



**SCHEME INFORMATION DOCUMENT**

**SBI**  
**BLUE CHIP FUND**

An open-ended Equity Scheme predominantly investing in the large cap stocks

Product Labeling	
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• long-term capital appreciation.</li> <li>• Investment in equity and equity-related instruments of large cap companies.</li> </ul>	<p>Investors understand that their principal will be at moderately high risk</p>

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

**Continuous Offer of Magnum / Units at NAV related price**

Mutual Fund	Trustee Company	Asset Management Company
SBI Mutual Fund	SBI Mutual Fund Trustee Company Private Limited ('Trustee Company') CIN: U65991MH2003PTC138496	SBI Funds Management Private Limited ('AMC') (A joint venture between SBI and AMUNDI) CIN : U65990MH1992PTC065289
<b>Corporate Office</b> 9 <sup>th</sup> Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	<b>Registered Office:</b> 9 <sup>th</sup> Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051	<b>Registered Office:</b> 9 <sup>th</sup> Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051

[www.sbimf.com](http://www.sbimf.com)

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

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of SBI Mutual Fund, Tax and Legal issues and general information on [www.sbimf.com](http://www.sbimf.com)

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

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated May 14, 2020.

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## HIGHLIGHTS OF THE SCHEME

Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks																																						
Investment Objective	The investment objective of the Scheme is 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).																																						
Liquidity	Open-ended scheme. The scheme would provide redemption / switch facility to investor on every business day at applicable NAV subject to prevailing exit load																																						
Fund Manager	Ms. Sohini Andani Mr. Mohit Jain - for managing investments in Foreign Securities.																																						
Benchmark Index	S&P BSE 100 Index TRI																																						
Plans / Options	<p>The Scheme has two plans viz. Regular plan &amp; Direct plan.</p> <p><b>Direct Plan:</b></p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA) and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in <b>Section IV - Fees and Expenses - B. - Annual Recurring Expenses</b>. Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.</p> <p><b>Eligible investors:</b> All categories of investors as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p><b>Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund.</p> <p><b>How to apply:</b></p> <ul style="list-style-type: none"> <li>• Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form.</li> <li>• Investors should also indicate “Direct” in the ARN column of the application form.</li> </ul> <p><b>Regular Plan:</b></p> <p>This Plan is for investors who wish to route their investment through any distributor. In case of Regular and Direct plan the default plan under following scenarios will be:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>Both plans provide two options for investment - Growth Option and Dividend Option.</p>			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
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	<p>Under the Dividend option, facility for reinvestment, payout &amp; transfer of dividend is available. Between “Growth” or “Dividend” option, the default will be treated as “Growth”. In “Dividend” option between “Reinvestment”, “Payout” or “Transfer”, the default will be treated as “Payout.</p> <p>Investor can select only one option either pay out or reinvestment in dividend plan at a Scheme and folio level. Any subsequent request for change in Dividend option viz. Payout to Reinvestment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in dividend option (payout / reinvestment) will reflect for all the units held under the scheme / folio.</p>
Dividend Frequency	Under the dividend option, the plan may consider issuing dividends, subject to availability of distributable surplus and at the recommendation of the AMC. 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.
Transparency / NAV Disclosure	<p>The NAV will be calculated and disclosed at the close of every Business Day. NAVs of the Scheme will be displayed on the Website of the Mutual Fund, <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>NAV will be calculated and disclosed in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11.00 p.m. Further, the Mutual Fund shall send the latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>The Mutual Fund shall disclose portfolio (alongwith ISIN) as on the last day of the month of the Scheme on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI within 10 days from the close of the month.</p> <p>Further, the half yearly portfolio of scheme shall be disclosed within 10 days from close of each half year on the Website of the Mutual Fund, <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p>
SIP/SWP/STP Facilities	Available
Minimum Investment size Initial Purchase (Non SIP)	Rs. 5000/- & in multiples of Re.1
Additional Purchase (Non-SIP)	Rs. 1000/- & in multiples of Re.1
SIP Purchase	<p>Weekly - Minimum Rs. 1000 &amp; in multiples of Re. 1 thereafter for minimum of six installments.</p> <p>Monthly - Minimum Rs. 1000 &amp; in multiples of Re. 1 thereafter for minimum six months (or) minimum Rs. 500 &amp; in multiples of Re. 1 thereafter for minimum one year</p> <p>Quarterly - Minimum Rs. 1500 &amp; in multiples of Re. 1 thereafter for minimum one year</p> <p>Semi-Annual - Minimum Rs. 3000 &amp; in multiples of Re. 1 thereafter for minimum of 4 installments.</p> <p>Annual - Minimum Rs. 5000 &amp; in multiples of Re. 1 thereafter for minimum of 4 installments.</p>
Minimum Redemption size in Rupees (Non-SWP/STP)	<p>Rs.500/- or 1 Unit or account balance, whichever is lower.</p> <p>Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount, as per the scheme features, the Fund reserves the right to redeem the balance units at applicable repurchase price.</p>

Cheques/Draft favour of	in	“SBIMF - SBI Blue Chip Fund”
Switches		Allowed
Loads :		<b>Entry Load :</b>  Not Applicable  <b>Exit Load:</b> <ul style="list-style-type: none"> <li>• For exit within 1 year from the date of allotment - 1%</li> <li>• For exit after 1 year from the date of allotment - Nil</li> </ul>

## I. INTRODUCTION

### A. RISK FACTORS

#### 1. Standard Risk Factors

- a. Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the Fund's objective will be achieved.
- b. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down
- c. Past performance of the Sponsor / AMC / Mutual Fund or its affiliates does not guarantee the future performance of the scheme(s) of the Mutual Fund.
- d. State Bank of India, the sponsor, is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution made by it of an amount of Rs. 5 lakhs towards setting up of the mutual fund.
- e. SBI Blue Chip Fund is only the name of the Scheme and does not, in any manner, indicate either the quality of the Scheme or its future prospects and returns.
- f. The NAV of the Schemes' Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes.
- g. The present scheme is not a guaranteed or assured return scheme.
- h. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

#### 2. Scheme-specific Risk Factors

- a. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
- b. Redemption by the Magnum/Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.
- c. The tax benefits described in the SID are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
- d. 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, 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.
- e. Subject to necessary approvals, the Scheme may invest in securities in overseas markets, which could be exposed to currency risk, sovereign risk, economic and political risks. Prices of ADR/GDR may not move in consonance with the domestic underlying stock due to currency movements and the prices could also be trading at a discount/premium to the underlying stocks
- f. 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.

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

- i. **Equity and equity related risk:** Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments.
  - ii. **Credit risk:** Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.
  - iii. **Liquidity Risk** pertains to how saleable a security is in the market. If a particular security does not have a market at the time of sale, then the scheme may have to bear an impact depending on its exposure to that particular security.
  - iv. **Interest Rate risk** is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
  - v. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
- h. The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.**
- i. The initial issue expenses incurred for the launch of the scheme is being amortized over a period not exceeding five years. Amortization of initial issue expenses would be over and above the annual recurring expenses and to that extent would have an impact the NAV of the scheme on an ongoing basis over a period not exceeding five years.**
- j. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels of risk. Accordingly the scheme's risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risk than bonds, which are AA rated**

**k. The risks involved in derivatives are:**

- The cost of hedge can be higher than adverse impact of market movements
- The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
- An exposure to derivatives in excess of the hedging requirements can lead to losses.
- An exposure to derivatives can also limit the profits from a genuine investment transaction.
- Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

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

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

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

**m. RISKS FACTORS ASSOCIATED WITH INVESTING IN FOREIGN SECURITIES**

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

**n. RISK FACTORS ASSOCIATED WITH INVESTMENTS IN REITs AND InvITs:**

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

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



- taxation and other regulatory factors

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

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

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

#### **o. RISK FACTORS ASSOCIATED WITH INVESTMENTS IN SECURITISED DEBT**

- (i) The Scheme may be exposed to risks associated with investing in asset backed securities (ABS), i.e. securitised debt. The underlying assets in the case of investment in securitised debt could be mortgages [being mortgage backed securities (MBS)] or other assets like credit card receivables, automobile / vehicle, consumer durables, personal, commercial or corporate loans and any other receivables, loans or debt.
- (ii) Different types of securitised debt/structured instruments carry different levels and types of risks and the NAV(s) of the Scheme may, to the extent that its assets are invested in such instruments, fluctuate depending on the value of such instruments. For instance, credit risk on securitised bonds depends upon the credit worthiness of the originator and would vary depending on whether such bonds are issued with recourse to the originator or otherwise (a structure with recourse will have a lower credit risk than a structure without recourse). Even within securitised debt, AAA rated securitised debt offers lesser risk of default than AA rated securitised debt. Changes in/withdrawal of the credit rating of the instruments issued by the originator may affect the value of the Scheme's investments and consequently, the NAV of the Units.
- (iii) Underlying assets in securitised debt may assume different forms and the general types of receivables include Auto Finance, Credit Cards, Personal Loans/Receivables, Home Loans/Receivables, Corporate Loans/Receivables and other retail loans. Credit risks relating to these types of receivables depend upon various factors including macro economic factors impacting each of these industries. Specific factors like nature and adequacy of property mortgaged against these borrowings and the nature of loan agreement / mortgage deed in case of Home Loans, adequacy of documentation in case of Auto Finance and Home Loans, capacity of the borrower to meet its obligations in case of Credit Cards and intentions of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.
- (iv) If a court/regulatory authority concludes that the sale from the originator to the securitisation trust was not a "true sale", the Scheme(s) may, in the event that it has invested in instruments issued by such trust, experience losses or delays in the payments due and the NAV of the Units may be affected thereby. Care is generally taken while structuring the transaction so as to minimize the risk of the sale to the trust not being construed as a "true sale" and legal opinion confirming that the sale constitutes a true sale is usually obtained.
- (v) Presently, the secondary market for securitised papers is not very liquid and there is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the Scheme(s) to resell such securities. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.
- (vi) In case of securitised debt, changes in market interest rates and pre-payments may not change the absolute amount of receivables for the investors but may have an impact on the re-investment of the periodic cash flows that an investor receives on securitised papers.
- (vii) Securitised debt papers carry credit risk of the obligors and are dependent on the servicing of the Pass Through Certificates, contributions, etc. However, these are offset suitably by appropriate pool selection as well as credit enhancements specified by Credit Rating Agencies. However, the credit enhancement stipulated in a securitization transaction represents a limited loss cover only. Delinquencies and credit losses may cause depletion of the amount available under the cash collateral account and thereby the scheduled payouts of the investors may get affected if the amount available in the cash collateral account is not enough to cover the shortfall. In cases where the underlying facilities are linked to benchmark rates, the securitized debt papers may be adversely impacted by adverse

movements in benchmark rates. However, this risk is mitigated to an extent by appropriate credit enhancement specified by Credit Rating Agencies.

