction costs (including Goods and Services Tax) which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 percent for derivative market trades. Further, in terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (Mutual Funds) Regulation.
- In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –
  - i. 30 percent of gross new inflows in the scheme, or;
  - ii. 15 percent of the average assets under management (year to date) of the scheme, whichever is higher;

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

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

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

- Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.
- The Mutual Fund would update the current expense ratios on its website within three working days mentioning the effective date of the change. Investors can refer <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for Total Expense Ratio (TER) details.
- The additional TER in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996 shall be charged based on inflows from Retail Investors from beyond top 30 cities (B-30 cities). Accordingly, the inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "Retail Investors".

For all Index Funds:

The AMC has estimated that upto 1.00% (plus allowed under regulation 52(6A)) of the daily net assets will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/ DF/21/2012 dated September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Pursuant to SEBI Circular No. SEBI /HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, additional expenses under regulation 52 (6A) (c) shall not be levied if the scheme doesn't have exit load.

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

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. The total expenses of the scheme including the investment and advisory fees shall not exceed 1.00% of the daily net assets.

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

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

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

- The Goods & Services tax on investment management and advisory fees would be charged in addition to above limit.
- Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 percent for derivative transaction. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Services tax on brokerage and transaction cost

paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

- In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –
  - i. 30 percent of gross new inflows in the scheme, or;
  - ii. 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

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

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

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

- Further, GST on expenses other than investment and advisory fees shall be borne by the Scheme within the maximum limit of annual recurring expenses as prescribed in Regulation 52.

The Mutual Fund would update the current expense ratios on its website within three working days mentioning the effective date of the change. Investors can refer <https://www.sbimf.com/en-us/disclosure/total-expense-ratio-of-mutual-fund-schemes> for Total Expense Ratio (TER) details.

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

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

**Tax treatment for Investors (unit holders) and the Mutual Fund:** As per the taxation laws in force as at the date of the document certain tax benefits are available under the Income tax Act, 1961 ('the Act') to the investors in mutual funds and mutual fund itself. The same are stated below:

The tax benefits described in this document are available under the present taxation laws and are subject to fulfillment of stipulated conditions. The information given is included only for general purpose, regarding the law and practice currently in force in India and investors should be aware that the relevant fiscal rules or their interpretation may change. In view of the individual nature of tax implication, each investor is advised to consult his/her own tax advisor to understand the tax implications in respect of an investment decision.

#### FOR UNIT HOLDERS:

##### 1. Income in respect of units

As per the provisions of Section 10(35) of the Act, income received in respect of units of a mutual fund specified under Section 10(23D) of the Act is exempt from income tax in the hands of the recipient unit holders.

##### 2. Capital Gain

"Short-term capital asset" means any asset which is held for 36 months and less than that period. However, in case of following the holding period of 36 months shall be substituted by 12 months:

- i. a security listed in a recognized stock exchange in India or;
- ii. a unit of the Unit Trust of India established under the Unit Trust of India Act, 1963 or;
- iii. a unit of an equity oriented fund;

Hence any unit of an equity oriented fund if it is held for a period of 12 months or less will be considered as "Short-term capital asset" and if held for more than period of 12 months, will be considered as Long term capital asset. In respect of all other unit of any mutual fund scheme, the same will be treated as short term capital asset if it is held by unit holder for 36 months or less and the same will be treated as Long term capital asset if it is held for more than 36 months.

# Key Information Memorandum

## Tax Rates under the Income Tax Act for Capital Gains

Tax Rates* under the Act		
		Resident Individual / HUF / NRI's
Short Term Capital Gain	Units of a non- equity fund	Taxable at normal rates of tax applicable to the assessee
	Units of an equity fund	15% on redemption of units where STT is payable on redemption (u/s 111A)
Long Term Capital Gain	Units of a non- equity fund	20% with indexation
	Units of an equity fund**	10%
Tax on Dividend		Dividend distributed will be taxable in the hands of investor as per slab applicable tax rates

Tax on Income distributed by mutual fund has been abolished.

\* Plus surcharge & health and education cess as per Income Tax Act.

\*\*Subsection 2 of section 112A provides that the amount of income tax calculated on long term capital gain exceeding one lakh rupees shall be at the rate of 10 per cent.

Income-tax at the rate of 10% (without indexation benefit) to be levied on long-term capital gains exceeding Rs. 1 lakh provided transfer of such units is subject to STT.

Upon Redemption of the Units, Securities Transaction Tax ("STT") would be payable by the Unit Holders at the applicable rate(s). 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. 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.

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. 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.

Investors should consult their professional tax advisor.

**For further details on taxation, investors are requested to refer to Section V(A) – Taxation on investing in Mutual Funds in the SAI.**

### Securities Transaction Tax (STT):

The seller of equity oriented mutual fund units has to pay a STT on the redemption value of the investment. However no deduction would be allowed to any unit holder for STT paid while computing Capital Gains.

Note: 'Equity oriented fund' is defined as -

- a mutual fund where the assets are invested in the equity shares of domestic companies to the extent of more than sixty five per cent of the total proceeds of such fund; and
- which has been set up under a scheme of a Mutual Fund specified in section 10(23D) of the Act.

The percentage of equity holding of such fund would be calculated as the annual average of the monthly averages of the opening and closing figures.

**3. Capital Losses:** The capital losses resulting from the sale of units would be available for setting off against capital gains which would reduce the tax liability of the unit holder to that extent. However the losses on transfer of **long term capital assets** shall be carried forward separately for a period of eight assessment years to be set off against long term capital gains only.

Unabsorbed **short term capital losses** shall be carried forward and set off against the income under the head 'Capital Gain' (whether short term or long term) in any of the subsequent eight assessment years.

However, no set-off or carry forward can be claimed in respect of capital loss arising on sale of a long term capital asset to which section 10(38) of the Act applies.

**4. Dividend Stripping:** As per section 94 (7) of the Act, as in computing the income of an assessee, loss arising on sale of units, which have been bought within 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of the unit holders to receive the income) and sold within 9 months of the record date, shall be ignored to the extent of income on such units (such income being tax exempt).

**5. Bonus Stripping:** As per section 94(8) of the Act, the loss arising on sale of original units (wholly or partly), which were bought within a period of 3 months prior to the record date (i.e. the date fixed by the Mutual Fund for the purposes of entitlement of bonus units to the unit holders) and sold within 9 months of the record date, shall be ignored for the purpose of computation of income chargeable to tax. However, such loss shall be considered as the cost of acquisition of the 'bonus shares' of the unit holders.

**6. Exemption under Section 54EC:** The long term capital gain (other than units exempt from long term capital gain tax under section 10(38) of the Act) would not be subject to tax in terms of Section 54EC of the Act, if the entire capital gain realized in respect of such units (other than of equity oriented mutual fund) is invested within six months from the date of transfer in the redeemable bonds issued by the specified undertakings.

**7. Investments by charitable and religious trusts :** Units of a Mutual fund Scheme referred to in section 10(23D) constitutes an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with section 11(5)(xii) of the Act.

**8. Wealth Tax:** Units in a scheme a Mutual Fund are not regarded as an 'asset' within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to wealth - tax.

**9. Gift Tax :** The Gift Tax Act, 1958 has ceased to apply to gifts made on or after October 1, 1998. Gifts of Units purchased under a plan, would therefore, be exempt from gift tax. Where, however, a gift of units in a mutual fund scheme exceeding Rs. 50,000/- is made on after 01.10.09, the value is to be included as income in the hands of donee (recipient of the gift) under section 2(24)(xiii) read with section 56(2)(vii) subject to exceptions. This is applicable in case of individuals and HUFs only.

**10. Deduction under section 80C in respect of amount invested:** Section 80C as introduced by the Finance Act, 2005, provides that from the total income of an individual and HUF, deduction for an amount paid or deposited in certain eligible schemes or investments would be available, subject to maximum amount of Rs. 150,000.

According to section 80C(2)(xiii)/(xx), any subscription to any units of Mutual Fund notified under section 10(23D)(2)(xx) would qualify for deduction under the aforesaid section provided:

- the plan is formulated in accordance with a scheme notified by the Central Government; or
- approved by CBDT on an application made by the Mutual Fund and the amount of subscription to such units is subscribed only in eligible issue of capital of any company.

**The benefit of deduction under section 80C can be availed by the unitholders investing during the year in SBI Long Term Equity Fund.**

### FOR THE FUND:

**1. Registered with SEBI:** SBI Mutual Fund (SBI MF) is registered with Securities and Exchange Board of India (SEBI) and is as such eligible for benefits under section 10(23D) of the Act. Accordingly, the entire income of SBI MF is exempt from tax.

**2. Taxation on dividend:** Dividends were earlier exempt from tax in the hands of investors, as mutual funds distributed dividends after deducting DDT. This has changed. As per Finance Bill 2020, now the dividends are no more tax free in the hands of investor. Dividend income will be taxed as per the applicable tax rate i.e. it will depend on the tax bracket of the unitholder. However, the Mutual Funds shall be required to deduct tax at source ('TDS') on the dividend income at prescribed rates for all unitholders i.e. resident / domestic company/non-resident/ FII/FPI. TDS is deductible at the time of payment of dividend. Further, as per Section 194K If the dividend paid to the investors is over INR 5,000, TDS will be 10% .

TDS at the rate of 20% (plus applicable surcharge and cess) should be deducted on dividend income credited / paid to non-resident unitholders (other than FII/FPI), as per Section 196A of the Act. Further, TDS at the rate of 20% (plus applicable surcharge and cess) should be deducted on dividend income credited / paid to FII/FPI, as per section 196D of the Act.

In case PAN is not available then TDS of 20% will be deducted in case of Resident unitholder and 20% (plus applicable surcharge and cess) in case of Non – resident unitholder.

In case of unitholder has PAN Exempted KYC Reference Number ('PEKRN'), this would be considered as PAN not available and TDS of 20% will be deducted in case of Resident unitholder and 20% (plus applicable surcharge and cess) in case of Non – Resident unitholder. .

**3. Waiver of Load for Direct Applications :** Pursuant to SEBI Circular No. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

**4. No tax deducted at source (TDS) on receipt of income:** SBI MF will receive all its income without deduction of tax at source as per provisions of section 196(iv) of the Act.

**5. Securities Transaction Tax (STT):** According to Finance Act, 2004, Chapter VII at the time of purchase and sell of equity shares/units by Mutual Fund, it would be required to pay the STT applicable on such purchases & sales to the concerned recognized stock exchange at the prescribed rates.

#### Unit holders' Information

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

#### Accounts Statement

The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before tenth 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 tenth day of succeeding month, detailing holding at the end of the six month, 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 ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.

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.

Investors will be issued a Unit Statement of Account in lieu of Unit Certificates. therefore no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered therein. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee.

#### Half yearly disclosures

The half yearly portfolio of scheme (along with the ISIN) shall be disclosed within 10 days from close of each half year on the Website of the Mutual Fund ([www.sbfm.com](http://www.sbfm.com)) and on the Website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). Also, the Fund shall email the half yearly portfolio to the unitholders whose email address is registered with the Fund within 10 days from close of each half year. The AMC shall publish an advertisement in all India edition of at least two daily newspapers, one each in English and Hindi, every half year disclosing the hosting of the half-yearly statement of the schemes portfolio on the Website of the Mutual Fund and on the Website of AMFI and shall also specify the modes through which a written request can be submitted by the unitholder for obtaining a copy of the statement of scheme portfolio. Further, 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 and that of AMFI. A notice shall be published disclosing the hosting of such financial results on the website of the mutual fund, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. 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.

#### Monthly Disclosure of Schemes' Portfolio Statement:

The Fund shall disclose the scheme's portfolio (along with the ISIN) in the prescribed format as on the last day of the month for all the Schemes of SBI Mutual Fund on its website i.e.

[www.sbfm.com](http://www.sbfm.com) and on the AMFI's website i.e. [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of the month. Further, the Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within the above prescribed timeline. Further, the AMC shall provide physical copy of the statement of scheme portfolio, without charging any cost, on receipt of a specific request from the unitholder.

Pursuant to SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/130 dated July 22, 2020, the fund shall also disclose the scheme's portfolio in the prescribed format along with the ISIN on fortnightly basis within 5 days of every fortnight on its website HYPERLINK "http://www.sbfm.com"/"www.sbfm.com".

#### Annual Report:

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

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

#### Scheme specific KIM

To download scheme specific KIM, please visit our website [www.sbfm.com](http://www.sbfm.com).

Waiver of Load for Direct Applications: Pursuant to SEBI Circular No. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore the procedure for waiver of load for direct applications is no longer applicable.

<b>FOR INVESTOR GRIEVANCE PLEASE CONTACT</b>	
<b>Name &amp; Address of Registrar:</b> <b>Computer Age Management Services Ltd.,</b> (SEBI Registration No.: INR000002813) Unit: SBI Mutual Fund Rayala Towers, 158, Anna Salai Chennai – 600 002 Tel: 044 – 30407101 Email: <a href="mailto:enq_L@camsonline.com">enq_L@camsonline.com</a> Website: <a href="http://www.camsonline.com">www.camsonline.com</a>	
<b>SBI MUTUAL FUND</b> Mr. C A Santosh (Investor Relations Officer) SBI Funds Management Pvt. Ltd. 9th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 Tel: 022- 61793537 Email: <a href="mailto:customer.delight@sbfm.com">customer.delight@sbfm.com</a> Website: <a href="http://www.sbfm.com">www.sbfm.com</a>	

#### FOR FURTHER DETAILS ON THE SCHEMES, INVESTORS ARE ADVISED TO REFER TO THE SCHEME INFORMATION DOCUMENT

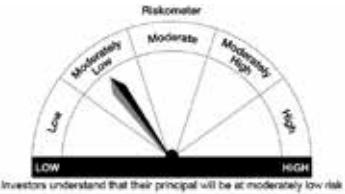
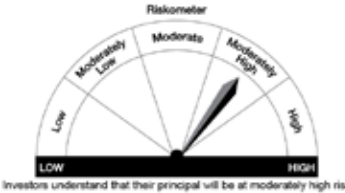
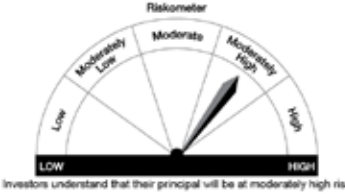
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. Investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the SBIFMPL branches or distributors or from the website [www.sbfm.com](http://www.sbfm.com). The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Date: 30.09.2020

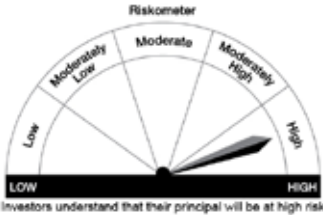
## Key Information Memorandum


### PRODUCT LABELING:

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

<b>SBI Arbitrage Opportunities Fund</b>	
	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Short-term investment</li> <li>• Investments to exploit profitable arbitrage opportunities between the spot and derivative market segments to provide capital appreciation and regular income</li> </ul>
	<p>These products are suitable for investors who are seeking*:</p> <p>Long term capital appreciation</p> <p><b>SBI Blue Chip Fund:</b> Investment in equity and equity-related instruments of large cap companies.</p> <p><b>SBI Contra Fund:</b> Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.</p> <p><b>SBI Focused Equity Fund (earlier known as SBI Emerging Businesses Fund):</b> Investment in equity and equity related instruments with maximum 30 stocks across multicap space.</p> <p><b>SBI Equity Hybrid Fund (earlier known as SBI Magnum Balanced Fund):</b> Investments primarily in equity and equity related instruments, with exposure in debt and money market instruments.</p> <p><b>SBI Magnum Multicap Fund:</b> Investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum to provide both long term growth opportunities and liquidity.</p> <p><b>SBI Large &amp; Midcap Fund (earlier known as SBI Magnum Multiplier Fund):</b> Investments in a diversified portfolio of large and midcap companies.</p> <p><b>SBI Magnum Midcap Fund:</b> Investments predominantly in a well diversified equity stocks of midcap companies.</p> <p><b>SBI Nifty Index Fund:</b> Passive Investment in stocks comprising the Nifty 50 Index in the same proportion as in the index to achieve returns equivalent to the Total returns Index of Nifty 50 Index.</p> <p><b>SBI Small Cap Fund (earlier known as SBI Small &amp; Midcap Fund):</b> Investment in equity and equity-related securities predominantly of small cap companies.</p>
	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Regular income &amp; capital appreciation</li> <li>• To generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity.</li> </ul>

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

	<p>These products are suitable for investors who are seeking*:</p>
	<p>Long term capital appreciation</p> <p><b>SBI Banking &amp; Financial Services Fund:</b> Investment predominantly in a portfolio of equity &amp; equity related instruments of companies engaged in banking &amp; financial services sector.</p> <p><b>SBI Magnum Comma Fund:</b> Equity investments in a portfolio of stocks of companies in the commodity and commodity related sectors.</p> <p><b>SBI Consumption Opportunities Fund (earlier known as SBI FMCG Fund):</b> Equity investments in stock of companies following consumption theme.</p> <p><b>SBI Infrastructure Fund:</b> Equity investments in stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy.</p> <p><b>SBI Technology Opportunities Fund (earlier known as SBI IT Fund):</b> Equity investments in stock of companies in the technology and technology related sectors.</p> <p><b>SBI Magnum Equity ESG Fund (earlier known as SBI Magnum Equity Fund):</b> Investments in companies following the ESG theme.</p> <p><b>SBI Magnum Global Fund:</b> Investments in equity stocks of MNC companies.</p> <p><b>SBI Healthcare Opportunities Fund (earlier known as SBI Pharma Fund):</b> Equity investments in stocks of companies in the healthcare sector.</p> <p><b>SBI PSU Fund:</b> Investments in diversified basket of equity stocks of domestic Public Sector Undertakings and their subsidiaries.</p> <p><b>SBI Equity Minimum Variance Fund :</b> To generate income by investing in a diversified basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility.</p>

<b>SBI Long Term Equity Fund</b>	
	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investment in a portfolio of equity shares, while offering deduction under section 80C of Income-tax Act, 1961.</li> </ul>

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



## SCHEME SPECIFIC RISK FACTORS

### SBI EQUITY HYBRID FUND

SBI Equity Hybrid Fund will be investing in equity & equity related instruments (including derivatives) as also debt instruments (including securitized debt), Government Securities, units issued REITs & InvITs, foreign securities and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InvIT, debt and money market instruments, securitized debt, foreign securities, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### SBI NIFTY INDEX FUND

- A. An investor in an index fund is taking a view on the movement of the stock market in general, and particularly of the stocks that constitute the index. Performance of the Nifty 50 Index will have a direct bearing on the performance of the scheme. The scheme does not seek to protect the value of investment from a fall in the Nifty 50 Index or its constituent stocks. Hence the investor is automatically assuming the risk that if the index falls, his investment is likely to depreciate to that extent. The view taken by the investors on the movements of the stock market and the Nifty is entirely their own and the AMC is not responsible for any loss arising out of the investors' decision to invest or repurchase based on their view of the market.
- B. The portfolio of the fund may underperform to the extent of the impact cost of any transaction by the fund in individual stocks. Other transaction costs and operating costs may also cause the fund to underperform.
- C. Any delay in the receipt of sale proceeds due to the settlement cycles of the stock exchanges, or delay in receipt of dividends from corporates can result in delay in reinvestment of these funds, causing some amount of underperformance. Any delay in receipt of information by the fund manager regarding the change in the composition of the index or corporate actions (dividends, fresh issues of capital, mergers, buyback, etc) related to individual securities in the index may also result in underperformance.
- D. The performance of the scheme may also be impacted by the Tracking Error of the scheme vis-à-vis the Nifty 50 Index. The Tracking Error may arise due to the expenses that the scheme will incur on an ongoing basis, transaction costs involved in buying and selling of index shares, impact cost that may arise due to selling of stocks of the scheme at a loss to meet redemption requirements or on account of holding cash. The Tracking Error that may arise in this scheme is estimated to be in the range of 0.5% to 1.00% on an annualised basis.

### SBI MAGNUM EQUITY ESG FUND

SBI Magnum Equity ESG Fund will be investing in Equity and equity related instruments following Environmental, Social and Governance (ESG) criteria (including derivatives and foreign securities), Other equities and equity related instruments, units issued by REIT/InvIT, Debt instruments (including securitized debt) & Money Market Instruments.

The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InvIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### SBI LARGE & MIDCAP FUND

SBI Large & Midcap Fund will be investing in Equity and equity related instruments of large cap companies (including derivatives), Equity and equity related instruments of mid cap companies (including derivatives), Other equities and equity related instruments, foreign securities, Units issued by REIT/InvIT, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InvIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### SBI MAGNUM GLOBAL FUND

SBI Magnum Global Fund investing in equity & equity related companies within MNC space instruments, including derivatives and foreign securities, other equity and equity related instruments, as also debt instruments (including securitized debt), money market instruments, units issued by REIT/InvIT.

The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InvIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### SBI MAGNUM MIDCAP FUND

SBI Magnum Midcap Fund would be investing in Equity and equity related instruments of midcap companies (including derivatives), Other equities and equity related instruments, foreign securities, Units issued by REIT/InvIT, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the schemes investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InvIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI MAGNUM COMMA FUND**

- A. SBI Magnum Comma Fund will be investing in Equity and equity related securities of commodity and related companies (including foreign securities), Other equities and equity related instruments, Units issued by REIT/InVIT, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
- B. Commodity prices normally have a tendency to have sharp uptrend in price movements followed by long period of downtrend in prices during which periods the scheme's performance could be impacted.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InVIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI LONG TERM EQUITY FUND**

SBI Long Term Equity Fund will be investing in equity & equity related instruments, derivatives as also debt instruments, and money market instruments (such as call money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Currency Risk, Settlement Risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI TECHNOLOGY OPPORTUNITIES FUND**

SBI Technology Opportunities Fund will be primarily investing in Equities and equity related securities in technology and technology related securities (including derivatives and foreign securities), Other equities and equity related instruments, Units issued by REIT/InVIT, Foreign securities, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Currency Risk, Settlement Risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI HEALTHCARE OPPORTUNITIES FUND**

SBI Healthcare Opportunities Fund will be investing in Equities and equity related securities in Healthcare space (including derivatives and foreign securities), Other equities and equity related instruments, Units issued by REIT/InVIT, Debt instruments (including securitized debt) & Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI CONSUMPTION OPPORTUNITIES FUND**

SBI Consumption Opportunities Fund will be investing in primarily in equity & equity related securities in Consumption sector (including derivatives and foreign securities), Other equities and equity related instruments, Units issued by REIT/InVIT, Foreign securities, Debt instruments (including securitized debt) and money market instruments (such as money market instrument, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI CONTRA FUND**

SBI Contra Fund will be investing in primarily in Equity and equity related instruments of companies which follow the contrarian investment theme (including derivatives), Other equities and equity related instruments, Units issued by REIT/InVIT, foreign securities, Debt instruments (including securitized debt) and Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of a large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemption (including suspending redemption) under certain circumstances as described in the Section on Investors' Rights and Services.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, debt and money market instruments, securitized debt, foreign securities, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI FOCUSED EQUITY FUND**

The SBI Focused Equity Fund would be exposed to the following Scheme-specific Risk Factors

SBI Focused Equity Fund would be investing in equity & equity related instruments including derivatives, foreign securities Units issued by REIT/InVIT, Debt instruments (including securitized debt) and money market instruments (such as money market instrument, term/notice money market, repos, reverse repos and any alternative to the call money market

## Key Information Memorandum

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as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities, debt and money market instruments, securitized debt, foreign securities, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### **SBI MAGNUM MULTICAP FUND**

SBI Magnum MultiCap Fund would be investing in Equity and equity related instruments (including derivatives), Units issued by REIT/InVIT, foreign securities, Debt instruments (including securitized debt), Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, debt and money market instruments, securitized debt, derivatives, foreign securities and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### **SBI BLUE CHIP FUND**

SBI Blue Chip Fund would be investing in Equity and equity related instruments of large cap companies (including Derivatives), Other equities and equity related instruments, Units issued by REIT/InVIT, Foreign securities, Debt instruments (including securitized debt) & Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, debt and money market instruments, securitized debt, derivatives, foreign securities and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### **SBI ARBITRAGE OPPORTUNITIES FUND**

SBI Arbitrage Opportunities Fund would be investing in equity & equity related instruments, including derivatives, debt and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, Derivative including Index Futures, Stock Futures, Index Options and Stock Options, debt and money market instruments, securitized debt and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### **SBI INFRASTRUCTURE FUND**

SBI Infrastructure Fund would be investing in Equity and equity related securities of companies in infrastructure sector (including foreign securities), Other equities and equity related instruments, Units issued by REIT/InVIT, Debt instruments (including securitized debt). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, foreign securities, REITs/InVIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### **SBI PSU FUND**

SBI PSU Fund would be investing in Equities of PSU companies and their subsidiaries (including derivatives), other equity & equity related instruments, Units issued by REIT/InVIT, debt instruments (including securitized debt) and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

As the scheme would be primarily investing in the stock of PSU companies, so any government policy which will have an impact on the Public Sector Undertakings, will impact the performance of the fund also.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

### **SBI SMALL CAP FUND:**

The corpus of the Scheme will be primarily invested in equity and equity related instruments of small cap companies (including derivatives), other equities and equity related instruments, units issued by REIT/InVIT, Foreign securities, Debt instruments (including securitized debt) and Money market instruments. The liquidity of the schemes investment is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InVIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk, short selling risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI BANKING & FINANCIAL SERVICES FUND**

SBI Banking & Financial Services Fund is a sector fund and sector funds generally tend to hold a relatively smaller number of stocks, all of which tend to be affected by the same factors. Since the Scheme will invest in securities which are sector specific, to this extent investment universe of the fund will be restricted. This will lead to less diversification on the stocks allocation.

The Scheme would be investing in Equity and equity related securities of companies engaged in banking & financial services, Other equities and equity related instruments, Units issued by REIT/InvIT, Foreign securities, Debt instruments (including securitized debt) & Money Market Instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InvIT, debt and money market instruments, securitized debt, derivatives, foreign securities and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI EQUITY SAVINGS FUND**

SBI Equity Savings Fund will be investing in Equity and equity related securities including derivatives, foreign securities, REIT/InvITs, debt and money market instruments. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The scheme shall be subject to risk associated with equity and equity related instruments, REITs/InvIT, foreign securities, debt and money market instruments, securitized debt, derivatives and repo transactions in corporate debt securities. Besides, the scheme is also subjected to risk associated with Liquidity Risk, Settlement Risk, Stock lending risk & Regulatory Risk associated with securities as detailed in the SID.

#### **SBI Equity Minimum Variance Fund**

SBI Equity Minimum Variance Fund will be investing in Equity and equity related securities including derivatives, debt, government securities, money market instruments (such as term / notice money market). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

Equity and Equity related instruments are volatile in nature and are subject to price fluctuations on daily basis.

Risk associated with derivatives: Since investments would be made in equity based derivatives such as options & futures, the risks associated with such derivatives would be applicable. Investment in Debt and money market instruments is subject to credit risk, interest rate risk, reinvestment risk, liquidity risk, risk associated with unrated debt instruments, etc.

**For detailed risk factors, investors are requested to refer Scheme Information Document of the respective schemes.**

### RISK CONTROL

Investments in securities carry various risks such as inability to sell securities, trading volumes and settlement periods, market risk, 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. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of 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.

**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. Further, the fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. To that extent the Volatility risk will be mitigated in the scheme.

**Political/Government Policy Risk:** Changes in government policy and political decision can change the investment environment. They can create a favorable environment for investment or vice versa.

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

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

Please refer to Scheme Information Document for scheme specific risk control measures.

### INVESTMENT STRATEGY & COMPARISON WITH THE EXISTING SCHEMES

Scheme Name	Investment Strategy
<b>SBI Magnum Equity ESG Fund</b>	<p>The scheme is likely to have a comprehensive check list across parameters from Governance, Social &amp; Environmental aspects of the company's management of its affairs. The endeavour would be to follow 'ESG Framework' in order to delve deeper into a company's management practices, culture and risk profile which would thereby help us in understanding the impact on long term shareholders.</p> <p>Each security will be scored, using publicly available data, on ESG parameters which can impact or pose risks to the long-term sustainability of the business. External specialist service providers may be sought to enable this.</p> <p>Active weights of a security will be determined by the ESG scores. A positive score will enable a positive active weight, and vice-versa. For securities lacking data, the portfolio manager will look to engage with the company. Active weights may be capped to zero.</p>
<b>SBI Equity Hybrid Fund</b>	The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in fixed income securities.
<b>SBI Large &amp; Midcap Fund</b>	The scheme follows a blend of growth and value style of investing. The fund will follow a combination of top down and bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest in diversified portfolio of large cap and mid cap stocks. Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st to 250th company in terms of full market capitalization. The exposure to these will be as per limits/classification defined by AMFI/SEBI from time to time
<b>SBI Magnum Global Fund</b>	The fund will follow a bottom-up approach to stock-picking and choose companies across sectors/market capitalization which fall under the criteria of MNC. MNC Companies will be those: 1. Major Shareholding is by foreign entity, 2. Indian companies having over 50% turnover from regions outside India, 3. Foreign listed Companies
<b>SBI Technology Opportunities Fund</b>	<p>The fund will follow a bottom-up approach to stock-picking and choose companies which are expected to derive benefit from development, use and advancement of technology. These will predominantly include companies in the following industries:</p> <ul style="list-style-type: none"> <li>• Technology services, including IT management, software, Data and IT Infrastructure services including Cloud computing, mobile computing infrastructure</li> <li>• Internet technology enabled services including e-commerce, technology platforms, IoT (Internet of Things) and other online services</li> <li>• Electronic technology, including computers, computer products, and electronic components</li> <li>• Telecommunications, including networking, wireless, and wireline services, equipment and support;</li> <li>• Media and information services, including the distribution of information and content providers</li> <li>• IT products, hardware and components like PCs, Laptops, Servers, Chips, Semi-conductors etc</li> </ul>

<b>Scheme Name</b>	<b>Investment Strategy</b>
<b>SBI Healthcare Opportunities Fund</b>	The fund will follow a bottom-up approach to stock-picking and choose companies within the healthcare space. The scheme will invest in stocks of companies engaged in: <ol style="list-style-type: none"> <li>1. Pharmaceuticals</li> <li>2. Hospitals</li> <li>3. Medical Equipment</li> <li>4. Healthcare service providers</li> <li>5. Biotechnology</li> </ol>
<b>SBI Consumption Opportunities Fund</b>	The fund will follow a bottom-up approach to stock-picking and choose companies within the Consumption space. The scheme will invest in stocks of companies engaged in: <ol style="list-style-type: none"> <li>1. Consumer durables</li> <li>2. Consumer non-durables</li> <li>3. Retail</li> <li>4. Textiles</li> <li>5. Auto OEM's</li> <li>6. Media &amp; entertainment</li> <li>7. Hotels, resorts &amp; travel services.</li> <li>8. Education services</li> <li>9. Airlines</li> <li>10. E-commerce</li> <li>11. Consumer transportation &amp; logistics services.</li> </ol>
<b>SBI Focused Equity Fund</b>	The fund will follow a bottom-up approach to stock-picking and invest in companies across market capitalization and sectors. The fund will take high conviction bets and the total number of securities would be equal to or under 30.
<b>SBI Long Term Equity Fund</b>	Fund will be investing in equity & equity related instruments as also debt instruments, and money market instruments (such as money market, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). Investment shall also be made in Partly Convertible Debentures (PCDs) and bonds including those issued on rights basis subject to the condition that as far as possible the non-convertible portion of the debentures so acquired or subscribed shall be divested within a period of 12 months. The balance funds shall be invested in short term money market instruments or other liquid instruments or both. In line with CBDT guidelines, the Fund will invest at least 80% of the net assets in equity and equity related instruments.
<b>SBI Arbitrage Opportunities Fund</b>	Market neutral trading strategy. Arbitrage opportunities arise due to market inefficiencies. Fund seeks to exploit such inefficiencies that will manifest as mis-pricing in cash (stock) and derivative markets. Fund Manager will lock into such arbitrage opportunities seeking to generate tax efficient risk free returns. Fund will not take naked exposures to stocks i.e. will not invest in stocks with a view to generate market related returns. Exposure to stocks will be offset by simultaneous equivalent exposure in derivatives.
<b>SBI Blue Chip Fund</b>	The scheme follows a blend of growth and value style of investing. The scheme will follow a combination of top down and bottom-up approach to stock-picking and choose companies across sectors. The scheme will predominantly invest in diversified portfolio of large cap stocks. Large Cap Stocks are – 1st -100th company in terms of full market capitalization. This will be in line with limits/classification defined by AMFI/SEBI from time to time.
<b>SBI Magnum Midcap Fund</b>	The scheme follows a blend of growth and value style of investing. The fund will follow a bottom-up approach to stock-picking and choose companies across sectors. The scheme will invest predominantly in diversified portfolio of mid cap stocks. Mid Cap means:101st to 250th company in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time.
<b>SBI Magnum Comma Fund</b>	The scheme would at all times have an exposure of atleast 80% of its investments in stocks of companies engaged in the commodity and commodity related businesses (derived from commodities). The scheme could invest in companies providing inputs to commodity manufacturing companies. The scheme will invest in stocks of companies engaged in: <ol style="list-style-type: none"> <li>1. Oil &amp; Gas (Petrochemicals, Power, and Gas etc.),</li> <li>2. Metals (Zinc, Copper, Aluminum, Bullion, and Silver etc.),</li> <li>3. Materials (Paper, jute, cement etc.) Agriculture (Sugar, Edible Oil, Soya, Tea and Tobacco etc.),</li> <li>4. Textiles</li> <li>5. Tea &amp; Coffee</li> </ol>
<b>SBI Magnum Multicap Fund</b>	The scheme will follow a bottom-up approach to stock-picking and choose companies across sectors/styles. The scheme will invest in diversified portfolio of stocks across market capitalization. Large Cap Stocks – 1st -100th company in terms of full market capitalization. Mid Cap:101st to 250th company in terms of full market capitalization. Small Cap: 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time

## Key Information Memorandum

Scheme Name	Investment Strategy
<b>SBI Infrastructure Fund</b>	<p>The scheme will be positioned as a sectoral fund and not as a diversified equity fund. The scheme will invest in companies broadly within the following areas/sectors of the economy namely – 1. Airports 2. Banks, Financial Institutions, Term lending Institutions and NBFCs 3. Cement &amp; Cement Products 4. Coal 5. Construction 6. Electrical &amp; Electronic components 7. Engineering 8. Energy including Coal, Oil &amp; Gas, Petroleum &amp; Pipelines 9. Industrial Capital Goods &amp; Products 10. Metals &amp; Minerals 11. Ports 12. Power and Power equipment 13. Road &amp; Railway initiatives 14. Telecommunication 15. Transportation 16. Urban Infrastructure including Housing &amp; Commercial Infrastructure 17. Commercial Vehicles 18. Industrial Manufacturing 19. Logistic Service provider</p> <p>The above list is only indicative and the Fund Manager will have the discretion to invest in new sectors outside the above list depending on the relevance of that sector to the investment objective of the scheme. The scheme will have no sectoral or market capitalization bias.</p>
<b>SBI PSU Fund</b>	<p>The primary strategy of the scheme would be to invest in the stocks of the PSU companies and their subsidiaries. The scheme may invest in quasi PSUs /subsidiaries of PSUs: 1. which could be part of PSU index 2. defined by management control or ability to appoint key managerial personnel and not necessarily by equity stake of 51% (but minimum PSU/ Central govt / state govt stake of 35% and highest among others is required).The scheme would endeavor to identify market opportunities and at the same time would sufficiently diversify its equity portfolio and control liquidity risks and non-systematic risks by selecting well researched stocks which have growth prospects on a long and mid-term basis in order to provide stability and possibility of returns in the scheme Investment in equities would be done through primary as well as secondary market, private placement / QIP, preferential/firm allotments or any other mode as may be prescribed/ available from time to time.</p>
<b>SBI Small Cap Fund</b>	<p>The scheme follows a blend of growth and value style of investing. The scheme will follow a bottom-up approach to stock-picking and choose companies within the small cap space. Small Cap means: 251st company onwards in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time</p>
<b>SBI Banking and Financial Services Fund</b>	<p>The Scheme aims to maximize long-term capital appreciation by investing primarily in equity and equity related securities of companies engaged in Banking and Financial services. The portfolio manager will adopt an active management style to optimize returns. The scheme would invest in Banks as well as Non-banking Financial Services companies, Insurance companies, Rating agencies, Broking companies, Microfinance companies, Housing Finance, Wealth Management, Stock/ commodities exchange etc.</p> <p>Financial services companies are firms that are engaged in providing non-banking financial services to customers. The classification of Financial service companies will be largely guided by AMFI sector classification. The indicative list of industry under financial services includes:</p> <ul style="list-style-type: none"> <li>• Housing Finance</li> <li>• Micro Finance</li> <li>• Stock broking &amp; Allied</li> <li>• Wealth Management</li> <li>• Rating Agencies</li> <li>• Asset Management Companies</li> <li>• Insurance Companies</li> <li>• Stock/ Commodities Exchange</li> <li>• Other NBFC's</li> <li>• Any other company which may derive 70% or more of its revenue from companies engaged in financial services</li> </ul>
<b>SBI Equity Savings Fund</b>	<p>a. Cash and Futures equity arbitrage: The scheme endeavours to achieve its primary objective of generating income by exploitation of arbitrage opportunities in equities market. Majority of equity exposure to stocks shall be offset by simultaneously taking equivalent exposure in derivatives. The scheme may invest into equity stocks in the cash market and take short position in futures market equivalent to the extent of equity assets that covers the exposure and only avail arbitrage between spot &amp; futures market. Thus, the entire position may be used to lock risk free returns.</p> <p>b. Net long equity: The Scheme may take limited long only exposures to equity stocks in order to generate market related returns. The secondary objective of the Scheme to generate long-term capital appreciation is endeavoured to be achieved by investing a portion of the Scheme's assets in equity. The Scheme shall invest into a well-diversified portfolio of equity and equity related securities across market capitalisation and sectors to participate in the all-round growth of the Indian economy.</p> <p>c. Debt and Money Market Instruments: The Scheme may invest upto 35% of the net assets of the Scheme into debt and money market instruments. This portion of the scheme assets is discretionary to provide liquidity into the scheme, management of derivative margins and accrual of regular income.</p>

Scheme Name	Investment Strategy
<b>SBI Nifty Index Fund</b>	<p>The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty 50 index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks.</p> <p>The scheme will primarily invest in the securities constituting the underlying index. However, due to changes in underlying index the scheme may temporarily hold securities which are not part of the index. For example, the portfolio may hold securities not included in the respective underlying index as result of certain changes in the underlying index such as such as reconstitution, addition, deletion etc. The fund manager's endeavour would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index.</p> <p>These investments which fall outside the underlying index as mentioned above shall be rebalanced within a period of 30 days.</p>
<b>SBI Contra Fund</b>	<p>The fund will follow a combination of top-down and bottom-up approach to stock-picking and choose companies within the contrarian investment theme.</p>
<b>SBI Equity Minimum Variance Fund</b>	<p>The scheme will invest in companies forming a part of Nifty 50 Index, weighting the stocks with the endeavor to minimize the variance of the portfolio. Typically, passive portfolios, which are weighted solely on market capitalization, may tend to overweight expensive stocks &amp; underweight cheap stocks. The investment approach of the scheme will be different from the traditional market cap weighted approach of investing. It will attempt to, while retaining the benefit of traditional market cap weighting, capture sources of capital appreciation existing dues to inefficiencies in the market, improve portfolio diversity &amp; reduce risk of the portfolio. The parameters used for selecting &amp; weighting the stocks will be a combination of risk &amp; factor based parameters like portfolio volatility, correlation &amp; covariance.</p> <p>Minimum Variance Strategy will aim to minimize the portfolio volatility based on correlation &amp; volatilities of the stocks in the portfolio. Such a strategy is appropriate for constructing a lower risk portfolio.</p> <p>It will invest in large cap companies which are liquid &amp; are constituents of Nifty 50 Index. The scheme will follow a systematic approach &amp; the portfolio will be reviewed on a periodical basis. This may lead to changes in the portfolio involving both sale and purchase of the existing stocks and purchase of new stocks, if any.</p> <p>To reduce the risk of the portfolio, the Scheme may also use various derivative and hedging products from time to for hedging and rebalancing purposes, in the manner permitted by SEBI.</p>