**p. Risk of Co-mingling**

The servicers normally deposit all payments received from the obligors into the collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the loan agreements may not be segregated from other funds of the servicer. If the servicer fails to remit such funds due to investors, the investors may be exposed to a potential loss. Due care is normally taken to ensure that the servicer enjoys highest credit rating on stand alone basis to minimize co-mingling risk.

**RISK CONTROL STRATEGIES:**

Investments in Equity and equity related instruments including derivatives, debt and money market instruments 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 mitigates.

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.

**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 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 their 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.

**B. CREDIT EVALUATION POLICY & DUE DILIGENCE FOR CREDIT RISK**

**(a) CREDIT EVALUATION POLICY**

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

For every issuer we focus on 4 Cs of credit

- Capacity
- Character
- Collateral
- Covenants

Key focus areas are

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

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

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

#### **DUE DILIGENCE FOR CREDIT RISK**

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

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

#### **C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

#### **D. SPECIAL CONSIDERATIONS, IF ANY:**

##### ***(i) Termination of the scheme***

The Trustees reserve the right to terminate the scheme at any time. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund may be wound up after repaying the amount due to the Unit holders:

- (a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or
- (b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or
- (c) if SEBI so directs in the interest of the unit holders.

Where a scheme is wound up under the above Regulation, the trustees shall give a notice disclosing the circumstances leading to the winding up of the scheme:

- (a) to SEBI; and
- (b) in two daily newspapers having circulation all over India & a vernacular newspaper circulating at the place where the mutual fund is formed.

In case of termination of the scheme, regulation 41 of the SEBI (mutual Funds) Regulations, 1996 shall apply.

#### **(ii) Restrictions on 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:

- o No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.
- o 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.

- (iii) The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the SID & SAI.
- (iv) Redemption by the Unit Holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.
- (v) The tax benefits described in Statement of Additional Information (SAI) are as available under the present taxation laws and are available subject to relevant condition. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each investor / Unit Holder is advised to consult his/her/its own professional tax advisor
- (vi) The Mutual Fund is not assuring any returns nor is it assuring that it will make periodic distributions. All dividend distributions are subject to the investment performance of the scheme, availability of distributable profits and computed in accordance with SEBI (MF) Regulations.
- (vii) No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Circulars in connection with this offering not authorized by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund.

(viii) In addition to the investment management activity, SBI Funds Management Private Limited has also been granted a certificate of registration as a Portfolio Manager with Registration Code INP000000852.

Apart from this, SBI Funds Management Private Limited has received an 'In-principle' approval from SEBI for SBI Resurgent India Opportunities Fund (Offshore Fund) vide letter no. IMD/RK/53940/2005 dated November 16, 2005.

SBI Funds Management Private Limited is also acting as Investment Manager of SBI Alternative Equity Fund which is registered with SEBI vide SEBI Registration number: IN/AIF3/15-16/0177, as a category III Alternative Investment Fund and SBI Alternative Debt Fund which is registered with SEBI vide Registration number: IN/AIF2/18-19/0563 as a category II Alternative Investment Fund under SEBI (Alternative Investment Funds) Regulations, 2012.

SBI Funds Management Private Limited has also obtained approval for providing the management and advisory services to Category I foreign portfolio investors and Category II foreign portfolio investors through fund manager(s) managing the schemes of the SBI Mutual Fund as permitted under Regulation 24(b) of the SEBI (Mutual Funds) Regulations, 1996, as amended from time to time ("the Regulations"). While, undertaking the said Business Activity, the AMC shall ensure that (i) any conflict of interest with the activities of the Fund will be avoided; (ii) there exists a system to prohibit access to insider information as envisaged under the Regulations; and (iii) Interest of the Unit holder(s) of the Scheme of the Mutual Fund are protected at all times.

The AMC certifies that there would be no conflict of interest between the Asset Management activity and these other activities.

(ix) Investors should study the Scheme Information Document carefully in its entirety and should not construe the contents thereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units.

## E. DEFINITION AND EXPLANATIONS OF TERMS USED

**Applicable NAV** : **For subscription of below Rs. 2 lakh:** In respect of valid applications received upto the cut-off time, by the Mutual Fund at any of the OPAT of SBI MF 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 the cut-off time, by the Mutual Fund at any of the OPAT of SBI MF 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 mutual fund schemes, 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 pm on a business day, subject to the transaction being time stamped appropriately.

**For Redemptions including switch-out:** In respect of valid applications received upto the cut-off time by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.

**Blue chip Stock** : As per the terms of this Scheme Information Document refers to a stock with market capitalization equal to or more than the least market capitalized stock of BSE 100 Index.

**Business Day** : A day other than (i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange of India Limited and the BSE Limited are closed (iii) a day on which the Purchase/Redemption/Switching of Units is suspended (iv) a day on which banks in Mumbai and / RBI are closed for business/clearing except when National Stock Exchange of India Limited and the BSE Limited are open (v) a

day which is a public and /or bank holiday at OPAT OF SBIMF where the application is received (vi) a day on which normal business cannot be transacted due to storms , floods, natural calamities , bandhs, strikes or such other events as the AMC may specify from time to time.

The AMC reserves the right to declare any day as a Business day or otherwise at any of the OPAT of SBI MF.

- Cut-off time** : 3.00 p.m.
- Date of Application** : The date of receipt of a valid application complete in all respect for issue or repurchase of Magnum/ Units of this scheme by SBIFMPL at its various offices/branches or the designated centers of the Registrar.
- Derivatives** : Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as: interest rates, exchange rates, commodities, and equities.
- Equity & Equity related Instruments** : Equity and Equity Related Instruments include stocks and shares of companies, foreign currency convertible bonds, ADR/GDR, derivative instruments like stock future/options and index futures and options, warrants, convertible preference shares.
- Entry Load** : Entry Load means a one-time charge that the investor pays at the time of entry into the scheme. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, No entry load will be charged with respect to applications for purchase / additional purchase / switch-in accepted by the Fund.
- Exit Load** : A charge paid by the investor at the time of exit from the scheme(s).
- Forward Rate Agreement/FRA** : A FRA is an agreement to pay or receive the difference between the agreed fixed rate and actual interest prevailing at a stipulated future date. The interest rate is fixed now for a future agreed period wherein only the interest is settled between the counter parties.
- Gilts / Govt. Securities** : Securities created and issued by the Central Government and/or State Government, as defined under section 2 of Public Debt Act 1944 as amended or re-enacted from time to time.
- Interest Rate Swaps** : Interest Rate Swaps (“IRS”) is a financial contract between two parties exchanging a stream of interest payments for a notional principal amount on multiple occasions till maturity. Typically, one party receives a pre-determined fixed rate of interest while the other party receives a floating rate, which is linked to a mutually agreed benchmark with provision for mutually agreed periodic resets.
- Magnum / Units** : One undivided unit issued under the Scheme by the SBI Mutual Fund
- Magnum Holder / Unit Holder** : Any eligible applicant who has been allotted and holds a valid Magnum / units in his /her/its name.
- Major** : means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
- Majority Age** : means the age at which a person is deemed to attain majority under the provisions of the Indian Majority Act, 1875, as amended from time to time.
- Money Market Instruments** : Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Triparty Repo, Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time.

<b>NAV related price</b>	: The Repurchase Price and the Sale Price are calculated on the basis of NAV and are known as NAV related prices. The Repurchase Price is calculated by deducting the exit load factor (if any) from the NAV and the Sale Price is the price at which the Units can be purchased based on Applicable NAV.
<b>Net Asset Value / NAV</b>	: Net Asset Value of the Units of the Scheme(s) (including plans / options thereunder) calculated in the manner provided in this Scheme Information Document or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
<b>No Entry Load</b>	: It means that no sales load is charged to the investor at the time of entry.
<b>No Exit Load</b>	: It means that no redemption/exit load is charged to the investor at the time of exit.
<b>Non Resident Indian / NRI</b>	: A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
<b>NSE MIBOR</b>	: NSE MIBOR is an acronym for National Stock Exchange (NSE) Mumbai Inter Bank Offer Rate. This rate is computed by NSE on basis of indication by various market participants and published daily.
<b>Official Points of Acceptance (OPAT)</b>	: means SBIFMPL Corporate Office/ SBIFMPL Branches, website of the Mutual Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> , SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
<b>Options</b>	: An Option gives holder the right (but not the obligation) to buy or sell a security or other asset during a given time for a specified price called the 'Strike' price.
<b>Sale Price</b>	: The price at which the Magnums / Units can be purchased based on Applicable NAV and calculated in the manner provided in this Scheme Information Document.
<b>Scheme Information Document/ the Scheme</b>	: This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing the terms of offering Magnums / Units of the SBI Blue Chip Fund ('the scheme') of SBI Mutual Fund as per the terms contained herein. Modifications to the Scheme Information Document, if any, shall be made by way of an addendum which will be attached to the Scheme Information Document. On issuance and attachment of addendum, the Scheme Information Document will be deemed to be an updated Scheme Information Document.
<b>RBI</b>	: Reserve Bank of India, established under Reserve Bank of India Act, 1934.
<b>Redemption /Repurchase Price</b>	: The price (being Applicable NAV minus Exit Load, if any) at which the units can be redeemed and calculated in the manner provided in this Scheme Information Document.
<b>Registrars</b>	: The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBIMF. M/s Computer Age Management Services (Pvt.) Ltd. (SEBI Registration Number: INR 000002813). (Computer Age Management Services Pvt. Ltd. Rayala Towers, 158, Anna Salai, Chennai - 600002 (having Registered Office: A & B Lakshmi Bhavan, 609, Anna Salai, Chennai - 600 006, India), as Registrars and Transfer Agents to the Schemes
<b>Repos</b>	: Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
<b>Reverse Repos</b>	: Purchase of government securities with simultaneous agreement to sell them at a later date.

<b>Sale Price</b>	: The Sale Price is the price an investor pays for a Magnum / Unit of the scheme at the time of entry.
<b>SBIMFTCPL/Trustees</b>	: SBI Mutual Fund Trustee Company Private Limited, a wholly owned subsidiary of SBI, incorporated under the provisions of the Companies Act, 1956. The registered office of SBIMFTCPL is situated at 9 <sup>th</sup> Floor, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051. SBIMFTCPL is the Trustee to the SBIMF vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund as disclosed in the section the Statement of Additional Information.
<b>SEBI</b>	: Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
<b>SEBI Regulations</b>	: Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 for the time being in force and as amended from time to time, [including by way of circulars or notifications issued by SEBI, the Government of India].
<b>Sponsor / Settlor</b>	: State Bank of India, having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai - 400 021, which has made an initial contribution of Rs. 5 lacs towards the trust fund and has appointed the Trustees to supervise the activities of The Fund.
<b>Switches</b>	<p><b>Switch In</b> - Investments in the scheme from any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p> <p><b>Switch Out</b> - Repurchase/Redemption from the scheme to any other existing scheme(s) of SBI Mutual Fund at applicable NAV.</p>
<b>Asset Management Company or AMC/ SBIFMPL</b>	: SBI Funds Management Private Limited, the Asset Management Company, incorporated under the Companies Act, 1956 and authorized by SEBI to act as Investment Manager to the Schemes of SBI Mutual Fund.
<b>The Custodian</b>	: The custodian to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. SBIFMPL has appointed SBI-SG Global Securities Services Pvt. Ltd., SEBI Registration Number: IN/CUS/022, Registered Office: 12th Floor, State Bank Bhavan, Madame Cama Road, Mumbai - 400021, Corporate Office: Ground Floor Jeevan Seva, Annexe Building, , S. V. Road, Santacruz (West), Mumbai - 400054 as the Custodian for this scheme.
<b>The Fund</b>	: Means SBI Mutual Fund (SBIMF); constituted as a Trust with SBIMFTCPL as the Trustee under the provisions of Indian Trusts Act, 1882, and registered with SEBI.
<b>The Offer</b>	: The issue of Magnums/Units of the Scheme as per the terms contained in this Scheme Information Document.
<b>Unit Capital</b>	: The aggregate face value of the Units issued and outstanding under the scheme.



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

It is confirmed that:

- I. The Scheme Information Document of SBI Blue Chip Fund forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launch of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the scheme.
- IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**For SBI Funds Management Private Limited**

Sd/-

**Ashwani Bhatia  
Managing Director & CEO**

Date: May 14, 2020

Place: Mumbai.

## II. INFORMATION ABOUT THE SCHEME

**A. TYPE OF THE SCHEME** - An open ended equity scheme predominantly investing in large cap stocks

### **B. INVESTMENT OBJECTIVE OF THE SCHEME**

The objective of the scheme would be 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 is no guarantee or assurance that the investment objective of the scheme will be achieved.

### **C. SCHEME ASSET ALLOCATION**

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

Instrument	Indicative Asset Allocation		Risk Profile
	Minimum	Maximum	
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^	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 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 - 1<sup>st</sup> -100<sup>th</sup> 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:101<sup>st</sup> to 250<sup>th</sup> company in terms of full market capitalization. Small Cap: 251<sup>st</sup> 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 exposure will be in line with SEBI/AMFI limits specified from time to time

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

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

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

The above investment pattern is indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above mentioned asset allocation pattern, the portfolio to be rebalanced by AMC within 30 days from the date of said deviation.

Above rebalancing will be subject to market conditions and in the interest of the investors. If the fund manager for any reason is not able to rebalance the asset allocation within above mentioned period, the matter would be escalated to Investment Committee for further direction. The Investment Committee shall record the reason in writing leading the reason for falling the exposure outside the asset allocation and the Committee shall review and as consider necessary may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above / further course of action required in this regard. The funds raised under the scheme shall be invested only in transferable securities as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

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

#### **D. INVESTMENT STRATEGIES**

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.

#### **E. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST**

##### **I. Equity and Equity Related Instruments:**

1. Equity share is a security that represents ownership interest in a company.
2. Equity Related Instruments are securities which give the holder of the security right to receive Equity Shares on pre agreed terms. It includes convertible/optionally convertible/compulsorily convertible preference shares, share warrants and any other security which has equity component embedded in it.
3. Equity Derivatives(Futures and Options)

##### **II. Debt Instruments & Money Market Instruments**

1. Certificate of Deposits (CDs)
2. Commercial Paper (CPs)
3. Treasury Bills (T-Bills)
4. Triparty Repo
5. Securities created and issued by the Central Governments as may be permitted by RBI, securities guaranteed by the Central Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc.
6. Debentures as well as bonds issued by companies / institutions promoted / owned by the Central Governments and statutory bodies, which may or may not carry a Central Government guarantee, Public and private sector banks, All India Financial Institutions, Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long-term fund requirements. These instruments include Fixed Interest Security with/without put/call option, floating rate bonds, zero coupon bonds.
7. Floating rate debt instruments issued by central government, corporates, PSUs etc. with coupon reset periodically. Fund Manager will have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rate in the economy.
8. Repo (Repurchase Agreement) or Reverse Repo.
9. Securitized Debt (SD)/Pass Through Certificate (PTC).

##### **III. Foreign Securities**

Foreign securities including ADRs / GDRs / Foreign equity and debt securities as may be permitted by SEBI/RBI from time to time.

#### **IV. Real Estate Investment Trust (REITs) & Infrastructure Investment Trust (InvIT)**

Any other instruments / securities, which in the opinion of the fund manager would suit the investment objective/asset allocation of the scheme subject to compliance with extant Regulations. The Scheme may invest in other Schemes managed by the AMC or in the Schemes of any other Mutual Fund(s), provided such investment is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations.

#### **F. TRADING IN DERIVATIVES**

The Fund's trading in derivatives would be in line that is permitted by SEBI Regulations from time to time. The Fund may use any hedging techniques that are permissible now or in future, under SEBI regulations, in consonance with the scheme's investment objective, including investment in derivatives such as interest rate swaps. The Fund shall fully cover its position in the derivatives market by holding underlying securities / cash or cash equivalents / option and / or obligation for acquiring underlying assets to honour the obligations contracted in the derivatives market. The Fund shall maintain separate records for holding the cash and cash equivalents / securities for this purpose. The securities held shall be marked to market by the AMC to ensure full coverage of investments made in derivative products at all times.

SEBI has also vide circular DNP/Cir-29/2005 dated 14<sup>th</sup> September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Portfolio Investors (FPI). Accordingly, Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts.

##### **I. Position Limit**

The position limits for the Mutual Fund and its schemes, for transaction in derivatives segment are in compliance to the SEBI Circular no. SEBI/DNP/Cir-31/2006 dated September 22, 2006, and to all such amendments as applicable from time to time. The position limits are given as under:

##### **i. Position limit for the Mutual Fund in index options contracts**

The Mutual Fund position limits in index option contracts **on a particular underlying index shall be higher of:**

- a. Rs. 500 Crore; or
- b. 15% of the total open interest in the market in index options contracts.

This limit would be applicable on open positions in all options contracts on a particular underlying index.

##### **ii. Position limit for the Mutual Fund in index futures contracts:**

The Mutual Fund position limits in index futures contracts **on a particular underlying index shall be higher of:**

- a. Rs. 500 Crore; or
- b. 15% of the total open interest in the market in index futures contracts.

This limit would be applicable on open positions in all futures contracts on a particular underlying index.

##### **iii. Additional position limit for hedging**

In addition to the position limits at point (i) and (ii) above, the Mutual Fund may take exposure in index Derivatives subject to the following limits:

1. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
2. Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.