## Key Information Memorandum

### AUM AND FOLIO (As on August 31, 2020)

Scheme Name	AUM (Rs. In crores)	Folios
SBI Magnum Equity ESG Fund	2762.23	393393
SBI Large & Midcap Fund	2879.82	357943
SBI Long Term Equity Fund	7434.32	1183172
SBI Magnum Global Fund	3854.32	419486
SBI Equity Hybrid Fund	31985.37	1194015
SBI Consumption Opportunities Fund	588.59	70273
SBI Technology Opportunities Fund	227.66	34176
SBI Healthcare Opportunities Fund	1361.46	101927
SBI Contra Fund	1328.95	247210
SBI Nifty Index Fund	910.80	38585
SBI Focused Equity Fund	10260.53	773459
SBI Magnum Midcap Fund	3593.27	420264
SBI Magnum Comma Fund	257.50	47427
SBI Magnum Multicap Fund	9057.61	788536
SBI BlueChip Fund	22584.78	1989734
SBI Arbitrage Opportunities Fund	3738.59	15965
SBI Infrastructure Fund	446.04	138164
SBI PSU Fund	159.69	34413
SBI Small Cap Fund	5053.18	805603
SBI Banking & Financial Services Fund	1527.32	209871
SBI Equity Savings Fund	1346.94	39283
SBI Equity Minimum Variance Fund	53.61	3980

**PORTFOLIO TURNOVER RATIO (As on August 31, 2020)**

<b>New Scheme Name</b>	<b>Portfolio Turnover Ratio</b>
SBI Magnum Equity ESG Fund	0.55
SBI Large and Midcap Fund	0.88
SBI Long Term Equity Fund	0.75
SBI Magnum Global Fund	0.31
SBI Equity Hybrid Fund	1.57
SBI Consumption Opportunities Fund	0.65
SBI Technology Opportunities Fund	0.36
SBI Healthcare Opportunities Fund	0.71
SBI Contra Fund	2.36
SBI Nifty Index Fund	0.76
SBI Focused Equity Fund	0.91
SBI Magnum Midcap Fund	0.28
SBI Magnum Comma Fund	0.52
SBI Magnum Multicap Fund	0.66
SBI Blue Chip Fund	0.42
SBI Arbitrage Opportunities Fund	9.81
SBI Infrastructure Fund	0.89
SBI PSU Fund	0.44
SBI SmallCap Fund	0.88
SBI Banking and Financial Services Fund	0.26
SBI Equity Savings Fund	3.50
SBI Equity Minimum Variance Fund	1.04

## Key Information Memorandum

### SCHEMES PORTFOLIO HOLDINGS (As on August 31, 2020)

#### SBI MAGNUM EQUITY ESG FUND

##### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
INFOSYS LTD.	9.38
HDFC BANK LTD.	8.75
RELIANCE INDUSTRIES LTD.	7.66
KOTAK MAHINDRA BANK LTD.	5.43
TATA CONSULTANCY SERVICES LTD.	4.89
ICICI BANK LTD.	3.84
BHARTI AIRTEL LTD.	3.52
AXIS BANK LTD.	3.14
PAGE INDUSTRIES LTD.	2.74
LARSEN & TOUBRO LTD.	2.73

##### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	30.97
IT	16.69
CONSUMER GOODS	10.25
OIL & GAS	8.54
AUTOMOBILE	7.57
CEMENT & CEMENT PRODUCTS	3.86
TELECOM	3.52
PHARMA	3.01
TEXTILES	2.74
CONSTRUCTION	2.73
METALS	2.28
INDUSTRIAL MANUFACTURING	1.79
SERVICES	1.25
DERIVATIVES	2.88
CASH, CASH EQUIVALENTS AND OTHERS#	1.92

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

#### SBI LARGE & MIDCAP FUND

##### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
HDFC BANK LTD.	5.02
ICICI BANK LTD.	4.82
BALKRISHNA INDUSTRIES LTD.	3.80
BHARTI AIRTEL LTD.	3.71
INFOSYS LTD.	3.54
STATE BANK OF INDIA	3.45
JK CEMENT LTD.	2.89
THE INDIAN HOTELS COMPANY LTD.	2.66
RELAXO FOOTWEARS LTD.	2.65
EXIDE INDUSTRIES LTD.	2.52

##### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	21.23
AUTOMOBILE	11.11
INDUSTRIAL MANUFACTURING	10.38
PHARMA	8.83
CONSUMER GOODS	8.64
IT	6.30
CEMENT & CEMENT PRODUCTS	5.92
SERVICES	5.25
CONSTRUCTION	3.97
TELECOM	3.71
TEXTILES	2.50
FERTILISERS & PESTICIDES	2.43
OIL & GAS	2.09
POWER	2.04
PAPER	1.29
METALS	0.64
CHEMICALS	0.62
DERIVATIVES	2.09
CASH, CASH EQUIVALENTS AND OTHERS#	0.96

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :  
<https://www.sbimf.com/en-us/portfolios>

**SBI LONG TERM EQUITY FUND**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
RELIANCE INDUSTRIES LTD.	6.71
INFOSYS LTD.	4.29
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD.	3.93
BHARTI AIRTEL LTD.	3.82
CIPLA LTD.	3.74
ICICI BANK LTD.	3.30
LARSEN & TOUBRO LTD.	3.24
MAHINDRA & MAHINDRA LTD.	3.24
STATE BANK OF INDIA	3.19
AMBUJA CEMENTS LTD.	3.13

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
FINANCIAL SERVICES	24.67
PHARMA	12.22
IT	11.55
OIL & GAS	8.46
CONSUMER GOODS	8.09
CONSTRUCTION	5.85
CEMENT & CEMENT PRODUCTS	5.03
AUTOMOBILE	4.75
INDUSTRIAL MANUFACTURING	4.00
TELECOM	3.82
POWER	2.85
FERTILISERS & PESTICIDES	2.24
TEXTILES	1.71
HEALTHCARE SERVICES	1.57
METALS	1.52
SERVICES	0.41
CASH, CASH EQUIVALENTS AND OTHERS#	1.26

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

**SBI MAGNUM GLOBAL FUND**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
BRITANNIA INDUSTRIES LTD.	8.33
COLGATE PALMOLIVE (INDIA) LTD.	7.76
NESTLE INDIA LTD.	6.03
MARUTI SUZUKI INDIA LTD.	4.77
DIVI'S LABORATORIES LTD.	4.17
DR. REDDY'S LABORATORIES LTD.	3.52
PI INDUSTRIES LTD.	3.48
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD.	3.45
SANOFI INDIA LTD.	3.40
HINDUSTAN UNILEVER LTD.	3.38

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
CONSUMER GOODS	34.39
PHARMA	19.00
INDUSTRIAL MANUFACTURING	17.83
IT	4.97
AUTOMOBILE	4.77
FERTILISERS & PESTICIDES	3.48
SERVICES	3.19
CHEMICALS	2.13
CEMENT & CEMENT PRODUCTS	1.94
METALS	1.67
TEXTILES	1.60
FINANCIAL SERVICES	0.79
CASH, CASH EQUIVALENTS AND OTHERS#	4.24

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :  
<https://www.sbimf.com/en-us/portfolios>

## Key Information Memorandum

### SBI EQUITY HYBRID FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
GOVERNMENT OF INDIA	15.08
HDFC BANK LTD.	5.23
DIVI'S LABORATORIES LTD.	4.07
INFOSYS LTD.	3.86
BHARTI AIRTEL LTD.	3.69
BAJAJ FINANCE LTD.	3.60
STATE BANK OF INDIA	3.31
BHARAT PETROLEUM CORPORATION LTD.	2.42
KOTAK MAHINDRA BANK LTD.	2.39
LARSEN & TOUBRO LTD.	2.33

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	29.15
SOVEREIGN	15.08
PHARMA	8.33
IT	6.93
OIL & GAS	6.42
SERVICES	5.21
CONSUMER GOODS	4.23
INDUSTRIAL MANUFACTURING	3.89
TELECOM	3.69
CONSTRUCTION	3.67
CEMENT & CEMENT PRODUCTS	3.02
AUTOMOBILE	2.36
POWER	2.29
CHEMICALS	1.87
TEXTILES	0.76
DERIVATIVES	1.17
CASH, CASH EQUIVALENTS AND OTHERS#	1.93

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

### SBI CONSUMPTION OPPORTUNITIES FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
ITC LTD.	8.18
BHARTI AIRTEL LTD.	7.23
SHEELA FOAM LTD.	6.78
HAWKINS COOKERS LTD.	6.77
EMAMI LTD.	6.39
GANESHA ECOSPHERE LTD.	5.76
MARUTI SUZUKI INDIA LTD.	5.46
THE INDIAN HOTELS COMPANY LTD.	5.11
PAGE INDUSTRIES LTD.	5.00
ASIAN PAINTS LTD.	4.71

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
CONSUMER GOODS	51.95
TEXTILES	14.62
SERVICES	12.67
TELECOM	7.23
AUTOMOBILE	5.46
CONSTRUCTION	3.48
MEDIA AND ENTERTAINMENT	3.27
CASH, CASH EQUIVALENTS AND OTHERS#	1.32

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :  
<https://www.sbimf.com/en-us/portfolios>

**SBI TECHNOLOGY OPPORTUNITIES FUND**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
INFOSYS LTD.	22.32
TATA CONSULTANCY SERVICES LTD.	19.23
TECH MAHINDRA LTD.	9.59
HCL TECHNOLOGIES LTD.	9.31
BHARTI AIRTEL LTD.	9.26
ALPHABET INC.	7.56
HEXAWARE TECHNOLOGIES LTD.	4.01
NIIT LTD.	2.87
PERSISTENT SYSTEMS LTD.	2.84
MICROSOFT CORPORATION	2.15

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
IT	86.39
TELECOM	9.26
CASH, CASH EQUIVALENTS AND OTHERS#	4.35

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

**SBI HEALTHCARE OPPORTUNITIES FUND.**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
SUN PHARMACEUTICAL INDUSTRIES LTD.	9.56
LUPIN LTD.	9.54
CIPLA LTD.	9.44
AUROBINDO PHARMA LTD.	8.92
DR. REDDY'S LABORATORIES LTD.	8.78
DIVI'S LABORATORIES LTD.	8.08
STRIDES PHARMA SCIENCE LTD.	4.44
NARAYANA HRUDAYALAYA LTD.	3.80
ALKEM LABORATORIES LTD.	3.20
THYROCARE TECHNOLOGIES LTD.	3.03

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
PHARMA	87.60
HEALTHCARE SERVICES	11.02
CONSTRUCTION	0.41
CASH, CASH EQUIVALENTS AND OTHERS#	0.97

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :

<https://www.sbimf.com/en-us/portfolios>

## Key Information Memorandum

### SBI CONTRA FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
INFOSYS LTD.	4.54
ICICI BANK LTD.	3.81
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD.	3.68
HDFC BANK LTD.	3.63
SEQUENT SCIENTIFIC LTD.	3.41
RELIANCE INDUSTRIES LTD.	3.07
NEOGEN CHEMICALS LTD.	2.76
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.69
TATA MOTORS LTD.	2.69
ULTRATECH CEMENT LTD.	2.64

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	19.52
PHARMA	15.13
OIL & GAS	9.22
IT	8.10
CONSUMER GOODS	6.92
AUTOMOBILE	6.30
SERVICES	5.17
CONSTRUCTION	5.06
CEMENT & CEMENT PRODUCTS	4.72
INDUSTRIAL MANUFACTURING	3.23
CHEMICALS	2.76
TELECOM	2.10
METALS	1.72
PAPER	1.60
POWER	0.96
DERIVATIVES	5.75
CASH, CASH EQUIVALENTS AND OTHERS#	1.74

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

### SBI NIFTY INDEX FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
RELIANCE INDUSTRIES LTD.	13.31
HDFC BANK LTD.	9.76
INFOSYS LTD.	6.86
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	6.39
ICICI BANK LTD.	5.49
TATA CONSULTANCY SERVICES LTD.	4.78
KOTAK MAHINDRA BANK LTD.	4.14
HINDUSTAN UNILEVER LTD.	3.81
ITC LTD.	3.36
BHARTI AIRTEL LTD.	2.48

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	34.13
OIL & GAS	15.37
IT	14.89
CONSUMER GOODS	11.87
AUTOMOBILE	5.68
PHARMA	2.90
TELECOM	2.82
CONSTRUCTION	2.33
METALS	2.29
CEMENT & CEMENT PRODUCTS	2.00
POWER	1.87
FERTILISERS & PESTICIDES	0.56
SERVICES	0.54
MEDIA AND ENTERTAINMENT	0.37
DERIVATIVES	2.34
CASH, CASH EQUIVALENTS AND OTHERS#	0.04

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :  
<https://www.sbimf.com/en-us/portfolios>

**SBI FOCUSED EQUITY FUND**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
HDFC BANK LTD.	7.62
ALPHABET INC.	6.95
DIVI'S LABORATORIES LTD.	6.09
BAJAJ FINANCE LTD.	5.79
PROCTER & GAMBLE HYGIENE AND HEALTH CARE LTD.	5.34
KOTAK MAHINDRA BANK LTD.	5.33
BHARTI AIRTEL LTD.	4.51
STATE BANK OF INDIA	4.34
MUTHOOT FINANCE LTD.	3.69
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD.	3.47

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
FINANCIAL SERVICES	30.05
CONSUMER GOODS	18.63
IT	6.95
PHARMA	6.09
SERVICES	5.80
OIL & GAS	5.25
AUTOMOBILE	5.24
POWER	4.51
TELECOM	4.51
CHEMICALS	4.41
TEXTILES	2.59
INDUSTRIAL MANUFACTURING	2.10
CASH, CASH EQUIVALENTS AND OTHERS#	3.87

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

**SBI MAGNUM MIDCAP FUND**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
PI INDUSTRIES LTD.	7.15
SHEELA FOAM LTD.	5.98
GODREJ PROPERTIES LTD.	5.07
COROMANDEL INTERNATIONAL LTD.	5.06
CHOLAMANDALAM INVESTMENT & FINANCE CO. LTD.	4.30
HEXAWARE TECHNOLOGIES LTD.	3.89
GUJARAT STATE PETRONET LTD.	3.49
THE RAMCO CEMENTS LTD.	3.33
SANOFI INDIA LTD.	3.05
CARBORUNDUM UNIVERSAL LTD.	3.03

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
PHARMA	14.94
INDUSTRIAL MANUFACTURING	13.69
FERTILISERS & PESTICIDES	12.21
FINANCIAL SERVICES	12.08
CONSUMER GOODS	11.41
CEMENT & CEMENT PRODUCTS	7.44
CONSTRUCTION	7.34
IT	5.39
OIL & GAS	3.49
TEXTILES	2.90
AUTOMOBILE	2.75
SERVICES	1.40
POWER	0.99
HEALTHCARE SERVICES	0.94
METALS	0.68
CHEMICALS	0.05
CASH, CASH EQUIVALENTS AND OTHERS#	2.30

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :  
<https://www.sbimf.com/en-us/portfolios>



## Key Information Memorandum

### SBI MAGNUM COMMA FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
RELIANCE INDUSTRIES LTD.	8.39
BHARAT PETROLEUM CORPORATION LTD.	7.01
ULTRATECH CEMENT LTD.	5.76
TATA STEEL LTD.	5.65
CAMLIN FINE SCIENCES LTD.	5.63
SHREE CEMENT LTD.	4.73
DEEPAK NITRITE LTD.	4.59
ROSSARI BIOTECH LTD.	4.32
NEOGEN CHEMICALS LTD.	4.30
CCL PRODUCTS (INDIA) LTD.	4.07

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
OIL & GAS	25.89
CHEMICALS	22.69
METALS	15.45
CEMENT & CEMENT PRODUCTS	14.74
FERTILISERS & PESTICIDES	7.03
CONSUMER GOODS	7.02
POWER	2.43
CASH, CASH EQUIVALENTS AND OTHERS#	4.75

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

### SBI MAGNUM MULTICAP FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
HDFC BANK LTD.	7.96
ICICI BANK LTD.	6.15
HCL TECHNOLOGIES LTD.	4.81
TECH MAHINDRA LTD.	3.74
ITC LTD.	3.72
AXIS BANK LTD.	3.66
RELIANCE INDUSTRIES LTD.	3.51
KOTAK MAHINDRA BANK LTD.	3.44
TATA CONSULTANCY SERVICES LTD.	3.40
BHARTI AIRTEL LTD.	3.18

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	27.36
CONSUMER GOODS	12.07
IT	11.95
OIL & GAS	9.85
PHARMA	5.99
AUTOMOBILE	5.07
CEMENT & CEMENT PRODUCTS	4.33
INDUSTRIAL MANUFACTURING	4.09
CHEMICALS	3.31
TELECOM	3.18
CONSTRUCTION	3.00
METALS	2.68
MEDIA AND ENTERTAINMENT	1.19
TEXTILES	1.17
POWER	0.99
SERVICES	0.97
HEALTHCARE SERVICES	0.97
DERIVATIVES	0.12
CASH, CASH EQUIVALENTS AND OTHERS#	1.71

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :  
<https://www.sbimf.com/en-us/portfolios>

**SBI BLUE CHIP FUND**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
HDFC BANK LTD.	9.61
RELIANCE INDUSTRIES LTD.	5.69
ICICI BANK LTD.	5.52
DIVI'S LABORATORIES LTD.	4.99
HCL TECHNOLOGIES LTD.	4.04
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	3.95
ITC LTD.	3.86
INFOSYS LTD.	3.83
LARSEN & TOUBRO LTD.	3.16
SHREE CEMENT LTD.	2.69

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
FINANCIAL SERVICES	35.21
AUTOMOBILE	9.35
PHARMA	9.23
CONSUMER GOODS	8.74
IT	8.61
OIL & GAS	8.30
CONSTRUCTION	5.49
CEMENT & CEMENT PRODUCTS	3.80
INDUSTRIAL MANUFACTURING	3.31
TELECOM	2.28
METALS	1.61
FERTILISERS & PESTICIDES	1.48
POWER	0.90
CASH, CASH EQUIVALENTS AND OTHERS#	1.69

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

**SBI ARBITRAGE OPPORTUNITIES FUND**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
RELIANCE INDUSTRIES LTD.	11.70
BHARTI AIRTEL LTD.	9.07
GOVERNMENT OF INDIA	7.42
STATE BANK OF INDIA	5.60
DR. REDDY'S LABORATORIES LTD.	4.64
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD.	3.96
AXIS BANK LTD.	3.47
ICICI BANK LTD.	3.38
ITC LTD.	2.78
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.40

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
FINANCIAL SERVICES	18.64
OIL & GAS	12.36
PHARMA	10.19
TELECOM	9.81
SOVEREIGN	7.42
CONSUMER GOODS	5.09
CEMENT & CEMENT PRODUCTS	4.77
SERVICES	3.96
METALS	2.85
MEDIA AND ENTERTAINMENT	1.46
AUTOMOBILE	1.11
IT	1.10
CONSTRUCTION	0.81
CHEMICALS	0.76
POWER	0.34
INDUSTRIAL MANUFACTURING	0.09
CASH, CASH EQUIVALENTS, DERIVATIVE MARGIN AND OTHERS#	19.24

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :  
<https://www.sbimf.com/en-us/portfolios>

## Key Information Memorandum

### SBI INFRASTRUCTURE FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
RELIANCE INDUSTRIES LTD.	18.61
BHARTI AIRTEL LTD.	9.80
LARSEN & TOUBRO LTD.	9.80
TIMKEN INDIA LTD.	5.86
ULTRATECH CEMENT LTD.	4.33
JK CEMENT LTD.	3.98
BHARAT PETROLEUM CORPORATION LTD.	3.57
KENNAMETAL INDIA LTD.	3.49
THE GREAT EASTERN SHIPPING COMPANY LTD.	3.15
SHREE CEMENT LTD.	2.84

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
OIL & GAS	22.18
INDUSTRIAL MANUFACTURING	18.31
CONSTRUCTION	14.36
CEMENT & CEMENT PRODUCTS	12.44
TELECOM	9.80
SERVICES	9.72
FINANCIAL SERVICES	5.27
METALS	2.26
POWER	2.08
CONSUMER GOODS	1.07
CASH, CASH EQUIVALENTS AND OTHERS#	2.51

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :  
<https://www.sbimf.com/en-us/portfolios>

### SBI PSU FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
STATE BANK OF INDIA	10.40
BHARAT PETROLEUM CORPORATION LTD.	8.82
NTPC LTD.	6.04
POWER GRID CORPORATION OF INDIA LTD.	5.95
OIL & NATURAL GAS CORPORATION LTD.	5.14
SBI LIFE INSURANCE COMPANY LTD.	4.90
CAN FIN HOMES LTD.	4.89
HINDUSTAN PETROLEUM CORPORATION LTD.	4.74
BITES LTD.	4.64
THE NEW INDIA ASSURANCE COMPANY LTD.	4.07

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
OIL & GAS	28.78
FINANCIAL SERVICES	26.99
POWER	11.99
SERVICES	11.55
METALS	6.20
INDUSTRIAL MANUFACTURING	3.73
CONSTRUCTION	3.25
CASH, CASH EQUIVALENTS AND OTHERS#	7.51

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

**SBI SMALL CAP FUND**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
ELGI EQUIPMENTS LTD.	4.82
PI INDUSTRIES LTD.	4.19
JK CEMENT LTD.	3.86
BLUE STAR LTD.	3.66
CITY UNION BANK LTD.	3.48
TECHNO ELECTRIC & ENGINEERING COMPANY LTD.	3.44
HAWKINS COOKERS LTD.	3.35
HATSUN AGRO PRODUCT LTD.	3.16
NAVIN FLUORINE INTERNATIONAL LTD.	3.06
TUBE INVESTMENTS OF INDIA LTD.	2.96

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
CONSUMER GOODS	22.66
INDUSTRIAL MANUFACTURING	17.27
CHEMICALS	9.15
SERVICES	8.36
CONSTRUCTION	6.17
CEMENT & CEMENT PRODUCTS	5.88
FINANCIAL SERVICES	5.81
FERTILISERS & PESTICIDES	4.19
AUTOMOBILE	3.41
IT	3.29
HEALTHCARE SERVICES	2.38
PHARMA	1.69
TEXTILES	1.59
POWER	1.12
METALS	0.90
PAPER	0.52
CASH, CASH EQUIVALENTS AND OTHERS#	5.61

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :

<https://www.sbimf.com/en-us/portfolios>

**SBI BANKING & FINANCIAL SERVICES FUND**
**TOP 10 HOLDINGS:**

Issuer Name	% of Net Asset
HDFC BANK LTD.	25.75
ICICI BANK LTD.	13.40
KOTAK MAHINDRA BANK LTD.	10.71
AXIS BANK LTD.	9.47
STATE BANK OF INDIA	6.79
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD.	4.99
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.	2.79
MUTHOOT FINANCE LTD.	2.77
CENTRAL DEPOSITORY SERVICES (I) LTD.	2.71
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD.	2.70

**FUND ALLOCATION TOWARDS VARIOUS SECTORS:**

Sector Name	% of Net Asset
FINANCIAL SERVICES	97.64
CASH, CASH EQUIVALENTS AND OTHERS#	2.36

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

## Key Information Memorandum

### SBI EQUITY SAVINGS FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
RELIANCE INDUSTRIES LTD.	9.73
GOVERNMENT OF INDIA	6.65
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	6.23
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD.	4.36
TATA MOTOR FINANCE HOLDINGS LTD.	3.97
TECH MAHINDRA LTD.	2.95
HINDUSTAN UNILEVER LTD.	2.48
HDFC BANK LTD.	2.33
ICICI BANK LTD.	2.16
KOTAK MAHINDRA BANK LTD.	2.03

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
FINANCIAL SERVICES	25.63
CONSUMER GOODS	10.84
OIL & GAS	10.24
IT	6.67
SOVEREIGN	6.65
SERVICES	5.62
AUTOMOBILE	3.65
TEXTILES	2.44
POWER	1.97
CONSTRUCTION	1.85
PHARMA	1.72
CEMENT & CEMENT PRODUCTS	1.68
TELECOM	1.63
METALS	1.33
FERTILISERS & PESTICIDES	0.84
MEDIA AND ENTERTAINMENT	0.28
INDUSTRIAL MANUFACTURING	0.22
CASH, CASH EQUIVALENTS, DERIVATIVE MARGIN AND OTHERS#	16.74

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

Investor can click on the following link to obtain Scheme's latest monthly portfolio holding :  
<https://www.sbimf.com/en-us/portfolios>

### SBI EQUITY MINIMUM VARIANCE FUND

#### TOP 10 HOLDINGS:

Issuer Name	% of Net Asset
BRITANNIA INDUSTRIES LTD.	7.53
NESTLE INDIA LTD.	7.42
HINDUSTAN UNILEVER LTD.	7.42
POWER GRID CORPORATION OF INDIA LTD.	7.35
DR. REDDY'S LABORATORIES LTD.	7.26
WIPRO LTD.	4.97
CIPLA LTD.	4.54
INFOSYS LTD.	4.39
TATA CONSULTANCY SERVICES LTD.	2.88
TECH MAHINDRA LTD.	1.68

#### FUND ALLOCATION TOWARDS VARIOUS SECTORS:

Sector Name	% of Net Asset
CONSUMER GOODS	25.39
IT	15.41
PHARMA	12.90
FINANCIAL SERVICES	10.31
POWER	8.42
AUTOMOBILE	6.32
OIL & GAS	5.24
METALS	4.39
CEMENT & CEMENT PRODUCTS	2.89
TELECOM	1.88
MEDIA AND ENTERTAINMENT	1.40
SERVICES	1.09
FERTILISERS & PESTICIDES	1.05
CONSTRUCTION	1.00
DERIVATIVES	2.23
CASH, CASH EQUIVALENTS AND OTHERS#	0.08

# Includes CBLO, Reverse Repo, Term Deposit and Mutual Fund Units

## I. SBI MAGNUM EQUITY ESG FUND

(An open ended equity scheme investing in companies following the ESG theme)  
 Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of companies following Environmental, Social and Governance (ESG) criteria

However, there can be no assurance that the investment objective of the scheme will be achieved.

### Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments following Environmental, Social and Governance (ESG) criteria (including derivatives and foreign securities)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme..

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

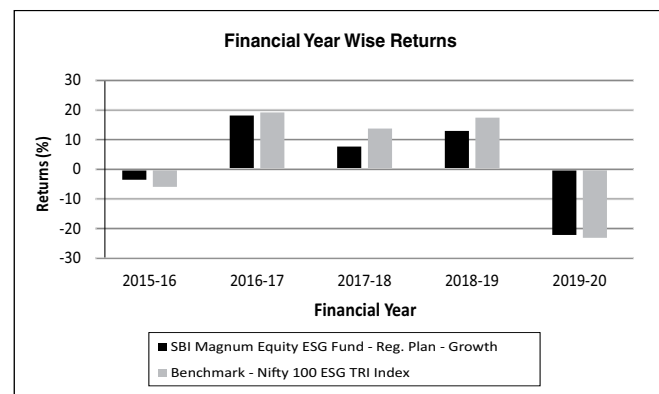
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum Equity ESG Fund - Reg Plan - Growth	3.06%	4.58%	7.54%	13.72%
Benchmark: NIFTY 100 ESG TRI Index	8.61%	7.86%	10.14%	N.A.

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Units or account balance whichever is lower.

### Benchmark Index

Nifty 100 ESG TRI Index

### Name of the Fund Manager

Mr. Ruchit Mehta.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

### Tenure of managing the scheme

2.4 Years. Managing since May 2018.

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment - 1 %; • For exit after 1 year from the date of allotment - Nil.

The AMC reserves the right to modify / change the load structure on a prospective basis.

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Equity ESG Fund	2.27%	1.44%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## II. SBI LARGE AND MIDCAP FUND

(An open ended equity scheme investing in both large cap and mid cap stocks)  
 Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in diversified portfolio comprising predominantly large cap and mid cap companies.

However, there can be no assurance that the investment objective of the scheme will be achieved.

### Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments of large cap* companies (including derivatives)	35%-65%	High
Equity and equity related instruments of mid cap* companies (including derivatives)	35%-65%	High
Other equities and equity related instruments	0%-30%	High
Units issued by REIT/InvIT <sup>A</sup>	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-30%	Medium
Money market instruments	0%-30%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

\*Large Cap means: 1st -100th company in terms of full market capitalization. Mid Cap means:101st to 250th company in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time. Other equities may

## Key Information Memorandum

include small cap stocks. Small Cap means: 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.

\*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 30% of the net assets of the Scheme.

^The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may invest in mutual fund units as permissible.

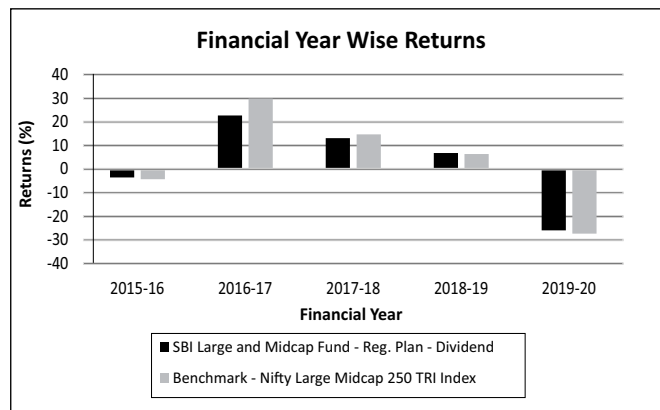
The scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Large & Midcap Fund - Reg Plan - Dividend	4.49%	2.49%	7.03%	13.46%
Benchmark: NIFTY Large Midcap 250 TRI Index	8.23%	3.46%	9.10%	N.A.

Returns are CAGR calculated for dividend option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500 or 1 unit or account balance, whichever is lower.

### Benchmark Index

Nifty Large Mid Cap 250 TRI Index

### Name of the Fund Manager

Mr. Saurabh Pant.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

### Tenure of managing the scheme

3.10 Years. Managing since September 2016

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit on or before 30 days from the date of allotment – 0.10 % • For exit after 30 days from the date of allotment – Nil. The AMC reserves the right to modify / change the load structure on a prospective basis.

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Large & Midcap Fund	2.29%	1.49%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## III. SBI LONG TERM EQUITY FUND

(An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years)  
Continuous Offer for sale of Magnums/Units of NAV related prices

### Investment Objective

The prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investments made in scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.

Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits

### Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity/Cumulative Convertible Preference Shares/ Fully Convertible Debentures and Bonds	80 – 100%	Medium
Money Market Instruments**	0%-20%	Low

Investment shall also be made in Partly Convertible Debentures (PCDs) and bonds including those issued on rights basis subject to the condition that as far as possible the non-convertible portion of the debentures so acquired or subscribed shall be divested within a period of 12 months. The balance funds shall be invested in short term money market instruments or other liquid instruments or both. The investment process as above will be completed within six months. In the interim period the funds will be invested in short term money market instruments or other liquid instruments or both. After 6 months from the closure of the scheme, the fund may invest an amount not exceeding 15% of the resources mobilised in money market and other liquid instruments could go upto 20% of the net assets of the scheme.

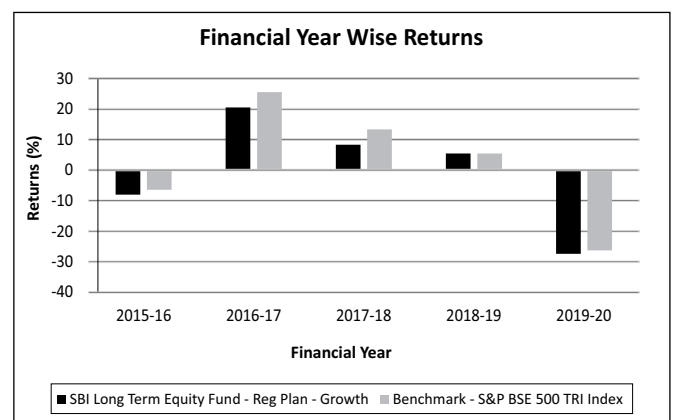
\*\*Money Market Instruments will include Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short term bank deposits, short-term Government securities (of maturities less than 1 year) and any other such short-term instruments as may be allowed under the regulations prevailing from time to time.

The Scheme may invest in derivatives (equity as well as debt) and Securitized Debt, as and when, permitted by ELSS /SEBI Guidelines

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Long Term Equity Fund.- Reg Plan - Growth	7.32%	1.00%	4.99%	14.78%
Benchmark: - S&P BSE 500 TRI Index	5.86%	3.93%	8.52%	N.A.

Returns are CAGR calculated for growth option.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Payout & Transfer facilities.

#### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 500 & in multiples of Rs. 500 thereafter.
- **Additional Purchase amount:** Rs. 500 & in multiples of Rs. 500 thereafter.
- **Repurchase:** Rs.500 or 1 unit or account balance, whichever is lower.

(Investment in the schemes would be subject to lock in period of 3 years from the date of allotment)

#### Benchmark Index

S&P BSE 500 TRI Index

#### Name of the Fund Manager :

Mr. Dinesh Balachandran

#### Tenure of managing the scheme :

3.10 Years. Managing since September 2016

#### Expenses of the scheme

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no.2; Exit Load – Nil

#### Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Director Plan
SBI Long Term Equity Fund	2.17%	1.40%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

### IV. SBI MAGNUM GLOBAL FUND

(An open ended equity scheme investing in companies following the MNC theme)

Continuous Offer for sale of Magnums/Units of NAV related prices

#### Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in diversified portfolio comprising primarily of MNC companies

However, there can be no assurance that the investment objective of the scheme will be achieved.

#### Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related companies within MNC space including derivatives and foreign securities#	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT*	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-10%	Medium
Money market instruments	0%-20%	Low

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

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

#The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

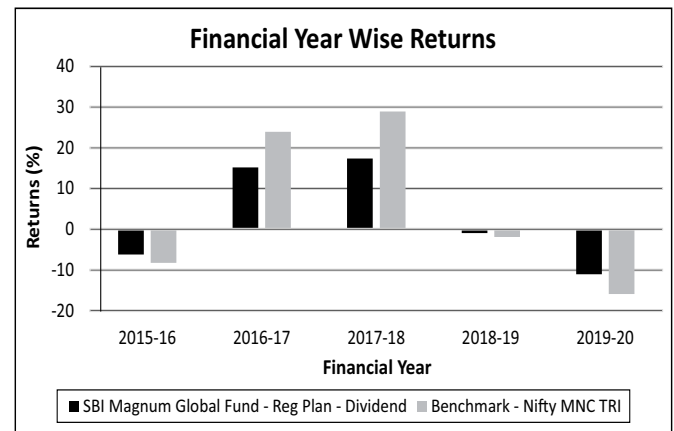
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document.

#### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum Global Fund - Reg Plan - Dividend	12.63%	5.60%	6.47%	13.79%
Benchmark: Nifty MNC TRI	13.47%	3.32%	9.07%	N.A.

Returns are CAGR calculated for dividend option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Units or account balance whichever is lower.

#### Benchmark Index

Nifty MNC TRI

#### Name of the Fund Manager

Mr. Anup Upadhyay.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

#### Tenure of managing the scheme

2.4 Years. Managing since May 2018

#### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 12 months from the date of allotment - 1%; • For exit after 12 months from the date of allotment - Nil.

#### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Director Plan
SBI Magnum Global Fund	2.02%	1.34%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11

### V. SBI EQUITY HYBRID FUND

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

Continuous Offer for sale of Magnums/Units at NAV related prices

#### Investment Objective

To provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in fixed income securities.

However, there can be no assurance that the investment objective of the scheme will be achieved.



## Key Information Memorandum

### Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments (including derivatives)	65%-80%	High
Units issued by REIT/InvIT <sup>^</sup>	0%-10%	Medium to High
Debt instruments (including securitized debt) and money market instruments	20%-35%	Low to Medium

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

\*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

<sup>^</sup>The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may invest in mutual fund units as permissible.

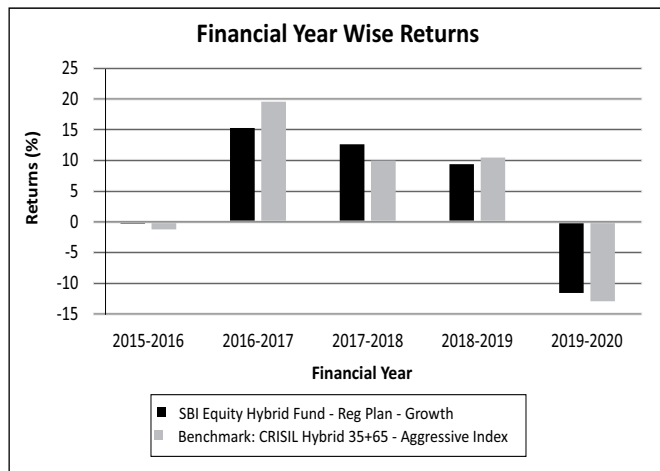
The scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Equity Hybrid Fund - Reg Plan - Growth	6.13%	6.26%	8.41%	14.99%
Benchmark: CRISIL Hybrid 35+65 - Aggressive Index	9.09%	6.70%	9.42%	N.A.

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

### Benchmark Index

CRISIL Hybrid 35+65 - Aggressive Index

### Name of the Fund Manager

Mr. R. Srinivasan – Equity, Mr. Dinesh Ahuja – Debt.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

### Tenure of managing the scheme

Mr. R. Srinivasan - 8.7 Years. Managing since January 2012

Mr. Dinesh Ahuja – 8.7 Years. Managing since January 2012

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 12 months from the date of allotment –

o For 10% of investments – Nil

o For remaining investments – 1.00%

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

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Equity Hybrid Fund	1.80	1.04%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## VI. SBI CONSUMPTION OPPORTUNITIES FUND

(An open ended equity scheme following consumption theme)

Continuous Offer for sale of Magnums/Units of NAV related prices

### Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities in Consumption space.

However, there can be no assurance that the investment objective of the scheme will be achieved.

### Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equities and equity related securities in Consumption sector (including derivatives and foreign securities*)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT <sup>^</sup>	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI

\*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

<sup>^</sup>The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may invest in mutual fund units as permissible.

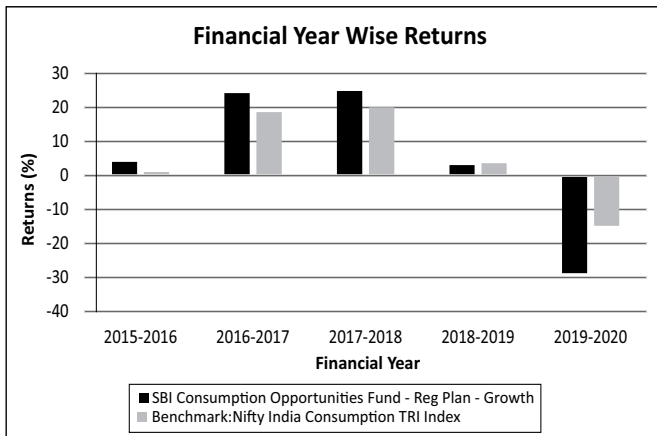
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer to the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Consumption Opportunities Fund - Reg Plan - Growth	-2.04%	1.09%	7.21%	13.38%
Benchmark: : Nifty India Consumption TRI Index	9.10%	5.00%	9.30%	N.A.

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Units or account balance whichever is lower.

### Benchmark Index

Nifty India Consumption TRI Index

### Name of the Fund Manager

Mr. Saurabh Pant

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

### Tenure of managing the scheme

9.3 Years. Managing since June 2011

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit on or before 30 Days from the date of allotment - 0.10%; • For exit after 30 Days from the date of allotment - Nil. The AMC reserves the right to modify / change the load structure on a prospective basis

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Consumption Opportunities Fund	2.52%	1.55%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8- 11.

## VII. SBI TECHNOLOGY OPPORTUNITIES FUND

(An open ended equity scheme investing in technology and technology related sectors)

Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities in technology and technology related companies.

However, there can be no assurance that the investment objective of the scheme will be achieved.

### Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equities and equity related securities in technology and technology related securities (including derivatives and foreign securities*)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT <sup>^</sup>	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

<sup>^</sup>The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

\*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

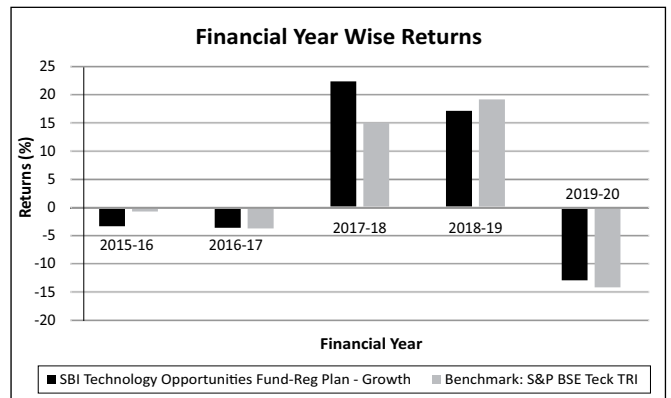
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Technology Opportunities Fund Reg Plan - Growth	12.14%	19.44%	10.34%	13.37%
Benchmark: S&P BSE Teck TRI	12.78%	17.18%	9.34%	N.A.

Returns are CAGR calculated for dividend option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Units or account balance whichever is lower.

### Benchmark Index

S&P BSE Teck TRI

### Name of the Fund Manager

Mr. Anup Upadhyay

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

### Tenure of managing the scheme

9.3 Years. Managing since June 2011

## Key Information Memorandum

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 15 days from the date of allotment - 0.50%; • For exit after 15 days from the date of allotment - Nil.

**Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020**

Scheme Name	Regular Plan	Direct Plan
SBI Technology Opportunities Fund	2.45%	1.75%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## VIII. SBI HEALTHCARE OPPORTUNITIES FUND

(An open ended equity scheme investing in healthcare sector)

Continuous Offer for sale of Magnums/Units at NAV related prices

#### Investment Objective

To provide the investors with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities in Healthcare space.

However, there can be no assurance that the investment objective of the scheme will be achieved.

#### Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equities and equity related securities in Healthcare space (including derivatives and foreign securities*)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT^	0%-10%	High
Debt instruments (including securitized debt)	0%-20%	Medium
Money market instruments	0%-20%	Low

^The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

\*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

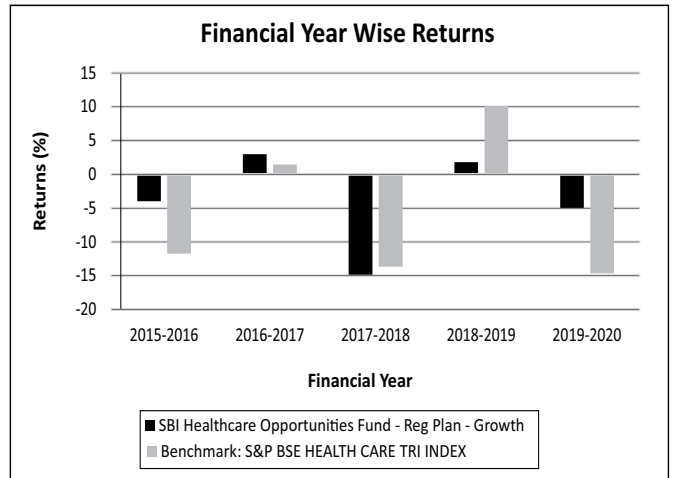
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer to the Scheme Information Document.

#### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Healthcare Opportunities Fund - Reg Plan - Growth	49.28%	11.24%	1.89%	15.57%
Benchmark: S&P BSE Health Care Index	43.57%	12.64%	1.12%	13.93%

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

#### Benchmark Index

S&P BSE Healthcare TRI Index

#### Name of the Fund Manager

Mr. Tanmaya Desai.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

#### Tenure of managing the scheme

9.3 Years. Managing since June 2011

#### Expenses of the scheme

##### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 15 Days from the date of allotment - 0.50%; • For exit after 15 Days from the date of allotment - Nil.

**Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020**

Scheme Name	Regular Plan	Direct Plan
SBI Healthcare Opportunities Fund	2.36%	1.37%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## IX. SBI CONTRA FUND

(An open ended equity scheme following contrarian investment strategy)

Continuous Offer for sale of Magnums/Units at NAV related prices

#### Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.

However, there can be no assurance that the investment objective of the scheme will be achieved.

**Asset Allocation Pattern of the scheme**

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments of companies which follow the contrarian investment theme (including derivatives)	65%-100%	High
Other equities and equity related instruments	0%-35%	High
Units issued by REIT/InvIT*	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-35%	Medium
Money Market Instruments	0%-35%	Low

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

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

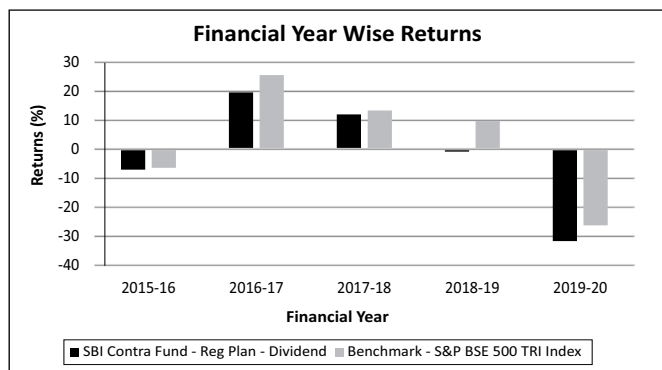
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document.

**Performance of the scheme (As on August 31, 2020)**

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Contra Fund - Reg Plan - Dividend	8.05%	-1.41%	4.06%	16.73%
Benchmark: S&P BSE 500 TRI Index	5.86%	3.93%	8.52%	14.23%

Returns are CAGR calculated for dividend option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.


**Plans and Options**

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

**Minimum Application Amount**

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

**Benchmark Index**

S&P BSE 500 TRI Index

**Name of the Fund Manager**

Mr. Dinesh Balachandran

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

**Tenure of managing the scheme**

2.4 Years. Managing since May 5, 2018

**Expenses of the scheme:-**
**Load Structure**

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment – 1%. ; • For exit after 1 year from the date of allotment - Nil

**Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020**

Scheme Name	Regular Plan	Direct Plan
SBI Contra Fund	2.32%	1.77%

**Risk Profile of the scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

**X. SBI NIFTY INDEX FUND**

(An open ended scheme tracking Nifty 50 Index)

Continuous Offer for sale of Magnums/Units at NAV related prices

**Investment Objective**

The scheme will invest in stocks comprising the Nifty 50 index in the same proportion as their weightage in the index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/loss plus dividend payments by the constituent stocks.

The scheme will adopt a passive investment approach.

However, there can be no assurance that the investment objective of the scheme will be achieved

**Asset Allocation Pattern of the scheme**

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Stocks comprising the Nifty 50 Index	95%-100%	High
Cash and Money Market Instruments	0%-5%	Low

The Scheme shall make investment in derivative as permitted under the SEBI Regulations. Investment in derivatives will be upto 100% of the net assets. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

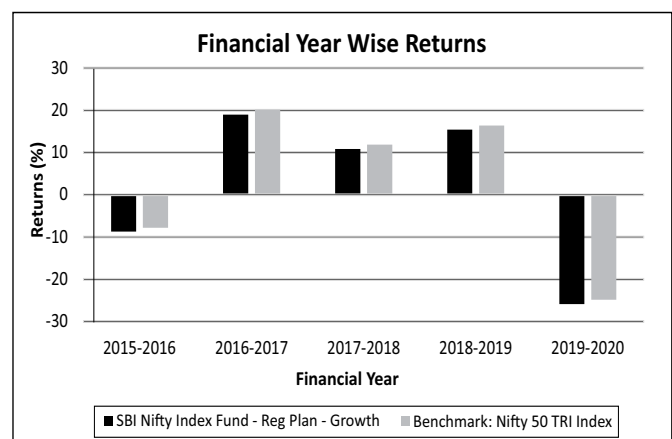
The funds raised under the scheme shall be invested only in the stocks comprising the Nifty 50 Index and will be as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

There can be no assurance that the investment objective of the scheme will be realized. The Fund Manager may churn the portfolio to the extent as considered necessary to replicate the index

**Performance of the scheme (As on August 31, 2020)**

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Nifty Index Fund - Reg Plan - Growth	2.84%	4.96%	7.68%	13.01%
Benchmark: Nifty 50 TRI Index	4.31%	6.01%	8.75%	14.93%

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



## Key Information Memorandum

### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance, whichever is lower.

### Benchmark Index

Nifty 50 TRI Index

### Name of the Fund Manager

Mr. Raviprakash Sharma

### Tenure of managing the scheme

9.7 Years. Managing since February 2011

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – \*For exit within 15 days from the date of allotment - 0.20%; \* For exit on or after 15 days from the date of allotment - Nil.

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Nifty Index Fund	0.69%	0.29%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## XI. SBI FOCUSED EQUITY FUND

(An open ended equity scheme investing in maximum 30 stocks across multicap space)  
Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

To provide the investor with the opportunity of long term capital appreciation by investing in a concentrated portfolio of equity and equity related securities.

However, there can be no assurance that the investment objective of the scheme will be achieved.

### Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments including derivatives	65%-100%	High
Units issued by REIT/InvIT*	0%- 10%	Medium to High
Debt instruments (including securitized debt)	0%-35%	Medium
Money Market Instruments	0%-35%	Low

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

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

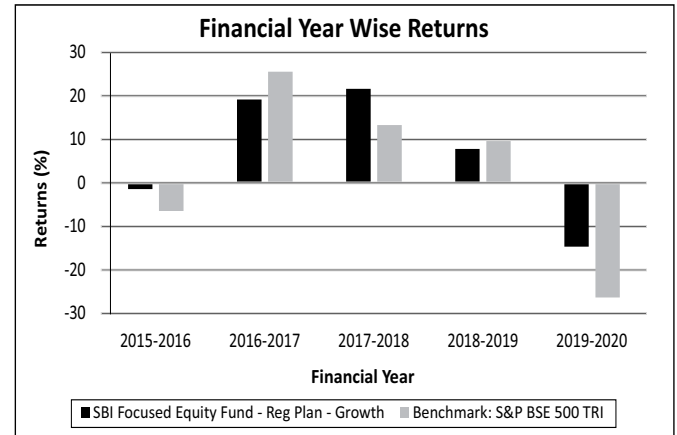
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Focused Equity Fund - Reg Plan - Growth	10.24%	7.94%	10.53%	18.44%
Benchmark: S&P BSE 500 TRI	5.86%	3.93%	8.52%	13.92%

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

### Benchmark Index

S&P BSE 500 TRI

### Name of the Fund Manager

Mr. R. Srinivasan

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

### Tenure of managing the scheme

11.2 Years. Managing since May 2009

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment – 1%. ; • For exit after 1 year from the date of allotment - Nil

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Focused Equity Fund	1.80%	0.87%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## XII. SBI MAGNUM MIDCAP FUND

(An open ended equity scheme predominantly investing in mid cap stocks)  
 Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open ended scheme by investing predominantly in a well-diversified basket of equity stocks of midcap companies.

However, there can be no assurance that the investment objective of the scheme will be achieved

### Asset Allocation Pattern of the scheme

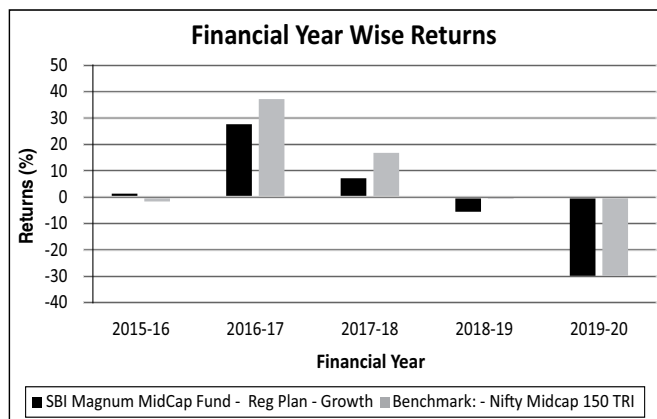
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments of midcap*companies (including derivatives)	65%	100%	High
Other equities and equity related instruments	0%	35%	High
Units issued by REIT/InvIT <sup>^</sup>	0%	10%	Medium to High
Debt instruments (including securitized debt)	0%	35%	Medium
Money Market Instruments	0%	35%	Low

- The scheme may engage in stock lending - upto 20% of the net assets of the scheme
- Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.
- \* Mid Cap means: 101st to 250th company in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time
- Other equities may include large cap stocks and small cap stocks. Large Cap Stocks - 1st -100th company in terms of full market capitalization. Small Cap - 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.
- <sup>^</sup> The exposure will be in line with SEBI/AMFI limits specified from time to time
- The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.
- The scheme may invest in mutual fund units as permissible.
- The Scheme may invest in repo in corporate debt.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum MidCap Fund - Reg Plan - Growth	10.30%	-1.59%	4.28%	13.72%
Benchmark: Nifty Midcap 150 Index TRI	12.29%	1.70%	9.33%	N.A.

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

### Benchmark Index

Nifty Midcap 150 Index TRI

### Name of the Fund Manager

Ms. Sohini Andani.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

### Tenure of managing the scheme

10.2 Years. Managing since July 2010

### Expenses of the scheme

#### Load Structure

Entry Load - N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load - •For exit within 1 year from the date of allotment - 1%; • For exit after 1 year from the date of allotment - Nil.

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Midcap Fund	2.33%	1.23%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## XIII. SBI MAGNUM COMMA FUND

(An open ended equity scheme investing in commodity and commodity related sectors)  
 Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

To generate opportunities for growth along with possibility of consistent returns by investing predominantly in a portfolio of stocks of companies engaged in the commodity and commodity related businesses.

However, there can be no assurance that the investment objective of the scheme will be achieved

### Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related securities of commodity and related companies (including foreign securities*)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT <sup>^</sup>	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

<sup>^</sup>The exposure will be in line with SEBI/AMFI limits specified from time to time.

The scheme may engage in stock lending - upto 20% of the net assets of the scheme  
 Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI

\*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

## Key Information Memorandum

The scheme may invest in mutual fund units as permissible.

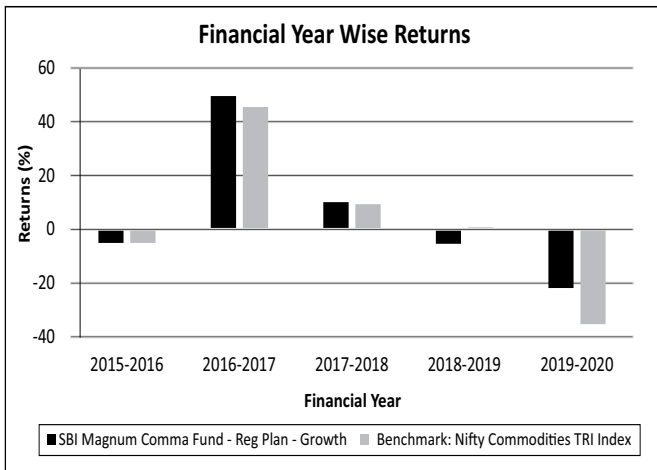
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document..

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum Comma Fund - Reg Plan - Growth	22.75%	3.13%	12.15%	9.77%
Benchmark: Nifty Commodities TRI Index	3.88%	-3.99%	8.69%	8.38%

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

### Benchmark Index

Nifty Commodities TRI Index

### Name of the Fund Manager

Mr. Richard D'souza

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

### Tenure of managing the scheme

6.2 Years. Managing since August 2014

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment – 1%. • For exit after 1 year from the date of allotment - Nil

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Comma Fund	2.59%	2.05%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## XIV. SBI MAGNUM MULTICAP FUND

(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open ended scheme through an active management of investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum and in debt and money market instruments.

However, there can be no assurance that the investment objective of the scheme will be achieved.

### Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments (including derivatives)	65%-100%	High
Units issued by REIT/InvIT^	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-35%	Medium
Money market instruments	0%-35%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

^The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may invest in mutual fund units as permissible.

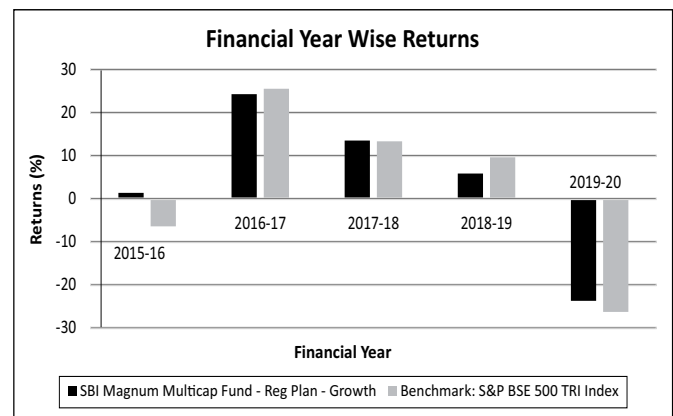
The scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Magnum Multicap Fund - Reg Plan - Growth	0.30%	1.87%	8.04%	10.98%
Benchmark: S&P BSE 500 TRI Index	5.86%	3.93%	8.52%	11.53%

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

**Benchmark Index**

S&amp;P BSE 500 TRI Index

**Name of the Fund Manager**

Mr. Anup Upadhyay.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

**Tenure of managing the scheme**

3.7 Years. Managing since February 2017

**Expenses of the scheme**
**Load Structure**

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit on or before 30 days from the date of allotment - 0.10% • For exit after 30 days from the date of allotment- Nil

**Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020**

Scheme Name	Regular Plan	Direct Plan
SBI Magnum Multicap Fund	1.86%	1.06%

**Risk Profile of the scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8- 11.

## XV. SBI BLUE CHIP FUND

(An open ended equity scheme predominantly investing in large cap stocks)

Continuous Offer for sale of Magnums/Units at NAV related prices

**Investment Objective**

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of large cap equity stocks (as specified by SEBI/AMFI from time to time).

However, there can be no assurance that the investment objective of the scheme will be achieved.

**Asset Allocation Pattern of the scheme**

Instruments	Indicative Allocation (% of total assets)	Risk Profile
Equity and Equity related Instruments of large cap companies*(including Derivatives)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT <sup>^</sup>	0%-20%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money market instruments	0%-20%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme.

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 20% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt.

\*Large Cap Stocks – 1st-100th company in terms of full market capitalization. This will be in line with limits/classification defined by AMFI/SEBI from time to time

Other equities could include mid and small cap stocks. Mid Cap:101st to 250th company in terms of full market capitalization. Small Cap: 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.

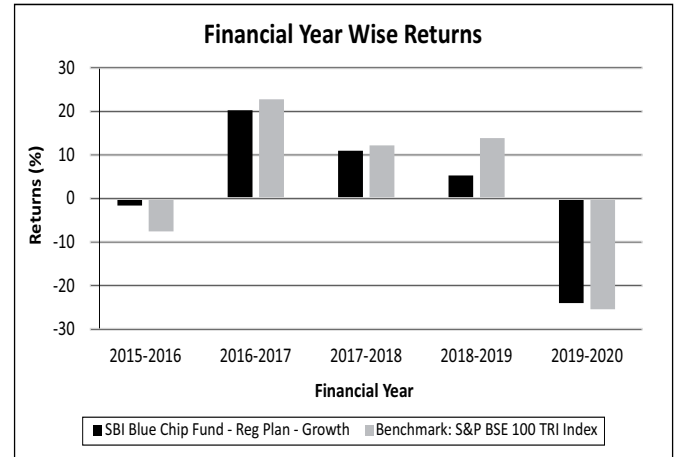
<sup>^</sup>The exposure will be in line with SEBI/AMFI limits specified from time to time

For detailed asset allocation, please refer to the Scheme Information Document..

**Performance of the scheme (As on August 31, 2020)**

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Blue Chip Fund - Reg Plan - Growth	3.05%	2.18%	7.00%	9.80%
Benchmark: S&P BSE 100 TRI Index	4.29%	4.97%	8.60%	10.89%

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.


**Plans and Options**

Regular Plan &amp; Direct Plan. Both plans will have Growth &amp; Dividend option. Dividend option has Reinvestment, Payout &amp; Transfer facilities.

**Minimum Application Amount**

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

**Benchmark Index**

S&amp;P BSE 100 TRI Index

**Name of the Fund Manager**

Ms. Sohini Andani

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

**Tenure of managing the scheme**

9.10 Years. Managing since September 2010

**Expenses of the scheme**
**Load Structure**

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment – 1%. ; • For exit after 1 year from the date of allotment - Nil

**Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020**

Scheme Name	Regular Plan	Direct Plan
SBI Blue Chip Fund	1.85%	1.04%

**Risk Profile of the scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.



## Key Information Memorandum

### XVI. SBI ARBITRAGE OPPORTUNITIES FUND

(An open ended scheme investing in arbitrage opportunities)  
Continuous Offer for sale of Magnums/Units at NAV related prices

#### Investment Objective

To provide capital appreciation and regular income for unit holders by identifying profitable arbitrage opportunities between the spot and derivative market segments as also through investment of surplus cash in debt and money market instruments.

However, there can be no assurance that the investment objective of the scheme will be achieved.

#### Asset Allocation Pattern of the scheme

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments	65%	85%	High
Derivative including Index Futures, Stock Futures, Index Options and Stock Options	65%	85%	High
Debt and Money market instruments**	15%	35%	Medium to Low

- The notional value exposure in derivatives would be reckoned for the purposes of the specified limit.
- The margin money deployed on these positions would be included in the money market category.
- Exposure to securitized debt will be not more than 10% of the net assets of the Scheme.

When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be in accordance with the allocation given below. However, in case no arbitrage opportunity is available, then 100% of the remaining investible corpus (to the extent not deployed in arbitrage opportunities in the asset allocation pattern mentioned above) will be deployed in short term debt and money market instruments with tenure not exceeding 91 days (including investments in securitized debt).

In this scenario also, the allocation in Equities and equity related instruments, Derivatives including index futures, stock futures, index options, and stock options, etc will continue to be made in arbitrage opportunities only

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments	0%	65%	High
Derivative including Index Futures, Stock Futures, Index Options and Stock Options	0%	65%	High
Debt and Money market instruments**	0%	100%	Medium to Low

- The notional value exposure in derivatives would be reckoned for the purposes of the specified limit.
- The margin money deployed on these positions would be included in the money market category.
- Exposure to securitized debt will be not more than 10% of the net assets of the Scheme.

\*\* Money Market Instruments will include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Collateralised Borrowing & Lending Obligation (CBLO), Government securities having an unexpired maturity of less than 1 year, 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.

The cumulative gross exposure through equity and equity related instruments (including derivatives), debt (including Money Market Instrument) will not exceed 100% of the net assets of the scheme.

The Scheme shall invest in repo in corporate debt securities.

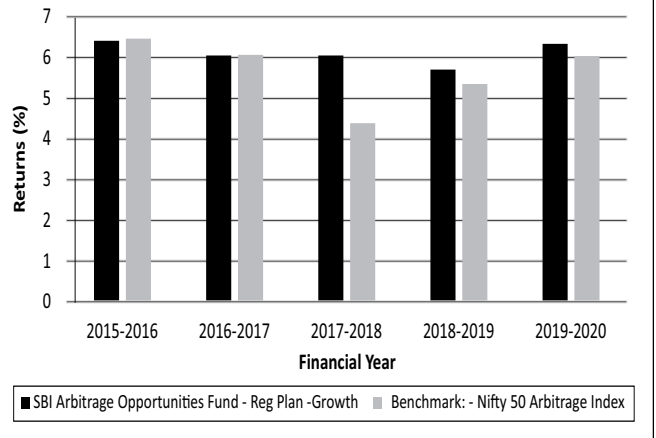
For detailed asset allocation, please refer the Scheme Information Document.

#### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Arbitrage Opportunities Fund - Reg Plan -Growth	3.90%	5.53%	5.64%	7.07%
Benchmark: - Nifty 50 Arbitrage Index	2.98%	4.65%	5.06%	N.A.

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.

### Financial Year Wise Returns



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum Application Amount

- Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

#### Benchmark Index

Nifty 50 Arbitrage Index

#### Name of the Fund Manager

Mr. Neeraj Kumar for Equity portion and Mr. Rajeev Radhakrishnan for Debt portion

#### Tenure of managing the scheme

7.10 Years. Managing since October 2012

7.10 Years. Managing since October 2012

#### Expenses of the scheme

##### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – ● For exit on or before 1 month from the date of allotment – 0.25% ; ● For exit after 1 month from the date of allotment - Nil

#### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Arbitrage Opportunities Fund	0.91%	0.46%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

### XVII. SBI INFRASTRUCTURE FUND

(An open ended equity scheme investing in infrastructure and allied sectors)  
Continuous Offer for sale of Magnums/Units at NAV related prices

#### Investment Objective

To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy and in debt & money market instruments.

However, there can be no assurance that the investment objective of the scheme will be achieved.

### Asset Allocation Pattern of the scheme

The asset allocation of the scheme under normal circumstances would be as under:

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related securities of companies in infrastructure sector (including foreign securities*)	80%	100%	High
Other equities and equity related instruments	0%	20%	High
Units issued by REIT/InvIT <sup>^</sup>	0%	10%	Medium to High
Debt instruments (including securitized debt)	0%	20%	Medium
Money Market Instruments	0%	20%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through equity and equity related instruments (including derivatives), debt (including Money Market Instrument) will not exceed 100% of the net assets of the scheme.

\*The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

<sup>^</sup>The exposure will be in line with SEBI/AMFI limits specified from time to time

The scheme may invest in mutual fund units as permissible.

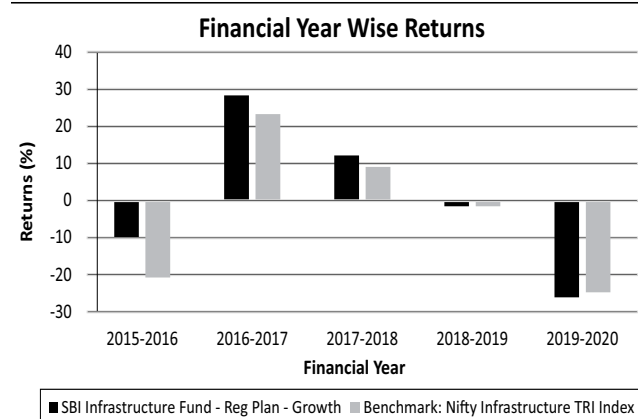
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer to the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Infrastructure Fund - Reg Plan - Growth	2.74%	-0.01%	5.90%	3.02%
Benchmark: Nifty Infrastructure TRI Index	6.97%	0.20%	3.11%	-0.31%

Returns are CAGR calculated for Growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower.

### Benchmark Index

Nifty Infrastructure TRI Index

### Name of the Fund Manager

Mrs. Nidhi Chawla

### Tenure of managing the scheme

1.10 Years. Managing since November 13, 2018

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit load within 1 year from the date of allotment – 1%. • For exit after 1 year from the date of allotment - Nil

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Infrastructure Fund	2.60%	2.04%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## XVIII. SBI PSU FUND

(An open ended equity scheme investing in PSU/PSU subsidiaries sector)

Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings (and their subsidiaries) and in debt and money market instruments issued by PSUs and others.

However, there can be no assurance that the investment objective of the scheme will be achieved.

### Asset Allocation Pattern of the scheme

The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equities of PSU companies and their subsidiaries (including derivatives)	80%-100%	High
Other equities and equity related instruments	0%-20%	High
Units issued by REIT/InvIT*	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-20%	Medium
Money Market Instruments	0%-20%	Low

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

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

The Scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt

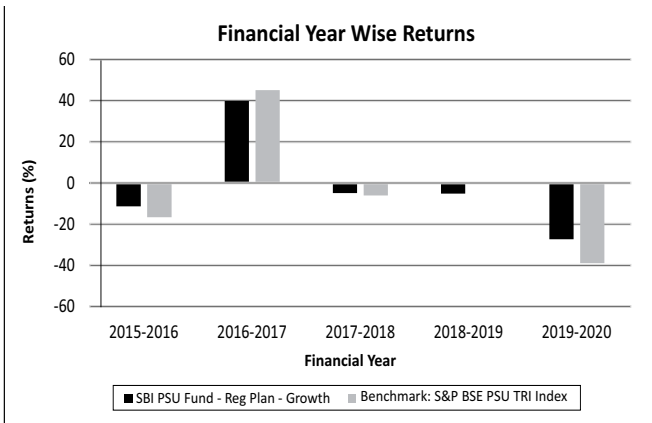
For detailed asset allocation, please refer to the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI PSU Fund - Reg Plan - Growth	-8.84%	-11.49%	-0.88%	-1.58%
Benchmark: S&P BSE PSU TRI Index	-15.80%	-13.01%	-2.55%	-3.31%

Returns are CAGR calculated for Growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.

## Key Information Memorandum



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

### Benchmark Index

S&P BSE PSU TRI Index

### Name of the Fund Manager

Mr. Richard D'souza.

### Tenure of managing the scheme

6.2 Years. Managing since August 2014

### Expenses of the scheme

#### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit load within 1 year from the date of allotment – 1%. • For exit after 1 year from the date of allotment - Nil

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Director Plan
SBI PSU Fund	2.53%	1.93%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## XIX. SBI SMALL CAP FUND

(An open ended equity scheme predominantly investing in small cap stocks)

Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of small cap companies.

However, there can be no assurance that the investment objective of the scheme will be achieved.

### Asset Allocation Pattern of the scheme

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Equity and equity related instruments of small cap* companies (including derivatives)	65%-100%	High

Instruments	Indicative Asset Allocation (% of total assets)	Risk Profile
Other equities and equity related instruments	0%-35%	High
Units issued by REIT/InvIT <sup>^</sup>	0%-10%	Medium to High
Debt instruments (including securitized debt)	0%-35%	Medium
Money market instruments	0%-35%	Low

The scheme may engage in stock lending - upto 20% of the net assets of the scheme

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme

\*Small Cap means: 251st company onwards in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time

Other equities could include stocks other than small cap. Large Cap means: 1st -100th company in terms of full market capitalization. Mid Cap:101st to 250th company in terms of full market capitalization. The exposure will be as per limits/classification defined by AMFI/SEBI from time to time

<sup>^</sup>The exposure will be in line with SEBI/AMFI limits specified from time to time

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 35% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

The Scheme may invest in repo in corporate debt

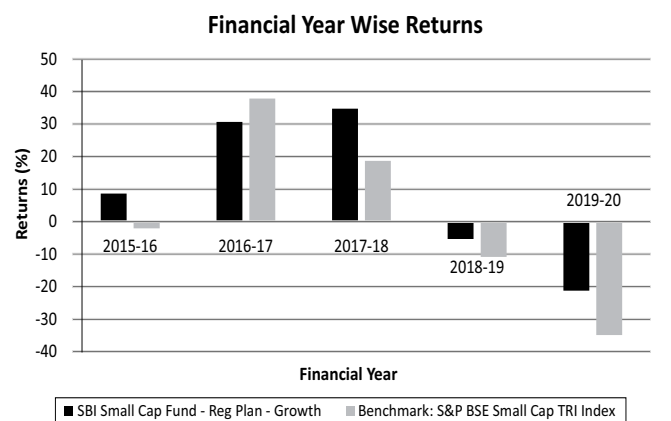
For detailed asset allocation, please refer to the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Small Cap Fund - Reg Plan - Growth	17.47%	6.96%	12.89%	17.21%
Benchmark: S&P BSE Small Cap TRI INDEX	15.62%	-2.66%	6.45%	7.76%

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.

### Plans and Options



Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- **Minimum Investment Amount and Additional Purchase amount:** Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice.
- **Repurchase:** Rs.500/- or 1 Unit or account balance whichever is lower. Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount as per the scheme features, SBIMF reserves the right to redeem the balance units at applicable repurchase price.

**Benchmark Index**

S&amp;P BSE Smallcap TRI Index

**Name of the Fund Manager**

Mr. R. Srinivasan.

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme.

**Tenure of managing the scheme**

6.8 Years. Managing since November 2013

**Expenses of the scheme**
**Load Structure**

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 1 year from the date of allotment – 1%. • For exit after 1 year from the date of allotment - Nil.

**Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020**

Scheme Name	Regular Plan	Direct Plan
SBI Small Cap Fund	2.25%	0.93%

**Risk Profile of the scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

**XX. SBI BANKING & FINANCIAL SERVICES FUND**

(An open ended equity scheme investing in Banking and Financial Services sector)

Continuous Offer for sale of Magnums/Units at NAV related prices

**Investment Objective**

The investment objective of the scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services.

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

**Asset Allocation Pattern of the scheme**

The asset allocation of the scheme under normal circumstances would be as follows:

**a) Under normal circumstances, the anticipated asset allocation would be:**

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related securities of companies engaged in banking & financial services	80%	100%	High
Other equities and equity related instruments	0%	20%	High
Units issued by REIT/InvIT*	0%	10%	Medium to High
Debt instruments (including securitized debt)	0%	20%	Medium
Money Market Instruments	0%	20%	Low

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

The scheme may engage in stock lending - upto 20% of the net assets of the scheme.

Exposure to derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI.

The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity and debt securities subject to the Regulations. Such investment shall not exceed 20% of the net assets of the Scheme.

The scheme may invest in mutual fund units as permissible.

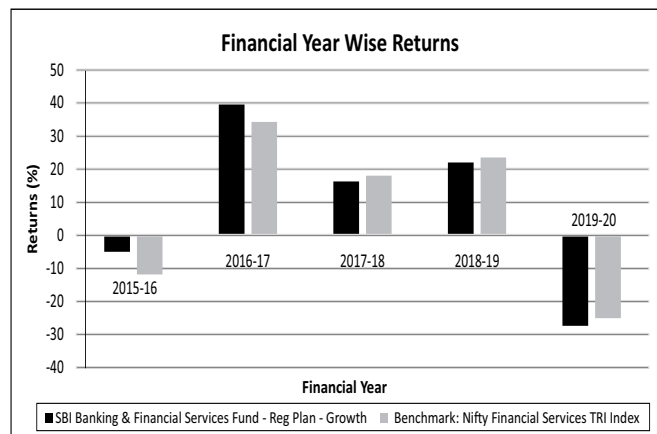
The Scheme may invest in repo in corporate debt.

For detailed asset allocation, please refer the Scheme Information Document.

**Performance of the scheme (As on August 31, 2020)**

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Banking & Financial Services Fund - Reg Plan - Growth	-5.12%	3.37%	12.63%	9.31%
Benchmark: Nifty Financial Services TRI Index	-7.99%	4.62%	11.01%	8.20%

Returns are CAGR calculated for growth option.


**Plans and Options**

Regular Plan &amp; Direct Plan. Both plans will have Growth &amp; Dividend option. Dividend option has Reinvestment, Payout &amp; Transfer facilities.

**Minimum Application Amount**

- **Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

**Benchmark Index**

Nifty Financial Services TRI Index

**Name of the Fund Manager**

Mr. Millind Agrawal

Mr. Mohit Jain is the dedicated fund manager for managing overseas investments of the scheme

**Tenure of managing the scheme**

1.2 Year. Managing since August 2019

**Expenses of the scheme**
**Load Structure**

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load – • For exit within 12 months from the date of allotment – 1%. • For exit after 12 months from the date of allotment - Nil

**Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020**

Scheme Name	Regular Plan	Direct Plan
SBI Banking & Financial Services Fund	2.21%	1.16%

**Risk Profile of the scheme**

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8 - 11.

## Key Information Memorandum

### XXI. SBI EQUITY SAVINGS FUND

(An open ended scheme investing in equity, arbitrage and debt)  
Continuous Offer for sale of Magnums/Units at NAV related prices

#### Investment Objective

The investment objective of the scheme is to generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity

However, there can be no assurance that the investment objective of the scheme will be achieved

#### Asset Allocation Pattern of the scheme

Asset Allocation Pattern of the Scheme

a) Under normal circumstances, the anticipated asset allocation would be:

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments including derivatives Of which: Cash-future arbitrage: 15%-70% Net long equity exposure: 20%-50%	65%	90%	Medium to High
Debt* and money market instruments (including margin for derivatives)	10%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

Unhedged Equity: 20%-50%

b) Asset allocation when adequate arbitrage opportunities are not available in the derivative and equity markets

The alternate asset allocation # on defensive considerations would be in as per the allocation given below:

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments including derivatives Of which: Cash-future arbitrage: 0%-45% Net long equity exposure: 20%-50%	30%	70%	Medium to High
Debt* and money market instruments (including margin for derivatives)	30%	70%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

Unhedged Equity: 20%-50%

#The above alternate asset allocation will be for temporary period and would be rebalanced by the AMC within 30 days.

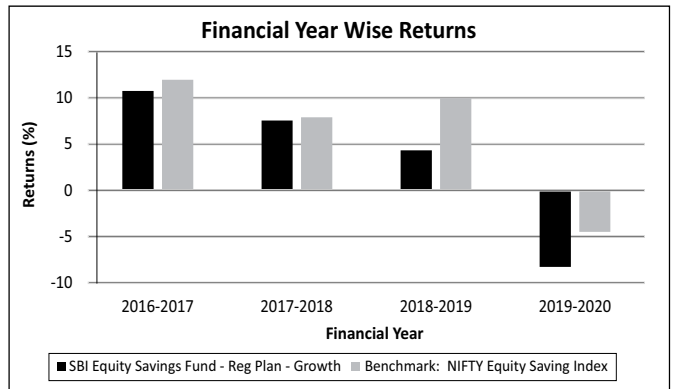
- (i) The cumulative gross exposure through Equity and equity related instruments including derivative position, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.
- (ii) \*Exposure to domestic securitized debt may be to the extent of 20% of the net assets.
- (iii) The Scheme shall not invest in ADR/ GDR/ Foreign Securities / foreign securitized debt.
- (iv) The Scheme shall invest in repo in corporate debt.
- (v) The Scheme shall not engage in Stock lending.
- (vi) The Scheme shall not engage in short selling

For detailed asset allocation, please refer the Scheme Information Document.

#### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Equity Savings Fund - Reg Plan - Growth	6.31%	4.21%	6.49%	6.20%
Benchmark: NIFTY Equity Saving Index	7.24%	6.91%	7.89%	7.47%

Returns are CAGR calculated for growth option and it has been assumed that the dividend declared under the scheme have been reinvested at the then prevailing NAV.



#### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

#### Minimum Application Amount

- **Minimum Investment Amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- **Repurchase:** : Rs.500/- or 1 Unit or account balance whichever is lower.

#### Benchmark Index

Nifty Equity Savings Index

#### Name of the Fund Manager

Mr. Neeraj Kumar - Arbitrage portion and Mr. Ruchit Mehta - Equity, Debt

#### Tenure of managing the scheme

Mr. Neeraj Kumar - 5.4 Years. Managing since May 2015

Mr. Ruchit Mehta – 5.4 Years. Managing since May 2015

#### Expenses of the scheme

##### Load Structure

Entry Load – N.A. For more details please refer information common to all Equity Schemes on page no. 2

Exit Load –

- For exit on or before 15 days from the date of allotment - 0.10%
- For exit after 15 days from the date of allotment - Nil

**Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 20120**

Scheme Name	Regular Plan	Direct Plan
SBI Equity Savings Fund	1.70%	1.03%

#### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 78- 11

## XXII. SBI EQUITY MINIMUM VARIANCE FUND

An Open Ended Equity Scheme following minimum variance theme  
 Continuous Offer for sale of Magnums/Units at NAV related prices

### Investment Objective

The investment objective of the scheme is to provide long term capital appreciation by investing in a diversified basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility.

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

### Asset Allocation Pattern of the scheme

a) Under normal circumstances, the anticipated asset allocation would be:

Type of instrument	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments #	90%	100%	High
Debt and Money Market Instrument including units of mutual fund	0%	10%	Low to Medium

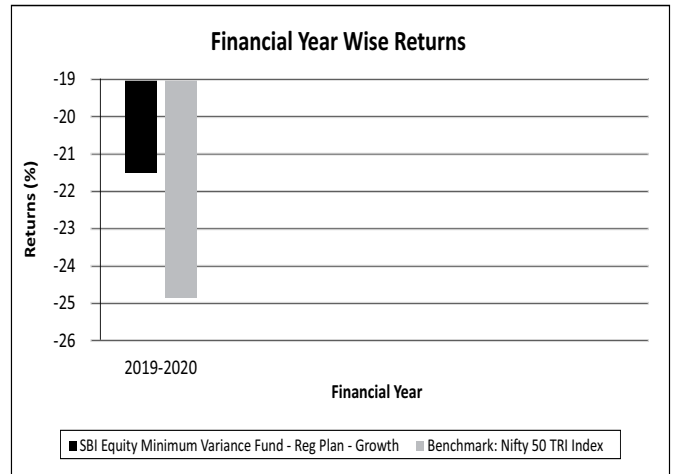
# Exposure to derivatives may be to the extent of 100% of the net assets.

- The cumulative gross exposure through Equity and equity related instruments including derivative position, debt and Money Market Instruments will not exceed 100% of the net assets of the scheme.
- The Scheme may invest in ADR/ GDR/ Foreign Securities / foreign & domestic securitized debt.
- The Scheme may invest in repo / reverse repo in corporate debt / bonds.
- The Scheme may engage in Stock lending & borrowings as permitted under regulation.
- The Scheme shall not engage in short selling.

For detailed asset allocation, please refer the Scheme Information Document.

### Performance of the scheme (As on August 31, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Equity Minimum Variance Fund - Reg Plan - Growth	9.42%	N.A.	N.A.	3.87%
Benchmark: Nifty 50 TRI Index	4.31%	N.A.	N.A.	0.41%



### Plans and Options

Regular Plan & Direct Plan. Both plans will have Growth & Dividend option. Dividend option has Reinvestment, Payout & Transfer facilities.

### Minimum Application Amount

- Minimum Investment Amount:** Rs. 5000/- and in multiples of Re. 1 thereafter
- Additional Purchase amount:** Rs. 1000/- and in multiples of Re. 1 thereafter
- Repurchase:** Rs.500/- or 1 unit or account balance whichever is lower.

### Benchmark Index

Nifty 50 TRI Index

### Name of the Fund Manager

Mr. Raviprakash Sharma

### Tenure of managing the scheme

1.5 Years; Managing since March 2019

### Expenses of the scheme

#### Load Structure

Entry Load – Nil

Exit Load: For exit within 1 year from the date of allotment - 1%; For exit after 1 year from the date of allotment - Nil.

### Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2020

Scheme Name	Regular Plan	Direct Plan
SBI Equity Minimum Variance Fund	0.70%	0.30%

### Risk Profile of the scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on the page number 8-11.

## GENERAL INFORMATION AND GUIDELINES

### GENERAL INFORMATION

1. Please read carefully the Scheme Information Document of the scheme(s) containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Scheme Information Document of the scheme(s) as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Magnums/units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The Scheme Information Document /Key Information Memorandum(s) of the respective Scheme(s) are available with the SBIFMPL Branches/Office of CAMS/ brokers/distributors and also displayed at the **SBIMF website i.e. www.sbimf.com**
2. Please complete the Application Form legibly in black ink or any dark coloured ink, in the English language, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
3. **Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.5) to the scheme and should be accompanied by draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
4. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
5. Allotment of Magnums/units: Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
6. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.
7. **Right to Limit Redemptions**  
In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016, the provisions of restriction on redemption (including switch out) in Schemes of SBI Mutual Fund are as under:
  1. 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:
    - i. Liquidity Issues: When markets at large become illiquid affecting almost all securities rather than any issuer specific security.
    - ii. 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.
    - iii. Operational Issues: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).
  2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.
  3. When restrictions on redemption is imposed, the following procedure will be applied:
    - i. No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.
    - ii. 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.
8. **Prevention of Money Laundering :** In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of mutual fund will be required to produce prescribed documents to any such offices as may be notified by SBIMF of AMFI for time to time in order to comply with KYC norms of SBIMF.
9. **Ultimate Beneficial Owner :** Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed there under, SEBI Master circular dated December 31, 2010 on Anti Money Laundering (AML) sufficient information to identify persons who beneficially own or control the securities account is required to be obtained. Also, SEBI had vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 prescribed guidelines regarding identification of Ultimate Beneficial Owner(s) ('UBO').  
As per these guidelines UBO means 'Natural Person', or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. Investors are requested to refer to the 'Declaration for UBO' for detailed guidelines on identification of UBO.  
The provisions relating to UBO are not applicable where the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company. The AMC/ Trustee reserves the right to reject application forms submitted without disclosing necessary information as prescribed under the aforesaid laws/ rules/ regulations.  
Investors are requested to promptly inform the AMC if the information provided undergoes any change in future.
10. Application Forms incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected.
11. **Cash investments in mutual funds** – In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases to the extent of Rs. 50,000/- per investor, per mutual fund, per financial year subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, payment towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.  
In view of the above the fund shall accept subscription applications with payment mode as 'Cash' ("Cash Investments") to the extent of Rs. 50,000/- per investor, per financial year subject to the following:
  1. Eligible Investors: Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments.
  2. Mode of application: Applications for subscription with 'Cash' as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund.
  3. Cash collection facility with State Bank of India (SBI) : Currently, the Fund has made arrangement with SBI to collect cash at its selected branches from investors (accompanied by a deposit slip issued and verified by the Fund). The Bank only acts as an aggregator for cash received towards subscriptions under various schemes received on a day at the various SBI branches.  
AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.
12. By investing in the Scheme, the investor authorizes the AMC to share all sensitive personal data / information collected from the investors with its Registrar and Transfer Agents ("RTA") or with any other third party engaged by the AMC / RTA for the purpose of processing / storage etc. The AMC also authorizes the RTA to collect all such sensitive personal data / information on behalf of the AMC, through any mode of communication either directly from investors or through their distributors or through any other third party engaged by the AMC / RTA. Further, the RTA is entitled to retain all such sensitive personal data / information collected from the investors and distributors or any other third party service providers on a permanent basis for the purpose of authenticating the investor's / distributor's identity.
13. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
14. All allotments will be provisional, subject to realisation of payment instrument/mode and subject to the AMC having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.
15. The investor agrees that the allotment information, account statement, proceeds towards redemptions and dividends will be dispatched by a reasonable mode of despatch like courier, post, etc. in case of cheque/demand draft or directly credited to

the bank account (as per the details mentioned by the investor) using reasonable and available means, entirely and solely at the risk of the investor. The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption & dividend proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the investor

## NOTES TO HELP YOU COMPLETE THE APPLICATION FORM

### Note 1 - First applicant's personal details:

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details).
- c) In case the Sole / first applicant has an existing Folio No., it should be stated along with name and PAN details in the space provided for them. The form thereafter should be filled from Section 8 (onwards) (i.e. the back side of the form).
- d) Please fill in your date of birth as this may be required to identify you when communicating with us.
- e) If you have an email ID please include it as this will help us resolve any queries more promptly.
- f) To help us service you better, your telephone number(s) / mobile number(s) should also be provided including the relevant STD / ISD code.
- g) The AMC / Fund reserves the right to update communication postal address from KYC records from SEBI designated KYC Registration Authority (KRA).
- h) It is deemed that the applicants are aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.
- i) Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections
- j) **Permanent Account Number :** Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC staff etc.

Micro investments - As per Securities and Exchange Board of India (SEBI) letter no. OW/16541/2012 dated July 24, 2012 regarding 'Exemption from the need for Permanent Account Number (PAN) for micro financial products' informed that investments in mutual fund schemes [including investments through Systematic Investment Plan (SIP)] of up to Rs. 50,000/- (Rupees Fifty Thousand) per investor per year per mutual fund shall be exempted from the requirement of PAN. However, such investors shall be required to quote PAN Exempt KYC Reference Number (PEKRN) details of which are given in PAN Exempt Investments. Accordingly, PAN shall be exempted if the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments by an investor in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (hereafter referred to as "Micro investments"). However, the requirements of Know Your Client (KYC) shall be mandatory for all investments, irrespective of the amount of investment.

### k) Know Your Customer (KYC)

KYC (Know Your Customer) norms are mandatory for ALL investors for all types of transactions including purchase, redemption, switches, systematic transactions and also non financial transactions.

Further, to bring uniformity in KYC process, SEBI has introduced a common KYC for all the SEBI registered intermediaries with effect from January 1, 2012. New investors are therefore requested to carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC application forms are also available on our website [www.sbfm.com](http://www.sbfm.com). SBI Funds Management Pvt. Ltd. (AMC) or NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

In this regard, all categories of investors who wish to make an investment in the units of mutual fund will be required to submit the KYC form along with the prescribed

documents at any of the SBIFMPL Branches or such other offices as may be notified by SBIMF from time to time to comply with KYC norms.

### Central KY C Records Registry (CKY CR) Process

SEBI vide circular no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular no. CIR/MIRSD/120/2016 dated November 10, 2016, has intimated about operationalization of Central KYC Records Registry (CKYCR). Further, AMFI vide circular dated December 22, 2016 has prescribed new CKYC forms which shall be applicable for prospective investors.

Accordingly, with effect from February 1, 2017, any new individual investor who has not done KYC under KRA regime shall fill the new CKYC form. In case any such new individual investor uses the old KYC form, he/she shall provide additional/missing information by filling the Supplementary CKYC form or the new CKYC form. Existing investors who are registered or verified in the KRA system can continue making investments without any additional documentation. However, for any modification to their existing records, they need to fill up the CKYC form. The aforesaid forms are available on the website of the Fund viz. [www.sbfm.com](http://www.sbfm.com) and for completion of CKYC process, the investors are required to visit the nearest Point of Service or Point of Acceptance of transactions of the Fund. The KYC requirements shall be governed by SEBI Circulars/ notifications and AMFI Guidelines which may change from time to time.

Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. Investor should enclose the KYC acknowledgement letter with the investment application. Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice.

Please refer to [www.sbfm.com](http://www.sbfm.com) for details.

It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including purchases, redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Unit holders are advised to use the applicable CKYC & KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA, the unit holders are requested to intimate us/our Registrar and Transfer Agent i.e. Computer Age Management Services Limited, their PAN information along with the folio details for updation in our records.

- i) **If any applicant is a minor**, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. In case the applicant is a Corporate or a Non-Individual investor, the Contact Person's name should be stated in the space provided.

Guidelines & Procedure in case of investments made on behalf of Minors:

- **On behalf of Minor' accounts :**
  - Minor has to be the first and sole holder in a folio.
  - Guardian, being a natural (father or mother) or a court-appointed guardian shall submit supporting documents to the AMC / Registrar evidencing the relationship / Status of the guardian.
  - Date of birth of minor and supporting documents thereof (i.e. Birth Certificate, School leaving certificate, Passport or any other document evidencing the date of birth of minor) to be provided mandatorily while opening the folio on behalf of a minor.
  - In case of natural guardian, guardian shall provide document evidencing the relationship if the same is not available as part of the documents submitted as per above point.
  - Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only
  - 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.
- **Minor attaining majority:**
  - In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send an advance notice advising



## Key Information Memorandum

the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.

- The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority.

### • Change in Guardian:

- In case there is a change in guardian of the minor, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including Know Your Customer (KYC) related evidence and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.

m) Your address should be written in full. P.O. Box address is not sufficient. **Please provide PIN code to enable us to serve you better.**

n) **Procedure for NRIs:** Applications on a Repatriable basis will be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI applicants are requested to instruct the bank branch through which they have made the remittance or where they have the NRE / FCNR / Special Non-resident Rupee Account to send the necessary FIRC's in original on security paper to the registrars as soon as possible to enable early processing of their applications. NRIs can also apply on a non-repatriable basis from their NRO account. NRIs should mandatorily state their overseas address in complete otherwise the application will be rejected. NRIs are requested to provide an Indian address (if available) for correspondence.

### o) Who can invest:

(A) The following is an indicative categories of Indian Nationals who are generally eligible to invest in the scheme: (i) Adult individuals. (ii) Adult individuals, not exceeding three, either - jointly, or - on either/any one or survivor basis, or - on first holder or survivor basis. (iii) Minors through their parents/step parents/guardians (applications of minors jointly with adults not allowed) (iv) Hindu Undivided Family (HUF) in the name of karta. (v) Companies/Bodies corporate/PSUs/Banks/Financial Institutions registered in India. Applications by above should be accompanied by their Memorandum/Articles of Association, and a copy of the Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vi) Religious/Charitable/Other Trusts, wakfs and societies registered under the applicable laws and authorized to invest in mutual funds. Applications by above should be accompanied by their Trust Deed, certified copy of the Board Resolution authorizing the investment, and list of authorized signatories with specimen signatures. (vii) Partnership firms. (viii) An association of persons or body of individuals, in either case, consisting only of husband and wife, governed by the system of community of property in force in the state of Goa and the Union Territory of Dadra, Nagar Haveli, Daman & Diu. (ix) Army/Air force/Navy/Paramilitary funds and other eligible institutions. (x) scientific and industrial research organization. (xi) Provident/pension/gratuity & such other funds as & when permitted to invest. (xii) International multilateral agencies approved by Government of India/ RBI. (xiii) The trustees, AMC or sponsor or their associates (if eligible & permitted under prevailing laws). (xiv) A mutual fund through its schemes, including fund of funds schemes (xv) Foreign Portfolio Investors (FPI) (xvi) Qualified Foreign Investor (QFI)

(B) 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 per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law.

p) **Who can not invest:** It should be noted that the following entities cannot invest in the scheme(s) :

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 Private Limited.SBI Funds Management Private 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 USA and Canada are not eligible to invest.

SBIMFTCP 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 Magnums/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 Magnums/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 Magnum holders / 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 Magnum holders / 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.

q) Please indicate the status of the sole / 1st Applicant at the time of investment. Any change in status during the period of holding units should be given to assist in accurate tax treatment of income arising from such holdings. The abbreviations used in these sections are: HUF - Hindu Undivided Family; AOP - Association of Persons; FPI - Foreign Portfolio Investor; BOI - Body of Individuals

r) **Mode of Holding:** Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as "Jointly" in case no choice under "Mode of holding(s)" is indicated. "Single" will entitle only the first holder to operate the account to the exclusion of the joint holders. "Anyone or Survivor" will entitle any one of the joint holders to operate the folio and "Jointly" will allow operation of the account only if all the holders sign the instruction.

s) **Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

**Note 2 - Second and Third Applicants' details:** The Names of Second and Third Applicants should be provided here. Please see note 1 above.

**Note 3 - Bank Particulars:** SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected. To enable verification of the bank mandate details and ensure expeditious clearing, the following should be provided,

- i) Details of the "City" of the Clearing Circle in which the bank / branch participates; and
- ii) The 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of a cheque leaf. Copy of a cancelled cheque/leaf is mandatory to verify bank account details.
- iii) The 11 digit IFS Code
- iv) Direct credit facility as and when it is available, we will electronically / directly credit your Redemption proceeds / Dividend in the Bank Account provided by you.
- v) Depending on your residential status and intent of repatriation, please indicate the type of bank account most relevant to you from the list of options provided.
- vi) Only CTS -2010 compliant cheques will be accepted.

vii) In case of change in bank mandate:

1. A "CANCELLED" original cheque leaf of the New bank account as well as the old bank account (where the first holder's/investor's name is printed on the face of the cheque).
2. If an investor is unable to provide "CANCELLED" cheque as prescribed above, such investor should furnish an attested\* photocopy of the relevant page of his/her bank Pass Book (of the new bank account as well as that of the existing bank account) wherein the first holder's/investor's name, bank a/c no and address is clearly legible.
3. In case of non-availability of either of the above mentioned document/s, such investors may submit a letter from their bank on its letterhead certifying the investors' bank account information (new & existing bank mandate) viz. account holders' name and address, bank account number, bank branch, account type, MICR & IFSC code. In case the old bank account is already closed investors may submit duly stamped letter from such bank on its letter head, confirming the closure of the account with relevant account details.

(\*Investors may produce a photocopy of the above mentioned document/s along with the original document/s at any of the SBIFMPL Branches for verification. The photocopy of such document/s will be verified with the original document/s to the satisfaction of SBI Mutual Fund and the original document/s will be returned to investors after due verification.)

Note: It is desirable for investors to submit the change of Bank mandate request at least 10 days prior to the date of redemption / dividend payment, if any.

viii) Restriction on acceptance of Third-party payments

SBIMF will not accept subscriptions with Third-Party payments except in the following exceptional situations:

Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment). However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio 2) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions or deduction out of expense reimbursements. 3) Custodian on behalf of an FII or a client 4) Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time. (Note: For all the above instances, the investor and the person making the payment should be KYC compliant and also submit 'Third Party Payment Declaration Form' with complete details. The said form is available at the nearest OPAT of SBI Mutual Fund or can be downloaded from our website [www.sbimf.com](http://www.sbimf.com)). 5) Payment by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

(Note: For all the above instances, the investor and the person making the payment should be KYC compliant and also submit 'Third Party Payment Declaration Form' with complete details. The said form is available at the SBIFMPL Branches of SBI Mutual Fund or can be downloaded from our website [www.sbimf.com](http://www.sbimf.com))

ix) Registration Of Bank Mandate For New Folio Creation

Investor are requested to note that, it is mandatory to submit any one of the following documents in case the pay-out bank account details (i.e. bank account for receipt of redemption / dividend proceeds) mentioned in the application form is different from pay-in bank details (i.e., bank account from which subscription payment is being made):

- ✓ Original Cancelled cheque with first unit holder name and bank account number printed on the face of the cheque (or)
- ✓ Bank passbook or bank statement (with current entries not older than 3 months) containing the first unit holder name, bank mandate information and bank account number (or)
- ✓ A letter from bank on its letter head duly signed by bank manager/authorised personnel with bank seal, name, designation and employee number confirming the investor details and bank mandate information.

The above documents shall be submitted in original. If copies are furnished, the same must be submitted at the Official Point of Acceptance of SBI MF where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification.

In case the original of any document is not produced for verification, then the copies should be attested by the bank manager/authorised personnel by affixing the bank seal and mentioning the name, designation and employee code.

The AMC/Trustee reserves the right to amend the aforesaid requirements.

x. Registration of multiple bank accounts:

SBIMF also provides a facility to the investors to register multiple bank accounts. Investor can register upto 5 bank accounts in case of individuals /HUFs, and upto 10 in other cases. Investor may choose one of the registered bank accounts as default bank account for the credit of redemption / dividend proceeds. In case of existing investors, their existing bank mandate registered with the AMC / RTA, and in case of new investors, their bank account details as mentioned in the application form shall be treated as default bank account for pay-out, if they have not specifically designated a default bank account. Investors may change the same in writing, using the Multiple Bank Account Registration. By registering multiple bank accounts, investors can use any of the registered bank accounts to receive dividend / redemption proceeds. These account details will be used by the SBIMF/ R&T for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at the nearest SBIFMPL Branches or the same can be downloaded from our website [www.sbimf.com](http://www.sbimf.com)

In case the application for subscription does not comply with the above provisions, SBIMF retains the sole and absolute discretion to reject / not to process such application and refund the subscription money and shall not be liable for any such rejection.

For registration of Multiple bank account investors are requested to submit

- (i) proof of any one of the existing bank account(s) in the folio(s) AND
- (ii) proof of all the new bank account(s) to be registered in the folio(s) along with the Multiple Bank Accounts Registration form. Investors can submit any one of the following document/s as supporting document/s for a bank account:
  - ✓ A "CANCELLED" original cheque leaf (where the first holder's / investor's name and bank account number is printed on the face of the cheque)
  - ✓ A copy of the bank pass book or bank statement (with entries not older than 3 months) wherein the first holder's / investor's name, bank a/c no & bank branch is clearly legible.
  - ✓ A letter from the investor's bank on their letter head certifying the investor's bank account information viz. account holder's name and address, bank account number, bank branch, account type, MICR & IFSC code. The letter should be certified by an authorized official of the bank with his/her full signature, name, designation and bank seal.

Investors may produce photocopies of the above mentioned document/s along with the original document/s at any of the SBIFMPL Branches for verification. The photocopies of such document/s will be verified with the original document/s to the satisfaction of SBI Mutual Fund and the original document/s will be returned to investors. In case the original of any document/s is not made available for verification, then the photocopies thereof duly attested by an authorized official of the bank clearly mentioning the name & designation with bank seal shall be accepted.

**Note 4 - Services :** We offer an online account management service which gives you the latest details of your account 24 hours a day, seven days a week, including your current valuation. Please visit [www.sbimf.com](http://www.sbimf.com) for further details. Investors who provides the e-mail address may receive the Statement of Accounts by e-mail.

**Note 5 - Investment details:**

- i) Payment may be made by cheque/bank draft payable locally, at any of the SBIFMPL Branches/Corporate Office of the Mutual Fund/Office of the Registrar/SBIFMPL Branches and Transaction Points of the Registrar or such other Collection Centres as may be decided by the Mutual Fund from time to time. Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. **Cheque/D.D. to be crossed "Account Payee" only and should be drawn payable to :-** respective scheme name. e.g. SBI Contra Fund  
The name of the scheme as mentioned on the cheque shall prevail in the event of a mismatch in the scheme name between the application form and the cheque.
- ii) If you are from a city not serviced by our authorised SBIFMPL Branches/ Collection Centre, you may submit a Demand Draft, payable at the nearest service centre/ collection centre, for the investment amount.
- iii) The AMC shall not reimburse any demand draft charges.

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### iv) INVESTMENT OPTIONS:

Direct Plan is the plan where investors purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Such separate plan have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

Options exercised at the time of application may be changed by the investor at a later date by way of written request to the Registrar of the Scheme. Such changes would be effective from a prospective date.

#### Default Option:

Between Regular Plan & Direct Plan:

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

For all Equity schemes default among Growth & Dividend option will be Growth option. For Dividend mode between reinvestment, payout and transfer, default will be Payout. For dividend frequency the default option for SBI Bluechip Fund, SBI PSU Fund, SBI Magnum Multicap Fund, SBI Large and Midcap Fund, SBI Arbitrage Opportunities Fund, SBI Comma Fund, SBI Magnum Global Fund, SBI Magnum Equity ESG Fund, SBI Infrastructure Fund, SBI Nifty Index Fund the default will be treated as Payout and for SBI Contra Fund, SBI Focused Equity Fund, SBI Magnum Midcap Fund, SBI Small Cap Fund, SBI Banking and Financial Fund, SBI Consumption Opportunities Fund, SBI Healthcare Opportunities Fund, SBI Technology Opportunities Fund, SBI Equity Hybrid Fund, SBI Equity Savings Fund the default will be treated as Reinvestment.

For Systematic Investment Plan and Systematic Withdrawal Plan please tick the desired frequency. If this is left blank or it is not clear, the default will be treated as "Monthly". In case monthly frequency is chosen please mention start and end date or select the one of the available periods or perpetual. If this is left blank or it is not clear, the default will be treated as "12 months".

### v) Terms & conditions for Dividend Transfer Plan:

Dividend Transfer facility is a facility wherein dividend declared in a scheme of SBIMF can be transferred to another scheme of SBIMF

- Source schemes: All open ended schemes of SBIMF.
- Target schemes: All open ended schemes of SBIMF except for liquid schemes.
- Minimum dividend eligible for transfer under Dividend Transfer Plan will be Rs. 500. If the dividend in the source scheme is less than Rs. 500, then the dividend will be automatically reinvested in the source scheme irrespective of the option selected by the investor.
- Investment in the target scheme will be done at the NAV applicable for switches, with record date being the transaction day.
- Investor wishing to select Dividend Transfer Plan will have to opt for all units under the respective plan/option of the source scheme.
- Investors opting for Dividend Transfer Plan has to specify each scheme/plan/option separately & not at the folio level.
- Minimum investment requirement in target scheme will not be applicable for the Dividend Transfer Plan.
- Request for enrollment must be submitted at least 15 days before the dividend record date
- Investors can terminate this facility by giving a written request atleast 15 days prior to dividend record date.

- This Facility is available under daily, weekly, and fortnightly dividend option of all schemes.

#### vi) Dividend Reinvestment Facility:

Subject to SEBI (Mutual Funds) Regulations, 1996, as and when the dividend is declared by a Scheme(s) and the dividend amount payable is less than Rs.500/- (Rupees Five Hundred only), the same will be compulsorily reinvested in the respective Scheme(s)/ Plan(s)/ Option(s) immediately on the ex-dividend date at applicable NAV.

- There will be no exit load on dividend reinvestment units.
- Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.

#### ix) Investment in schemes of SBI Mutual Fund

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load on any application will be charged by the Schemes to the investor.

**Note 6 - Direct Credit of Dividend/Redemption:** SBIFM has arrangement for direct credit/ NEFT/RTGS facility of dividends / redemptions with certain banks. For the investors who have a core account with such banks and whose IFSC code is updated in folio records, the payment of dividend/redemption proceeds would be directly credited into their bank account.

The AMC may alter the list of banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from banks, based on its experience of dealing with any such banks or add/withdraw the name of bank with whom direct credit facility arrangement can be introduced/discontinued as the case may be. However, in the event of the direct credit facility being not available or discontinued or rejected by banks for any reasons whatsoever, the unitholders will receive payments in respect of such dividend / redemption through any other mode such as cheque, demand draft, warrant etc. as in the normal course.

**Note 7 - Systematic Withdrawal Plan (SWP):** Under SWP, a minimum amount of Rs. 500/- can be withdrawn every week, month, quarter, half-yearly or annually 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 date of the monthly/ quarterly/ semi – annual /annual SWP. Weekly SWP can be done on 1st/8th/ 15th/22nd of every month..

If no date is mentioned, 10th will be considered as the default SWP date. If no frequency mentioned, 'Monthly' will be considered as the default frequency. If 'End date' not mentioned, the same will be considered as 'Perpetual'.

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.

#### TERMS & CONDITIONS OF BANDHAN - SWP FACILITY

"BANDHAN - SWP" is intended to provide regular payout to the children/spouse/parents/ sibling (family members) of an individual investor who have invested under the Growth options of all open-ended schemes.

The details of this facility are as under:

- This facility will be available to new and existing investors with 'Individual' status on any of the existing SWP dates viz. 1<sup>st</sup> / 5<sup>th</sup> / 10<sup>th</sup> / 15<sup>th</sup> / 20<sup>th</sup> / 25<sup>th</sup> / 30<sup>th</sup> (last working day in case of February) only at **MONTHLY** frequency .
- This facility will be available only under the Growth option for both Regular and Direct plans of the eligible open-ended schemes. Existing unit holders, who have investments under the Growth option of the eligible schemes, can apply for "BANDHAN - SWP" facility.
- Existing unit holders who have their investments under Dividend option of the eligible schemes and are desirous to avail of the "BANDHAN - SWP" facility, will have to submit a duly filled Switch application form to SBI Mutual Fund OR our R&T Agent, M/s Computer Age Management Services Ltd. (CAMS) for switching their units from Dividend option to Growth option at the applicable NAVs of the respective Options. Please refer Scheme Information Document / Key Information Memorandum of respective scheme/s for detailed switch provisions.
- This facility will work similar to Systematic Withdrawal Plan (SWP), where the 1st unitholder can apply for the facility and can opt for monthly payment to maximum 3 of his eligible family members specifying the SWP date & amount. The SWP request for this facility should be submitted at least 7 days prior to the first SWP date. If the SWP due date is a non-business day, then the same will be processed on the next business day.

**5. The beneficiary should be resident individual and cannot be an NRI.**

6. Unit holder/s are required to submit the following documents on behalf of the beneficiary at the time of registration for "BANDHAN- SWP" facility. **These documents should be attested by unitholder(s).**

- 1) Proof of relation such as Passport, PAN card, Birth Certificate, SSC / Degree certificate, Marriage certificate wherein the name of the specified family member is mentioned with the relationship. This document should clearly establish the relationship between the unit holder and the beneficiary.
- 2) Cancelled cheque of the Bank account OR Copy of Bank Statement/Passbook of the beneficiary family member where the name of the beneficiary and bank a/c no. is printed on it.
- 3) Proof of ID and Address of the Beneficiary. In case KYC Acknowledgment or specific documents mentioned as proof of ID and address are not available, then the following documents can be submitted as 'OTHERS'.

Proof of Identity - Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

Proof of Address – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

7. The amount of SWP payout will be minimum of Rs.5000/- and in multiples of Rs.1/- thereof. Minimum number of monthly installments would be 12. If no specific amount is mentioned by the unitholder, then the default specified amount will be Rs.5000/- per month. If no SWP date is mentioned, then the default date will be considered as "10<sup>th</sup>" and if no specific period is mentioned, then the default period will be considered as "perpetual".
8. Only 1 SWP of a specified amount under the "BANDHAN - SWP" facility per Folio/ Scheme shall be accepted.
9. Under "BANDHAN - SWP" facility, the beneficiary is restricted to only 3 family member of the first unitholder i.e. child/sibling above 15 years of age or spouse or either of the parents. It is clarified that the unitholder/s under the same Folio may opt to enroll for normal SWP for self and SWP under "BANDHAN - SWP" facility simultaneously.
10. "BANDHAN - SWP" facility will discontinue on happening of any OR all of the following events:
  1. Value of outstanding units in the investor Folio/Scheme is nil/ insufficient
  2. On completion of SWP period
  3. On receipt of written communication of the death of the 1st unitholder or the registered beneficiary
  4. In the event of change of option under the scheme/s
  5. If the units are under pledge/STOP due to any reason
  6. The holding mode is changed from physical to dematerialized holdings
11. The investments/payouts under the said facility will be subject to applicable exit load, tax & other provisions applicable in the eligible schemes.
12. Unitholder has the option to discontinue the "BANDHAN- SWP" facility anytime by submitting cancellation request to SBI Mutual Fund OR our R&T Agent CAMS at least 7 days prior to the next SWP date.
13. These terms & conditions is an integral part of the Scheme Information Document (SID), the Statement of Additional Information (SAI) & Key Information Memoranda (KIM) of the eligible schemes of SBI Mutual Fund and shall be read in conjunction with the SID, SAI & KIM.
14. All other remaining terms & conditions of normal SWP facility shall also apply to "BANDHAN - SWP" facility.
15. Any tax liability arising out of such payout under the Bandhan-SWP facility to the registered beneficiary shall be the sole liability of the investor.

16. SBIMF reserves the right to seek any additional information/document from the unitholder/s as it deems fit and necessary from time to time, failing which, SBIMF reserves the right to cancel the Bandhan-SWP facility.

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

**Note 8 - Systematic Transfer Plan (STP):** STP 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 investment applicable for each scheme under SIP would be applicable to STP also. STP facility would allow investors to transfer a predetermined amount from one scheme of the Mutual Fund to the other. The transfer would be processed on any business day as decided by the investor at the time of opting for this facility.

**General terms and conditions for STP, Flex STP and CASTP**

1. Exit load shall be as applicable for all transfers in the target/source schemes.
2. The enrolment / termination request should be submitted, 7 days prior to the desired commencement / termination date.
3. Default options:
  - Between Regular STP, Flex STP and CASTP – Regular STP
  - Between daily, weekly, monthly & quarterly frequency – monthly frequency
  - Default date for monthly and quarterly frequency – 10<sup>th</sup>
4. 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.
5. In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.
6. Weekly transfer will be done on 1st, 8th, 15th & 22nd of the month.
7. In case investor chooses an STP date prior to the date of registration, the STP will get registered from the next available date as per the frequency opted by investor.

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

1. STP would be permitted for a minimum period of six months between two schemes.
2. Investor can transfer the amount from the switch-out scheme, subject to a minimum transfer of Rs.1000 and in multiples of Rs. 1 thereafter per month for 6 months, Rs. 500 and in multiples of Rs. 1 thereafter per month for 12 months and Rs. 1500 and in multiples of Rs. 1 thereafter per quarter for one year for other equity schemes, without any restriction on maintaining the minimum balance requirement as stipulated for the switch out scheme.
3. Where, SBI Long term equity fund is the target scheme, Minimum number of installments for monthly STP & quarterly STP shall be 6.

**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 / weekly basis.
2. Currently, this facility is available through SBI Magnum Ultra Short Duration Fund, SBI Overnight Fund, SBI Liquid Fund, SBI Low Duration Fund, SBI Short Term Debt Fund & SBI Savings Fund (Source Scheme) for daily STP.
3. Target Schemes allowed would be open ended equity schemes, SBI Equity Hybrid Fund, SBI Dynamic Asset Allocation Fund, SBI Gold Fund, SBI Magnum Ultra Short Duration Fund, SBI Liquid Fund (Growth Option) and SBI Overnight Fund (Growth Option).

For weekly STP - the following schemes are source schemes SBI Magnum Ultra Short Duration Fund, SBI Overnight Fund, SBI Liquid Fund, SBI Low Duration Fund, SBI Short Term Debt Fund, & SBI Savings Fund, SBI Arbitrage Opportunities Fund, SBI Equity Savings Fund and all open ended equity schemes. .

4. Minimum amount of STP for SBI Long term equity fund will be Rs. 500 & in multiples of Rs. 500 for both daily & weekly STP and for other schemes the minimum amount of STP will be Rs. 500 and in multiples of Rs. 1 thereafter for daily STP & Rs. 1000 and in multiples of Rs. 1 thereafter for weekly STP.
5. Minimum number of instalments for daily & weekly STP will be 6. Where SBI Long term equity fund is the target scheme, Minimum number of installments for daily STP & for weekly STP shall be 6.
6. **For SBI Small Cap Fund**
  - a. Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice.

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- b. All on-going / existing SIPs, STP-in registered before September 08, 2020 will continue to be processed in the Scheme.
- c. Fresh registration through SIP/STP-in on or after September 08, 2020 in the Scheme will be capped at INR 5,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies.
- d. The caps for various frequencies will be as under:
  - Daily SIP/STP-in: INR 250,
  - Weekly SIP/STP-in: INR 1,250,
  - Monthly SIP/STP-in: INR 5,000,
  - Quarterly SIP/STP-in: INR 15,000
- e. SIPs will not be available under Semi-Annual and Annual frequency in the Scheme.
- f. SIP Top-up facility, Flex STP-in, CASTP-in, DTP-in and Swing STP-in will not be available in the Scheme.
7. 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 transfer mentioned in the application, provided the minimum number of instalments is met.
8. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not applicable for CASTP.
9. Investor can register only one CASTP for transfer from a source scheme.

### **Swing STP:**

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

All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme.

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

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:**

1. 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 instalment x number of instalments already executed, including the current instalment) - market value of the investments through Flex STP in the transferee scheme on the date of transfer]
2. The first Flex STP instalment will be processed for the fixed instalment amount specified by the investor at the time of enrolment. From the second Flex STP instalment onwards, the transfer amount shall be computed as per formula stated above.
3. Flex STP is available for Monthly and Quarterly frequencies.
4. Flex STP is available only in "Growth" option of the target scheme.
5. 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 rest of the instalments for the fixed amount.
6. A single Flex STP enrolment form can be filled for transfer into one scheme/ plan/ option only.
7. 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.
8. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

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

CASTP is a facility wherein an investor can opt to transfer the entire capital appreciation linked to the value of his investments on the date of transfer at pre-determined intervals from designated open-ended scheme (source scheme) to another open-ended scheme (target scheme).

#### **Terms & conditions for Capital Appreciation Systematic Transfer Plan (CASTP):**

1. Investor can avail this facility by submitting the request to transfer entire capital appreciation, subject to minimum of Rs. 100 on any business day.
2. Source scheme: This facility is available only under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund.
3. Target scheme: All open ended schemes except ETFs and daily dividend option.
4. The facility is available for weekly, monthly & quarterly frequencies.
5. Minimum number of instalments will be 6 for weekly and monthly frequencies and 4 for quarterly frequency.
6. Capital appreciation, if any, will be calculated from the enrolment date of the CASTP, 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.

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

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

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

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

5. 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
6. Minimum number of instalments
  - Weekly & Monthly frequency: 12
  - Quarterly frequency: 4
7. 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 instalments for the fixed amount.
8. Amount of transfer: The first Swing STP instalment will be processed for the instalment amount specified by the investor at the time of enrollment. From the second Swing STP instalment onwards, the transfer amount will be derived by the following formula:  
(First instalment amount X Number of instalments including the current instalment) – Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer.  
In case on the STP date, the amount (as specified above) to be transferred is not available in the source scheme/plan/option in the investor's folio, the residual amount will be transferred to the target scheme/plan/option and Swing STP will be closed.
9. 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.

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

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

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

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

Target market value = (Target market value at the time of last installment + First installment amount + (Top-up absolute amount X Number of installments excluding the current installment)).

Minimum amount for Top-up (absolute amount):

- Weekly & Monthly frequency: Rs. 50 per installment and in multiples of Re. 1
- Quarterly frequency: Rs. 100 per installment and in multiples of Re. 1

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

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

Target Market Value = (Target market value at the time of last installment + First installment amount + (Target value at the time of last installment X Top-up percentage/ No. of periods))

No. of periods will be considered as below:

- For weekly frequency – 48
- For monthly frequency – 12
- For quarterly frequency – 4

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

11. Investors have an option to consider the existing investments in target scheme for calculating swing STP amount.
12. A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.
13. The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis.
14. 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.
15. The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date.
16. 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.
17. 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.
18. 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.
19. The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes.

**Note 9 - Switchover facility:** Magnum/Unit holders will have the facility of switchover to other plans/options within scheme/plan/to other plans in the scheme/other schemes. Switch from Regular Plan with broker code to Direct Plan shall be subject to applicable exit load, if any. However, no exit load shall be charged for any switch from Regular Plan to Direct Plan where

the transaction received without broker code in the Regular Plan. Further, no exit load shall be levied in case of switches from Direct Plan to Regular Plan. Inter Scheme switches between schemes shall be subject to exit load as applicable for the respective scheme. 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.

**Note 10 - Nomination facility/ succession :** Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. Applicants can make multiple nominations upto maximum of three. NRI can also be a Nominee subject to the exchange controls in force from time to time. Applicants may change their nomination at any time. In case of multiple nominations, applicants must clearly specify the percentage of units in favor of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that the total of such allocation/share should add up to 100 percent.

As per AMFI circular of AMFI Working Group for Implementation of NISM Recommendations on "Operational Risk Issues in Mutual Fund Investor Service Processes" dated January 28, 2011, with effect from April 01, 2011, "Nomination shall be mandatory for new folios/accounts opened by individual especially with sole holding and no new folios/accounts for individuals in single holding should be opened without nomination. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate." Nomination shall not be allowed in a folio held on behalf of a minor. The Nomination form (Registration / Addition / Cancellation) should be signed by all the holders in the Folio, irrespective of the mode of holding.

**Note 11 - Declaration and signatures:**

- a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases to be attested by an authorised official of State Bank Group (SBG), Magistrate, Notary Public under his/her official seal.
- b) If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a duly certified notarised photocopy of the PoA. Alternatively, the original PoA can be submitted, which will be returned after verification. If the PoA is not received within 30 days of submitting the application, the application is liable to be rejected.

**Note 12 - TERMS AND CONDITIONS FOR SYSTEMATIC INVESTMENT PLAN (SIP)**

- a) For individual investors, the fund offers a Systematic Investment Plan (SIP) through NACH/Direct Debit for all schemes. Under the SIP an investor can invest a fixed amount (b) every day for minimum 12 installments (subject to a minimum of Rs. 500 per installment and in multiples of Re 1 thereafter) (c) every week for minimum six weeks (subject to a minimum of Rs. 1000 per week and in multiples of Re. 1) or every week for minimum twelve weeks ( subject to a minimum of Rs. 500 per week and in multiples of Re. 1) (d) every month for minimum six months (subject to a minimum of Rs. 1000 per month and in multiples of Re. 1) (e) every month for one year (subject to a minimum of Rs. 500 per month and in multiples of Re. 1) (f) every quarter for one year (subject to a minimum of Rs. 1500 per quarter and in multiples of Re.1) at applicable NAV-related prices. This facility will help the investor to average out their cost of investment over a period of time and thus overcome the short-term fluctuations in the market.

**For SBI Long Term Equity Fund :**

**Minimum amount of SIP:**

Weekly – Minimum Rs. 500 & in multiples of Rs. 500 thereafter for minimum 6 weeks  
 Monthly – Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum Rs 500 & in multiples of Re. 1 thereafter for minimum one year  
 Quarterly – Minimum Rs. 500 & in multiples of Re. 1 thereafter for minimum one year

**Following will be the terms and conditions for Daily SIP:**

Minimum Investment Amount: INR 500 and multiples of INR 1 thereafter for all the schemes other than SBI Long Term Equity Fund wherein it would be INR 500 and multiples of INR 500 thereafter.

SIP Top up facility would not be available under this facility

Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM

All other terms and conditions pertaining to SIP will be applicable for Daily SIP also.

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

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- 10th. For Weekly SIP, it can be done on 1st, 8th, 15th & 22nd of the month. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. A minimum 20 days gap needs to be maintained between SIP application submission date and first instalment date. The application may be mailed to the Registrars directly or submitted at any of the Investor Service Centers. The number of Magnums/Units allotted to the investor will be equal to the amount invested during the month divided by the NAV for that day.
- b) New investors need not have an existing folio for investments into respective Schemes. Such investors can start a folio with a SIP.
- The provision for 'Minimum Application Amount specified in' the respective scheme offer document will not be applicable for SIP investments. For e.g. the minimum application amount for new investors in SBI Contra Fund is Rs. 5000. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 1000 per month (6 months)/Rs. 500 per month (12 months)/Rs. 1500 per quarter (12 months)
- c) SIP offers investors the following frequencies:
- Daily Systematic Investment Plan (DSIP) except in daily dividend option of eligible schemes.
  - Weekly Systematic Investment Plan (WSIP)
  - Monthly Systematic Investment Plan (MSIP)
  - Quarterly Systematic Investment Plan (QSIP)
- Semi-annual and Annual SIP under SIP frequency**
- 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 instalments will be 4.
- d) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.
- e) Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
- f) An intimation of the allotment will be sent to the investor. The facility may be terminated by the investor after giving at least three weeks' written notice to the Registrar.
- g) For investment through NACH/Direct Debit, please complete the registration cum mandate form along with the application form

### **Fixed-end period SIP & Top-up SIP facilities in all open ended schemes of SBI Mutual Fund offering Systematic Investment Plan (SIP) facility:**

#### • **Fixed-end Period SIP**

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

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

- If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.
- If the investor does not specify the date of SIP, the default date will be considered as 10<sup>th</sup> of every month.
- If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.
- If the investor does not specify the plan option, the default option would be considered as Growth option for Equity Schemes.
- If investor specifies the end date and also the fixed end period, the end date would be considered.

#### • **Top-up SIP**

Top-up SIP is a facility whereby an investor has an option to increase the amount of the SIP installment by a fixed amount 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 are as follows:**

- The Top-up option must be specified by the investors while enrolling for the SIP facility.
- The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500.
- 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.
- In case of Monthly SIP, Half-yearly as well as Yearly frequency are available under SIP Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.

- In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
- Top up facility will not be applicable for Daily and Weekly SIP.
- All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- SIP Top-up facility shall be available for SIP Investments through Direct debit facility only.