##### **iv. Position limit for Mutual Funds for stock based derivative contracts**

The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL) (as per SEBI Circular no. SEBI/HO/MRD/DP/CIR/P/2016/143 dated December 27, 2016).

#### v. Position limit for each scheme of a Mutual Fund

The scheme-wise position limit / disclosure requirements shall be -

1. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:

1% of the free float market capitalization (in terms of number of shares).

Or

5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).

2. This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.

#### Illustrations

##### i. Arbitrage:

Buy 1000 stocks of Company A at Rs 100 and sell the equivalent of stocks future of the Company A at Rs 101.

1. Market goes up and the stock end at Rs 150.

At the end of the month the future expires automatically:

At the settlement date we assume that future price = closing spot price = Rs 150

a. Gain on stock is  $1000 \times (150 - 100) = \text{Rs } 50000$

b. Loss on future is  $1000 \times (101 - 150) = \text{Rs } - 49000$

c. Then gain realized is  $50\,000 - 49\,000 = \text{Rs } 1000$

2. Market goes down and the stock end at Rs 50.

At the end of the month the future expires automatically:

At the settlement date we assume that future price = closing spot price = Rs 50

a. Loss on stock is  $1000 \times (50 - 100) = \text{Rs } - 50000$

b. Gain on future is  $1000 \times (101 - 50) = \text{Rs } 51000$

Then gain realized is  $51000 - 50000 = \text{Rs } 1000$

##### ii. Unwinding an arbitrage position:

Buy 1000 stocks of Company A at Rs 100 and sell the equivalent of stocks future of the Company A at Rs 101.

The market goes up and at some point of time during the month the stock trades at Rs 150 and the future trades at Rs 149 then we unwind the position:

1. Buy back the future at Rs 149 : loss incurred is  $(101 - 149) \times 1000 = \text{Rs } - 48\,000$

2. Sell the stock at Rs 150 : gain realized :  $(150 - 100) \times 1000 = \text{Rs } 50\,000$

3. Net gain is  $50\,000 - 48\,000 = \text{Rs } 2\,000$

##### iii. Roll over the futures:

In this case we keep the underlying stock position intact and roll over the futures position into next month. For example, if the underlying stock is trading around Rs 150 on or closer to the expiry date, the

stock future is also generally likely to trade closer to similar levels. In such a case, if the next month futures are trading at levels higher than the current month futures, we roll over the future position to the next month (i.e. instead of letting the current month future expire (on expiry day), we buyback the current month future and sell the next month future in its place, keeping the underlying stock position unchanged):

- a. Stock future next month is at Rs 151
- b. Stock future actual month is at Rs 150
- c. Then sell future next month at Rs 151 and buy back actual future at Rs 150 => gain of  $1000 \times (151 - 150) = \text{Rs } 1000$  and the arbitrage is continuing.

In case, the future price trades at discount to spot price (any time during the period till the expiry date) then the original position will be squared by buying the future and selling the spot market position.

**Further the exposure limits for trading in derivatives by Mutual Funds specified by SEBI vide its Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010 are as follows:**

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
2. Mutual Funds shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
  - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
  - b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 3.
  - c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
  - d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
6. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
7. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 3.
8. Definition of Exposure in case of Derivative Positions
9. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
	Option Premium Paid * Lot Size * Number of Contracts

Option bought	
---------------	--

**II. The risks involved in derivatives are:**

1. The cost of hedge can be higher than adverse impact of market movements
2. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
3. An exposure to derivatives in excess of the hedging requirements can lead to losses.
4. An exposure to derivatives can also limit the profits from a genuine investment transaction.
5. Efficiency of a derivatives market depends on the development of a liquid and efficient market for underlying securities and also on the suitable and acceptable benchmarks.
6. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

**III. Methods to tackle these risks:**

1. Hedging will not be done on a carpet basis but based on a view about interest rates, economy and expected adverse impact.
2. Limits of appropriate nature will be developed for counter parties
3. Such an exposure will be backed by assets in the form of cash or securities adequate to meet cost of derivative trading and loss, if any, due to unfavorable movements in the market.

**IV. The losses that may be suffered by the investors as a consequence of such investments:**

1. As the use of derivatives is based on the judgment of the Fund Manger, the view on market taken may prove wrong resulting in losses.
2. The upside potential of investments may be limited on account of hedging which may cause opportunity losses.

**V. The use of derivatives for hedging will give benefit of:**

1. Curtailing the losses due to adverse movement in interest rates
2. Securing upside gains at cost

**VI. VALUATION OF DERIVATIVES**

- i. The traded derivatives shall be valued at market price in conformity with the stipulations of sub clauses (i) to (v) of clause 1 of the Eighth Schedule to the SEBI Regulations.
- ii. The valuation of untraded derivatives shall be done in accordance with the valuation method for untraded investments prescribed in sub clauses (i) and (ii) of clause 2 of the Eighth Schedule to the SEBI Regulations.

## VII. REPORTING OF DERIVATIVES

The AMC shall cover the following aspects in their reports to trustees periodically, as provided for in the Regulations:

- i. Transactions in derivatives, both in volume and value terms.
- ii. Market value of cash or cash equivalents / securities held to cover the exposure.
- iii. Any breach of the exposure limit laid down in the scheme Information document.
- iv. Shortfall, if any, in the assets covering investment in derivative products and the manner of bridging it.

The Trustees shall offer their comments on the above aspects in the report filed with SEBI under sub regulation (23) (a) of regulation 18 of SEBI Regulations.

## F. PORTFOLIO TURNOVER

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

Portfolio Turnover Ratio as on April 30, 2020: 0.70

## G. FUNDAMENTAL ATTRIBUTES

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

(i) **Type of a scheme** - An open-ended equity scheme predominantly investing in large cap stocks

(ii) **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).

- Main Objective - Growth
- Investment pattern - The indicative portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations while retaining the option to alter the asset allocation for a short term period on defensive considerations. The asset allocation pattern is detailed in Section C.

(iii) **Terms of Issue**

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

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

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

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

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

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and affect the interests of unitholders is carried out unless:



- i. A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- ii. The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

#### H. BENCHMARK OF THE SCHEME

The scheme would be benchmarked against S&P BSE 100 Index TRI

The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme. The Trustee reserve the right to change the benchmark if due to a change in market conditions, a different index /indices appears to provide a more appropriate basis for comparison of fund performance.

#### I. FUND MANAGER OF THE SCHEME

Name of the Fund Manager, Age & tenure of managing the scheme	Educational Qualifications	Experience
Ms. Sohini Andani  Age : 49 Years  Tenure of managing the scheme : 9.6 Years. Managing since September 2010.	B.Com. C.A.	Having experience of more than 25 years in the area of financial services. Prior to joining SBI Funds Management Pvt. Ltd. Ms. Sohini was with ING Investment Management Pvt. Ltd., where she worked as Senior Analyst and was responsible for contributing to Fund Managers and the CIO on their equity investments. Before that she worked with many organizations viz: ASK Raymond James & Associates Pvt. Ltd., LKP Shares & Securities Ltd., Advani Share Brokers Pvt. Ltd. CRISIL, K R Choksey Shares & Securities Pvt. Ltd. handling primarily equity research responsibilities.  Presently she is fund manager of SBI Magnum Midcap Fund, SBI Blue Chip Fund.
Mr. Mohit Jain, Fund Manager for managing investments in Foreign Securities.  Age: 31 years  Tenure of managing the scheme: 2.5 years Managing since November 2017	B.E (Engineering), CFA	Mr. Mohit Jain joined SBI Funds Management Private Limited (SBIFMPL) in May 2015 as Credit Analyst and has over 8 years of experience in the area of financial services. Prior to joining SBIFMPL, Mr. Jain was working with Crisil Limited as Research Analyst (Jan 2012-Apr 2015). He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities.

#### J. INVESTMENT RESTRICTIONS

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

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

Provided that such limit shall not be applicable for investments in government securities, treasury bills and Triparty Repo:

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

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

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

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

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

- c. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- d. The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights;  
Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.
- e. Transfer of investments from one scheme to another scheme, including this scheme, under the Mutual Fund shall be allowed only if :
- I. Such transfers are done at the prevailing market price for quoted securities on spot basis; explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions, and
  - II. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- f. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction or engage in badla finance.