#### • **Top-up SIP Cap**

Under this 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. The terms and conditions of Top-up SIP Cap shall be as follows:

- Top-up SIP CAP Amount: Investor has an option to fix the SIP Top-up amount once it reaches a maximum predefined amount. The pre-defined amount should be equal to or lesser than the maximum amount mentioned by the investor in One Time Debit Mandate Form (OTM). The instalment amount after Top-up shall not exceed the amount mentioned in OTM at any given time.
- If SIP amount reaches the Top-up Cap before the end of SIP tenure, the SIP Top up will cease and last SIP instalment amount will remain constant for remaining SIP Tenure.
- 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.
- If none of the above option 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

The AMC/Trustee reserves the right to terminate or modify the conditions of Top-up SIP Cap at its discretion.

#### • **SIP Pause:**

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:

- 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.
- SIP Pause facility is available for SIP registration with Daily, Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.
- SIP shall restart immediately after the completion of Pause period.
- SIP Pause facility will allow investors to 'Pause' their existing SIP during the tenure of SIP across all frequencies for a period upto one year. The actual number of instalments that will get paused will be as per the SIP frequency.
- Investors can avail this facility multiple times during the tenure of the existing SIP.
- SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange & Channel platforms as the mandate is registered by them.
- If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs.3,000/-.
- In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP instalments whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandate in the same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate.
- The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion.
- In case of discrepancies in the information provided in the SIP Pause Form and the details registered with the AMC, the details registered with the AMC shall be considered for processing or in case of ambiguity in the SIP Pause Form, the AMC reserves the right to reject the SIP Pause Form.
- Investor cannot cancel the SIP Pause once registered.

### **Note 13 - TERMS AND CONDITIONS FOR SYSTEMATIC INVESTMENT PLAN (SIP) THROUGH NACH /DIRECT DEBIT**

NACH (National Automated Clearing House) is a funds clearing platform set up by NPCI (National Payments Corporation of India) similar to ECS of RBI.

**LIST OF DIRECT DEBIT BANKS (All core branches):** SBIMF has arrangement for direct debit facility for SIP with certain banks.

The AMC may alter the list of banks participating in direct debit arrangement from time to time / withdraw direct debit facility from banks, based on its experience of dealing with any such bank or add/withdraw the name of the bank with whom direct debit facility arrangement can be introduced/ discontinued as the case may be.

- i. Completed application form, SIP registration form and the first cheque should be submitted atleast 20 days before the first installment date.
- ii. Completed Application Form for Cancellation/Change of Bank Mandate for SIP debit can be submitted on any date of the month and the same would be processed subject to the condition that there would be a minimum of 20 days period between the submission of the application and the SIP date.
- iii. **Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.**
- iv. **For Daily, Monthly, Quarterly, Semi Annual and Annual SIP: SIP facility is available on any day of the month, or the subsequent day in case that happens to be a non – business day.**  
**For Weekly SIP - Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month.**
- v. The investor agrees to abide by the terms and conditions of Reserve Bank of India (RBI).
- vi. Investor will not hold SBI Funds Management Pvt. Ltd, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to interruptions/delays at bank's end.
- vii. SBI Funds Management Pvt Ltd., its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- viii. SBI Funds Management Pvt Ltd. reserves the right to reject any application without assigning any reason thereof.
- ix. Investor can cancel SIP by submitting cancellation form 20 days in advance from the next SIP due date.

**Note 14 - APPLICATION VIA ELECTRONIC MODE**

SBIFMPL/SBIMF/Registrar to the scheme(s) (hereinafter referred to as 'Recipient') may accept certain transactions through one or more electronic mode such as facsimile, web or through any other electronic manner (hereinafter referred to as 'electronic transaction') from time to time, subject to the investor fulfilling terms and conditions stipulated as under:

- i. Acceptance of electronic transactions by the recipient will be as permitted by SEBI or other regulatory authorities or the rules & regulations governing the same;
- ii. Transmitter accepts that the electronic transactions shall not be processed until time-stamped as a valid transaction in the scheme in line with SEBI regulations;
- iii. Acceptance of electronic transactions will be solely at the risk of the transmitter of such transactions and the recipient shall not in any way be liable or responsible for any loss, damage, costs caused to the transmitter directly or indirectly, as a result of the transmitter sending or purporting to send such transactions;
- iv. Recipient will also not be liable in case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the recipient;
- v. Recipient, instead of accepting electronic transactions, may require the transmitter to apply through any other permitted manner and is under no obligation to act on any electronic transaction received, which is sent or purported to be sent by the transmitter;
- vi. Transmitter acknowledges that electronic transactions is not a secure means of giving instructions/ requests and that the transmitter is aware of the risks involved arising out of such transmission, including but not limited to, such transmission being inaccurate, incomplete, lacks clarity or quality, altered, misrepresented, unlawful, or is not received on time as prescribed, etc.;
- vii. Recipient on receiving any electronic transaction may in good faith agree to process the same on the presumption that it is transmitted in lawful manner. Recipient shall not be liable or responsible if any complaint is received thereafter in respect of such transmission;
- viii. Transmitter agrees that security procedures adopted by the recipient may include signature verification, telephone call backs which may be recorded by tape recording device and the transmitter consents to such recording and agrees to co-operate with the recipient to enable confirmation of such electronic transaction;
- ix. Transmitter agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, SBI Mutual Fund and Trustees from and against

all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on electronic transaction or relying upon such electronic transaction, which is sent or purported to be sent by the transmitter.

**The SBIFMPL reserves the right to discontinue the facility at any point of time.**

**Note 15 - TRANSACTION CHARGES**

In accordance with the terms of the SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. As per SEBI Circular CIR/IMD/ DF/21/2012 dated September 13, 2012, distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product

Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (**who have specifically "opted in" to receive the transaction charges**) as under:

**(i) First Time Mutual Fund Investor (across Mutual Funds):**

Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.

**(ii) Investor other than First Time Mutual Fund Investor:**

Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.

**(iii) Transaction charges shall not be deducted for:**

- (a) purchases /subscriptions for an amount less than Rs. 10,000/-;
- (b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Systematic Withdrawal Plan / Dividend Transfer Plan, etc.
- (c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).
- (d) transactions carried out through the stock exchange mode

**Note 16 -** As per the 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, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on applicable transactions (Purchase, Switch-in, Dividend Reinvestment & Systematic transactions viz. SIP/STP-in etc.) to the unit holders would be reduced to that extent.

**Note 17 - DEMAT ACCOUNT**

Investors who wish to hold Mutual Fund units in Demat mode must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. **The application form should mandatorily accompany the latest Client Master / Demat Account Statement.** If the details mentioned in the application are incomplete/incorrect or not matches with the Depository data, in such cases units shall be allotted in physical mode. Wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned. Further allotment of units (through additional purchase / SIP) in the same scheme/plan in same folio will be allotted in Demat mode and investor can do further transactions through near Depository Participant only.

**Note 18 - SMS (Short Messaging Service) Transactions facility "(m-Easy)"**

The SMS Transactions facility "(m-Easy)" enables Unitholders to subscribe and/or redeem Units of the Scheme by sending instructions through SMS from their registered mobile phone number on the dedicated number 9210192101. This facility is available for purchase and redemption for amounts less than Rs 1 crore. To avail this facility investor needs to provide a duly signed m-Easy mobile no. and bank mandate registration form. For purchase send SMS "INV <AMOUNT> <SCHEME CODE>", for redemption send SMS "RED <AMOUNT/ ALL> <SCHEME CODE>", for switch send SMS SWT <AMOUNT / ALL> <FROM SCHEME CODE> <TO SCHEME CODE> and for any help send SMS "HELP".

For detail term & conditions, please refer SAI/ registration mandate/ website (www.sbimf.com)



## Key Information Memorandum

### **Note 19 - COMPLIANCE REQUIREMENTS UNDER FOREIGN LAWS / REGULATIONS, INCLUDING FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA"):**

As a part of various ongoing tax and regulatory developments around the globe (e.g. iAs a part of various ongoing tax and regulatory developments around the globe (e.g. information exchange laws such as FATCA, CRS), financial institutions like SBIFMPL are being cast with additional investor and counterparty account related due diligence requirements.

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Banks, Mutual Funds, etc. to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our investors and counterparties. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

The onus to provide accurate, adequate and timely inputs in this regard would be that of the investor or counterparty. In this regard, any change in the status or information or certification previously provided should also be intimated to SBIFMPL / Authorised Registrar / KRA, as applicable forthwith but not later than thirty days from the date of knowledge of such change in status / information. Please note that we will be unable to provide advice to you about any tax status or FATCA/CRS classification relevant to your account. It is your responsibility to ensure that you record your correct tax status / FATCA/ CRS classification. You may seek advice from your tax advisor in this regard.

Please note that you may receive more than one request for information if you have multiple relationships with SBI or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

For detail term & conditions, please refer SAI/ registration mandate/ website ([www.sbfm.com](http://www.sbfm.com))

### **Note 20 - APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED**

SBI Funds Management Private Limited ("the AMC") has entered into an Agreement with MF Utilities India Private Limited ("MFUI"), a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to Schemes of SBI Mutual Fund can be done through MFU either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuonline.com](http://www.mfuonline.com) as may be updated from time to time. The Online Transaction Portal of MFU i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC.

Applicability of NAV shall be based on time stamping of application and realization of funds in the bank account of SBI Mutual Fund within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received by MFU (physical / online). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

Investors are requested to note that, MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of MFUI ([www.mfuonline.com](http://www.mfuonline.com)) to download the relevant forms.

### **Note 21 - Ultimate Beneficial Owner**

Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed there under, SEBI Master circular dated December 31, 2010 on Anti Money Laundering (AML) sufficient information to identify persons who beneficially own or control the securities account is required to be obtained. Also, SEBI had vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 prescribed guidelines regarding identification of Ultimate Beneficial Owner(s) ("UBO").

As per these guidelines UBO means 'Natural Person', or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. Investors are requested to refer to the 'Declaration for UBO' for detailed guidelines on identification of UBO.

The provisions relating to UBO are not applicable where the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company. The AMC/ Trustee reserves the right to reject application forms submitted without disclosing necessary information as prescribed under the aforesaid laws/ rules/ regulations. Investors are requested to promptly inform the AMC if the information provided undergoes any change in future

### **Note 22 - FACILITATING TRANSACTIONS THROUGH STOCK EXCHANGE MECHANISM**

In terms of SEBI Circular SEBI/IMD/CIR No.11/183204/ 2009 dated November 13, 2009, units of the Scheme can be transacted through all the registered stock brokers and distributor 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 SEBI Circular no. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26,2020 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.

### **Note 23- Systematic Withdrawal Plan (A) in SBI Equity Hybrid Fund:**

SBI Equity Hybrid Fund Systematic Withdrawal Plan (A) (SWP (A)/the facility), under Dividend option, with effect from June 14, 2019. Under SWP (A) investors will have the option to withdraw a specific amount, on a quarterly basis. The investor whose market value of the investment in SBI Equity Hybrid Fund - Dividend Option is minimum of INR 1 lakh, at the time of registration of this facility shall be eligible to avail this facility in the Scheme. In case of a new investor, he/she can opt for the facility provided the initial subscription amount at the time of registration of this facility is minimum of INR 1 lakh. The terms and conditions of Systematic Withdrawal Plan (A) shall be as follows:

- a) The withdrawal amount under SWP (A) per quarter shall be up to 2% of the folio balance at the time of registration, which shall be rounded-off to the nearest highest multiple of INR 1 OR the minimum withdrawal amount should be INR 500. Minimum available balance required in the folio for availing the said facility is INR 1 lakh at the time of registration.
- b) Investors can opt for this facility and withdraw their investments systematically on a quarterly basis (i.e. quarters ended March, June, September and December). Withdrawals will be made / effected on the 25th of last month of the particular quarter and would be treated as redemptions. In case 25th is a non-business day, then withdrawal would be effected on next business day.
- c) Investor can opt for this facility at folio level by specifying the period, subject to exit load if any as per Scheme Information Document, provided a minimum time gap from the date of request is 5 business days i.e. investors are required to submit the registration request at least 5 business days prior to the date of 1st withdrawal. In case start date is not selected / not legible / not clear, the withdrawal under this facility will start from the subsequent quarter.
- d) Investor has to submit a separate registration form to avail SWP (A) facility in each folio. The withdrawal under this facility will terminate automatically if no balance is available in the folio on the date of trigger or if the enrollment period expires; whichever is earlier. In case the balance in the folio falls below the specified amount or % for SWP (A), the remaining amount in the folio will be processed.
- e) The applicant will have the right to discontinue the SWP (A) at any time, if he / she so desires, by providing a written request at any of the branches of the AMC or RTA. Request for discontinuing this facility shall be subject to an advance notice of 10 days.
- f) The AMC reserves the right to not initiate redemption under this facility in a particular quarter, if dividend has been declared under the Scheme, irrespective of quantum of dividend declared.
- g) Conversion of physical unit to demat mode will nullify any existing / future SWP (A) registration request and the request cannot be re-submitted.
- h) In case the investor mentions both % and amount as withdrawal amount under the facility, then % will be considered to calculate withdrawal amount under SWP (A), by default (provided maximum of 2% will be considered, in case higher % is mentioned in the registration form).
- i) In case of there is an ongoing SWP and the investor opts for SWP (A), the SWP (A) will begin if the folio balance at the time of registration is INR 1 lakh or more. In this case both SWP and SWP (A) will happen from the scheme.

The AMC reserves the right to reject the registration request without any notice to the investor, if the request made under the Scheme is not in line with the applicable provisions

of the scheme related documents. Further, the AMC or Trustees of SBI Mutual Fund may at their sole and absolute discretion decide to amend / terminate this facility under the Scheme. All the aforesaid conditions shall be applicable to the Scheme till further notice.

**NOTE 24 - SBI MULTI SELECT:**

The open ended schemes of SBI Mutual Fund, offers a facility namely SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque / demand draft. Minimum subscription amount in a scheme would be as per the SID of the respective scheme. However, minimum total investment in the facility shall be INR 1 lakh in case of lumpsum purchase and INR 10,000 in case of SIP. Investors are requested to visit "http://www.sbimf.com" HYPERLINK "http://www.sbimf.com" www.sbimf.com for detailed terms & conditions of the facility.

**NOTE 25 - SBI CHOTA SIP**

SBI Chota SIP (earlier known as MicroSIP) facility under the current Systematic Investment Plan facility is available under the Growth Options of SBI Equity Hybrid Fund, SBI Large & Midcap Fund, SBI Contra Fund & SBI Blue Chip Fund. The Minimum Investment Amount will be Rs. 100 and in multiples of Rs 50/- thereof. The Minimum Redemption Amount will be Rs. 500. Minimum tenure of SIP will be 5 years.

SBI Chota SIP facility would be offered to investors having Auto debit facility/ Direct debit facility with certain banks where SBI Funds Management Private Limited has specific arrangements. All other terms and conditions as applicable to Systematic Investment Plan facility of the Scheme also apply to SBI Chota SIP facility.

**Note 26 - ACCOMPANYING DOCUMENTS.**

Please submit the following documents alongwith your application (wherever applicable). All documents should be original / true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

Documents		Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	FPIs
1.	Resolution / Authorisation to invest	✓	✓	✓		✓		✓
2.	List of Authorised Signatories with Specimen signature(s)	✓	✓	✓	✓	✓		✓
3.	Memorandum & Articles of Association	✓						
4.	Trust Deed					✓		
5.	Bye-laws		✓					
6.	Partnership Deed			✓				
7.	Overseas Auditors's Certificate							✓
8.	Notarised Power of Attorney				✓			
8.	Notarised Power of Attorney				✓			
8.	Notarised Power of Attorney							
9	Foreign Inward Remittance Certificate in case ayment is made by DD from NRE/FCNR A/c where applicable						✓	
10.	PAN	✓	✓	✓	✓	✓	✓	✓
11.	Know Your Customer (KYC)	✓	✓	✓	✓	✓	✓	✓

In case of Corporates or Non-Individual investors, all the necessary documents to be submitted along with the application form

**COMMON APPLICATION FORM FOR EQUITY ORIENTED SCHEMES (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.
Lotus-Pink ARN-25970				E029243	

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	1 <sup>st</sup> Applicant / Guardian / Authorised Signatory	2 <sup>nd</sup> Applicant / Authorised Signatory	3 <sup>rd</sup> Applicant / Authorised Signatory

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (SEE NOTE 15)**

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150 (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

EXISTING FOLIO NO.  NAME

**1. FIRST APPLICANT DETAILS**

Name   
(Mr. / Ms. / M/s.)  
(in case of Minor)  
(Name should be as per PAN )  
Name of Guardian

Relationship of Guardian  Father  Mother  Legal Guardian [Please mandatorily enclose the document evidencing the relationship of Minor with Guardian]

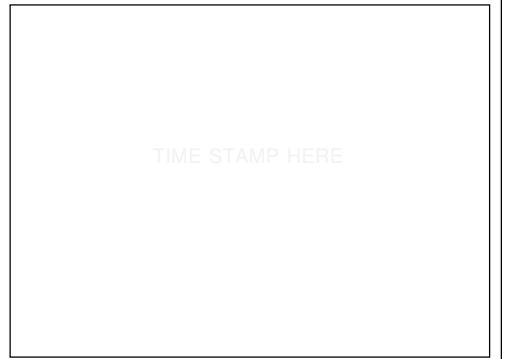
PAN/PEKRN NO.  Date of Birth

KIN   
(CKYC Identification No.)

Email ID  Telephone (O)   
Mobile No.  Telephone (R)

Country Code

Correspondence Address of   
1st Applicant  
City   
Pin  State   
Address for Correspondence for NRI Applicants only ( Please (✓) ) Indian by Default  Foreign   
Foreign Address   
(Mandatory for NRI / FII )  
City   
Zip  Country



**2. MODE OF HOLDING (Please ✓)**

Single  Joint  Anyone or Survivor

**3. JOINT APPLICANT DETAILS**

	Second Applicant	Third Applicant
Name (Name should be as per PAN)	<input type="text"/>	<input type="text"/>
PAN/PEKRN (Enclose KYC Acknowledgement)	<input type="text"/>	<input type="text"/>
KIN (CKYC Identification No.)	<input type="text"/>	<input type="text"/>

**4. BANK ACCOUNT (Pay Out) Details of First Applicant (Mandatory to attach bank account proof in case the payout bank account is different from the source/investment bank account)**

Name of Bank   
Branch Name and Address   
City  Pin   
Account No.   
IFSC Code  (Please provide a copy of CANCELLED cheque leaf)  
9 digit MICR Code

Account Type (Please ✓)		
<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> FCNR
<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> Others

TEAR HERE

(To be filled in by the First applicant/Authorized Signatory) : Received from : <input type="text"/>							Signature, Date & Stamp
Scheme Name	Plan (✓)	Option (✓)	Dividend Facility(✓)	Cheque/ DD Amount (Rs.)	Bank and Branch	Cheque / DD No. & Date	
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer				
Attachments				All purchases are subject to realisation of cheque / demand draft			

**5. FATCA & CRS INFORMATION: For Individuals / Proprietor (Mandatory). Non-Individual investors should mandatorily fill separate FATCA/CRS & UBO Form (Annexure-1).**

Is the applicant(s) Country of Birth / Nationality / Tax Residency other than "India" ?

First Applicant (including Minor)	Second Applicant	Third Applicant
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If "YES", please provide the following information (mandatory):

Details	First Applicant (including Minor)	Second Applicant	Third Applicant
Country of Birth			
Place/City of Birth			
Nationality			
Country of Tax Residency 1			
Tax Payer Ref. ID No <sup>^</sup>			
Identification Type [TIN or Other, Please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No.2			
Identification Type [TIN or Other, Please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or Other, Please specify]			

<sup>^</sup> In case Tax Identification Number is not available, kindly provide its functional equivalent. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. (Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)**6. INVESTMENT AND PAYMENT DETAILS** One time Investment  Systematic Investment Plan (SIP) (Please submit SIP Enrolment & OTM Form)

<b>Scheme Name</b>			
<b>Plan</b> (Please ✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	In case of Dividend Transfer facility, please mention target scheme along with plan/option.	
<b>Option</b> (Please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Frequency	<b>Scheme / Plan / Option</b>	
<b>Dividend Facility</b> (Please ✓)	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer		
<b>Payment Mode</b>	<input type="checkbox"/> Cheque <input type="checkbox"/> DD (Third Party Declaration Mandatory) <input type="checkbox"/> Fund Transfer <input type="checkbox"/> RTGS		
<b>Cheque / D.D. No. &amp; Date</b>	<b>Cheque / DD Amount (Rs.)</b>	<b>Drawn on Bank and Branch</b>	

**7. TAX STATUS (Please ✓)**

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Pension and Retirement Fund	<input type="checkbox"/> Government Body	<input type="checkbox"/> NGO
<input type="checkbox"/> Resident Minor (through Guardian)	<input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Society	<input type="checkbox"/> LLP
<input type="checkbox"/> NRI (Repatriable)	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Trust	<input type="checkbox"/> PIO
<input type="checkbox"/> NRI (Non-Repatriable)	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> NPS Trust	<input type="checkbox"/> NPO _____ [Please specify]
<input type="checkbox"/> NRI - Minor (Repatriable)	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Fund of Fund	<input type="checkbox"/> Others _____ [Please specify]
<input type="checkbox"/> NRI - Minor (Non-Repatriable)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Gratuity Fund	
<input type="checkbox"/> Sole-Proprietor	<input type="checkbox"/> FII / FPI	<input type="checkbox"/> AOP	
<input type="checkbox"/> HUF	<input type="checkbox"/> Bank	<input type="checkbox"/> BOI	

**8. DEMAT ACCOUNT DETAILS (OPTIONAL)**If you wish to hold units in Demat mode, please provide below details and enclose  Latest Client Master /  Demat Account Statement  
Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
Depository Participant Name _____	Depository Participant Name _____
DP ID No. <input type="text" value="I"/> <input type="text" value="N"/> _____	Beneficiary Account No. _____
Beneficiary Account No. _____	_____

Please note wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned.

----- TEAR HERE -----

Any communication in connection with this application should be addressed to the Registrar or the Investment Manager

**Investment Manager :**SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
9th Floor, Crescenzo, C-38 & 39,  
G Block, Bandra Kurla Complex,  
Bandra (East), Mumbai - 400 051  
Tel: 022- 61793511  
Email: customer.delight@sbimf.comTOLL FREE NO : 1800 425 5425  
Website : www.sbimf.com**Registrar:**Computer Age Management Services Ltd.,  
SEBI Registration No. : INR000002813)  
Rayala Towers, 158, Anna Salai, Chennai - 600 002  
Email: enq\_L@camsonline.com  
Website: www.camsonline.com

**9. OTHER PERSONAL INFORMATION – (Please ✓)**

	First Applicant	Second Applicant (NA in case of investments from minors)	Third Applicant (NA in case of investments from minors)
<b>Gender</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
<b>Father's Name</b>			
<b>Spouse's Name</b>			
<b>Date of Birth</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Occupation (Please ✓)</b>	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____
<b>Gross Annual Income in Rs. (Please ✓):</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.
<b>OR Network in Rs.</b>			
<b>Networth as of date</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Politically Exposed Person [PEP]</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP
<b>Type of address given at KRA</b>	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office

**10. NOMINATION : I wish to nominate the following person/s to receive the proceeds in the event of my death. (With effect from 01/04/2011, for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign in point 11)**

NA in case of investment from minors	Nominee 1	Nominee 2	Nominee 3
<b>Name of the Nominee</b>			
<b>Name of the Guardian</b> (In case Nominee is Minor)			
<b>Allocation %</b> (Mandatory if more than one Nominee)			
<b>Relationship with Nominee</b>			
<b>Date of Birth*</b> (Mandatory if Nominee is Minor)	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Signature of Nominee/Guardian</b> (*Mandatory in case of Minor Nominee)	<input type="text"/>	<input type="text"/>	<input type="text"/>

**11. NOMINATION : I do not wish to nominate any person at the time of making the investment.**

<b>Signature</b>	<input type="text"/>
------------------	----------------------

**12. INSTITUTIONAL INVESTORS ADDITIONAL INFORMATION**

**Name of Contact Person**

Is the entity involved / providing any of the following services  Yes  No

Gaming / Gambling / Lottery Services (e.g. Casinos, Betting Syndicates)  Yes  No

For Foreign Exchange / Money Changer Services  Yes  No

Money Lending / Pawning  Yes  No

**NOTE: Non-Individual investors should mandatorily fill separate FATCA/CRS & UBO Form (Annexure-I) alongwith this form.**

**13. GO-GREEN INITIATIVE:**

As part of Go-Green initiative, issuance of physical copy of scheme-wise annual reports or abridged summary is limited to those investors whose email id is not available and who specifically opt to receive it in physical form. Please tick here only if you wish to receive the same in physical mode

**14. DECLARATION :**

I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment; (ii) the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund ("the Fund") is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time; (iii) the money invested by me in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"); (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/resident of Canada; (v) the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us; (vi) \* as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust, I/We am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust; (vii) \*\* I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account; (viii) all information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting; (ix) that we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same; (x) I/ We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; (xi) Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency; (f) I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I also confirm that I have read and understood the FATCA Terms and Conditions below and hereby accept the same. (xii) If the name given in the Application is not matching PAN, application may liable to get rejected or further transactions may be liable to get rejected. By using this application I/We agree to issue a cheque in favor of the facility 'SBI Multi Select' which will be invested as per the option selected/ mentioned under clause (5) of the form.

\* Applicable to other than Individuals / HUF; \*\* Applicable to NRIs;

<b>SIGNATURE(S)</b> (ALL Applicants must sign)	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>1<sup>st</sup> Applicant / Guardian / Authorised Signatory</b>	<b>2<sup>nd</sup> Applicant / Authorised Signatory</b>	<b>3<sup>rd</sup> Applicant / Authorised Signatory</b>
<b>Date</b>	<input type="text"/>	<b>Place</b>	<input type="text"/>

**This page has been left blank intentionally**

**COMMON APPLICATION FORM FOR EQUITY ORIENTED SCHEMES (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.
Lotus-Pink ARN-25970				E029243	

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	1 <sup>st</sup> Applicant / Guardian / Authorised Signatory	2 <sup>nd</sup> Applicant / Authorised Signatory	3 <sup>rd</sup> Applicant / Authorised Signatory

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (SEE NOTE 15)**

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150 (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

EXISTING FOLIO NO.  NAME

**1. FIRST APPLICANT DETAILS**

Name   
(Mr. / Ms. / M/s.)  
(in case of Minor)  
(Name should be as per PAN )

Name of Guardian

Relationship of Guardian  Father  Mother  Legal Guardian [Please mandatorily enclose the document evidencing the relationship of Minor with Guardian]

PAN/PEKRN NO.  Date of Birth

KIN (CKYC Identification No.)

Email ID  Telephone (O)

Mobile No.  Telephone (R)

Country Code

Correspondence Address of

1st Applicant

City

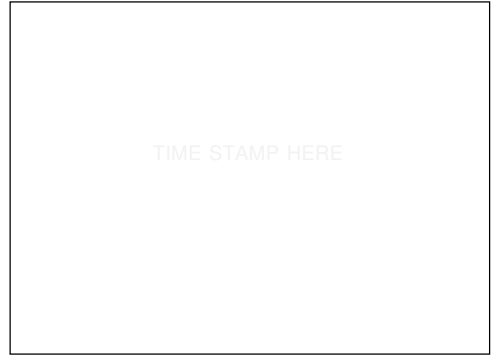
Pin  State

Address for Correspondence for NRI Applicants only ( Please (✓) ) Indian by Default  Foreign

Foreign Address (Mandatory for NRI / FII )

City

Zip  Country



**2. MODE OF HOLDING (Please ✓)**

Single  Joint  Anyone or Survivor

**3. JOINT APPLICANT DETAILS**

	Second Applicant	Third Applicant
Name (Name should be as per PAN)	<input type="text"/>	<input type="text"/>
PAN/PEKRN (Enclose KYC Acknowledgement)	<input type="text"/>	<input type="text"/>
KIN (CKYC Identification No.)	<input type="text"/>	<input type="text"/>

**4. BANK ACCOUNT (Pay Out) Details of First Applicant (Mandatory to attach bank account proof in case the payout bank account is different from the source/investment bank account)**

Name of Bank

Branch Name and Address

City  Pin

Account No.

IFSC Code  (Please provide a copy of CANCELLED cheque leaf)

9 digit MICR Code

**Account Type (Please ✓)**

Savings  NRO  FCNR  
 Current  NRE  Others

TEAR HERE

**SBI MUTUAL FUND** Sponsor : State Bank of India  
A PARTNER FOR LIFE Investment Manager : SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)

**ACKNOWLEDGEMENT SLIP**  
To be filled in by the Investor

APPLICATION NO.

(To be filled in by the First applicant/Authorized Signatory) :  
Received from :

Scheme Name	Plan (✓)	Option (✓)	Dividend Facility(✓)	Cheque/ DD Amount (Rs.)	Bank and Branch	Cheque / DD No. & Date
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer			

Attachments  All purchases are subject to realisation of cheque / demand draft

Signature,  
Date &  
Stamp

**5. FATCA & CRS INFORMATION: For Individuals / Proprietor (Mandatory). Non-Individual investors should mandatorily fill separate FATCA/CRS & UBO Form (Annexure-1).**

Is the applicant(s) Country of Birth / Nationality / Tax Residency other than "India" ?

First Applicant (including Minor)	Second Applicant	Third Applicant
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**If "YES", please provide the following information (mandatory):**

Details	First Applicant (including Minor)	Second Applicant	Third Applicant
Country of Birth			
Place/City of Birth			
Nationality			
Country of Tax Residency 1			
Tax Payer Ref. ID No <sup>^</sup>			
Identification Type [TIN or Other, Please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No.2			
Identification Type [TIN or Other, Please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or Other, Please specify]			

<sup>^</sup> In case Tax Identification Number is not available, kindly provide its functional equivalent. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. (Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)**6. INVESTMENT AND PAYMENT DETAILS** One time Investment  Systematic Investment Plan (SIP) (Please submit SIP Enrolment & OTM Form)

<b>Scheme Name</b>			
<b>Plan</b> (Please ✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	In case of Dividend Transfer facility, please mention target scheme along with plan/option.	
<b>Option</b> (Please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Frequency	<b>Scheme / Plan / Option</b>	
<b>Dividend Facility</b> (Please ✓)	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer		
<b>Payment Mode</b>	<input type="checkbox"/> Cheque <input type="checkbox"/> DD (Third Party Declaration Mandatory) <input type="checkbox"/> Fund Transfer <input type="checkbox"/> RTGS		
<b>Cheque / D.D. No. &amp; Date</b>	<b>Cheque / DD Amount (Rs.)</b>	<b>Drawn on Bank and Branch</b>	

**7. TAX STATUS (Please ✓)**

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Pension and Retirement Fund	<input type="checkbox"/> Government Body	<input type="checkbox"/> NGO
<input type="checkbox"/> Resident Minor (through Guardian)	<input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Society	<input type="checkbox"/> LLP
<input type="checkbox"/> NRI (Repatriable)	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Trust	<input type="checkbox"/> PIO
<input type="checkbox"/> NRI (Non-Repatriable)	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> NPS Trust	<input type="checkbox"/> NPO _____ [Please specify]
<input type="checkbox"/> NRI - Minor (Repatriable)	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Fund of Fund	<input type="checkbox"/> Others _____ [Please specify]
<input type="checkbox"/> NRI - Minor (Non-Repatriable)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Gratuity Fund	
<input type="checkbox"/> Sole-Proprietor	<input type="checkbox"/> FII / FPI	<input type="checkbox"/> AOP	
<input type="checkbox"/> HUF	<input type="checkbox"/> Bank	<input type="checkbox"/> BOI	

**8. DEMAT ACCOUNT DETAILS (OPTIONAL)**If you wish to hold units in Demat mode, please provide below details and enclose  Latest Client Master /  Demat Account Statement  
Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
Depository Participant Name _____	Depository Participant Name _____
DP ID No. <input type="text" value="I"/> <input type="text" value="N"/> _____	Beneficiary Account No. _____
Beneficiary Account No. _____	_____

Please note wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned.

**TEAR HERE**

Any communication in connection with this application should be addressed to the Registrar or the Investment Manager

**Investment Manager :**SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
9th Floor, Crescenzo, C-38 & 39,  
G Block, Bandra Kurla Complex,  
Bandra (East), Mumbai - 400 051  
Tel: 022- 61793511  
Email: customer.delight@sbimf.com**TOLL FREE NO : 1800 425 5425**  
**Website : www.sbimf.com****Registrar:**Computer Age Management Services Ltd.,  
SEBI Registration No. : INR000002813)  
Rayala Towers, 158, Anna Salai, Chennai - 600 002  
Email: enq\_L@camsonline.com  
Website: www.camsonline.com



**9. OTHER PERSONAL INFORMATION – (Please ✓)**

	First Applicant	Second Applicant (NA in case of investments from minors)	Third Applicant (NA in case of investments from minors)
<b>Gender</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
<b>Father's Name</b>			
<b>Spouse's Name</b>			
<b>Date of Birth</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Occupation (Please ✓)</b>	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____
<b>Gross Annual Income in Rs. (Please ✓):</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.
<b>OR Network in Rs.</b>			
<b>Networth as of date</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Politically Exposed Person [PEP]</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP
<b>Type of address given at KRA</b>	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office

**10. NOMINATION : I wish to nominate the following person/s to receive the proceeds in the event of my death. (With effect from 01/04/2011, for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign in point 11)**

NA in case of investment from minors	Nominee 1	Nominee 2	Nominee 3
<b>Name of the Nominee</b>			
<b>Name of the Guardian</b> (In case Nominee is Minor)			
<b>Allocation %</b> (Mandatory if more than one Nominee)			
<b>Relationship with Nominee</b>			
<b>Date of Birth*</b> (Mandatory if Nominee is Minor)	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Signature of Nominee/Guardian</b> (*Mandatory in case of Minor Nominee)	<input type="text"/>	<input type="text"/>	<input type="text"/>

**11. NOMINATION : I do not wish to nominate any person at the time of making the investment.**

**Signature**

**12. INSTITUTIONAL INVESTORS ADDITIONAL INFORMATION**

**Name of Contact Person**

Is the entity involved / providing any of the following services  Yes  No  
 Gaming / Gambling / Lottery Services (e.g. Casinos, Betting Syndicates)  Yes  No  
 For Foreign Exchange / Money Changer Services  Yes  No  
 Money Lending / Pawning  Yes  No

**NOTE: Non-Individual investors should mandatorily fill separate FATCA/CRS & UBO Form (Annexure-I) alongwith this form.**

**13. GO-GREEN INITIATIVE:**

As part of Go-Green initiative, issuance of physical copy of scheme-wise annual reports or abridged summary is limited to those investors whose email id is not available and who specifically opt to receive it in physical form. Please tick here only if you wish to receive the same in physical mode

**14. DECLARATION :**

I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment; (ii) the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund ("the Fund") is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time; (iii) the money invested by me in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"); (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/resident of Canada; (v) the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us; (vi) \* as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust, I/We am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust; (vii) \*\* I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account; (viii) all information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting; (ix) that we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same; (x) I/ We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; (xi) Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency; (f) I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I also confirm that I have read and understood the FATCA Terms and Conditions below and hereby accept the same. (xii) If the name given in the Application is not matching PAN, application may liable to get rejected or further transactions may be liable to get rejected. By using this application I/We agree to issue a cheque in favor of the facility 'SBI Multi Select' which will be invested as per the option selected/ mentioned under clause (5) of the form.

\* Applicable to other than Individuals / HUF; \*\* Applicable to NRIs;

<b>SIGNATURE(S)</b> (ALL Applicants must sign)	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>1<sup>st</sup> Applicant / Guardian / Authorised Signatory</b>	<b>2<sup>nd</sup> Applicant / Authorised Signatory</b>	<b>3<sup>rd</sup> Applicant / Authorised Signatory</b>	
<b>Date</b>	<b>Place</b>		

**This page has been left blank intentionally**

**COMMON APPLICATION FORM FOR EQUITY ORIENTED SCHEMES (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.
Lotus-Pink ARN-25970				E029243	

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	1 <sup>st</sup> Applicant / Guardian / Authorised Signatory	2 <sup>nd</sup> Applicant / Authorised Signatory	3 <sup>rd</sup> Applicant / Authorised Signatory

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (SEE NOTE 15)**

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150 (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

EXISTING FOLIO NO.  NAME

**1. FIRST APPLICANT DETAILS**

Name   
(Mr. / Ms. / M/s.)  
(in case of Minor)  
(Name should be as per PAN )

Name of Guardian

Relationship of Guardian  Father  Mother  Legal Guardian [Please mandatorily enclose the document evidencing the relationship of Minor with Guardian]

PAN/PEKRN NO.  Date of Birth

KIN (CKYC Identification No.)

Email ID  Telephone (O)

Mobile No.  Telephone (R)

Country Code

Correspondence Address of

1st Applicant

City

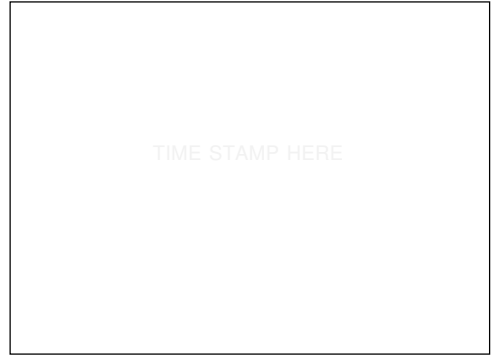
Pin  State

Address for Correspondence for NRI Applicants only ( Please (✓) ) Indian by Default  Foreign

Foreign Address (Mandatory for NRI / FII )

City

Zip  Country



**2. MODE OF HOLDING (Please ✓)**

Single  Joint  Anyone or Survivor

**3. JOINT APPLICANT DETAILS**

	Second Applicant	Third Applicant
Name (Name should be as per PAN)	<input type="text"/>	<input type="text"/>
PAN/PEKRN (Enclose KYC Acknowledgement)	<input type="text"/>	<input type="text"/>
KIN (CKYC Identification No.)	<input type="text"/>	<input type="text"/>

**4. BANK ACCOUNT (Pay Out) Details of First Applicant (Mandatory to attach bank account proof in case the payout bank account is different from the source/investment bank account)**

Name of Bank

Branch Name and Address

City  Pin

Account No.

IFS Code  (Please provide a copy of CANCELLED cheque leaf)

9 digit MICR Code

**Account Type (Please ✓)**

Savings  NRO  FCNR  
 Current  NRE  Others

TEAR HERE

**SBI MUTUAL FUND** Sponsor : State Bank of India  
A PARTNER FOR LIFE Investment Manager : SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)

**ACKNOWLEDGEMENT SLIP**  
To be filled in by the Investor

APPLICATION NO.

(To be filled in by the First applicant/Authorized Signatory) : Received from : <input type="text"/>							Signature, Date & Stamp
Scheme Name	Plan (✓)	Option (✓)	Dividend Facility(✓)	Cheque/ DD Amount (Rs.)	Bank and Branch	Cheque / DD No. & Date	
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer				
Attachments <input type="text"/>				All purchases are subject to realisation of cheque / demand draft			

**5. FATCA & CRS INFORMATION: For Individuals / Proprietor (Mandatory). Non-Individual investors should mandatorily fill separate FATCA/CRS & UBO Form (Annexure-1).**

Is the applicant(s) Country of Birth / Nationality / Tax Residency other than "India" ?

First Applicant (including Minor)	Second Applicant	Third Applicant
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**If "YES", please provide the following information (mandatory):**

Details	First Applicant (including Minor)	Second Applicant	Third Applicant
Country of Birth			
Place/City of Birth			
Nationality			
Country of Tax Residency 1			
Tax Payer Ref. ID No <sup>^</sup>			
Identification Type [TIN or Other, Please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No.2			
Identification Type [TIN or Other, Please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or Other, Please specify]			

<sup>^</sup> In case Tax Identification Number is not available, kindly provide its functional equivalent. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. (Please attach additional sheets if necessary and mention all countries in which applicant is a tax resident & provide relevant details)**6. INVESTMENT AND PAYMENT DETAILS** One time Investment  Systematic Investment Plan (SIP) (Please submit SIP Enrolment & OTM Form)

<b>Scheme Name</b>			
<b>Plan</b> (Please ✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	In case of Dividend Transfer facility, please mention target scheme along with plan/option.	
<b>Option</b> (Please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Frequency	<b>Scheme / Plan / Option</b>	
<b>Dividend Facility</b> (Please ✓)	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer		
<b>Payment Mode</b>	<input type="checkbox"/> Cheque <input type="checkbox"/> DD (Third Party Declaration Mandatory) <input type="checkbox"/> Fund Transfer <input type="checkbox"/> RTGS		
<b>Cheque / D.D. No. &amp; Date</b>	<b>Cheque / DD Amount (Rs.)</b>	<b>Drawn on Bank and Branch</b>	

**7. TAX STATUS (Please ✓)**

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Pension and Retirement Fund	<input type="checkbox"/> Government Body	<input type="checkbox"/> NGO
<input type="checkbox"/> Resident Minor (through Guardian)	<input type="checkbox"/> Financial Institutions	<input type="checkbox"/> Society	<input type="checkbox"/> LLP
<input type="checkbox"/> NRI (Repatriable)	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Trust	<input type="checkbox"/> PIO
<input type="checkbox"/> NRI (Non-Repatriable)	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> NPS Trust	<input type="checkbox"/> NPO _____ [Please specify]
<input type="checkbox"/> NRI - Minor (Repatriable)	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Fund of Fund	<input type="checkbox"/> Others _____ [Please specify]
<input type="checkbox"/> NRI - Minor (Non-Repatriable)	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Gratuity Fund	
<input type="checkbox"/> Sole-Proprietor	<input type="checkbox"/> FII / FPI	<input type="checkbox"/> AOP	
<input type="checkbox"/> HUF	<input type="checkbox"/> Bank	<input type="checkbox"/> BOI	

**8. DEMAT ACCOUNT DETAILS (OPTIONAL)****If you wish to hold units in Demat mode, please provide below details and enclose  Latest Client Master /  Demat Account Statement**  
Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
Depository Participant Name _____	Depository Participant Name _____
DP ID No. <input type="text" value="I"/> <input type="text" value="N"/> _____	Beneficiary Account No. _____
Beneficiary Account No. _____	_____

Please note wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned.