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

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

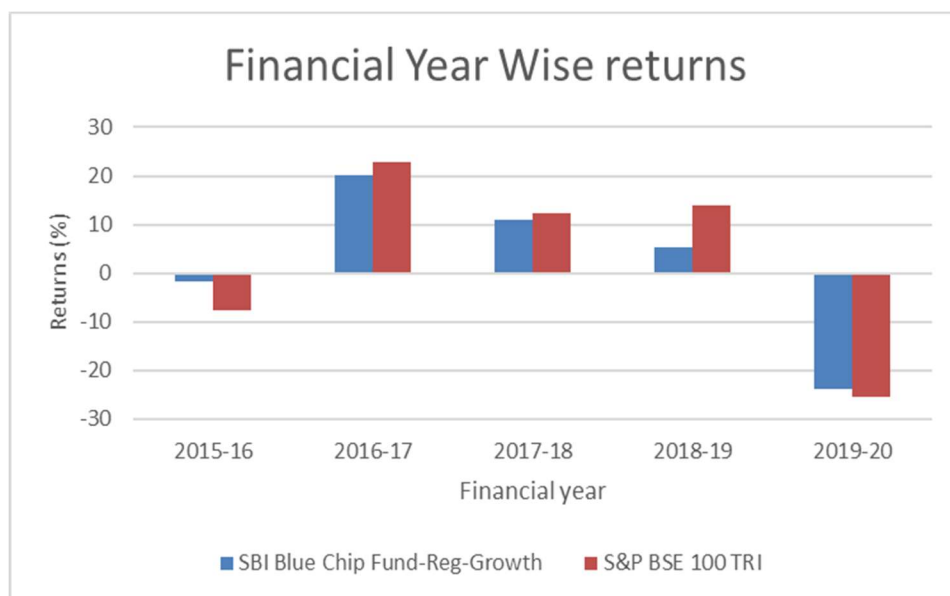
- g. The scheme shall provide that the securities be purchased or transferred in the name of the Mutual Fund for the relevant scheme, wherever the investments are intended to be of a long-term nature.
- h. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board. Further, SEBI vide its circular SEBI/IMD/CIR No.7/129592/08 dated June 23, 2008 has clarified that SEBI circular no. SEBI/IMD/CIR No.1/91171/07 dated April 16, 2007 on Parking of Funds in Short Term Deposits of Scheduled Commercial Banks by Mutual Funds - Pending Deployment shall not apply to term deposits placed as margins for trading in cash and derivatives market
- i. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- j. The scheme shall not make any investment in;
- 1) any unlisted security of an associate or group company of the sponsor; or
  - 2) any security issued by way of private placement by an associate or group company of the sponsor; or

- 3) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- k. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.
- l. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed
- m. The scheme shall not make any investment in any Fund of Funds scheme.
- n. The scheme shall not advance any loan for any purpose.
- o. SBI Mutual Fund will invest in the units of REITs and InvITs subject to the following:
- (a) SBI Mutual Fund under all its schemes shall not own more than 10% of units issued by a single issuer of REIT and InvITs; and
  - (b) SBI Blue Chip Fund shall not invest -
    - i. more than 10% of its NAV in the units of REIT and InvITs; and
    - ii. more than 5% of its NAV in the units of REIT and InvITs issued by a single issuer.

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

#### K. PAST PERFORMANCE OF THE SCHEME

##### i) Financial Year Wise Performance:



##### ii) Performance of the scheme (As on April 30, 2020)

Scheme Name	1 year	3 years	5 years	Since Inception
SBI Blue Chip Fund - Regular Plan - Growth	-13.8955	-0.4852	4.2554	8.9784
Benchmark: - S&P BSE 100 Index	-14.9295	2.3072	5.0785	10.0044

TRI

As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.

**L. Schemes Portfolio Holdings (Top 10 Holdings) as on April 30, 2020:**

i) Top 10 Holdings:

Issuer	% of Net Assets
HDFC BANK LTD.	9.50
ICICI BANK LTD.	6.18
RELIANCE INDUSTRIES LTD.	4.96
DIVI'S LABORATORIES LTD.	4.26
NESTLE INDIA LTD.	4.16
ITC LTD.	4.07
HOUSING DEVELOPMENT FINANCE CORPORATION LTD.	3.69
KOTAK MAHINDRA BANK LTD.	3.51
LARSEN & TOUBRO LTD.	3.43
HCL TECHNOLOGIES LTD.	3.34

ii) Fund allocation towards various sectors as on April 30, 2020

Sector Name	% of Net Asset
FINANCIAL SERVICES	36.71
CONSUMER GOODS	10.61
OIL & GAS	7.96
AUTOMOBILE	7.72
PHARMA	6.83
IT	6.12
CONSTRUCTION	5.62
CEMENT & CEMENT PRODUCTS	4.14
INDUSTRIAL MANUFACTURING	3.06
POWER	1.85
TELECOM	1.64
FERTILISERS & PESTICIDES	1.46
METALS	1.09
DERIVATIVES	0.27

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

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

**L. DEBT MARKET IN INDIA**

SID – SBI BlueChip Fund

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

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

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

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

Following are the yield matrix of various debt instruments as on May 12, 2020:

<b>Instruments</b>	<b>Indicative yield range</b>
Overnight rates	2.50%-3.50%
90 day Commercial Paper	4.50%-4.75%
91-day T-bill	3.45%-3.50%
1 year G-Sec	3.80%-3.85%
5 year G – Sec	5.13%-5.17%
10 year G-Sec	6.08%-6.12%
1 year AAA Bond	5.15%-5.25%
5 year AAA Bond	5.95%-6.05%

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

#### **M. INVESTMENTS OF AMC IN THE SCHEME**

The AMC may invest in the scheme, such amount, as they deem appropriate. But the AMC shall not be entitled to charge any management fees on this investment in the scheme. Investments by the AMC will be in accordance with Regulation 25(17) of the SEBI (MF) Regulations, 1996 which states that:

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

#### **N. INVESTMENTS IN OTHER SCHEMES**

According to the Clause 4 of Schedule 7 read with Regulation 44(1), of the SEBI (MF) Regulations, 1996:

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

## O. STOCK LENDING

The scheme may also engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period. The Fund may in future carry out stock-lending activity under the scheme, in order to augment its income. Stock lending may involve risk of default on part of the borrower. However, this risk will be substantially reduced as the Fund has opted for the "Principal Lender Scheme of Stock Lending", where entire risk of borrower's default rests with approved intermediary and not with the Fund. There may also be risks associated with Stock Lending such as liquidity and other market risks. Any stock lending done by the scheme shall be in accordance with any Regulations or guidelines regarding the same. The AMC will apply the following limits, should it desire to engage in Stock Lending:

- (a) Not more than 20% of the net assets can generally be deployed in Stock Lending
- (b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single counter party.

## Q. Investment in repo in Corporate Debt Securities

In accordance with the applicable regulatory guidelines on repo transactions, the following broad guidelines shall be followed by the Fund for participating in repo in corporate debt securities:

1. The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme.
2. The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivatives shall not exceed 100% of the net assets of the concerned scheme.
3. The Scheme shall participate in repo transactions only in AA and above rated corporate debt securities.
4. The Scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of 6 months in terms of Regulation 44 (2) of SEBI (Mutual Funds) Regulations, 1996.

Further, the following conditions and norms shall apply to repo in corporate debt securities as approved by the Board of AMC & Trustee Company:

1. **Category of counterparty** - The schemes of SBI Mutual Fund would transact in corporate bond repo only with counterparties in the approved list applicable for secondary market transactions in Corporate and Money market securities.
2. **Credit Rating of the counterparty** - The schemes shall participate in corporate bond repo transactions with only those counterparties who have a credit rating of AA- and above and are part of the approved counterparty universe. Corporate bond repo transactions with counterparties rated below AA- would be with prior approval of the Board.
3. **Tenor of collateral** - The tenor of the repo would be capped at 3 months. This would apply to transactions where the schemes are either a lender or a borrower. The tenor of the collateral would be capped at 10 years. Prior approval of the investment committee of SBI Mutual Fund would be taken for any extension of the term of the repo or increase in the tenor of the collateral in compliance with the applicable SEBI guidelines.
4. **Applicable haircuts** - The applicable minimum haircut would be as per the extant RBI and SEBI guidelines. As per RBI circular RBI/2012-13/365 IDMD.PCD. 09/14.03.02/2012-13 dated 07/01/2013, all corporate bond repo transactions will be subject to a minimum haircut given as below. The minimum haircut will be applicable on the market value of the corporate debt securities prevailing on the day of trade of the 1st leg. The schemes may ask for a higher haircut (while lending) or give a higher haircut (while borrowing) depending on the prevailing market situation

Rating	AAA	AA+	AA
Minimum Haircut	7.50%	8.50%	10%



## **R. DISCLOSURES PERTAINING TO SECURITIZED DEBT**

### **Risk profile of securitized debt vis-a-vis risk appetite of the scheme**

The risk of investing in securitized debt is similar to investing in debt securities. However, it differs from other debt securities in two ways:

- **Liquidity:** Typically the liquidity of securitized debt is less than similar debt securities
- **Pre-payment:** For certain types of securitized debt (backed by mortgages, personal loans, credit card debt, etc.), there is an additional pre-payment risk. Pre-payment risk refers to the possibility that loans are repaid before they are due, which may reduce returns if the re-investment rates are lower than initially envisaged.

### **Policy relating to originators:**

A securitization transaction involves sale of receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers.

**The scheme will invest in instruments of the originator only if the originator has an investment grade rating. Over and above the credit rating assigned by credit rating agencies to the originator, SBI MF will conduct an additional evaluation on**

- Previous track record on origination, servicing and performance of existing pools
- Willingness to pay, through credit enhancement facilities etc.
- Ability to pay
- Business risk assessment, wherein following factors are considered:
  - Outlook for the economy (domestic and global)
  - Outlook for the industry
  - Originator/Pool specific factors

For single loan PTC, credit evaluation of the underlying corporate will be carried out as with any other debt instruments

### **Risk mitigation strategies:**

Risk mitigation strategies will depend on each asset class, whether they are unsecured loans or secured, seasoning, collection history, past recovery rates, originator's financial profile, servicing performance, etc for each asset class. SBI MF will invest in pools with investment grade rating by SEBI recognised rating agencies. In addition some specific risk mitigation measures will include

Risk	Mitigants
Credit Risk	Analysis of originator with respect to past track record, systems and processes, performance of pools, collateral adequacy and disclosure frequency; Analysis of specific pool with respect to nature of underlying asset, seasoning, loan sizes, loan to vale ratio, geographical diversity, etc
Counterparty Risk	Past track record of handling securitized transactions, disclosure adequacy and frequency
Legal Risk	Check with rating agency that investors' interest is not compromised, specific protection measures like bankruptcy remoteness, etc are built in separate in-house legal opinion on transactions,
Market Risk	Liquidity, Prepayment and Interest Rate Risk Analysis and level of their mitigation through transaction structure and credit enhancements provided

**The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments:**

Framework that will be applied while evaluating investment decision relating to a pool securitization transaction:

Characteristics/Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Micro Finance Pools	Personal Loans	Single Sell Downs	Others
Approximate Average maturity (in Months)	60-120 months	12-48 months	12-48 months	12-24 months	12 months	12-36 months	NA	NA
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	5-20%	5-20%	5-20%	5-20%	10-30%	10-30%	NA	NA
Average Loan to Value Ratio	Less than 90%	Less than 90%	Less than 90%	Less than 90%	NA	NA	NA	NA
Average seasoning of the Pool	6-12 months	3-6 months	3-6 months	3-6 months	3-12 weeks	1-3 months	0-3 months	NA
Maximum single exposure range	3-4%	3-4%	Retail	Retail	Retail	Retail	NA	NA
Average single exposure range %	1-1.5%	1.5-2%	Retail	Retail	Retail	Retail	NA	NA

Information illustrated in the Table above, is based on the current scenario relating to Securitized Debt market and is subject to change depending upon the change in the related factors. The investment committee will review the above guidelines considering the extant RBI guidelines pertaining to securitization.

We endeavor to consider some of the important risk mitigating factors for securitized pool i.e.

- ⇒ Average original maturity of the pool: based on different asset classes and current market practices
- ⇒ Collateral margin including cash collateral and other credit enhancements
- ⇒ Loan to Value Ratio
- ⇒ Average seasoning of the pool, which is a key indicator of past pool performance
- ⇒ Default rate distribution
- ⇒ Geographical Distribution
- ⇒ Maximum single exposure: Retail pools (passenger cars, 2-wheelers, Micro finance, personal loans, etc) are generally well diversified with maximum and average single exposure limits within 1%.

As illustrated above, these factors vary for different asset classes and would be based on interactions with each originator as well as the credit rating agency

**Minimum retention period of the debt by originator prior to securitization:**

The scheme shall invest in securitized debt as per final RBI guidelines issued on May 7, 2012 and as amended till date.

**Minimum retention percentage by originator of debts to be securitized**

The scheme shall invest in securitized debt as per final RBI guidelines issued on May 7, 2012 and as amended till date

**The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund**

Investments made by the Scheme in any asset are done based on the requirements of the Scheme and is in accordance with the investment policy. All Investments are made entirely at an arm's length basis with no consideration of any existing / consequent investments by any party related to the transaction (originator, issuer, borrower etc.). Investments made in Securitized debt are made as per the Investment pattern of the Scheme and are done after detailed analysis of the underlying asset. There might be instances of Originator investing in the same scheme but both the transactions are at arm's length and avoid any conflict of interest.

**The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt**

As with any other debt instruments, investment in securitized debt instruments will be closely monitored by a dedicated team of credit analysts, ratings of any such instruments will be continuously tracked and periodic performance report from Trustee and MIS from Originators, if any would be scrutinized closely

**PROCEDURES FOLLOWED FOR INVESTMENT DECISIONS**

The process of approval of transactions is done by the investment team comprising of Chief Investment Officer (CIO), Vice President (Investment Risk & Process Control) and all Fund Managers. The committee also invites the Compliance Officer and Head of Research in its meetings. The investment committee holds periodic meetings for a detailed review of investment strategy, portfolio holdings, review of research and dealing activities, analysis of scheme performances and also to ensure adherence to all internal guidelines and processes. The Investment Committee monitors and supervises the investment decisions made by the Investment team and also monitors the risk parameters in each scheme to ensure that the investment limits are properly observed. The risk origination for the investments is done based on the guidelines issued by SEBI and Board of Trustees. Concurrent auditors periodically check the limits and their reports are placed before the Audit Committee, which is comprised of the independent Directors and Trustees. The monitoring of decisions is taken through quarterly secondary and primary market report to the Directors. All the deals, both primary and secondary market are reported periodically to the investment committee and the Board of Trustees.

**R. HOW THE SCHEME IS DIFFERENT FROM OTHER EXISTING EQUITY SCHEMES OF SBI MUTUAL FUND**

The investment objective of SBI BlueChip Fund would be 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).

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

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
SBI Magnum Equity ESG Fund	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	The scheme is likely to have a comprehensive check list across parameters from Governance, Social & 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. Each security will be scored, using publicly available data, on ESG parameters which	<ul style="list-style-type: none"> <li>Equity and equity related instruments of following Environmental, Social and Governance (ESG) criteria (including derivatives and foreign securities)- 80% - 100%</li> <li>Other equities and equity related instruments - 0%- 20%</li> <li>Units issued by REIT/InvIT - 0% - 10%</li> <li>Debt instruments (including securitized debt) - 0% - 20%</li> <li>Money Market Instruments - 0% - 20%</li> </ul>	2,324.01	3,91,717

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
		<p>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>			
SBI Equity Hybrid Fund	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.	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.	<ul style="list-style-type: none"> <li>Equity and equity related instruments (including derivatives) - 65% - 80%</li> <li>Units issued by REIT/InVIT - 0% to 10%</li> <li>Debt instruments (including securitized debt) and money market instruments - 20% to 35%</li> </ul>	29,112.29	11,75,823
SBI Large & Midcap Fund	To provide the investor with the opportunity of long term capital appreciation by investing in diversified portfolio comprising	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	<ul style="list-style-type: none"> <li>Equity and equity related instruments of large cap companies (including derivatives) - 35% - 65%</li> <li>Equity and equity related instruments of mid cap companies (including derivatives) - 35% - 65%</li> <li>Other equities and</li> </ul>	2,455.35	3,56,394

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
	predominant ly large cap and mid cap companies.	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	equity related instruments - 0% - 30% <ul style="list-style-type: none"> <li>• Units issued by REIT/InVIT - 0%-10%</li> <li>• Debt instruments (including securitized debt) - 0% - 30%</li> <li>• Money Market Instruments - 0% - 30%</li> </ul>		
SBI Magnum Global Fund	To provide the investor with the opportunity of long term capital appreciation by investing in diversified portfolio comprising primarily of MNC companies	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	<ul style="list-style-type: none"> <li>• Equity and equity related companies within MNC space including derivatives and foreign securities - 80-100%</li> <li>• Other equities and equity related instruments - 0% - 20%</li> <li>• Units issued by REIT/InVIT - 0% - 10%</li> <li>• Debt instruments (including securitized debt) - 0% - 20%</li> <li>• Money Market Instruments - 0% - 20%</li> </ul>	3,509.73	4,26,640
SBI Technology Opportunities Fund	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.	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: <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</li> </ul>	<ul style="list-style-type: none"> <li>• Equities and equity related securities in technology and technology related securities (including derivatives and foreign securities) - 80%-100%</li> <li>• Other equities and equity related instruments - 0% -20%</li> <li>• Units issued by REIT/InVIT - 0%-10%</li> <li>• Debt instruments (including securitized debt) - 0% - 20%</li> <li>• Money Market Instruments - 0%-20%</li> </ul>	157.25	29,368

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
		including e-commerce, technology platforms, IoT (Internet of Things) and other online services □ Electronic technology, including computers, computer products, and electronic components □ Telecommunications, including networking, wireless, and wireline services, equipment and support; □ Media and information services, including the distribution of information and content providers □ IT products, hardware and components like PCs, Laptops, Servers, Chips, Semi-conductors etc.			
SBI Healthcare Opportunities Fund	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	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>	<ul style="list-style-type: none"> <li>• Equities and equity related securities in Healthcare space (including derivatives and foreign securities) - 80%-100%</li> <li>• Other equities and equity related instruments - 0%-20%</li> <li>• Units issued by REIT/InVIT - 0% -10%</li> <li>• Debt instruments (including securitized debt) - 0% to 20%</li> <li>• Money Market Instruments - 0% -20%</li> </ul>	1,116.48	89,337
SBI Consumption Opportunities Fund	To provide the investor with the opportunity of long term capital appreciation by investing in a diversified portfolio of equity and equity	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-</li> </ol>	<ul style="list-style-type: none"> <li>• Equities and equity related securities in Consumption sector (including derivatives and foreign securities) - 80%-100%</li> <li>• Other equities and equity related instruments - 0%- 20%</li> <li>• Units issued by REIT/InVIT - 0% -10%</li> <li>• Debt instruments (including securitized</li> </ul>	526.55	72,000

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
	related securities in Consumption space.	durables 3. Retail 4. Textiles 5. Auto OEM's 6. Media & entertainment 7. Hotels, resorts & travel services. 8. Education services 9. Airlines 10. E-commerce 11. Consumer transportation & logistics services.	debt) - 0% - 20% • Money Market Instruments - 0% - 20%		
SBI Focused Equity Fund	The investment objective of the Scheme is to provide the investor with the opportunity of long term capital appreciation by investing in a concentrated portfolio of equity and equity related securities.	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.	<ul style="list-style-type: none"> <li>• Equity and equity related instruments including derivatives - 65% - 100%</li> <li>• Units issued by REIT/InvIT - 0% - 10%</li> <li>• Debt instruments (including securitized debt) - 0% - 35%</li> <li>• Money Market Instruments - 0% - 35%</li> </ul>	7,978.23	7,18,854
SBI Equity Minimum Variance Fund	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.	The scheme will invest in companies forming a part of Nifty 50 Index, weighting the stocks with the endeavor to minimise the variance of the portfolio.	<ul style="list-style-type: none"> <li>• Equity and equity related instruments including derivatives - 90% - 100%</li> <li>• Debt and money market instrument including units of mutual fund - 0% - 10%</li> </ul>	44.96	3,433