**TEAR HERE**

Any communication in connection with this application should be addressed to the Registrar or the Investment Manager

**Investment Manager :**SBI Funds Management Pvt. Ltd.  
(A Joint Venture between SBI & AMUNDI)  
9th Floor, Crescenzo, C-38 & 39,  
G Block, Bandra Kurla Complex,  
Bandra (East), Mumbai - 400 051  
Tel: 022- 61793511  
Email: customer.delight@sbimf.com**TOLL FREE NO : 1800 425 5425**  
**Website : www.sbimf.com****Registrar:**Computer Age Management Services Ltd.,  
SEBI Registration No. : INR000002813)  
Rayala Towers, 158, Anna Salai, Chennai - 600 002  
Email: enq\_L@camsonline.com  
Website: www.camsonline.com

**9. OTHER PERSONAL INFORMATION – (Please ✓)**

	First Applicant	Second Applicant (NA in case of investments from minors)	Third Applicant (NA in case of investments from minors)
<b>Gender</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
<b>Father's Name</b>			
<b>Spouse's Name</b>			
<b>Date of Birth</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Occupation (Please ✓)</b>	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____	<input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Government Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Retired <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Doctor <input type="checkbox"/> Others _____
<b>Gross Annual Income in Rs. (Please ✓):</b>	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs - 1 Cr. <input type="checkbox"/> > 1 Cr.
<b>OR Network in Rs.</b>			
<b>Networth as of date</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Politically Exposed Person [PEP]</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Related to PEP
<b>Type of address given at KRA</b>	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office	<input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Reg. Office

**10. NOMINATION : I wish to nominate the following person/s to receive the proceeds in the event of my death. (With effect from 01/04/2011, for individual investors applying with single holding, Nomination is mandatory. However, in case you do not wish to nominate please sign in point 11)**

NA in case of investment from minors	Nominee 1	Nominee 2	Nominee 3
<b>Name of the Nominee</b>			
<b>Name of the Guardian</b> (In case Nominee is Minor)			
<b>Allocation %</b> (Mandatory if more than one Nominee)			
<b>Relationship with Nominee</b>			
<b>Date of Birth*</b> (Mandatory if Nominee is Minor)	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Signature of Nominee/Guardian</b> (*Mandatory in case of Minor Nominee)	<input type="text"/>	<input type="text"/>	<input type="text"/>

**11. NOMINATION : I do not wish to nominate any person at the time of making the investment.**

**Signature**

**12. INSTITUTIONAL INVESTORS ADDITIONAL INFORMATION**

**Name of Contact Person**

Is the entity involved / providing any of the following services  Yes  No  
 Gaming / Gambling / Lottery Services (e.g. Casinos, Betting Syndicates)  Yes  No  
 For Foreign Exchange / Money Changer Services  Yes  No  
 Money Lending / Pawning  Yes  No

**NOTE: Non-Individual investors should mandatorily fill separate FATCA/CRS & UBO Form (Annexure-I) alongwith this form.**

**13. GO-GREEN INITIATIVE:**

As part of Go-Green initiative, issuance of physical copy of scheme-wise annual reports or abridged summary is limited to those investors whose email id is not available and who specifically opt to receive it in physical form. Please tick here only if you wish to receive the same in physical mode

**14. DECLARATION :**

I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment; (ii) the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund ("the Fund") is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time; (iii) the money invested by me in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"); (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/resident of Canada; (v) the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us; (vi) \* as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust, I/We am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust; (vii) \*\* I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account; (viii) all information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting; (ix) that we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same; (x) I/ We shall keep you forthwith informed in writing about any changes/modification to the information provided or any other additional information as may be required by you from time to time; (xi) Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency; (f) I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I also confirm that I have read and understood the FATCA Terms and Conditions below and hereby accept the same. (xii) If the name given in the Application is not matching PAN, application may liable to get rejected or further transactions may be liable to get rejected. By using this application I/We agree to issue a cheque in favor of the facility 'SBI Multi Select' which will be invested as per the option selected/ mentioned under clause (5) of the form.

\* Applicable to other than Individuals / HUF; \*\* Applicable to NRIs;

<b>SIGNATURE(S)</b> (ALL Applicants must sign)	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>1<sup>st</sup> Applicant / Guardian / Authorised Signatory</b>	<b>2<sup>nd</sup> Applicant / Authorised Signatory</b>	<b>3<sup>rd</sup> Applicant / Authorised Signatory</b>	
<b>Date</b>	<b>Place</b>		

**This page has been left blank intentionally**

**DECLARATION TO BE SUBMITTED BY NON-RESIDENT INDIANS (NRIs) /  
PERSONS OF INDIAN ORIGIN (PIO)**

**To**

**SBI Funds Management Private Limited (“SBI FMPL”)**

Dear Sir,

I hereby confirm and agree that:

1. I am a person resident outside India who is either a citizen of India or a person of Indian origin (“**Non-Resident Indian**” as defined under the Foreign Exchange Management Act, 1999), and:
  - (a) am employed or have a business or vocation outside of India; or
  - (b) am a student studying outside of India; or
  - (c) intend to stay outside of India for an uncertain period.

I am not:

- (a) a person residing in India for more than 182 days during the course of the preceding financial year;
  - (b) a person or body corporate registered or incorporated in India;
  - (c) having any office, branch or agency in India owned or controlled by a person resident outside India;
  - (d) having any office, branch or agency outside India owned or controlled by a person resident in India.
2. I am eligible to invest in the schemes of SBI Mutual Fund in accordance with all the laws applicable to me. Further, all nominees appointed by me are, and will be, eligible to hold the units of the schemes of SBI Mutual Fund in accordance with applicable laws, failing which SBI Mutual Fund reserves the right to cancel their nomination;
3. My investment in schemes of SBI Mutual Fund is pursuant to, and on the basis of legal advice obtained by me and out of my own free will and knowledge, on a voluntary basis;
4. I will provide SBI FMPL or any other person authorized by SBI FMPL in this behalf, with any details, information or documents that may be requested from time to time;
5. I will notify you of any change to the information provided to SBI FMPL, including any change in my circumstances which may affect the accuracy of any representation made by me in this declaration.

Any matter not specifically set forth in this declaration will be governed by the terms and conditions of the relevant schemes of SBI Mutual Fund (“**Terms**”), including the applicable Key Information Memorandum (KIM), Scheme Information Document (SID) and Statement of Additional Information (SAI). When signed, this document will be legally binding and will form a part of and supplement the Terms.

**Name/s of Applicant/s:**

\_\_\_\_\_  
**Name of 1<sup>st</sup> Applicant**

\_\_\_\_\_  
**Name of 2<sup>nd</sup> Applicant**

\_\_\_\_\_  
**Name of 3<sup>rd</sup> Applicant**

**Signature/s of Applicant/s:**

\_\_\_\_\_  
**Sign of 1<sup>st</sup> Applicant**

\_\_\_\_\_  
**Sign of 2<sup>nd</sup> Applicant**

\_\_\_\_\_  
**Sign of 3<sup>rd</sup> Applicant**

Date:

Place:

**This page has been left blank intentionally**



**ANNEXURE I - DETAILS OF ULTIMATE BENEFICIAL OWNER/ CONTROLLING PERSON INCLUDING ADDITIONAL FATCA & CRS INFORMATION**

Name of the Entity

Customer ID / Folio Number

 PAN Date of incorporation

 Type of address given at KRA Residential Business Registered Office
*"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"*

Type of Identification Document given at KRA

Identification Document No.

Document Issuing Country

Place of incorporation

Country of incorporation

 Entity Constitution Type  Partnership Firm  HUF  Private Limited Company  Public Limited Company  Society  AOP/BOI  
*Please tick as appropriate*  Trust  Liquidator  Limited Liability Partnership  Artificial Juridical Person  Others specify \_\_\_\_\_

**Please tick the applicable tax resident declaration -**

 1. Is "Entity" a tax resident of any country other than India  Yes  No

*(If yes, please provide all countries in which the entity is a resident for tax purposes and the associated Tax ID number below.)*

Country/(ies)	Tax Identification Number <sup>%</sup>	Identification Type <sup>%</sup> (TIN or Other, please specify)

<sup>%</sup> In case Tax Identification Number is not available, kindly provide its functional equivalent. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In case TIN or its functional equivalent is not available, please provide Company Identification Number (CIN) or Global Entity Identification Number (GEIN) or GIIN, etc.

CIN \_\_\_\_\_ Global Entity Identification Number (GEIN) \_\_\_\_\_

 In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code<sup>8</sup> here

**FATCA & CRS Declaration**
*(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)*
**PART A\* (to be filled by Financial Institutions or Direct Reporting NFEs)**

 1. We are a:  Financial institution<sup>1</sup> or  Direct reporting NFE<sup>2</sup> (please tick as appropriate)

GIIN \_\_\_\_\_

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

\*if the entity is a FI &amp; a tax resident outside India, please fill annexure A.1 below (additional CRS declaration)

Name of sponsoring entity \_\_\_\_\_

 GIIN not available (please tick as applicable) (Applicable only for Financial Institutions)
  Applied for
  Not required to apply for - please specify 2 digits sub-category<sup>3</sup>


 Please provide with Form W8-BEN-E, duly filled in
  Not obtained – Non-participating FI

**Part A.1 (to be filled by Financial Institution that is a tax resident outside India)**

- Whether CRS Jurisdiction:  Yes  No  
 (Please refer to the list of signatories to CRS given in the following link <http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/>)  
 (If no, please go to Qs.2)
- Whether FI is an 'Investment Entity'?  Yes  No  
 (Please refer definition 1(iii) of Part D of the FATCA-CRS declaration)  
 (If yes, please go to Qs. 3)
- The entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity and the gross income of the entity is primarily attributable<sup>^</sup> to investing, reinvesting, or trading in financial assets.  Yes  No  
 (If Yes, please additionally fill Part C)

<sup>^</sup>Entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- the period during which the entity has been in existence.

**PART B** (please fill any one as appropriate "to be filled by NFEs")

1.	Is the Entity a <i>publicly traded company</i> <sup>4</sup> (that is, a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2.	Is the Entity a related <i>entity</i> <sup>5</sup> of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3.	Is the Entity an <i>active</i> <sup>6</sup> NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business _____ Please specify the sub-category of Active NFE <input type="checkbox"/> <input type="checkbox"/> (Mention code – refer 2c of Part D)
4.	Is the Entity a <i>passive</i> <sup>7</sup> NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business _____

<sup>1</sup>Refer 1 of Part D | <sup>2</sup>Refer 3(vii) of Part D | <sup>3</sup>Refer 1A of Part D | <sup>4</sup>Refer 2a of Part D | <sup>5</sup>Refer 2b of Part D | <sup>6</sup>Refer 2c of Part D | <sup>7</sup>Refer 3(ii) of Part D | <sup>8</sup>Refer 3(viii) of Part D

**PART C UBO / Controlling Person Declaration** (UBO details are not required for Listed Company / Subsidiary or Controlled by a Listed Company)

**Category** (Please tick applicable category):  Unlisted Company  Partnership Firm  Limited Liability Partnership Company  
 Unincorporated association / body of individuals  Public Charitable Trust  Religious Trust  Private Trust  
 Others (please specify \_\_\_\_\_)

Please list below details of each controlling person(s)<sup>10</sup>, confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary).

S.No.	1	2	3
Name of Beneficial Owner / Controlling Person			
Percentage of Beneficial Interest			
Gender (Male/Female/Other)			
Date of Birth			
Father's Name			
Country of Birth			
Place of Birth			
Nationality			
PAN			
Country of Tax Residency *			
Tax ID No Or Equivalent for each country %			
Tax ID Type (TIN or Other)			
Type Code (CP/UBO Code) <sup>9</sup>			
Occupation Type (Service/ Others/ Business/ Not categorised)			
Address Type (Residential/Business/Registered Office)			
Residence address for tax purpose			
ZIP			
State			
Country			

<sup>9</sup>Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

\* To include US, where controlling person is a US citizen or green card holder

<sup>10</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form

<sup>9</sup>Refer 3(iv) (A) of Part D | <sup>10</sup>Refer 3(iv) of part D

**FATCA - CRS Terms and Conditions**

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank/Mutual Fund to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with SBI Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

**Certification**

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions and Definitions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name		
Designation		1st Authorised Signatory
Name		
Designation		2nd Authorised Signatory
Name		
Designation		3rd Authorised Signatory

Place \_\_\_\_\_

Date    /    / \_\_\_\_\_

**PART D FATCA and CRS Instructions & Definitions**

**1 Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- ∇ Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- ∇ Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- ∇ Investment entity is any entity:
  - ∇ That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
  - or
  - ∇ The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.).

In case the entity confirms it is an FI and a tax resident outside India, an additional CRS declaration will need to be filled. Refer Part A.1 in the Form.

- ∇ Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

A. FI not required to apply for GIIN:	
Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust where the trustee is a reporting FI
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI (Please provide Owner Reporting Statement or Auditor's Letter with required details as mentioned in Form W8 BEN E)

**2. Non-financial entity (NFE) - Any entity that is not a financial institution**

Types of NFEs that are regarded as excluded NFE are:

- a. *Publicly traded company (listed company)*  
A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- b. *Related entity of a publicly traded company*  
The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> <li>ÿ It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>ÿ It is exempt from income tax in India;</li> <li>ÿ It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

**3. Other definitions**

(i) <b>Related entity</b>	An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.
(ii) <b>Passive NFE</b>	<p>The term passive NFE means</p> <ul style="list-style-type: none"> <li>(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or</li> <li>(ii) an investment entity defined in clause 1 of part D of these instructions</li> <li>(iii) a withholding foreign partnership or withholding foreign trust;</li> </ul> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
(iii) <b>Passive income</b>	<p>The term passive income includes income by way of :</p> <ul style="list-style-type: none"> <li>(1) Dividends,</li> <li>(2) Interest</li> <li>(3) Income equivalent to interest,</li> <li>(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE</li> <li>(5) Annuities</li> <li>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</li> <li>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</li> <li>(8) The excess of foreign currency gains over foreign currency losses</li> <li>(9) Net income from swaps</li> <li>(10) Amounts received under cash value insurance contracts</li> </ul> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer</p>

(iv) *Controlling persons*

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-beneficiary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-beneficiary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

(v) *Specified U.S. person – A U.S. person other than the following:*

- (a) a corporation the stock of which is regularly traded on one or more established securities markets;
- (b) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (c) the United States or any wholly owned agency or instrumentality thereof;
- (d) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (e) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (f) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (g) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (h) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (i) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (j) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (k) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (l) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (m) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) *Owner documented FFI*

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) *Direct reporting NFE*

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) *Exemption code for U.S. persons*

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

## INSTRUCTIONS FOR THE ULTIMATE BENEFICIAL OWNERSHIP (UBO)

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No.CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

### A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

### B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

### C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client

### D. KYC requirements

Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

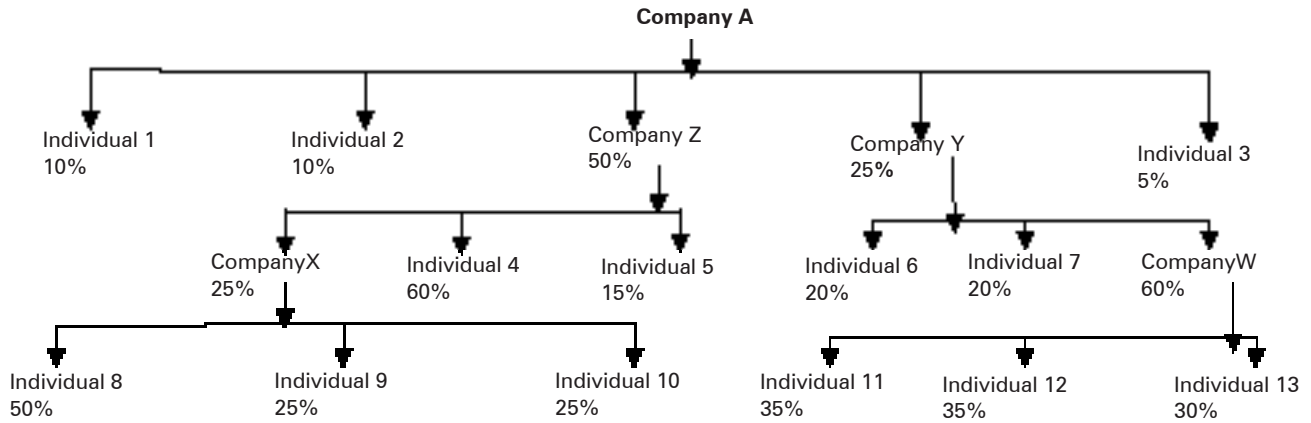
### E. UBO Codes:

UBO Code	Description
UBO-1	Controlling ownership interest of more than 25% of shares or capital or profits of the juridical person [Investor], where the juridical person is a company
UBO-2	Controlling ownership interest of more than 15% of the capital or profits of the juridical person [Investor], where the juridical person is a partnership
UBO-3	Controlling ownership interest of more than 15% of the property or capital or profits of the juridical person [Investor], where the juridical person is an unincorporated association or body of individuals
UBO-4	Natural person exercising control over the juridical person through other means exercised through voting rights, agreement, arrangements or in any other manner <i>[In cases where there exists doubt under clause UBO-1 to UBO-3 above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests]</i>
UBO-5	Natural person who holds the position of senior managing official <i>[In case no natural person cannot be identified as above]</i>
UBO-6	The settlor(s) of the trust
UBO-7	Trustee(s) of the Trust
UBO-8	The Protector(s) of the Trust [if applicable].
UBO-9	The beneficiaries with 15% or more interest in the trust if they are natural person(s)
UBO-10	Natural person(s) exercising ultimate effective control over the Trust through a chain of control or ownership



**Sample Illustrations for ascertaining beneficial ownership:**

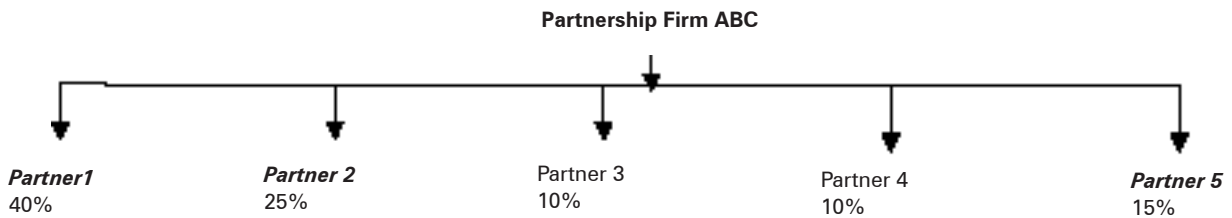
**Illustration No. 1 – Company A**



For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control

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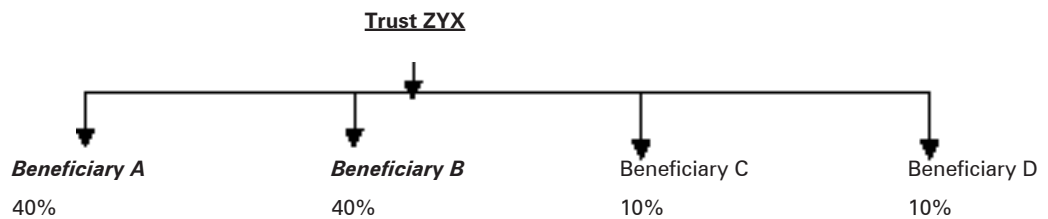
**Illustration No. 2 – Partner ABC**



For Partnership Firm ABC, Partners 1, 2 & 5 are considered as UBO as each of them holds  $\geq 15\%$  of capital. KYC proof for these partners needs to be submitted including shareholding

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**Illustration No. 3 – Trustee ZYX**



For Trust ZYX, Beneficiaries A & B are considered as UBO as they are entitled to get benefitted for  $> 15\%$  of funds used KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

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**SIP ENROLMENT CUM ONE TIME DEBIT MANDATE FORM**

New investors subscribing to the scheme through SIP must submit this Form alongwith Common Application Form

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.
Lotus-Pink ARN-25970				E029243	

Declaration for "execution-only" transaction (only where EUIN box is left blank) : I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	1 <sup>st</sup> Applicant / Guardian / Authorised Signatory	2 <sup>nd</sup> Applicant / Authorised Signatory	3 <sup>rd</sup> Applicant / Authorised Signatory

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY**

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150/- (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

**INVESTOR DETAILS**

Folio No./Application No.						
Name of 1 <sup>st</sup> Applicant						
SIP Cheque No/s :						
	1		2		3	
Scheme Name						
Plan	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct
Option	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend	Frequency	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend	Frequency
Dividend Facility	<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout		<input type="checkbox"/> Reinvest	<input type="checkbox"/> Payout	
Each SIP Instalment Amount (₹)						
SIP Frequency	<input type="checkbox"/> Weekly (1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> and 22 <sup>nd</sup> )	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly (1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> and 22 <sup>nd</sup> )	<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly (1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> and 22 <sup>nd</sup> )	<input type="checkbox"/> Daily
	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly
	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual
SIP Date (for Monthly, Quarterly, Half-Yearly & Annual)	<input type="checkbox"/> 1 <sup>st</sup>	<input type="checkbox"/> 15 <sup>th</sup>	<input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)	<input type="checkbox"/> 1 <sup>st</sup>	<input type="checkbox"/> 15 <sup>th</sup>	<input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)
	<input type="checkbox"/> 5 <sup>th</sup>	<input type="checkbox"/> 20 <sup>th</sup>		<input type="checkbox"/> 5 <sup>th</sup>	<input type="checkbox"/> 20 <sup>th</sup>	
	<input type="checkbox"/> 10 <sup>th</sup> (Default)	<input type="checkbox"/> 25 <sup>th</sup>	(Any other date from 1 <sup>st</sup> to 30 <sup>th</sup> )	<input type="checkbox"/> 10 <sup>th</sup> (Default)	<input type="checkbox"/> 25 <sup>th</sup>	(Any other date from 1 <sup>st</sup> to 30 <sup>th</sup> )
SIP Period	From	To	From	To	From	To
	OR <input type="checkbox"/> 3 yrs	<input type="checkbox"/> 5 yrs	<input type="checkbox"/> 10 yrs	<input type="checkbox"/> 15 yrs	<input type="checkbox"/> Perpetual (Default)	

Use Existing One Time Debit Mandate (if already registered in the Folio)

Bank Name  Bank A/c No

**TOP-UP SIP**

	1		2		3	
Top-Up Amount Rs. (in multiples of Rs. 500 only)						
Top-Up Frequency	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual	<input type="checkbox"/> Half - Yearly	<input type="checkbox"/> Annual

**TOP-UP SIP CAP (Investor has to choose only one option)**

Top-Up SIP CAP Amount ₹ (maximum SIP installment including Top-Up amount)						
OR						
Top-Up SIP CAP Month-Year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**DECLARATION :** I/We hereby declare that the particulars given in this mandate form are correct and express my willingness to make payments towards investment in the schemes of SBI Mutual Fund. I/We hereby confirm and declare that the monies invested by me in the schemes of SBI Mutual Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"). I/We are aware that SBI Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform SBI Mutual Fund/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addenda issued from time to time of the respective Scheme(s) of SBI Mutual Fund. I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

**ONE TIME DEBIT MANDATE FORM (OTM)**

UMRN  Date

Sponsor Bank Code  Utility Code

CREATE  I/We, hereby authorize **SBI Mutual Fund** To debit (Please )  SB / CA / CC / SB-NRE / SB-NRO / Other

MODIFY

CANCEL

Bank A/c No.

with Bank  Bank Name  IFSC  OR MICR

an amount of Rupees  ₹

FREQUENCY:  Weekly  Monthly  Quarterly  As & when presented DEBIT TYPE:  Fixed Amount  Maximum Amount

Folio No.:  Moblie No.:

Appln No. :  Email ID:

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

**PERIOD**

From

To

Or  Until cancelled

Signature of 1<sup>st</sup> Bank Account Holder  Signature of 2<sup>nd</sup> Bank Account Holder  Signature of 3<sup>rd</sup> Bank Account Holder

Name as in Bank records  Name as in Bank records  Name as in Bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instruction as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity /Corporate or the bank where I have authorized the debit.

## **INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE (OTM)**

1. Investors who have already submitted One Time Debit Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account in the Folio. However, if such investors wish to add a new bank account towards OTM facility may submit the new OTM form.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned (as per bank records).
3. Along with OTM, investors should enclose an original CANCELLED cheque (or a copy) with name and account number pre-printed of the bank account to be registered failing which registration may not be accepted.
4. First applicant / unitholder must be one of the account holder in the bank account. Investor's cheque / bank account details are subject to third party validation.
5. Investors are deemed to have read and understood the terms and conditions of Systematic Investment Plan mentioned in SID, SAI & KIM of the respective Scheme(s) of SBI Mutual Fund.
6. UMRN, Sponsor Bank Code and Utility Code are meant for Office use only and need not be filled by investors.
7. Please mention OTM date and OTM "From date" in DDMMYYYY format.
8. For the convenience of the investors the frequency of the mandate mentioned as "As and When Presented" and OTM "To Date" mentioned as "31 12 2099".
9. Please provide all the information / details in the OTM.

## **MANDATORY INFORMATION TO BE PROVIDED IN ONE TIME DEBIT MANDATE (OTM):**

- Date of Mandate
- Bank A/c Type
- Bank A/c No. (please enclose CANCELLED cheque leaf)
- Bank Name
- IFSC and/or MICR Code
- Maximum Amount (Rupees and Words)
- Mandate From date
- Signature/s of account holders in bank records
- Name/s of account holders as in bank records

## **INSTRUCTIONS FOR TOP-UP SIP CAP**

1. Investor can choose either Top-Up SIP Cap amount (i.e. maximum SIP installment including Top-Up amount) or Top-Up SIP Cap Month-Year. In case of multiple selection, Top-Up SIP Cap amount will be considered as default selection.
2. If none of the above option is selected by the investor, then the Top-Up SIP will continue as per the SIP end date and Top-Up SIP amount specified by the investor and the maximum amount mentioned in OTM Form shall be considered as Top-Up SIP Cap Amount.
3. Top-Up SIP CAP (Amount): Investor has an option to freeze the Top-Up SIP CAP amount (i.e. maximum SIP installment including Top-Up amount) once SIP installment amount reaches a fixed predefined amount. Maximum Top-Up SIP cap amount should not exceed the maximum amount mentioned in OTM Debit Mandate Form. In case of difference between the Top-Up SIP CAP Amount & the OTM Debit Mandate maximum amount, then amount which is lower of the two shall be considered as the default amount of Top-Up SIP Cap Amount.
4. If SIP Top-Up amount reaches the SIP Top-Up Cap amount before the end of SIP tenure, the Top-Up SIP will cease and last SIP instalment amount will remain constant for remaining installments.
5. Top-Up SIP Cap (Month-year) : This is the date from which Top-Up SIP Cap amount will cease and last SIP instalment amount will remain constant for remaining installments.



## **INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE (OTM)**

1. Investors who have already submitted One Time Debit Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account in the Folio. However, if such investors wish to add a new bank account towards OTM facility may submit the new OTM form.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned (as per bank records).
3. Along with OTM, investors should enclose an original CANCELLED cheque (or a copy) with name and account number pre-printed of the bank account to be registered failing which registration may not be accepted.
4. First applicant / unitholder must be one of the account holder in the bank account. Investor's cheque / bank account details are subject to third party validation.
5. Investors are deemed to have read and understood the terms and conditions of Systematic Investment Plan mentioned in SID, SAI & KIM of the respective Scheme(s) of SBI Mutual Fund.
6. UMRN, Sponsor Bank Code and Utility Code are meant for Office use only and need not be filled by investors.
7. Please mention OTM date and OTM "From date" in DDMMYYYY format.
8. For the convenience of the investors the frequency of the mandate mentioned as "As and When Presented" and OTM "To Date" mentioned as "31 12 2099".
9. Please provide all the information / details in the OTM.

## **MANDATORY INFORMATION TO BE PROVIDED IN ONE TIME DEBIT MANDATE (OTM):**

- Date of Mandate
- Bank A/c Type
- Bank A/c No. (please enclose CANCELLED cheque leaf)
- Bank Name
- IFSC and/or MICR Code
- Maximum Amount (Rupees and Words)
- Mandate From date
- Signature/s of account holders in bank records
- Name/s of account holders as in bank records

## **INSTRUCTIONS FOR TOP-UP SIP CAP**

1. Investor can choose either Top-Up SIP Cap amount (i.e. maximum SIP installment including Top-Up amount) or Top-Up SIP Cap Month-Year. In case of multiple selection, Top-Up SIP Cap amount will be considered as default selection.
2. If none of the above option is selected by the investor, then the Top-Up SIP will continue as per the SIP end date and Top-Up SIP amount specified by the investor and the maximum amount mentioned in OTM Form shall be considered as Top-Up SIP Cap Amount.
3. Top-Up SIP CAP (Amount): Investor has an option to freeze the Top-Up SIP CAP amount (i.e. maximum SIP installment including Top-Up amount) once SIP installment amount reaches a fixed predefined amount. Maximum Top-Up SIP cap amount should not exceed the maximum amount mentioned in OTM Debit Mandate Form. In case of difference between the Top-Up SIP CAP Amount & the OTM Debit Mandate maximum amount, then amount which is lower of the two shall be considered as the default amount of Top-Up SIP Cap Amount.
4. If SIP Top-Up amount reaches the SIP Top-Up Cap amount before the end of SIP tenure, the Top-Up SIP will cease and last SIP instalment amount will remain constant for remaining installments.
5. Top-Up SIP Cap (Month-year) : This is the date from which Top-Up SIP Cap amount will cease and last SIP instalment amount will remain constant for remaining installments.

**1. PERSONAL DETAILS**

Folio No.

Name of the First Unit Holder :

**2. SIP PAUSE REQUEST**

Scheme: \_\_\_\_\_ Plan: \_\_\_\_\_ Option: \_\_\_\_\_

SIP Date :  1<sup>st</sup>  5<sup>th</sup>  10<sup>th</sup>  15<sup>th</sup>  20<sup>th</sup>  25<sup>th</sup>  30<sup>th</sup> (For February, last business day)

(Any other date from 1<sup>st</sup> to 30<sup>th</sup>) \_\_\_\_\_

Frequency :  Weekly (1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> and 22<sup>nd</sup>)  Monthly  Quarterly  Half-yearly  Annual

Debit Bank Name: \_\_\_\_\_ Account Number

SIP Installment Amount : ₹

Number of Installments to be paused: \_\_\_\_\_

Investors can pause their existing SIP during the tenure of SIP across all frequencies for a period of up to one year

SIP Pause period : From  To

(SIP Pause request must be submitted 15days in advance from the next SIP due date. All the above fields are mandatory otherwise request will be liable for rejection)

**3. SIGNATURE/S AS PER MODE OF HOLDING IN THE FOLIO:**

\_\_\_\_\_  
First Unit Holder / Guardian/  
POA / Authorised Signatory

\_\_\_\_\_  
Second Unit Holder /  
Authorised Signatory

\_\_\_\_\_  
Third Unit Holder /  
Authorised Signatory

SIP PAUSE Form received from.....for Folio.....  
(subject to verification of documents)

Signature, Date & Stampe of  
Receiving Branch of SBI Mutual Fund

## **Terms and Conditions:**

1. Investor can Pause 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 Daily, Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.
3. SIP shall restart from the immediate installment/ month after the completion of Pause period.
- 4) SIP Pause facility will allow investors 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 during 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 installment amount prior to Pause period is INR 2,000/- and Top-up amount is INR 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 INR 3,000/-.



**TRANSACTION SLIP (Please fill in BLOCK Letters)**

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.

**Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1 (p))**

\* I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

SIGNATURE(S)			
	1st Applicant / Guardian / Authorised Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (SEE NOTE 15)**

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150 (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

**INVESTOR DETAILS (MANDATORY)**

EXISTING FOLIO NO.	
Name (Mr/Ms/M/s)	
Email ID	
Mobile No.	
Telephone No.	

**PAN DETAILS (Enclose PAN copy & KYC acknowledgement)**

First Applicant / Guardian	Second Applicant	Third Applicant
PAN Exempt KYC Ref no (PEKRN for Micro investments) -	PAN Exempt KYC Ref no (PEKRN for Micro investments) -	PAN Exempt KYC Ref no (PEKRN for Micro investments) -
KIN (KYC Identification No.)	KIN (KYC Identification No.)	KIN (KYC Identification No.)

**ADDITIONAL PURCHASE REQUEST**

Scheme Name	
Plan (Please ✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option (Please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend
Dividend Facility (Please ✓)	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout <input type="checkbox"/> Transfer
In case of Dividend Transfer facility, please mention target scheme along with plan/option. Scheme / Plan / Option	
Cheque / DD Amount (Rs.)	Drawn on Bank and Branch
Investment Amount (Rs. in Figures)	Investment Amount (Rs. in Words)

**DEMAT ACCOUNT DETAILS**

If you wish to hold units in Demat mode, please provide below details and enclose the latest Client Master / Demat Account Statement (Mandatory). Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
Depository Participant Name	Depository Participant Name
DP ID No.	Beneficiary Account No.
Beneficiary Account No.	

Please note wherever units are allotted in Demat Mode, Statement of Account will be issued by the Depository concerned. Further allotment of units (through additional purchase / SIP) in the same scheme/plan will be allotted in Demat mode and investors can do further transactions through their Depository Participant only.

**SWITCH REQUEST**

Amount	OR Number of Units	OR <input type="checkbox"/> All units (Please ✓)															
From Scheme	To Scheme																
<table border="1"> <tr> <th>Plan (✓)</th> <th>Option (✓)</th> </tr> <tr> <td><input type="checkbox"/> Regular</td> <td><input type="checkbox"/> Growth</td> </tr> <tr> <td><input type="checkbox"/> Direct</td> <td><input type="checkbox"/> Dividend</td> </tr> </table>	Plan (✓)	Option (✓)	<input type="checkbox"/> Regular	<input type="checkbox"/> Growth	<input type="checkbox"/> Direct	<input type="checkbox"/> Dividend	<table border="1"> <tr> <th>Plan (✓)</th> <th>Option (✓)</th> <th>Dividend Facility (✓)</th> </tr> <tr> <td><input type="checkbox"/> Regular</td> <td><input type="checkbox"/> Growth</td> <td><input type="checkbox"/> Reinvestment    <input type="checkbox"/> Payout</td> </tr> <tr> <td><input type="checkbox"/> Direct</td> <td><input type="checkbox"/> Dividend</td> <td><input type="checkbox"/> Transfer</td> </tr> </table>	Plan (✓)	Option (✓)	Dividend Facility (✓)	<input type="checkbox"/> Regular	<input type="checkbox"/> Growth	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout	<input type="checkbox"/> Direct	<input type="checkbox"/> Dividend	<input type="checkbox"/> Transfer	
Plan (✓)	Option (✓)																
<input type="checkbox"/> Regular	<input type="checkbox"/> Growth																
<input type="checkbox"/> Direct	<input type="checkbox"/> Dividend																
Plan (✓)	Option (✓)	Dividend Facility (✓)															
<input type="checkbox"/> Regular	<input type="checkbox"/> Growth	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout															
<input type="checkbox"/> Direct	<input type="checkbox"/> Dividend	<input type="checkbox"/> Transfer															
In case of Dividend Transfer facility, please mention target scheme along with plan/option. Scheme / Plan / Option																	

**REDEMPTION REQUEST**

Scheme	
Plan (✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Option (✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend (Reinvestment / Payout / Transfer)
Amount	OR Number of Units
	OR <input type="checkbox"/> All units (Please ✓)

TEAR HERE

**TRANSACTION SLIP - ACKNOWLEDGEMENT**

 Sponsor : State Bank of India,  
 Investment Manager : SBI Funds Management Pvt. Ltd.  
 (A Joint Venture between SBI & AMUNDI)

Folio No.		To be filled in by the Investor
(To be filled in by the First applicant/Authorized Signatory) :		Stamp Signature & Date
Received from		
Additional Purchase / Redemption	Scheme Name / Plan / Option / Dividend Facility	Amount    Units
Systematic Investment Plan / Withdrawal Plan	Scheme Name / Plan / Option / Dividend Facility	Amount (Rs.)    Frequency    SIP/SWP Date
		<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)
Systematic Transfer Plan / Switch Over	Scheme Name / Plan / Option / Dividend Facility	Amount    Units    STP Commencement Date
	From    To	
<input type="checkbox"/> Change of Address (Please ✓)		

**SWP / STP FACILITY REQUEST**

<b>Systematic Withdrawal Plan (SWP)</b>	Scheme / Plan	SWP installment amount (Rs.)	Amount (in words)	<b>Frequency</b> (Please ✓ any one)
	SWP From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> SWP To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			<input type="checkbox"/> Weekly (1 <sup>st</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> & 22 <sup>nd</sup> ) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Annual
SWP Date <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup> (For February, last business day)				

<b>Systematic Transfer Plan (STP)</b>	<b>STP Facility Request</b> (Please ✓ any one)		<input type="checkbox"/> Regular STP	<input type="checkbox"/> CASTP	<input type="checkbox"/> Flex STP	
	From (Scheme)		To (Scheme)			
	Scheme					
	Plan (✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	Plan (✓)	<input type="checkbox"/> Regular <input type="checkbox"/> Direct		
	Option (✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	Option (✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend		

<b>STP Frequency &amp; Enrolment Period</b> (Please ✓ any one)	<input type="checkbox"/> Daily <input type="checkbox"/> Monthly	<b>STP Installment Amount (Rs.)</b>	STP From		STP To	
	<input type="checkbox"/> Weekly <input type="checkbox"/> Quarterly		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

**CHANGE OF ADDRESS FOR NON-KYC FOLIOS (Identity and Address proof mandatory)**

<b>Local Address of 1st Applicant</b>	<input type="text"/>
<b>Landmark</b>	<input type="text"/>
<b>City</b>	<input type="text"/> Pin <input type="text"/>
<b>State</b>	<input type="text"/>
<b>Address for Correspondence for NRI Applicants only ( Please (✓) )</b> Indian by Default <input type="checkbox"/> Foreign <input type="checkbox"/>	
<b>Foreign Address</b> (Mandatory for NRI / FII)	<input type="text"/>
<b>City</b>	<input type="text"/>
<b>Country</b>	<input type="text"/> Zip <input type="text"/>

**DECLARATION** I/We confirm that the information provided in this form is true & accurate. I/We have read and understood the contents of all the scheme related documents and I/We hereby confirm and declare that (i) I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment; (ii) the amount invested/ to be invested by me/us in the scheme(s) of SBI Mutual Fund ("the Fund") is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time; (iii) the monies invested by me in the schemes of the Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"); (iv) I/We am/are aware that a U.S. person (within the definition of the term 'US Person' under the US Securities laws) / resident of Canada are not eligible for investments with the Fund and I/We am/are not a U.S. person/ resident of Canada; (v) the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/her for the different competing schemes of various mutual funds from amongst which a scheme of the Fund is being recommended to me/us; (vi) \* as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust, I/We am/are authorised to enter into the transactions for and on behalf of the Company/Firm/Trust; (vii) \*\* I/We am/are Non Resident of Indian Nationality/Origin and that funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account; (viii) \*\*\* I/We do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEKRN) issued by KYC Registration Agency and also confirm that the aggregate of lump sum and SIP installments in a rolling 12 months period or financial year does not exceed Rs. 50,000/- (Rupees Fifty Thousand); (ix) all information provided in this application form together with its annexures is/are true and correct to the best of my/our knowledge and belief and I/We shall be liable in case any of the specified information is found to be false or untrue or misleading or misrepresenting; (x) that we authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same; (xi) I/We shall keep you forthwith informed in writing about any changes/ modification to the information provided or any other additional information as may be required by you from time to time; (xii) Towards compliance with tax information sharing laws, such as FATCA and CRS: (a) the Fund may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from investors. I/We ensure to advise you within 30 days should there be any change in any information provided; (b) In certain circumstances (including if the Fund does not receive a valid self-certification from me) the Fund may be obliged to share information on my account with relevant tax authorities; (c) I/We am aware that the Fund may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto; (d) as may be required by domestic or overseas regulators/ tax authorities, the Fund may also be constrained to withhold and pay out any sums from my/our account or close or suspend my account(s) and (e) I/We understand that I am / we are required to contact my tax advisor for any questions about my/our tax residency;

\* Applicable to other than Individuals / HUF; \*\* Applicable to NRIs; \*\*\* Applicable to "Micro investments"

<b>SIGNATURE(S)</b> Applicants must sign as per mode of holding	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>1st Applicant/Guardian/ Authorised Signatory</b>	<b>2nd Applicant/Authorised Signatory</b>	<b>3rd Applicant/ Authorised Signatory</b>
<b>Date</b>	<input type="text"/>		<b>Place</b> <input type="text"/>



All future communication in connection with this application should be addressed to the Registrars to the scheme or SBIMF Corporate Office.

<p><b>Investment Manager :</b>                  SBI Funds Management Pvt. Ltd.                  (A Joint Venture between SBI &amp; AMUNDI)                  9th Floor, Crescenzo, C-38 &amp; 39, G Block,                  Bandra Kurla Complex, Bandra (East), Mumbai – 400 051                  Tel: 022- 61793537                  Email: customer.delight@sbimf.com                  Website : www.sbimf.com</p>	<p><b>Registrar:</b>                  Computer Age Management Services Ltd.,                  SEBI Registration No. : INR000002813                  Rayala Towers, 158, Anna Salai, Chennai – 600 002                  Tel: 022-27786501 / 6551, Fax: 044 – 30407101                  Email: enq_L@camsonline.com                  Website: www.camsonline.com</p>
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# CKYC & KRA KYC Form

## Know Your Client

### Application Form (for Individuals only)

(Please fill the form in English and in BLOCK Letters)

Fields marked with "\*" are mandatory fields

Application  New

Type\*  Update KYC Number\* \_\_\_\_\_

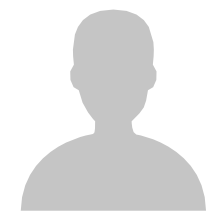
KYC Type\*  Normal (PAN is mandatory)  PAN Exempt Investors (Refer instruction K)

### 1. Identity Details (Please refer instruction A at the end)

PAN \_\_\_\_\_ Please enclose a duly attested copy of your PAN Card

Name* (same as ID proof)	Prefix	First Name	Middle Name	Last Name
_____	_____	_____	_____	_____
Maiden Name (If any*)	_____	_____	_____	_____
Father / Spouse Name*	_____	_____	_____	_____
Mother Name*	_____	_____	_____	_____
Date of Birth*	DD - MM - YYYY	_____	_____	_____
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T-Transgender	
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others - Country _____	Country Code _____	
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian		
	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin		
Occupation Type*	<input type="checkbox"/> S-Service <input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Sector	
	<input type="checkbox"/> O-Others <input type="checkbox"/> Professional	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student	
	<input type="checkbox"/> B-Business	<input type="checkbox"/> X-Not Categorized		

**Photo**



Signature/  
Thumb Impression

### 2. Proof of Identity (PoI)\* (for PAN exempt Investor or if PAN card copy not provided) (Please refer instruction C & K at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

<input type="checkbox"/> A- Passport Number	_____	Passport Expiry Date	DD - MM - YYYY
<input type="checkbox"/> B- Voter ID Card	_____		
<input type="checkbox"/> D- Driving Licence	_____	Driving Licence Expiry Date	DD - MM - YYYY
<input type="checkbox"/> E- Aadhaar Card	_____		
<input type="checkbox"/> F- NREGA Job Card	_____		
<input type="checkbox"/> Z- Others	_____	Identification Number	_____

(any document notified by the central government)

### 3. Proof of Address (PoA)\*

3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

**Address**

Line 1\* \_\_\_\_\_

Line 2\* \_\_\_\_\_

Line 3\* \_\_\_\_\_ City / Town / Village\* \_\_\_\_\_

District\* \_\_\_\_\_ Zip / Post Code\* \_\_\_\_\_ State/UT Code \_\_\_\_\_ as per Indian Motor Vehicle Act, 1988

State/UT\* \_\_\_\_\_ Country\* \_\_\_\_\_ Country Code \_\_\_\_\_ as per ISO 3166

Address Type\*  Residential / Business  Residential  Business  Registered Office  Unspecified

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

**Proof of Address\***

<input type="checkbox"/> Passport Number	_____	Passport Expiry Date	DD - MM - YYYY
<input type="checkbox"/> Voter ID Card	_____		
<input type="checkbox"/> Driving Licence	_____	Driving Licence Expiry Date	DD - MM - YYYY
<input type="checkbox"/> Aadhaar Card	_____		
<input type="checkbox"/> NREGA Job Card	_____		
<input type="checkbox"/> Z- Others	_____	Identification Number	_____

(any document notified by the central government)

3.2 Correspondence / Local Address Details\* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please provide the same in a separate annexure with relevant documentary proof)

Line 1\* \_\_\_\_\_

Line 2\* \_\_\_\_\_

Line 3\* \_\_\_\_\_ City / Town / Village\* \_\_\_\_\_

District\* \_\_\_\_\_ Zip / Post Code\* \_\_\_\_\_ State/UT Code \_\_\_\_\_ as per Indian Motor Vehicle Act, 1988

State/UT\* \_\_\_\_\_ Country\* \_\_\_\_\_ Country Code \_\_\_\_\_ as per ISO 3166

**4. Contact Details** (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Email ID

Mobile  Tel. (Off)  Tel. (Res)

**5. FATCA/CRS Information** (Tick if Applicable)  Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)

Additional Details Required\* (Mandatory only if above option (5) is ticked)

Country of Jurisdiction of Residence\*  Country Code of Jurisdiction of Residence  as per ISO 3166

Tax Identification Number or equivalent (If issued by jurisdiction)\*

Place / City of Birth\*  Country of Birth\*  Country Code  as per ISO 3166

Address

Line 1\*

Line 2

Line 3  City / Town / Village\*

District\*  Zip / Post Code\*  State/UT Code  as per Indian Motor Vehicle Act, 1988

State/UT\*  Country\*  Country Code  as per ISO 3166

**6. Details of Related Person** (Optional) (please refer instruction G at the end) (in case of additional related persons, please provide the same in a separate annexure)

Related Person  Deletion of Related Person  KYC Number of Related Person (if available\*)

Related Person Type\*  Guardian of Minor  Assignee  Authorized Representative

Name\* Prefix  First Name  Middle Name  Last Name

(If KYC number and name are provided, below details of section 6 are optional)

Proof of Identity [PoI] of Related Person\* (Please see instruction (H) at the end)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

A- Passport Number  Passport Expiry Date

B- Voter ID Card

C- PAN Card

D- Driving Licence  Driving Licence Expiry Date

E- Aadhaar Card

F- NREGA Job Card

Z- Others  Identification Number

(any document notified by the central government)

**7. Remarks (If any)**

**8. Applicant Declaration**

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

Date:  Place

**9. Attestation / For Office Use Only**

Documents Received  Certified Copies

**KYC Verification Carried Out by (Refer Instruction I)**

Date

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

**Institution Details**

Name

Code

Emp. Branch

[Institution Stamp]

**In-Person Verification (IPV) Carried Out by (Refer Instruction J)**

Date

Emp. Name

Emp.

Emp. Designation

[Employee Signature]

**Institution Details**

Name

Code

Emp. Branch

[Institution Stamp]

## Instructions/Guidelines for filling Individual KYC Application Form

### General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.

### A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

### B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

### C. Clarification / Guidelines on filling 'Proof of Identity [PoI]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
3. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

### D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

### E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

### F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

### G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

### H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [PoI] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

### I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

### J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

### K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

## List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

## List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	<b>India</b>	<b>IN</b>	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire   Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion   Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao   Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy   Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		



**A. IMPORTANT POINTS:**

- Self attested copy of PAN card is mandatory for all clients.
- Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
- If any proof of identity or address is in a foreign language, then translation into English is required.
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If correspondence & permanent address are different, then proofs for both have to be submitted.
- Sole proprietor must make the application in his individual name & capacity.
- For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
- For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- For opening an account with Depository participant or Mutual Fund, for a minor or photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

**B. Proof of Identity (POI):** List of documents admissible as Proof of Identity:

- PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
- Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

**C. Proof of Address (POA):** List of documents admissible as Proof of Address: (\* Documents having an expiry date should be valid on the date of submission.)

- Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of

Residence/Driving License/Flat Maintenance bill/Insurance Copy.

- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
- Bank Account Statement/Passbook - Not more than 3 months old.
- Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
- Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
- For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
- The proof of address in the name of the spouse may be accepted.

**D. Exemptions/clarifications to PAN**

(\* Sufficient documentary evidence in support of such claims to be collected.)

- In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- Investors residing in the state of Sikkim.
- UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- SIP of Mutual Funds upto Rs 50,000/- p.a.
- In case of institutional clients, namely, FIIs, MFs, VCFs, FVCI, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

**E. List of people authorized to attest the documents:**

- Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

**F. In case of Non-Individuals, additional documents to be obtained from Non-individuals, over & above the POI & POA, as mentioned below:**

Types of entity	Documentary requirements
<b>Corporate</b>	<ul style="list-style-type: none"> <li>Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year)</li> <li>Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations</li> <li>Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly</li> <li>Copies of the Memorandum and Articles of Association and certificate of incorporation</li> <li>Copy of the Board Resolution for investment in securities market</li> <li>Authorised signatories list with specimen signatures</li> </ul>
<b>Partnership firm</b>	<ul style="list-style-type: none"> <li>Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>Certificate of registration (for registered partnership firms only)</li> <li>Copy of partnership deed</li> <li>Authorised signatories list with specimen signatures</li> <li>Photograph, POI, POA, PAN of Partners</li> </ul>
<b>Trust</b>	<ul style="list-style-type: none"> <li>Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>Certificate of registration (for registered trust only). Copy of Trust deed</li> <li>List of trustees certified by managing trustees/CA</li> <li>Photograph, POI, POA, PAN of Trustees</li> </ul>
<b>HUF</b>	<ul style="list-style-type: none"> <li>PAN of HUF</li> <li>Deed of declaration of HUF/List of coparceners</li> <li>Bank pass-book/bank statement in the name of HUF</li> <li>Photograph, POI, POA, PAN of Karta</li> </ul>
<b>Unincorporated Association or a body of individuals</b>	<ul style="list-style-type: none"> <li>Proof of Existence/Constitution document</li> <li>Resolution of the managing body &amp; Power of Attorney granted to transact business on its behalf</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Banks/Institutional Investors</b>	<ul style="list-style-type: none"> <li>Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Foreign Institutional Investors (FII)</b>	<ul style="list-style-type: none"> <li>Copy of SEBI registration certificate</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Army/Government Bodies</b>	<ul style="list-style-type: none"> <li>Self-certification on letterhead</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Registered Society</b>	<ul style="list-style-type: none"> <li>Copy of Registration Certificate under Societies Registration Act</li> <li>List of Managing Committee members</li> <li>Committee resolution for persons authorised to act as authorised signatories with specimen signatures</li> <li>True copy of Society Rules and Bye Laws certified by the Chairman/Secretary</li> </ul>



# Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

Name of Applicant \_\_\_\_\_ PAN of the Applicant

Sr. No.	PAN	Name	DIN (For Directors) / Aadhaar Number (For Others)	Residential / Registered Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	Photograph

Name & Signature of the Authorised Signatory(ies)

Date    /    /

Place for  
Intermediary Logo



## SBI FUNDS MANAGEMENT PVT LTD - BRANCHES

**AHMEDABAD:** SBI Funds Management Pvt Ltd, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel : (079)26423060,26463090. , Silvercrest Ramkrushna Building, Ground Floor, Shop A1/2, Opposite Deputy Collector Bungalow, Below Shreedeeep Hospital, Station Road, Ahmednagar - 414001. **Phone no:** 0241-2354555 **Email id:** [idswapnil.rakecha@sbimf.com](mailto:idswapnil.rakecha@sbimf.com) **AGARTALA:** SBI Funds Management Pvt Ltd, Ground Floor, SBI Regional Business office (RBO-VII), Bijoy Kumar Choumuhan, Agartala-799001, Tel No.: 0381-232-410. **Agra:** SBI Funds Management Pvt Ltd, Office No. 207 A, Second Floor, Sumridhhi Business Suites, Block no. 38/4A, Sanjay Place, Agra – 282001, Tel : (0562) 2850239/37, **AJMER:** SBI Funds Management Pvt Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284. **AKOLA:** SBI Funds Management Pvt. Ltd. Yamuna Tarang Complex, First Floor - Shop No 16,17,18 and 19, Murtijapur, Opposite Gadpal Hospital, Akola – 444001, Maharashtra. **Phone no:** 8956868990 **Email:** [salesakola@sbimf.com](mailto:salesakola@sbimf.com) **ALAPPUZHA:** SBI Funds Management Pvt. Ltd. Niza Centre, New General Hospital Junction, Stadium Ward, Beach Road, Alappuzha – 688001, Kerala **ALIGARH :** SBI Funds Management Pvt Ltd, State Bank of India, Main Branch, Aligarh – 202001, Uttar Pradesh **ALLAHABAD:** SBI Funds Management Pvt Ltd, UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad,211001, Tel: 0532-2261028. **ALWAR :** SBI Funds Management Pvt Ltd, Branch Manager, State Bank of India, Mahal Chowk, Alwar – 301001, Rajasthan. **AMBALA :** SBI Funds Management Pvt Ltd, C/o State Bank of India Mahesh Nagar Ambala Cantt. - 133001, Haryana. **AMRAVATI :** SBI Funds Management Pvt Ltd, 1st Floor, Malviya Complex, Malviya Chowk, Opposite YES Bank, Amravati - 444601. **Email id :** [cs.amravati@sbimf.com](mailto:cs.amravati@sbimf.com) **Phone No :** 0721-2560291 **AMRITSAR:** SBI Funds Management Pvt Ltd, C/O State Bank of India, SCO-5, District Shopping Centre, Ranjit Avenue, B Block, Amritsar - 143001., Tel: 0183-2221755 / 0183 - 5158415 **Email id:** [cs.amritsar@sbimf.com](mailto:cs.amritsar@sbimf.com). **ANAND :** SBI Funds Management Pvt Ltd, 102, 10 & 11, First Floor, Chitrangana Complex, Anand Vidhyanager Road, Anand Gujarat Tel: (02692)- 246210. **ANANDNAGAR:** SBI Funds Management Pvt Ltd , Ground Floor, Unit No. 12, Safal Pegasus, Opposite Venus Atlantis, Near Shell Pertol Pump, Behind Mcdonalds, Prahladnagar, Satellite, Ahmedabad – 380015 **Phone No:** 9925660299 **Email Id :** [cssghighway@sbimf.com](mailto:cssghighway@sbimf.com) **ANNA NAGAR:** SBI Funds Management Pvt Ltd, Ground Floor, Intec Castle, No-12, F Block, 2nd Main Road, Anna Nagar East, Chennai – 600 102. Phone no: 044 48626775 **ANDHERI :** SBI Funds Management Pvt Ltd, Shop No. 6, Monisha CHS, S.V Road, Near ICICI Bank, Andheri (West), Mumbai – 400058, Tel No.: 022-6900 1891. **ANGUL:** SBI Funds Management Pvt Ltd, Amlapada, Lane-6, Above State Bank of India, Personal Banking Branch, Angul, Odisha - 759122 **Phone no:** 06764-234201 **Email id:** [CS.Angul@sbimf.com](mailto:CS.Angul@sbimf.com) **ASANSOL :** SBI Funds Management Pvt Ltd, 3 RD Floor, Block A, P. C. Chatterjee Market, RambandhuTala, G.T. Road. Asansol – 713303, West Bengal, Tel no. 629497006, Email id: [cs.asansol@sbimf.com](mailto:cs.asansol@sbimf.com). **AURANGABAD:** SBI Funds Management Pvt Ltd, 1st Floor Viraj Complex, Opp; Big Cinema, Above SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. **BADDI:** SBI Funds Management Pvt Ltd, B-71 First Floor, Big -B Complex, Bye Pass Road, Baddi – 173205, Himachal Pradesh, **Phone no:** 01795-244415, **Email id:** [cs.baddi@sbimf.com](mailto:cs.baddi@sbimf.com) **BANGALORE :** SBI Funds Management Pvt Ltd, #501, 5th Floor, 16 & 16/1, Phoenix Towers, Museum Road, Bangalore-560001, Tel : (080)255 80014/25580051/22122507, 22272284, 22123784. **BHOPAL :** SBI Funds Management Pvt Ltd, Manav Niket, 30, Indira Press Complex, Near Dainik Bhaskar Office, M.P. Nagar, Zone-1, Bhopal (MP) – 462011 Tel No.: 0755-2557341, 4288276. **BANGALORE (JAYANAGAR)** - 1st Floor, Baba Towers, No. 162/158 – 1, 6th Main, Diagonal Road, Jayanagar, 4th Block, Bangalore – 560 011. Tel: 080-26540014. **BANGALORE (MALLESHWARAM):** SBI Funds Management Private Limited, First floor, 79/1, West park Road, 18th cross, Malleshwaram, Bangalore - 560055. **BANKURA :** SBI Funds Management Private Limited, 80/1/A Nutanchati Mahalla, Raghunathpur Main Road, 1st Floor, Nutanchati State Bank Building Bankura - 722101. **BHUBANESHWAR :** SBI Funds Management Pvt Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel : (0674)2392401/501. **BALASORE:** SBI Funds Management Pvt Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha. **BARASAT :** SBI Funds Management Pvt. Ltd. Nibedita Place, Taki Road (North), Post Office & Police station: Barasat, North 24 Parganas, Kolkata - 700124. **Phone No:** 9830979009 **Email id:** [cs.barasat@sbimf.com](mailto:cs.barasat@sbimf.com) **BAREILLY:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, Opp Katchery, Civil Lines, Bareilly- 243001. **BELAGAVI:** SBI Funds Management Pvt Ltd, Classic Complex, No 103, First Floor, Saraf Colony, RPD Cross, Behind Ajanta Hotel, Belagavi – 590006. **Phone no:** 08312422463 **Email id:** [cs.belgaum@sbimf.com](mailto:cs.belgaum@sbimf.com) **BERHAMPUR:** SBI Funds Management Private Limited, Dharmanagar Main Road, Near SBI Gandhinagar Branch, Berhampur-760002, Odisha. **Email id:** [cs.berahampur@sbimf.com](mailto:cs.berahampur@sbimf.com) **Phone No:** 0680-2222792 **BHAGALPUR :** SBI Funds Management Pvt Ltd, Mirzanhat Branch, Near GurhattaChowk, Police Station Mujahidpur, Bhagalpur - 812005, Bihar. **BHARUCH :** SBI Funds Management Pvt Ltd, 101-105, 1st Floor, Glacier Complex, Near Pizza Inn Restaurant, Jetalpur Road, Vadodara - 390007, Gujarat. **BHILWARA:** SBI Funds Management Pvt Ltd, c/o State Bank of India, Bhopalganj Branch, 1st Floor Dumas Presedency, Basant Vihar, Bhilwara – 311001, Rajasthan. **Phone No:** 01482- 240144 **BONGAIGAON:** SBI Funds Management Pvt. Ltd. Shyam Market Complex, Paglasthan, Chapaguri Road, Ward No.10. Shop no.03, Post Office & Police Station – Bongaigaon – 783380, Assam. **BATHINDA:** SBI Funds Management Pvt Ltd Shop No: 3 - 4, Ground Floor, Zila Parishad Complex, Bhatinda - 151001. **Phone No:** 0164 – 2218415, **Email id:** [cs.bhatinda@sbimf.com](mailto:cs.bhatinda@sbimf.com) **BERHAMPORE:** SBI Funds Management Private Limited, 1st Floor, 46/12, Amar Chakraborty Road, PO:Khagra, DIST : Murshidabad, West Bengal - 742103 Tel.: **BHUJ:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Shanti Chambers, Office No. 30, New Station Road, Opp. SBI Main Branch – 370001, Gujarat **BOKARO:** SBI Funds Management Pvt Ltd, F/5, City Centre, Sector - 4, Bokaro Steel City – 827004, Jharkhand. **BORIVALI :** SBI Funds Management Pvt Ltd, Shop No. 3&4, Natraj CHS Ltd, Sodawala Lane, Near Chamunda Circle, Borivali (West), Mumbai – 400092, Tel No.: 022-28927551/28922741. **BURDWAN:** SBI Funds Management Pvt Ltd, 1st floor of Debbhumi, G.T. Road, Perbirhata near Santoshi Mandir, Post Office - Sripally, Burdwan District - 713103, West Bengal. **BAVNAGAR:** SBI Funds Management Pvt Ltd, C/o SBI Darbargadh Branch. 2nd Floor. AmbaChowk. Bhavnagar 364001, Tel: 0278-2523788,. **BELGAUM:** SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463. **BELLARY:** SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Station Road Bellary-583101, Tel: 08392-271775. **BIRBHUM :** 1st Floor, Basundhara Bhavan, Masjid Road, Bolpur, District- Birbhum - 731204, West Bengal. **BIDHANNAGAR:** SBI Funds Management Pvt. Ltd. SBI Bidhannagar Zonal Office ,1st Floor, 1/16 VIP Road, Kolkata – 700054. **Phone No:** 8274004546 **Email Id:** [cs.bidhannagar@sbimf.com](mailto:cs.bidhannagar@sbimf.com) **BHILAI:** SBI Funds Management Pvt Ltd, Plot no.21, Nehru Nagar East, Commercial Complex, Near Bhilai Scan, Bhilai-490020, Tel No.: 0788-4010955, 0788 – 6940010/11/12/13/14/15/16/17. **BIHARSHARIF:** SBI Funds Management Pvt. Ltd., SBI Main Branch, 1st floor, counter no 9 & 10 Naisarai, Nalanda Biharsharif – 803101. **Phone no:** 9264427300 **Email id:** [cs.biharsharif@sbimf.com](mailto:cs.biharsharif@sbimf.com) **BILASPUR:** SBI Funds Management Pvt Ltd, SBI, Main Branch, Old Highcourt Road, Bilaspur-495001, Tel: 07752) 495006. **BIKANER :** SBI Funds Management Pvt. Ltd. C/o State Bank of India, Public Park Branch, Bikaner – 334001, Rajasthan. **BOKARO:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Sector – 4, Main Branch, Bokaro Steel City, Bokaro – 827004, Tel: 9304823011. **CHANDIGARH :** SBI Funds Management Pvt Ltd, C/o State Bank of India, SCO-107-108, 2nd Floor, Administrative Office, Sector 17-B, Chandigarh-160017, Tel No.: 0172-2703380. **CHAPRA:** SBI Funds Management Pvt.

Ltd.C/o State Bank of India, Chapra Bazar Branch, Sahebganj, Chapra, Saran – 841301, Bihar. **CHENNAI** :SBI Funds Management Pvt Ltd,SigapiAchi Building li Floor,18/3, Marshalls Road, Rukmani Lakshmipathy Road, Egmore, Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE** :SBI Funds Management Pvt Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT** : 2<sup>nd</sup> Floor, Josela's Galleria, Opp. Malabar Christian College Higher Secondary School, Wayanad Road, Calicut-673001, Tel no: 0495-2768270, 4020079, 4020080. **CUTTACK** : SBI Funds Management Pvt Ltd, 3rd Floor,City Mart, Above Vishal Mega Mart, BajraKabati Road,Cuttack-753001, Tel: 0671-2422972. **CHINCHWAD** : SBI Funds Management Pvt Ltd, Shop No. 1. Ratnakar Bldg, Pavan Nagar, Opp P N Gadgil Showroom, ChapekarChowk, Chinchwad Pune-411033, Tel : 020-27355721. **DADAR** : SBI Funds Management Pvt Ltd, Shree Samarth Heights, Shop No.11, Ground Floor, Gokhale Road North, Dadar (West), Mumbai - 400028. **Phone no:** 24322446 / 7.**Email id:** [cs.dadar@sbimf.com](mailto:cs.dadar@sbimf.com) **DAVANGERE** : SBI Funds Management Pvt Ltd, Eshwar Complex, PJ Extension, Davangere - 577002, Karnataka. **DARBHANGA** : SBI Funds Management Pvt Ltd, Regional Business Office, Darbhanga, PO Laheriasarai, District – Darbhanga - 846001, Bihar. **DALTONGANJ**: SBI Funds Management Pvt Ltd , Mahendra Arcade, First Floor, Zila School Road, Near Post Office, Daltonganj – 822101, Jharkhand.Phone no: 8877976333 **DEHRADUN**: SBI Funds Management Pvt Ltd, 93, Rajpur Road, Above PNB Bank, Behind Mayur Auto, Dehradun-248001, Tel: (0135)2651719/2749918. **DHANBAD**: SBI Funds Management Pvt Ltd, C/O State Bank Of India, Main Branch, 1st Floor, Centre Point Bank More, Dhanbad-826001, Tel: 0326-2301545. **DHARAMSHALA**: SBI Funds Management Pvt Ltd, 1st floor, SBI Main Branch, Kotwali Bazar, Dharamshala – 176215, Himachal Pradesh, Tel: 9418028624/01892-225814. **DIMAPUR** :SBI Funds Management Pvt Ltd, C/o State Bank of India, Old Market Branch, Kalibari Road, Old Daily Market (Near Durga Market), Dimapur- 797112, Nagaland. **DEOGHAR**: SBI Funds Management Pvt Ltd, 722 & 723 SSM Jalan Road, Castair Town , Opposite IDBI Bank, Deoghar – 814112, Jharkhand.Phone no: 8986614868 / 9570378333 **Durgapur**: SBI Funds Management Pvt Ltd, 4/23, Suhatta Mall, Sahid Khsudiram Sarani, City Centre, Durgapur – 713216, Tel: 0343-2544191.**ERNAKULAM** : First Floor, Chakiat Estate, Church Landing Road, Pallimukku, Cochin – 682 016,Kerala. Phone No: 0484 – 4011605 / 4011606 Email :[ernakulam@sbimf.com](mailto:ernakulam@sbimf.com). **FAIZABAD** : SBI Funds Management Pvt Ltd C/o State Bank of India, Avadh University Branch, Sultanpur Road, Faizabad – 224001, Uttar Pradesh. Email Id: [cs.faizabad@sbimf.com](mailto:cs.faizabad@sbimf.com) Phone No: 05278 220525 **FARIDABAD** : SBI Funds Management Pvt Ltd, C/o. SBI Commercial Br.,, 1<sup>st</sup> Floor, SCO-3, Sector 16, Faridabad-121002 Tel No.: 0129 – 4030661 **FEROZEPUR**: SBI Funds Management Pvt Ltd, c/o State Bank OF India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GARIA**: Ground Floor, 111/4 Raja S C Mullick Road, Garia, Post Office - Naktala, Kolkata 700047 **Phone no:** 9874772626 **Email id:** [Cs4.Kol@sbimf.com](mailto:Cs4.Kol@sbimf.com) **GOA** : SBI Funds Management Pvt Ltd, FO – 4, Indraprastha Building, 1<sup>st</sup> Floor, Above Dena Bank, Menezes Braganza Road, Panjim - 403001, Goa, Tel No.: (0832) 6512666/ 6512777/ 2235283. **GOA (VASCO-DA-GAMA)** - Shop No.123, 1st Floor, Anand Chambers , Fl. Gomes Road, Vaddem, New Vaddem , Vasco-da-Gama – 403802. Tel No.: (0832) 6578333. **GURGAON** :SBI Funds Management Pvt Ltd, 24, Vipul Agora Building, Ground Floor, M.G. Road, Near Sahara Mall, Gurgaon-122002, Tel : (0124) 4200828, Email id: [cs.gurgaon@sbimf.com](mailto:cs.gurgaon@sbimf.com). **GUWAHATI** :SBI Funds Management Pvt Ltd, Sethi Trust Building,Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel : (0361)2463704. **GANDHIDHAM** :SBI Funds Management Pvt Ltd, C/o State Bank of India, Adinath Arcade, Office No. 6, Police Station Road, Gandhidham – 370201, Gujarat. **GAYA** : SBI Funds Management Pvt Ltd, C/o State Bank Of India, Personal Banking Branch, Gaya, Gawalbigha More, Opposite Dayal Petrol Pump, Gaya - 823001, Bihar. **GHATKOPAR** : Shop No - 1 & 2, Atlantic Towers, R B Mehta Road, Near Railway Station, Ghatkopar – East, Mumbai – 400077. Tel No.: 022 – 25012227 / 28. **GHAZIABAD**: SBI Funds Management Pvt Ltd, C – 40, RDC, Raj Nagar, Ghaziabad, Uttar Pradesh - 201002 **Phone No:** 0120 – 4217338 **Email id:** [cs.ghaziabad@sbimf.com](mailto:cs.ghaziabad@sbimf.com) **GIRIDIH**: SBI Funds Management Private Limited, C/o SBI Barachowk Branch, Beside Hotel Garden View, Shiv Mohalla, Giridih, Jharkhand – 815301. **Phone No:** 06532-296009 **Email id:** [cs.giridih@sbimf.com](mailto:cs.giridih@sbimf.com) **GORAKHPUR**: Shop No – 6 & 7, Upper Ground Floor, Cross Mall The Road, AD Chowk, Bank Road, Gorakhpur – 273001, Uttar Pradesh, Tel: 0551-2203378. **GULBARGA**: SBI Funds Management Pvt Ltd, C/o. State Bank of India, Opp. SBI Lead Bank Office, II Floor, No.1/44 & 1/44A, Vidyachand Tower, Opp.Siddhartha Law College, Court Road, Station Area, Kalburgi – 585102. **GWALIOR**: SBI Funds Management Pvt Ltd, Ground Floor, Uma Plaza 83 / 84, Kailash Vihar, Near City Centre, Ward No.30, Gwalior-474001, Tel: 0751-2447272, Madhya Pradesh, Email Id: [cs.gwalior@sbimf.com](mailto:cs.gwalior@sbimf.com).**GUNTUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Brodipet Branch, #4/11, Master Minds Building Brodipet, Guntur - 522002, Andhra Pradesh. **HYDERABAD**: SBI Funds Management Pvt. Ltd., 6-686/3F, 3rd Floor, Banjara Hills Road No.12, Above Indian Bank, Hyderabad – 500034, Tel: 040 – 48544611 / 040 - 48544711. **HAMIRPUR**: SBI Funds Management Pvt Ltd , c/o State Bank of India, Main Branch, Ist floor, Hamirpur – 177001, Himachal Pradesh. **Phone no:**01972-224799 **Email id:** [cs.hamirpur@sbimf.com](mailto:cs.hamirpur@sbimf.com). **HALDIA**: SBI Funds Management Pvt. Ltd. Akash Ganga Commercial Complex, 3rd Floor, Manjushree, Village Basudevapur, Post Office – Khanjanachak, Police Station-Durgachak, Haldia - 721602, Purba Medinipur **Phone No:** 9073641484 **Email Id:** [cs.haldia@sbimf.com](mailto:cs.haldia@sbimf.com) **HALDWANI**: SBI Funds Management Pvt Ltd, SBI SME Main Branch, Nainital Road, Haldwani, Uttarakhand – 263 139, Tel: 9412084061. **HAZARIBAGH** : SBI Funds Management Pvt Ltd, Prabhu Niwas Market, AnandaChowk , Guru Govind Singh Road, Hazaribagh – 825301, Jharkhand. **HISSAR**: SBI Funds Management Pvt Ltd, 42,Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana., Tel: 01662 238415. **HUBLI**: SBI Funds Management Pvt Ltd, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477. **HOSIARPUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, 1st Floor, Opposite Green View Park, Main Court Road, Hoshiarpur-146001, Punjab.**INDORE**:SBI Funds Management Pvt Ltd, 215-216 City Centre, 2nd floor,570 M.G. Road, Indore – 452001, Tel : 0731 -2541141/4045944/4991080/4991081/4991082/49 91083. **IMPHAL** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Imphal Branch, M. G. Avenue, Imphal – 795001, Manipur. **ITANAGAR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Personal Banking Branch, Ziro Point, Itanagar – 791111, Arunachal Pradesh. **JABALPUR**: SBI Funds Management Pvt Ltd, G-2, Ground Floor, Rajleela Tower, Wright Town, Jabalpur – 482002, Tel No.: 0761–2410042 . **JALANDHAR**: SBI Funds Management Pvt Ltd, SCO – 14, Ground Floor, P.U.D.A Complex , Jalandhar – 144001. **Email Id:** [CS.Jalandhar@SBIMF.COM](mailto:CS.Jalandhar@SBIMF.COM) **Phone No:** 0181 -2238415.**JALGAON** : SBI Funds Management Pvt Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, JilhaPeth, Jalgaon - 425001, Maharashtra. **JAMMU**: SBI Funds Management Pvt Ltd, C/O State Bank of India, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: -(0191) 2474975. **JAMNAGAR**: SBI Funds Management Pvt Ltd, C/o SBI Ranjit Road Branch,Ranjit Road, Jamnagar,-361001, Tel: 0288-2660104. **JAMSHEDPUR**: SBI Funds Management Pvt Ltd, Fairdeal Complex Unit, 2 M, M Floor, Opposite Ram Mandir, Bistupur, Jamshedpur - 831001 **Tel no.:** 0657-2320447, **Email ID:** [cs.jamshedpur@sbimf.com](mailto:cs.jamshedpur@sbimf.com) **JHANSI**: SBI Funds Management Pvt Ltd, C/o SBI Main Barnch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298. **JODHPUR**: SBI Funds Management Pvt Ltd, 201, Shree Plaza,658 Residency Road, Sardarpura, Jodhpur. 342003, Tel: 0291-2611928,0291-2611929. **JORHAT** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Jorhat Main Branch, A.T. Road, Jorhat – 785001, Assam. **JUNAGADH** : SBI Funds Management Pvt Ltd, Balaji Avenue, First Floor, Shop No 7 & 8, Near Reliance Mall, Opposite

Rajlaxmi Park, Motibaug to Sardarbaug Road, Junagadh – 362001, Gujarat. **Phone No:** 0285 – 2670350 **Email:** csjunagadh@sbimf.com **KANPUR** :SBI Funds Management Pvt Ltd, 207, 2nd Floor, Sai Square, 16/ 116 (45), Bhargava Estate, Civil Lines, Kanpur- 208001, Tel No.: 0512- 6900314/15. **KHARGHAR:** SBI Funds Management Pvt. Ltd. Swarna CHS Ltd., Shop No.18, Ground Floor, Plot No.13 / 14, Sector 7, Kharghar, Navi Mumbai - 410210. Phone No: 27740359 / 69 Email Id: [cs.kharghar@sbimf.com](mailto:cs.kharghar@sbimf.com) **Kolkata** :SBI Funds Management Pvt Ltd, JeevandeepBldg,No 1, Middleton Street, 9th Floor, Kolkatta–700 001, Tel : 22882342/22883767/22883768. **KALYANI** : SBI Funds Management Pvt Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. **KANNUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur – 670001, Kerala. **KAKINADA** : **SBI Funds Management Pvt. Ltd.** C/o SBI Main Branch, Main Road, Kakinada - 533001, Andhra Pradesh. **Phone No:** 08842356767 **Email Id:** [cs.kakinada@sbimf.com](mailto:cs.kakinada@sbimf.com) **KHARAGPUR** : SBI Funds Management Pvt Ltd, IndaPeerbaba, Near Ashirbad Lodge, Kharagpur, Midnapore West, West Bengal – 721301. **KOLHAPUR:** SBI Funds Management Pvt Ltd, 3rd Floor, Ayodhya Towers,, Station Road,, Kolhapur-416 001, Tel: 0231 - 2680880. **KOLLAM** : SBI Funds management Pvt Ltd, C/o State Bank of India, Kollam Branch, PB No 24, State Bank Building, Near Railway Station, Kollam - 691001, Kerala. **KORBA** : SBI Funds Management Pvt Ltd, Plot No. 55, Indira Commercial Complex, Transport Nagar, Korba – 495677, Chhattisgarh. Email Id: [cs.korba@sbimf.com](mailto:cs.korba@sbimf.com) **Phone No:** 07759-246777 **KOTA:** SBI Funds Management Pvt Ltd, Shri Govindam, First Floor, Opposite Lala Lajpat Rai Bhawan, Shopping Center, Kota – 324007 Phone No: (0744) - 2360631. **KOTTAYAM:** SBI Funds Management Pvt Ltd, C/O SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010, KUKATPALLY: SBI Funds Management Private Limited, 3<sup>rd</sup> Floor, 7 Sai Plaza, Plot No.14, Beside Chermas Showroom, Dharma Reddy Nagar Colony, Phase II, Hyder nagar, Kukatpally, Hyderabad – 500072, Telangana **Email id:** [cs.kukatpally@sbimf.com](mailto:cs.kukatpally@sbimf.com) **KRISHNANAGAR:** SBI Funds Management Pvt. Ltd.1st Floor, State Bank of India, Krishnagar Branch, Krishnagar, Nadia, 5B, D.L. Roy Road, Krishnagar, West Bengal – 741101 **Phone no:** 9836037773 **Email id:** [jsdkrishnanagar@sbimf.com](mailto:jsdkrishnanagar@sbimf.com) **KURNOOL** : SBI Funds Management Pvt Ltd, No: 26, 1st Floor, Ucon Plaza, Park Road, Kurnool-518001,Andhra Pradesh, **Tel : 08518-227776.** **KALYAN** : SBI Funds Management Pvt Ltd, Shop No 7, Allaha Rakkha Commercial Complex,Near 'D' Mart, Dr. Rambhau Patwardhan Road, Bail Bazar Circle, Kalyan (W)– 421301 Tel: 0251-2311980 Email: [ispkalyan@sbimf.com](mailto:ispkalyan@sbimf.com). **KALYANI:** B-9/277/(CA), 1st Floor, Kalyani, District Nadia, West Bengal - 741235, Tel: 033-25827700. **LUCKNOW** :SBI Funds Management Pvt Ltd, G-16, Kasmande House,2, Park Road, Hazratganj,Lucknow-226 001, Tel : (522) 2286741,2286742. **LUDHIANA** :SBI Funds Management Pvt Ltd, SCO-124, Ground Floor, Feroze Gandhi Market, Ludhiana - 141001, Phone No.: 0161-2449849, 0161-5058415. **LEH** : SBI Funds Management Pvt Ltd, C/o State Bank Of India Fire & Fury Branch, Opp. Hall of Fame, Air Port Road Leh, Dust - Leh. – 194101, Jammu & Kashmir. **MADHAPUR:** SBI Funds Management Pvt Ltd, 1st Floor, Shristi Tower, 1-98/2/11/3, Arunodaya Colony, Madhapur, Opposite Karachi Bakery, Hyderabad – 500081, Telangana, Phone no: 040 23119010. **MUMBAI** :SBI Funds Management Pvt Ltd, Forbes' Building, 2nd Floor, Charanjit Rai Marg, East Wing, Fort, Mumbai-400 001, Tel : (022)66532800. **MADURAI:** SBI Funds Management Pvt Ltd, Ground Floor, Surya Towers, 272, Good Shed Street, Madurai - 625001 **Phone No:** 0452 4374242 **Email id:** [cs.madurai@sbimf.com](mailto:cs.madurai@sbimf.com). **MALDA** : SBI Funds Management Pvt Ltd, C/o ArindamSarkar, Vivekananda Pally, Behind Fouzder Clinic, English Bazar, Malda - 732101, West Bengal. **MANDI:** C/O State Bank of India, 2nd Floor, Near Gandhi Chowk, Teh Sadar- Himachal Pradesh, Mandi -175001, Phone No.: 08894321280. **MANGALORE:** SBI Funds Management Pvt Ltd, 2nd Floor, Essel Towers, Bunts Hostel Circle, Mangaluru - 575003, Tel: (0824)2222463. **MANINAGAR:** SBI Funds Management Pvt Ltd, 3<sup>rd</sup> Floor, 301, Amruta Arcade,Above Jade Blue,Opposite Jupiter House,Maninagar Cross Road, Maninagar, Ahmedabad – 380 008 **Phone No:** 079 – 48442929 **Email id:** [csmaninagar@sbimf.com](mailto:csmaninagar@sbimf.com) **MARGAO** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Margao Main Branch, Near MargaoMunicipal Garden - 403601, Goa. **MEERUT:** SBI Funds Management Pvt Ltd, C/O SBI Zonal Office, Garh Road, Meerut-250005, Tel.: **MEHSANA** : SBI Funds Management Pvt Ltd, Sanskrit Shopping Mall, F - 7, Nr. ModheraChowkdi, Opp. Kotak Bank, Mehsana – 384002, Gujarat. **MORADABAD:** SBI Funds Management Pvt Ltd, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411. **MOTIHARI:** SBI Funds Management Pvt. Ltd.C/o State Bank of India, Chandmari Branch, Near Petrol Pump, Chandmari, Motihari, East Champaran – 845401, Bihar **MOHALI:** SBI Funds Management Pvt Ltd, C/O State Bank of India, SCF-55 Phase – 5, Sahibzada Ajit Singh Nagar, Mohali -160062, **Phone no:** 0172-5053380 , **Email id:** [cs.mohali@sbimf.com](mailto:cs.mohali@sbimf.com) **MUZZAFFARPUR:** SBI Funds Management Pvt Ltd, 2<sup>nd</sup> Floor, State Bank of India, Main Branch, Red cross Building, Company Bagh, Muzaffarpur – 842001. **Phone No:** 08252106111/06200610373 **Email id:** [CS.Muzaffarpur@sbimf.com](mailto:CS.Muzaffarpur@sbimf.com) Tel.: **MYSORE:** SBI Funds Management Pvt Ltd, No-145,1st Floor, 5th Cross, 5th Main, Sarswathipuram, Mysore - 570009, Tel: 0821-2424919. **NAGPUR** :SBI Funds Management Pvt Ltd, 1st floor," Shalwak Manor", Office No - 101, Plot No – 64-B, VIP Road, New Ramdaspath, Near Central Mall, Nagpur – 440010, Tel No.: 0712-6458368. **NEW DELHI** :SBI Funds Management Pvt Ltd, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel : (011) 23466666. SBI Funds Management Pvt Ltd , B 1 / 4, 1st Floor, Community Centre, Janakpuri, New Delhi – 110058 Phone no: 09999166140 Email id: cs.janakpuri@sbimf.com **NADIAD** : SBI Funds Management Pvt Ltd, City Point Complex, Shop # 04, Ground Floor, Opp. Ipcowala Town Hall, Near ParasTalkis, Collage Road, Nadiad – 387001, Gujarat. **NALGONDA:** SBI Funds Management Pvt Ltd, 1st Floor, NC's Sai Plaza, Door No-6-3-10/A ,V T Road, Ramagiri, Nalgonda-508001,Telangana **Phone no:** 08682-221999 **Email id:** [cs.nalgonda@sbimf.com](mailto:cs.nalgonda@sbimf.com) **NASHIK:** SBI Funds Management Pvt Ltd, Ground Floor, Sharada Niketan, Tilak Wadi Road, Opp. Hotel City Pride, Sharanpur Road, Nashik – 422002. Tel No.: 0253-2232553 Email ID: [Nasik.lsd@sbimf.com](mailto:Nasik.lsd@sbimf.com) **NAVSARI** :SBI Funds Management Pvt Ltd, C/o State Bank of India, 105, Rudraksh Apt, Nr. Dhruvini Hospital, Asha Nagar Main Road, Navsari – 396445, Gujarat. **NELLORE** : SBI Funds Management Pvt Ltd, C/o. State Bank of India, Vedayapalem Branch, Nellore - 524 004, Andhra Pradesh. **NEHRU PLACE:** SBI Funds Management Pvt Ltd, 1<sup>st</sup> Floor, Shop No. 101-102 & 111 (1/2), Building No. 40 - 41, Bakshi House, Nehru Place, New Delhi – 110019 **Phone No:** 011 – 26224606 **Email id:** [cs.nehruplace@sbimf.com](mailto:cs.nehruplace@sbimf.com) **NIRMAN VIHAR:** SBI Funds Management Pvt. Ltd., 208, Vikasdeep Tower, Laxmi Nagar District Centre, Delhi – 110092 **Phone no:** 011- 46011830 **Email id:** [cs.nirmanvihar@sbimf.com](mailto:cs.nirmanvihar@sbimf.com) **NIZAMABAD:** SBI Funds Management Pvt. Ltd., Ground Floor, H.No.5-6-549, S.R. Mallaiah Complex, Pragati Nagar,Hyderabad Road, Nizamabad – 503001, **Phone no:** 08462-234001 **Email id:** [cs.nizamabad@sbimf.com](mailto:cs.nizamabad@sbimf.com) **NOIDA:** SBI Funds Management Pvt Ltd, Mezzanine Floor, Premises No. MZ-49/50/51/68/69/70, K Block, Ansal Fortune Arcade Sector - 18, Noida - 201301. Email Id: [cs.noida@sbimf.com](mailto:cs.noida@sbimf.com) **Phone No:** 0120 – 4232214 **PATNA** :SBI Funds Management Pvt Ltd, 501, Rajendra Ram Plaza, Exhibition Road, Patna- 800001 **Phone No:** 9262699197 / 9262699198 **Email id:** [CS.Patna@sbimf.com](mailto:CS.Patna@sbimf.com) [patna.isc@sbimf.com](mailto:patna.isc@sbimf.com) **PANIPAT:** SBI Funds Management Pvt Ltd, Time Square, 27-28 BMK Market, Behind Hotel Hive, G T Road, Panipat-132103, Haryana Tel: 0180-2648415 / 0180 – 4078415 **PALAKKAD:** SBI Funds Management Pvt. Ltd.,2nd Floor, Builtech Building, Chittoor Road, Palakkad – 678013, Kerala **PATIALA** : SCO 14-15, Ground Floor, Opp. Kamal Laboratory, New Leela Bhawan, Patiala-147001. Tel No.: 0175-2300058. **PUNE:** SBI Funds Management Pvt Ltd, Ground Floor, Pradeep Chambers, Near Idea Showroom, Bhandarkar Road, Pune – 411005 Tel No.: 022-25670961 / 25671524 / 25653398/99 **PUDUCHERRY:** SBI Funds Management Pvt. Ltd. First Floor, MPR Complex, No.152, Easwaran Koil Street, Puducherry – 605001,