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
SBI Arbitrage Opportunities Fund	To provide capital appreciation and regular income for unitholders 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	<p>Market neutral trading strategy. Arbitrage opportunities arise due to market inefficiencies. Fund seeks to exploit such inefficiencies that will manifest as mispricing 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. SEBI has also vide circular DNPD/Cir-29/2005 dated 14<sup>th</sup> September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Portfolio Investors (FPI). Accordingly, Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts. These guidelines have been further revised vide SEBI circular DNPD/Cir-31/2006 dated September 22nd, 2006. The scheme would be a "pure arbitrage fund" and would hold spot market positions only for</p>	<p>A) Under normal circumstances, the anticipated asset allocation would be:</p> <ul style="list-style-type: none"> <li>• Equity &amp; Equity related instruments - 65 - 85%</li> <li>• Derivatives including Index Futures, Stock futures, Index options and Stock options - 65% -85%</li> <li>• Debt instrument &amp; Money Market Instruments 15% -35% (of which securitized debt not more than 10% of the investment in debt instruments)</li> </ul> <p>B) 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).</p> <ul style="list-style-type: none"> <li>• Equities and equity related instruments - 0%-65%</li> <li>• Derivatives including Index Futures, Stock Futures, Index Options and Stock Options - 0% - 65%</li> <li>• Debt and Money market instruments - 0% - 100%</li> </ul>	4,776.61	15,073



Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
		<p>the purpose of arbitrage opportunities and not to benefit from any upside potential that the stocks may provide in the present or in future. In cases where gainful arbitrage opportunities does not exist, the scheme may hold its assets in debt and money market instruments till such time reasonable arbitrage opportunities present itself. The scheme would seize arbitrage opportunities by buying stock in the spot market of NSE or BSE and simultaneously selling futures on the same stock in F&amp;O segment of NSE when the price of the future exceeds the price of the stock. It is the intention of the scheme to hold the cash/spot market position and the derivative position till expiry to realize the arbitrage. However if the opportunity is available the same positions will be rolled over to next month expiry by buying the current month future and selling the next month future. In this instance, the strategy would be to keep the underlying, buy back the current future position and sell the next month future position.</p>			

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
SBI BlueChip Fund	To provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of large cap stocks (as specified by SEBI/AMFI from time to time).	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.	<ul style="list-style-type: none"> <li>Equity and equity related instruments of large cap companies* (including Derivatives) - 80% - 100%</li> <li>Other equities and equity related instruments - 0% -20%</li> <li>Units issued by REIT/InVIT - 0% - 10%</li> <li>Debt instruments (including securitized debt) - 0% -20%</li> <li>Money Market Instruments - 0% - 20%</li> </ul>	19,795.44	20,23,952
SBI Magnum Midcap Fund	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 of Midcap companies.	<i>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.</i>	<ul style="list-style-type: none"> <li>Equity and equity related instruments of midcap companies (including derivatives) - 65%-100%</li> <li>Other equities and equity related instruments - 0-35%</li> <li>Units issued by REIT/InVIT - 0% - 10%</li> <li>Debt instruments (including securitized debt) - 0% - 35%</li> <li>Money Market Instruments - 0% - 35%</li> </ul>	2,944.46	4,30,961
SBI Magnum Comma Fund	To generate opportunities for growth along with possibility of consistent returns by investing predominantly in a portfolio of stocks of companies engaged in	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	<ul style="list-style-type: none"> <li>Equity and equity related securities of commodity and related companies (including foreign securities)- 80% - 100%</li> <li>Other equities and equity related instruments - 0%-20%</li> <li>Units issued by REIT/InVIT - 0% - 10%</li> <li>Debt instruments (including securitized debt) - 0% - 20%</li> </ul>	207.20	47,469

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
	the commodity and commodity related businesses.	commodity manufacturing companies. The scheme will invest in stocks of companies engaged in: 1.Oil & Gas (Petrochemicals, Power, and Gas etc.), 2.Metals (Zinc, Copper, Aluminum, Bullion, and Silver etc.), 3.Materials (Paper, jute, cement etc.) Agriculture (Sugar, Edible Oil, Soya, Tea and Tobacco etc.), 4.Textiles 5.Tea & Coffee	<ul style="list-style-type: none"> <li>• Money Market Instruments - 0% - 20%</li> </ul>		
SBI Magnum Multicap Fund	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.	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	<ul style="list-style-type: none"> <li>• Equity and equity related instruments (including derivatives)- 65% -100%</li> <li>• Units issued by REIT/InvIT - 0% -10%</li> <li>• Debt instruments (including securitized debt) - 0% - 35%</li> <li>• Money Market Instruments - 0% -35%</li> </ul>	7,920.23	7,70,041
SBI Infrastructure Fund	To provide investors with opportunities for long-term growth in capital	The scheme will be positioned as a sectoral fund and not as a diversified equity fund. The scheme will invest in companies broadly	<ul style="list-style-type: none"> <li>• Equity and equity related securities of companies in infrastructure sector (including foreign securities*) - 80% - 100%</li> <li>• Other equities and</li> </ul>	387.20	1,38,941

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
	through an active management of investments in a diversified basket of equity stocks of companies directly or indirectly involved in the infrastructure growth in the Indian economy and in debt & money market instruments.	within the following areas/sectors of the economy namely - 1. Airports 2. Banks, Financial Institutions, Term lending Institutions and NBFCs 3. Cement & Cement Products 4. Coal 5. Construction 6. Electrical & Electronic components 7. Engineering 8. Energy including Coal, Oil & Gas, Petroleum & Pipelines 9. Industrial Capital Goods & Products 10. Metals & Minerals 11. Ports 12. Power and Power equipment 13. Road & Railway initiatives 14. Telecommunication 15. Transportation 16. Urban Infrastructure including Housing & Commercial Infrastructure 17. Commercial Vehicles 18. Industrial Manufacturing 19. Logistic Service provider	equity related instruments - 0% - 20% <ul style="list-style-type: none"> <li>• Units issued by REIT/InvIT - 0% - 10%</li> <li>• Debt instruments (including securitized debt) - 0% - 20%</li> <li>• Money Market Instruments - 0% -20%</li> </ul>		
SBI PSU Fund	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	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	<ul style="list-style-type: none"> <li>• Equities of PSU companies and their subsidiaries (including derivatives) - 80% -100%</li> <li>• Other equities and equity related instruments - 0% -20%</li> <li>• Units issued by REIT/InvIT - 0% - 10%</li> <li>• Debt instruments (including securitized debt) - 0% - 20%</li> <li>• Money Market Instruments - 0% - 20%</li> </ul>	149.31	33,999

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
	Public Sector Undertakings (and their subsidiaries) and in debt and money market instruments issued by PSUs and others.	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.			
SBI Small Cap Fund	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.	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	<ul style="list-style-type: none"> <li>Equity and equity related instruments of small cap companies (including derivatives) - 65% - 100%</li> <li>Other equities and equity related instruments - 0% - 35%</li> <li>Units issued by REIT/InvIT - 0% - 10%</li> <li>Debt instruments (including securitized debt) - 0% - 35%</li> <li>Money Market Instruments - 0% - 35%</li> </ul>	3,290.53	7,64,851
SBI Banking and Financial Services Fund	The investment objective of the scheme is to generate long-term capital	The Scheme aims to maximize long-term capital appreciation by investing primarily in equity and equity related securities of companies engaged	<ul style="list-style-type: none"> <li>Equity and equity related securities of companies engaged in banking &amp; financial services - 80% - 100%</li> <li>Other equities and equity related instruments - 0% - 20%</li> </ul>	1,267.96	2,08,459

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
	<p>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.</p>	<p>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. 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</li> </ul>	<ul style="list-style-type: none"> <li>• Units issued by REIT/InVIT - 0% - 10%</li> <li>• Debt instruments (including securitized debt) - 0% - 20%</li> <li>• Money Market Instruments - 0% - 20%</li> </ul>		

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
		engaged in financial services			
SBI Equity Savings Fund	<p>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 is no guarantee or assurance that the investment objective of the scheme will be achieved.</p>	<p>The net assets of the Scheme are invested primarily into equity and equity related instruments including equity derivatives. The Scheme invests rest of the assets into debt and money market instruments for liquidity and regular income. The expected returns from this Scheme can be attributed to the following return drivers:</p> <ul style="list-style-type: none"> <li>■ Cash and Futures Equity Arbitrage: The scheme endeavors to achieve its primary objective of generating income by exploitation of arbitrage opportunities in equities market.</li> <li>■ Net Long Equity: The Scheme may take limited long only exposures to equity stocks in order to generate market related returns.</li> <li>■ 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.</li> </ul>	<p>A) Asset allocation under normal circumstances:</p> <ul style="list-style-type: none"> <li>• Equity and Equity related Instruments including derivatives - 65% - 90%</li> </ul> <p>Out of which:</p> <ul style="list-style-type: none"> <li>- Cash future arbitrage: 15%-70%;</li> <li>- Net long equity exposure: 20%-50%</li> <li>• Debt and Money Market Instruments (including margin for derivatives) - 10% - 35%</li> <li>• Units issued by REITs &amp; InvITs - 0% - 10%</li> </ul> <p>B) Asset Allocation when adequate arbitrage opportunities are not available in the Derivative and Equity markets,</p> <p>The alternate asset allocation on defensive considerations would be in as per the allocation given below:</p> <ul style="list-style-type: none"> <li>• Equity and Equity related Instruments including derivatives - 30% - 70%</li> </ul> <p>Out of which:</p> <ul style="list-style-type: none"> <li>- Cash future arbitrage: 0%-45%;</li> <li>- Net long equity exposure: 20%-50%</li> <li>• Debt and Money Market Instruments (including margin for derivatives) - 30% - 70%</li> <li>• Units issued by REITs &amp; InvITs - 0% - 10%</li> </ul>	1,352.41	40,307

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
SBI Nifty Index Fund	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.	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. 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	Stocks comprising the Nifty 50 Index - 95% - 100% Cash and Money Market Instruments - 0% - 5%	793.05	34,955



Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
		from that of the underlying index. These investments which fall outside the underlying index as mentioned above shall be rebalanced within a period of 30 days.			
SBI Contra Fund	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.	The fund will follow a combination of top-down and bottom-up approach to stock-picking and choose companies within the contrarian investment theme.	<ul style="list-style-type: none"> <li>• Equity and equity related instruments of companies which follow the contrarian investment theme (including derivatives) - 65%-100%</li> <li>• Other equities and equity related instruments - 0%-35%</li> <li>• Units issued by REIT/InvIT - 0%-10%</li> <li>• Debt instruments (including securitized debt) - 0%-35%</li> <li>• Money Market Instruments - 0% - 35%</li> </ul>	1,043.94	2,49,503
SBI Long Term Equity Fund	The prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending	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	<ul style="list-style-type: none"> <li>□ Equities, Cumulative Convertible Preference Shares, and Fully Convertible Debentures (FCDs) &amp; Bonds - 80 -100%</li> <li>□ Money Market Instruments - 0% - 20%</li> </ul>	6,219.14	11,88,643

Scheme Name	Investment objectives	Investment Strategy	Asset Allocation	AUM (Rs. In crores) (as on April 30, 2020)	Folio (as on April 30, 2020)
	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.	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.			

For details on investment strategy of each of the schemes, please refer the respective Scheme Information Document.

### III. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

#### A. NEW FUND OFFER (NFO)

This section does not apply to the scheme, as the ongoing offer of the Scheme has commenced after the NFO period, and the units are available for continuous subscription and redemption. Please refer to 'Ongoing offer details' in the Scheme Information Document.

New Fund Offer Period  This is the period during which a new scheme sells its units to the investors.	NFO opened on: December 23, 2005  NFO closed on: January 20, 2006
New Fund Offer Price:  This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 10/- per unit
Minimum Amount for Application in the NFO	Not Applicable
Minimum Target amount	Not Applicable
Maximum Amount to be raised	No upper limit.
Plans / Options offered	The scheme is offered on an ongoing basis kindly refer ongoing offer details
Allotment	The scheme is offered on an ongoing basis
Dividend Policy	Not applicable
Refund	This is not a new fund offer.
Who can invest  This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	This is not a new fund offer and the Scheme is opened for subscription on ongoing basis. Please refer to the Ongoing Offer details.
Where can you submit the filled up applications.	Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.
How to Apply	This is not a new fund offer and the Scheme is opened for subscription on ongoing basis. Please refer to the Ongoing Offer details.
Listing	Units of the Scheme is not listed in any Stock Exchange
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Special Products / facilities available during the NFO	Not Available
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Not Applicable

## B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for subscription/redemptions after the closure of the NFO period.</p>	<p>The Scheme has been opened for subscription with effect from February 17, 2006. However, the Fund may temporarily suspend acceptance of fresh application at any time.</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors</p> <p>This is the price you need to pay for purchase/switch-in.</p>	<p>On an ongoing basis, Magnums/Units under the scheme will be offered for sale on all business days at NAV related prices.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p>	<p>The Units purchased under this scheme can be sold back to the fund on any business day and would be subject to the exit load structure as mentioned in the Scheme Information Document. For applications received at the Registrar's Office, SBIFMPL. OPAT of SBI MF on any business day, the repurchase price will be based on the applicable NAV. In case the offices of the AMC or the registrars or the Banks are closed for any reason the repurchase date will be taken as the date of the next business day.</p> <p>The repurchased Magnums / Units will be extinguished and will not be reissued. The Magnum holder / Unit holder may request the redemption of a specified rupee amount or a specified number of Magnums/Units. The redemption would be permitted to the extent of the credit balance in the Magnum holder's / Unit holder's account. The number of Magnums/Units redeemed will be equal to the amount redeemed divided by the applicable repurchase price. The number of Magnums/Units redeemed will be subtracted from the Magnum holder's / Unit holder's account and a revised account statement will be issued to the Magnum holder / Unit holder. Magnums / Units purchased by cheque cannot be redeemed till the cheque is cleared.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Cut-off time for subscriptions / redemptions/ switches: 3.00 pm</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>For submitting the applications for purchase/redemption please see the official points of acceptance given on last page.</p>
<p>Minimum amount for purchase</p>	<p>Rs. 5000/- &amp; in multiples of Re.1</p>
<p>Minimum amount for additional purchase</p>	<p>Rs. 1000/- &amp; in multiples of Re.1</p>
<p>Plans / Options offered</p>	<p>SBI Blue Chip Fund is an open-ended scheme offering investor two Plans viz, Regular Plan &amp; Direct Plan.</p> <p><b>a) Direct Plan</b></p> <p>Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through Registered Investment Advisor (RIA)and is not available for investors who route their investments through a Distributor. All the features of the Direct Plan under Scheme like the investment</p>

objective, asset allocation pattern, investment strategy, risk factors, facilities offered, load structure etc. will be the same except for a lower expense ratio as detailed in **Section IV - Fees and Expenses - B. - Annual Recurring Expenses..** Brokerage/Commission paid to distributors will not be paid / charged under the Direct Plan. Both the plans shall have a common portfolio.

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

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

**How to apply:**

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

**b) Regular Plan**

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

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

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

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

Both the Plans have two options for investment - Dividend option and Growth option.

**Growth Option**

Dividends will not be declared under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.

**Dividend Option**

Under this Option, it is proposed to declare dividends subject to availability of distributable profits, as computed in accordance with SEBI (MF) Regulations. The Trustee reserves the right to declare dividends under the dividend option of the Scheme(s) depending on the availability of distributable surplus under the Scheme(s).

**Dividend Payout Facility**

Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, on the notified record date.

**Dividend Re-investment Facility**

Unit holders opting for Dividend Option may choose to reinvest the dividend to be received by them in additional Units of the Scheme(s). Under this facility, the dividend due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the Dividend Option at the prevailing ex-dividend Net Asset Value per Unit on the record date. The amount of dividend re-invested will be net of tax deducted at source, wherever applicable. The dividends so reinvested shall constitute a constructive payment of dividends to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units. On reinvestment of dividends, the number of Units to the credit of Unit holder will increase to the extent of the dividend reinvested divided by the Applicable NAV as explained above. There shall, however, be no Entry Load and Exit Load on the dividend so reinvested. The AMC reserves the right to introduce a new option / investment Plan at a later date, subject to the SEBI (MF) Regulations.

Under the Dividend option, facility for reinvestment/payout & transfer of dividend is available. The Dividend option would endeavour to declare dividends subject to the availability of distributable surplus and at the discretion of the Fund Manager subject to the approval of the Trustees. The Growth option would not declare dividends and returns in this option would be through capital appreciation only. Both options however may declare bonus Magnums / Units subject to the availability of distributable surplus. Both the options would be

	<p>maintained as a common portfolio.</p> <p>The Unit holders may reinvest any dividend due to them, at no sales charge by indicating at the appropriate place in the application form. The dividend reinvestment may be cancelled on receipt of a request from the Unit holders for the same.</p> <p>As and when the dividend is declared by a Scheme if the payable dividend amount is less than or equal to Rs. 500/-, the same will be compulsorily reinvested in the respective Scheme(s)/Plan(s)/Option(s) irrespective of the dividend facility selected by investor. If the dividend amount payable is greater than Rs. 500/- then it will be either reinvested or paid as per the mandate selected by the investor.</p> <p>Between “Growth” or “Dividend” option, the default will be treated as “Growth”. In “Dividend” option between “Reinvestment”, “Payout” or “Transfer”, the default will be treated as “Payout.”</p> <p>Investor can select only one option either pay out or reinvestment in dividend plan at a Scheme and folio level. Any subsequent request for change in Dividend option viz. Payout to Reinvestment or vice-versa would be processed at the Folio / Scheme level and not at individual transaction level. Accordingly, any change in dividend option (payout / reinvestment) will reflect for all the units held under the scheme / folio.</p>
Minimum amount for redemption/switches	Rs.500/- or 1 Unit or account balance, whichever is lower.
Minimum balance to be maintained and consequences of non maintenance.	Please note that as a result of redemption, if the outstanding balance amount falls below the minimum redemption amount, as per the scheme features, the Fund reserves the right to redeem the balance units at applicable repurchase price.
Special Products	<p><b>(i) Systematic Investment Plan</b></p> <p>For investors, the fund offers a Systematic Investment Plan (SIP) at all our