**Tel no.:** 0413-222266 **Email ID:** [Cs.pondy@sbimf.com](mailto:Cs.pondy@sbimf.com) **PITAM PURA :** SBI Funds Management Pvt Ltd, 112HB, 1st Floor, Twin Tower, Netaji Subhash Place, Near Max Hospital, Pitam Pura, New Delhi - 110034, Tel : 011-27351974. **RAIGARH:** SBI Funds Management Private Limited, Plot No 957, Opposite Axis Bank, Dimrapur Road, Jagatpur, Raigarh, Chhattisgarh – 496001. **Email id:** [cs.raigarh@sbimf.com](mailto:cs.raigarh@sbimf.com) **RAIPUR :** SBI Funds Management Pvt Ltd, Raj Villa, Near Raj Bhawan, Civil Lines, GhadiChowk,Raipur- 492001, Tel : (0771) 2543355,4263256,4056808. **RANCHI :** Unit 104,1st floor, Jokhiram Chambers, Opposite G.E.L. Church Complex, Behind Mahabir Tower, Main Road, Ranchi - 834001, Jharkhand, Tel: 9693205026. **RAJAHMUNDRY :** SBI Funds Management Pvt Ltd, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel: (0883)2434002. **RAJKOT:** SBI Funds Management Pvt Ltd, 208, Orbit Plaza, Near Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot – 36000, Tel No.: 0281-2466740/41. **RENUKOOT:** SBI Funds Management Pvt. Ltd.C/o State Bank of India, Renukoot, Sonbhadra – 231217, Uttar Pradesh. **RAEBARELI :** SBI Funds Management Pvt. Ltd.C/o State Bank of India, RBO – 4, Mera Maan Guest House, Sultanpur Road, RaeBareli – 229001, Uttar Pradesh.**RATLAM :** SBI Funds Management Pvt Ltd, 14/1, Chhatripul, Main Road, Ratlam – 457001, Madhya Pradesh. **ROHTAK :** SBI Funds Management Pvt Ltd, Ashoka Plaza, Ground Floor,Delhi Road, Rohtak-124001 Tel: 01262258415. **ROURKELA :** 1st Floor, Dhananjay Niwas, Udit Nagar, Rourkela, Odisha – 769012, Tel No.: 0661-2522999 **SURAT :** SBI Funds Management Pvt Ltd, International Trade Centre,Higher Ground Floor – 31, Majura Gate Crossing, Ring Road, Surat – 395002 Tel : (0261) 3994800.**SAHARANPUR :** SBI Funds Management Pvt Ltd, State Bank of India, Court Road, Saharanpur – 247001, Uttar Pradesh. **SAGAR :** SBI Funds Management Pvt Ltd, Shop No. G-11, Dwarikaji Complex, Civil Lines, Sagar - 470 001, Madhya Pradesh. **SALEM:** SBI Funds Management Pvt Ltd. Nakshatra Trade Mall”, No.55/1,Ramakrishna Raod, Near Gopi Hospital,Salem-636007, Tel: 0427-4552289. **SAMBALPUR:** SBI Funds Management Pvt Ltd, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001. **SANGRUR:** SBI Funds Management Pvt. Ltd, c/o State Bank of India, Barra Chowk Branch, Sangrur– 148023, Punjab. **Phone no:**0167-2500020 , 9855228415 **Email id:** [cs.sangrur@sbimf.com](mailto:cs.sangrur@sbimf.com) **SANGLI:** SBI Funds Management Pvt. Ltd 1<sup>st</sup>Floor-101,ShrilaxmiChambers, Opposite ZP Office, Sangli - Miraj Road, Sangli – 416416. **Phone no:** 8806600921**Email:** [cs.sangli@sbimf.com](mailto:cs.sangli@sbimf.com)**SATARA:** SBI Funds Management Pvt. Ltd, 1<sup>st</sup> Floor 287/1/J/6, Adarsh Corner, Opposite Rajtara Hotel, Radhika Road, Satara – 415001. **Phone no:** 8806009837 **Email:** [cs.satara@sbimf.com](mailto:cs.satara@sbimf.com); **SECUNDERABAD:** SBI Funds Management Pvt. Ltd, 403, 4th Floor, Legend Crystal, P. G. Road, Near Paradise Circle, Secunderabad – 500003, Tel No.: 040-69000541/542. **SHILLONG:** SBI Funds Management Pvt Ltd, SBI Shillopng Main Branch, Shillong, Meghalaya-793001, Tel: 9436730174. **SHIMLA:** SBI Funds Management Pvt Ltd, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pardesh, Tel: 0177-2807608. **SHIMOGA:** SBI Funds Management Pvt Ltd, SBI Shimoga Branch, Shroff Complex, Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463. **SILCHAR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, New Silchar Branch, Silchar – 788005, Assam. **SILIGURI:** SBI Funds Management Pvt Ltd, Ganeshayan Building -2nd Floor, Beside Sky Star Building, Sevoke Road, Siliguri-734001, Tel: 0353-2537065.**SOLAPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, 2-A, BudhwarPeth, Balives, Solapur – 413002, Maharashtra. **SONEPAT:** SBI Funds Management Pvt Ltd, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonapat-131001, Tel.: **SIWAN:** SBI Funds Management Pvt. Ltd. C/o State Bank of India, PBB Branch, Mahadeva Road, Near Bajaj Agency, Opposite OP Thana, Siwan – 841227. **Phone no:** 7545040123 **Email id:** [cs.siwan@sbimf.com](mailto:cs.siwan@sbimf.com) **SREERAMPUR :** SBI Funds Management Pvt. Ltd.,Paradise Fancy Market, 35, N.S. Aveneue, 2<sup>nd</sup> floor, Serampore, West Bengal. – 712201 **Phone no:** 9830856891 **Email id:** [cs.sreerampore@sbimf.com](mailto:cs.sreerampore@sbimf.com) **SRIGANGANAGAR:** SBI Funds Management Pvt Ltd, C/o State Bank of India,1st floor, Public Park, Matka chowk, Sri Ganganagar, Rajasthan - 335001. **Email id:** [cs.sriganganagar@sbimf.com](mailto:cs.sriganganagar@sbimf.com); **SRIKAKULAM:** **SBI Funds Management Pvt. Ltd.** C/o SBI Main Branch, Grand Trunk Road, Srikakulam – 532001, Andhra Pradesh. **Phone No:** 08942228533 **Email id:** [cs.srikakulam@sbimf.com](mailto:cs.srikakulam@sbimf.com) **SRINAGAR :** SBI Funds Management Pvt Ltd., SBI Regional bussiness Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864. **TEZPUR:** : SBI Funds Management Pvt Ltd c/o SBI Chandmari Branch, Kumargaon Beseria Road, Chandmari, Tezpur-784001, Assam. **Phone no:** 09436290224/ 09435019671 : **ROORKEE:** SBI Funds Management Pvt Ltd SBIMF-Investor Service Desk, C/o State Bank of India, Civil Lines, Roorkee – 247667 **Phone no:** 9045310073 **Email id:** [cs.roorkee@sbimf.com](mailto:cs.roorkee@sbimf.com) **THRIVANTHAPURAM :** SBI Funds Management Pvt Ltd, Ground Floor, TC 25/373(9),Govt. Press Road, Near Secretariat, Trivandrum 695001, Tel : (0471) 4011590/4011591/4011592. **THANE:** SBI Funds Management Pvt Ltd, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir. Naupada, Thane-400602, Tel : 022-25401690,25414594. **THIRUCHIRAPPALLI:** SBI Funds Management Pvt Ltd, Supraja Arcade, 2nd Floor, No. 21, 6th Cross, Thillai Nagar, Tiruchirappalli – 620018, Tamil Nadu, Tel: 0431-4000667. **THISSUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Thichur Town Branch, Poonam Complex, M G Road, Thissur – 680001, Kerala. **THRISSUR:** SBI Funds Management Pvt Ltd, First Floor, Pooma Complex, M. G. Road, Trissur – 680001 Tel: 0487-2445700. **THIRUVALLA:** SBI Funds Management Pvt. Ltd.Building Number 500/5-A, Fusion Centre, Kottuppallil Buildings, Muthoor Post Office, Ramanchira, Thiruvalla - 689107, Kerala. **TINSUKIA:** SBI Funds Management Pvt Ltd, 3rd Floor, State Bank of India, Tinsukia Branch, S.R. LohiaRoad,Tinsukia, Assam Pin-786125, Tel: 03742332365. **TIRUNELVELI :** SBI Funds Management Pvt Ltd, 182 E, Shop no 7,Arunagirir Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: 0462 4220023. **TIRUPATI:** SBI Funds Management Pvt Ltd, [Door No 20-3-124 AB,1st Floor, Penumadu Towers,Beside SBI Korlagunta Branch,Near Leela Mahal Circle,Tirupati – 517501](mailto:Door No 20-3-124 AB,1st Floor, Penumadu Towers,Beside SBI Korlagunta Branch,Near Leela Mahal Circle,Tirupati – 517501) **Phone No:** 0877 2280208 / 2280206 **Email id:** [cs.tirupati@sbimf.com](mailto:cs.tirupati@sbimf.com).**TIRUPUR:** SBI Funds Management Pvt Ltd, 2nd Floor, S & S Arcade, Door No: 10/5, Uthukuli Road, Above Axis Bank, Tirupur – 641601, Tamil Nadu. **Phone No:** 09715111001**Email:** [pn.sadagopan@sbimf.com](mailto:pn.sadagopan@sbimf.com) **UDAIPUR:** SBI Funds Management Pvt Ltd, 1<sup>st</sup> Floor, SBI, Chetak Circle Branch, Near Chetak Circle, Udaipur 313001, Tel: 0294-2413717, **Email id:**[cs.udaipur@sbimf.com](mailto:cs.udaipur@sbimf.com).**UJJAIN:** SBI Funds Management Pvt. Ltd.No.133, Santram Sindhi Colony, Opposite J K Nursing Home, Indore Road, Ujjain, Madhya Pradesh – 456010, **Phone no:** 09977719159 **VADODARA :** SBI Funds Management Pvt Ltd, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel : (0265) 2323010.**VIJAYAWADA :** SBI Funds Management Pvt Ltd, 1st Floor, Datta Sai Vemuri Towers, Door No: 39-10-10, Veterinary Hospital Road, Labbipet, Vijayawada -520010, Tel : 0866 2436113 / 2438217 **VALSAD:** SBI Funds Management Pvt Ltd, 101, Amar Chambers, Near HDFC Bank, Opposite Lal School, Valsad - 396001, Tel: 02632- 245440.**VAPI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, 1st Floor, Shop No. 21, Shopper Stop, Opp. Imran Nagar, Silvasa Road, Vapi – 396191, Gujarat. **VARANASI:** SBI Funds Management Pvt Ltd, 2nd Floor, Banaras TVS Building,, D-58/12, A-7, Sibra, Varanasi-221010, Tel: 0542-2222492. **VELLORE :** SBI Funds Management Pvt Ltd, AKT Complex , First Floor, No 1/3,New Sankaran Palayam Road, Tolgate, Vellore-632001, Tamil Nadu. Tel No-0416 - 2225005. **VISHAKAPATNAM:** SBI Funds Management Pvt Ltd, 1st Floor, Eswar Paradise, Dwarakanagar, Visakhapatnam – 530016, Andhra Pradesh, Tel no: 0891-2511853. **VASHI :** SBI Funds Management Pvt Ltd, Thakkar Tower, Shop no 3, Sector 17, near Saraswat Bank, Vashi, Navi Mumbai - 400703, Tel : 022-27801018 / 27801016. **VIZIANAGARAM:** SBI Funds Management Pvt. Ltd. C/o SBI Main Branch, M G Road, Vizianagaram - 535001, Andhra Pradesh. **Phone No:** 08922275439 **Email id:** [cs.vizianagaram@sbimf.com](mailto:cs.vizianagaram@sbimf.com) **WARANGAL:** SBI Funds Management Pvt Ltd, H.No 1-7-764, 1st Floor, Sri Shiridi Sai Complex, Beside DEO Office, Adalath Junction, Hanamkonda, Warangal 506001, Tel: 0870-2430307.

## CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

**AHMEDABAD:** 111-113,1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69.  
**AGARTALA:** Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala, Agartala-799001, [Tel:09862923301](tel:09862923301). **AGRA:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER:** AMC No. 423/30, Near Church, Brahampuri,Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA :**Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR:** 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI :** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA:** Opposite PEER, BalBhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR:** 3<sup>rd</sup> Floor Bearing Unit No- 313,Mukut House, Amritsar – 143001. Email Id: [camsamt@camsonline.com](mailto:camsamt@camsonline.com) Phone No: 0183-5009990 **AMRELI:** B1,1st Floor, Mira Arcode, Library Road, Opp SBS Bank, Amreli-365601, Gujarat. Email: [camsamre@camsonline.com](mailto:camsamre@camsonline.com) Phone no: 02792-220792 **ANAND:** 101, A.P. Tower, B/H, SardharGunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR:** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANGUL:** Similipada, Near Sidhi Binayak+2 Science College, Angul – 759122. **ANDHERI :** 351, Icon, 501, 5th floor, Western Express Highway, Andheri (East), Mumbai - 400069, Tel: 7303923299. **ANKLESHWAR:** Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,NrValia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ARAMBAGH:** Ward No 5,Basantapur More, PO Arambag, HooglyArambagh – 712601, West Bengal, Tel no. 03211-211003. **ARRAH:** Old NCC Office, Ground Floor, Club Road, Arrah – 802301, Email id: [camsaar@camsonline.com](mailto:camsaar@camsonline.com). **ASANSOL:** Block – G 1st Floor, P C Chatterjee Market Complex, RambandhuTalab P O Ushagram, Asansol-713303, Tel: 0341- 2316054. **AURANGABAD :** 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opposite HDFC Bank, Aurangabad – 431001, Tel: 0240-6450226. **BAGALKOT:** 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **BAGALKOT:** Shop No.02 1st Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot-587101, Karnataka. Email: [camsbkt@camsonline.com](mailto:camsbkt@camsonline.com) Phone no: 8354-220909 **BALASORE:** B C Sen Road, Balasore-756001, Tel: 06782-326808. **BANGALORE:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042, Tel: 080-3057 4709, 3057 4710, 30578004, 30578006. **BANGALORE:**First Floor, 17/1, (272), 12<sup>th</sup> Cross Road, Wilson Garden, Bangalore – 560027 Email: [camsbwg@camsonline.com](mailto:camsbwg@camsonline.com) .Phone no: 09513759058. **BANKURA:** Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, Bankura – 722101, West Bengal, Tel. no. 03242-252668. **BAREILLY:** D-61, Butler Plaza, Civil Lines, Bareilly- 243001, Phone No.: 0581-6450121. **BARASAT:** RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat – 700124, Tel No. : 09800154992. **BARDOLI:** F-10, First Wings, Desai Market, Gandhi Road, Bardoli-394601. Gujarat. Email: [camsbrd@camsonline.com](mailto:camsbrd@camsonline.com) Phone no: 08000791814 **BALURGHAT:** Narayanpur, Near Balurghat Bus Stand, PO & PS – Balurghat, District Dakshin Dinajpur, West Bengal – 733101, Phone No.: 09679013116. **BASTI:** Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006, Phone No.: 09243689047. **BELLARY:** 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102 Email: [camsbry@camsonline.com](mailto:camsbry@camsonline.com) Phone no: 6361070264. **BERHAMPUR:** Kalika Temple Street, Besides SBI BAZAR Branch, Berhampur-760 002, Ganjam, Odisha Tel: 9238120071. **BHAGALPUR:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP):** A-111, 1<sup>st</sup> First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001, Gujarat. Phone No: 098253 04183. **BHATINDA:** 2907 GH,GT Road, Near ZilaParishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai-490020, Tel: 9203900630 / 9907218680. **BHILWARA:** Indraparstha tower, Second floor, Shyamkisabjimandi, Near Mukharji garden, Bhilwara-311001, Tel: 01482-231808, 321048. **BHOPAL:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011, Tel: 0755-329 5873. **BHUBANESWAR:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, KharvelNagar,Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ: Office No. 4-5, First Floor RTO, Relocation Commercial Complex–B, Opposite Fire Station, Near RTO Circle, Bhuj, Kutch – 370001. Email: [camsbuj@camsonline.com](mailto:camsbuj@camsonline.com) BHUSAWAL (PARENT: JALGAON TP):** 3, Adelade Apartment, ChristainMohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIHAR SHARIF:** R&C Palace, Amber Station Road, Opp. Mamta Complex, BiharSharif-803101, Nalanda, Tel no.- 06112–235054 **BIJAPUR:** 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIJAPUR:** Padmasagar Complex, 1<sup>st</sup> floor, 2<sup>nd</sup> Gate, Ameer Talkies Road, Vijayapur – 586101, Bijapur Phone No: 083 52259520. Email Id: [camsbij@camsonline.com](mailto:camsbij@camsonline.com). **BIKANER:** Behind Rajasthan patrika, In front of Vijaya Bank,1404, Amar Singh Pura, Bikaner-334001, Tel: 9214245819. **BILASPUR:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Tel: 9203900626. **BOHOROMPUR:** 107/1, A C Road, Ground Floor, Bohorompur, Murshidabad, West Bengal – 742103. West Bengal. Tel: 08535855998 **BOKARO:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BONGAIGAON:** G.N.B.Road, Bye Lane, Prakash Cinema,PO & Dist. Bongaigaon-783380, Assam. Email: [camsbon@camsonline.com](mailto:camsbon@camsonline.com) Phone no: 03664-230008 **BOLPUR:** Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204, Phone No.: 09800988054. **BURDWAN:** 1st Floor Above Exide Showroom, 399, G T Road, Burdwan - 713101, Tel: 0342-3241808. **CALICUT:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016, Tel: 0495-325 5984. **CHANDIGARH:** Deepak Tower, SCO 154-155,1st Floor, Sector 17-C, Chandigarh-160 017, Tel: 0172-304 8720, 304 8721, 304 8722, 3048723. **CHANDRAPUR:** Opposite Mustafa Décor,Near Bangalore Bakery, Kasturba Road, Chandrapur-442402, Tel: 7172-253108. **CHENNAI:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034, Tel: 044-39115 561, 39115 562, 39115 563, 39115 565. **CHENNAI:**Rayala Towers, 158, Anna Salai, Chennai – 600002 Tel: 044 30407236. **CHENNAI:** III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai – 600 045. Email: [camstam@camsonline.com](mailto:camstam@camsonline.com) Phone no: 044-22267030 / 29850030. **CHHINDWARA:** Shop No. 01, Near Puja Lawn, Parasia Road, Chhindwara - 480 001, Madhya Pradesh, Tel No: 9203900507. **CHIDAMBARAM:** Shop No. 1 & 2,saradaram complex door no 6-7, Theradikadai street, Chidambaram, Chidambaram-608001, Tel: 4144-221746. **CHITTORGARH:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh -312001, Tel: 1472-324810. **COCHIN:** Ittoop's Imperial Trade Center, Door No. 64/5871 – D, 3rd Floor, M. G. Road (North), Cochin-682 035, Tel: 0484-323 4658. **Cochin:** Modayil Building,Door No. 39/2638 DJ,2nd Floor, 2A, M. G. Road,Cochin – 682 016 **COIMBATORE:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002, Tel: 0422-2434355/53. **COOCHBEHAR:** N. N. Road,

Power House Choupathi, Coochbehar – 736101, West Bengal, Tel. no.: 9378451365. **CUTTACK**: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **DARBHANGA**: Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk Laheriasarai, Darbhanga-846001, Tel: 9204790656. **DAVENEGERE**: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere-577002, Tel: 08192-326226. **DEHRADUN**: 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001, Tel: 0135-325 8460. **DEOGHAR**: S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112, Tel: 6432-320227. **DEWAS**: Tarani Colony, Near Pushp Tent House, Dewas - 455001, Madhya Pradesh, Tel no: 07272-403382, **DHANBAD**: Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001, Tel: 0326-2304675. **DHARMAPURI**: 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri -636 701, Tel: 4342-310304. **DHULE**: House No. 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule – 424001, Tel No: 02562 – 640272. **DIBRUGARH**: Amba Complex, Ground Floor, H S Road, Dibrugarh-786001. **DIMAPUR**: MM Apartment, House No; 436 (Ground Floor), Dr. Hokeshe Sema Road, Near Bharat Petroleum, Lumthi Colony, Opposite T.K Complex, Dimapur – 797112, Nagaland Email: [camsdmv@camsonline.com](mailto:camsdmv@camsonline.com). **DURGAPUR**: Plot No. 3601, Nazrul Sarani, City Centre, Durgapur-713 216, Tel: 0343-2545420/30. **ELURU**: 22B-3-9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002. Tel: 08812 – 231381. **ERODE**: 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD**: 1/13/196, A, Civil Lines, Behind Triupati Hotel, Faizabad - 224001, Uttar Pradesh, Tel No: 9235406436. **FARIDHABAD**: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **FIROZABAD**: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad – 283203, Phone No.: 0561 – 2240495. **GANDHIDHAM**: Office No. 4, Ground Floor, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham – 370201, Gujarat. Tel. No. - 02836-233220. **GANDHINAGAR**: M-12 Mezzanine Floor, Suman Tower, Sector 11, Gandhinagar – 382011. Tel: 079-23240170. **GANGTOK**: Hotel Heritage Sikkim, Ground Floor, Diesel Power House Road, Near Janta Bhawan, Post office and Police Station – Gangtok Sikkim - 737101 Email: [camsqtk@camsonline.com](mailto:camsqtk@camsonline.com). **GAYA**: North Bisar Tank, Upper ground floor, Near - I. M. A. Hall, Gaya – 823001. Tel No. 0947-2179424. **GHAZIABAD**: B-11, LGF RDC, Rajnagar, Ghaziabad - 201002, Phone No.: 0120-6510540. **GOA**: Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji, Goa - 403 001, Tel: 0832- 6450439. **GODHRA**: 1st Floor, Prem Praksh Tower, B/H B.N.Chambers, Ankleshwar Mahadev Road, Godhra – 389001, Gujarat Email: [camsqdh@camsonline.com](mailto:camsqdh@camsonline.com) Phone no: 08000724711. **GONDAL (PARENT RAJKOT)**: A/177, Kailash Complex, Opp. Khedut Decor, GONDAL-360 311, Tel: 0281-329 8158. **GORAKHPUR**: Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001, Tel: 0551-329 4771. **GULBARGA**: Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga-585 101, Tel: 8472-310119. **GUNTUR**: Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur-522002, Tel: 0863-325 2671. **GURGAON**: SCO - 16, Sector - 14, First floor, Gurgaon-122001, Tel: 0124-326 3763. **GUWAHATI**: Piyali Phukan Road, K. C. Path, House No – 1, Rehabari, Guwahati – 781008, Phone No.: 07896035933. **GWALIOR**: G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA**: 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI**: Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HARIDWAR**: F – 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand – 249408, Email id: [camshwr@camsonline.com](mailto:camshwr@camsonline.com). **HASSAN**: 'PANKAJA', 2nd Floor, Near Hotel Palika, Race Course Road, Hassan-573201, Karnataka. Email: [camshas@camsonline.com](mailto:camshas@camsonline.com) Phone no: 08172-297205. **HAZARIBAG**: Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR**: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR**: 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR**: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR**: No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO Office, Mathigiri, Hosur – 635110, Tel: 04344-645010. **HUBLI**: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD**: 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE**: 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR**: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR**: R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. Ground Floor And First Floor, Laxmi Complex, Near Ahinsa Circle, Opposite State Bank Of India, Subhash Marg, C Scheme, Jaipur 302001 Phone No: 0141 - 4144100 / 0141 - 4144101 Email Id: [cs.jaipur@sbimf.com](mailto:cs.jaipur@sbimf.com). **JALANDHAR**: 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON**: Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA**: Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI**: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaiguri – 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**: Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001, Tel: 0657-3294202. **JAUNPUR**: 248, FORT ROAD, Near AMBER HOTEL, Jaunpur -222001, Tel: 5452-321630. **JHANSI**: 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN", Gwalior Road, Jhansi – 284001, Tel: 9235402124/ 7850883325. **JODHPUR**: 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT**: Jail road, Dholasatra, Near Jonaki Shangha Vidyalaya, Post Office – Dholasatra, Jorhat – 785001, Assam, Tel : 0376-2932558. **JUNAGADH**: "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh – 362001, Gujarat, Tel: 0285-6540002. **KADAPA**: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KANGRA**: Collage Road, Kangra, District Kangra-176001, Himachal Pradesh. Email: [camskan@camsonline.com](mailto:camskan@camsonline.com) Phone no: 01892-260089. **KAKINADA**: D No-25-4-29, 1st floor, Kommireddy Vari Street, Beside Warf Road, Opposite Swathi Medicals, Kakinada - 533001, Andhra Pradesh, Phone No.: 0884-6560102. **KANNUR**: Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur-670004, Tel: 497-324 9382. **KANPUR**: I Floor 106 to 108, CITY CENTRE Phase II, 63/2, THE MALL, Kanpur-208 001, Tel: 0512-3918003, 3918000, 3918001, 3918002. **KARIMNAGAR**: HNo.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar -505 001, Tel: 878-3205752, 3208004. **KARNAL**: 29, Avtar Colony, Behind Vishal Mega Mart, Karnal – 132001, **KARUR**: 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **KASARAGOD**: KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod – 671121. Tel: 04994-224326. **KASHIPUR**: Dev Bazar, Bazpur Road, Kashipur-244713 Email: [camskp@camsonline.com](mailto:camskp@camsonline.com). **KATNI**: 1st FLOOR, GURUNANAK DHARMAKANTA, Jabalpur Road, BARGAWAN, KATNI-483 501, Tel: 7622-322104. **KESTOPUR**: S.D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West), Shop No. 1M, Block – C (Ground Floor), Kestopur – 700101, Kolkata. **KHAMMAM**: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyrva Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR**: Silver Palace, OT Road, Inda-Kharagpur, G.P.Barakola, P.S- Kharagpur Local – 721305, District West Midnapore, Phone No.: 9800456034. **KOLHAPUR**: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA**: Kankaria Centre, 2/1, Russell Street,



2nd Floor, Kolkata – 700071, **Phone No: 033 - 46022413 / 46022414**, Email id [camscal@camsonline.com](mailto:camscal@camsonline.com) **KOLLAM:** Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006, Kerala, Email: [camsklm@camsonline.com](mailto:camsklm@camsonline.com), Phone No: 0474-2742823. **KORBA:** Shop No 6, Shiram Commercial Complex, Infront of Hotel Blue Diamond, Ground Floor, T.P. Nagar, Korba-495677, Chhattisgarh. **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:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001, Andhra Pradesh. Tel: 08518-650391. **KUKATPALLY:** No. 15-31-2M-1/4, 1st Floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad – 500072. **LUCKNOW:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001, Tel: 0522-391 8000, 391 8001, 391 8002, 3918003. **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:** 1st Floor, 278, North PerumalMaistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MANDI:** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001. Email: [camsmmdi@camsonline.com](mailto:camsmmdi@camsonline.com) **MANDI GOBINDGARH: Opp State Bank Of India ,Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301, Punjab. Email: [camsmgg@camsonline.com](mailto:camsmgg@camsonline.com) Phone no: 01765-506175** **MAHABUBNAGAR:** H. No. 1-3-110, Rajendra Nagar, Mahabubnagar – 509001, Telegana. Tel : 09440033182 **MALAPPURAM:** Kadakkadan Complex, Opp central school, Malappuram-676505, Kerala. Email: [camsmalp@camsonline.com](mailto:camsmalp@camsonline.com) Phone no: 483-2737101 **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 351-2269071 / 03512 -214335. **MANDI GOBINDGARH: Opp State Bank Of India ,Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301, Punjab Email: [camsmgg@camsonline.com](mailto:camsmgg@camsonline.com) Phone no: 01765-506175** **MANGALORE:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003, Tel: 0824-325 1357, 325 2468. **MANIPAL:** Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal – 576104. Email id: [camsmpl@camsonline.com](mailto:camsmpl@camsonline.com) Phone No: 9243689046 **MAPUSA (PARENT ISC : GOA):** Office No 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa – 403 507, Goa.. **MARGAO:** F4 - Classic Heritage, Near Axis Bank, Opposite BPS Club, Pajifond, Margao, Goa - 403 601. Tel no.: 0832-6480250, **MATHURA:** 159/160 Vikas Bazar, Mathura-281001, Tel: 0565-3207007. **MEERUT:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002, Tel: 0121-325 7278. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR:** DhundhiKatra, Mirzapur-231001, Tel: 5442-220282. **MIRZAPUR:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh. Email: [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) Phone no: 5442 – 220282 **MIRZAPUR:** Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur – 231001, Uttar Pradesh.. Phone No: 05442 – 220282 Email Id: [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) **MOGA:** No. 9 New town, Opposite Jaswal Hotel, Daman Building, Moga – 142001, **Phone No: 01636-689092 Email: [camsmog@camsonline.com](mailto:camsmog@camsonline.com)** **MORADABAD:** H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001, Tel: 0591- 6450125. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. **MUZZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 Email: [camsmrn@camsonline.com](mailto:camsmrn@camsonline.com) Phone no:131 - 2442233/ 09027985915 **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001, Gujrat. **NAGERCOIL:** 47, Court Road, Nagercoil-629 001, Tel: 4652-229549. **NAGPUR:** 145 Lendra, New Ramdaspath, Nagpur-440 010, Tel: 0712-325 8275, 3258272, 2432447. **NAGAON :** Amulapathy, V.B.Road, House No.315, Nagaon-782003, Assam. Email: [camsnag@camsonline.com](mailto:camsnag@camsonline.com) Phone no: 03672-250111 **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NALBARI:** Ground Floor, Allahabad Bank Building, Dhamdhama Road, Nalbari – 781335, Phone No.: 09854093901/09864033980. **NALGONDA:** 6-4-80, 1st Floor, Above Allahabad Bank, Opposite To Police Auditorium, VT Road, Nalgonda – 508001. **E-mail- [camsnlg@camsonline.com](mailto:camsnlg@camsonline.com)** **NASIK:** 1st Floor, “ Shradha Niketan “, Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002, Phone No.: 0253 – 6450102. **NANDED:** Shop No.8,9 Cellar “Raj Mohammed Complex”, Main Road, Sree Nagar, Nanded-431605, Phone No.: 9579444034. **NAVSARI: 214-215, 2<sup>nd</sup> floor, Shivani Park, Opposite Shankheswar Complex, Kaliawadi, Navsari – 396445, Gujarat, Tel: 02637 – 236164 Email: [camsnvs@camsonline.com](mailto:camsnvs@camsonline.com)** **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI :** 7-E, 4th Floor, DeenDayal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **New Delhi:** 306, 3rd Floor, DDA -2 Building, District Centre, Janakpuri, New Delhi -110058. Email: [camsidel@camsonline.com](mailto:camsidel@camsonline.com) **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana. Tel: 08462 – 250018 **NOIDA:** E-3, Ground floor, Sector 3, Near Fresh Food Factory, Noida – 201301 **ONGOLE:** Shop No:1128, First Floor, **3rd Line, Sri Babuji Market Complex**, Ongole – 523001, Andhra Pradesh. Tel: 08592 – 281514 Email ID : [camsoge@camsonline.com](mailto:camsoge@camsonline.com) **ONGOLE:** Old govt hospital Road, Opp Konigetiguptha Apartments., Ongole-523001, Tel: 8592-281514. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opposite Old Gunj, Palanpur - 385001., Tel: 9228000472 Email: [camspal@camsonline.com](mailto: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:** 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot – 145001, Punjab. Tel no. 0186 – 3205010. **PATIALA:** 35, New LalBagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, Near Saket Tower, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR:** 35, Behind Hotel HAYWIZZ, M.A. Road, Phoenix BAY, Port Blair – 744102, Andaman and Nicobar. **Email Id: [camspbtb@camsonline.com](mailto:camspbtb@camsonline.com)** **Phone No: 03192 - 230306 / 230506** **PUNE:** Vartak Pride , 1st floor, Survay No 46, City Survay No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune – 411052. Email id: [camspun@camsonline.com](mailto:camspun@camsonline.com) **PRATAPGARH: Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. Email: [camspra@camsonline.com](mailto:camspra@camsonline.com) Phone no: 5342-221941** **PITAMPURA:** Aggarwal Cyber Plaza-li, Commercial Unit No 371, 3<sup>rd</sup> Floor, Plot No C-7, Netaji Subhash Place, Pitampura, New Delhi-110034. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **RAIGANJ:** Rabindra Pally, Beside Gitanjali Cinema Hall, P O & P S Raiganj, Dist - North Dijajpur, Raiganj – 733134, West Bengal. **RAIPUR:** HIG-C-23, Sector - 1, Devendra Nagar, Raipur-492004, Tel: 0771-3296 404, 3290830. **RAJAHMUNDRY:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, NyapathiVari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB

Road, No: 206, 2nd Floor ShriLok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria& Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** SCO – 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak – 124001, Haryana, Phone No.: 09254303802. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela – 769012., Email: [camrou@camsonline.com](mailto:camrou@camsonline.com). **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal& Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :**Jiveshwar Krupa Bldg,Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli – 416416, Tel: - 0233 – 6600510. **SATARA:** 117 / A / 3 / 22, 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](mailto:camssna@camsonline.com) Phone no: 07879036133** **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2<sup>nd</sup> Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SILCHAR:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005 , Phone No.: 03842-230407. **SHIMLA:** I Floor, Opp. PanchayatBhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, HosmaneExtn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SIKAR: 1st Floor, Opposite Yash Tower Parking, Pawan Travels Street, Front of City Center Mall, Station Road, Sikar-332001, Rajasthan. Email: [camssik@camsonline.com](mailto:camssik@camsonline.com) Phone no: 01572-240990** **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 AryaKanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 SiddheshwarPeth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SONEPAT:** SCO-11-12,1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonapat – 131001, Email id: [camssnp@camsonline.com](mailto:camssnp@camsonline.com). **SEERAMPORE:** 47/5/1, Raja Rammohan Roy Sarani, PO. Mallickpara, Dist. Hoogly, Seerampore-712203, Tel No: 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, VijayaGanapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942- 650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT: Shop No – G - 5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002 Email: [camssur@camsonline.com](mailto:camssur@camsonline.com) .** **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **SURI:** Police Line, Ramakrishnapally, Near Suri Bus Stand, Suri, West Bengal – 731101, Tel. no. 09333749633. **TAMLUK:** Behind Mass ClinicVill Padumbasan, Tamluk – 721636, Phone No.: 09800224303. **THANE:** Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Expressway, Thane (West) – 400 601. Phone No.: 022-25395461. **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:** Dhawal Complex, Ground Floor, Durgabari, RangagoraRoad,Near Dena Bank, Tinsukia-786125, Tel: 374-2336742. **TIRUNELVELI:** No. F4, Magnem Suraksaa Apartments, Thiruvananthapuram Road, Tirunelveli - 627002. **Email :** [camstrv@camsonline.com](mailto:camstrv@camsonline.com). **TIRUPATHI:** Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, TirumalaByepass 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:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN:** Ground Floor, Mani Nagar, 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. Udaipur 32, Ahinsapuri, Fatehpura circle,Udaipur – 313001 Email: [camsudp@camsonline.com](mailto:camsudp@camsonline.com). **Udhampur:** Guru Nanak Institute, NH-1A, Udhampur - 182101, Jammu, Tel no: 191-2432601, **UJJAIN :**123, 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:



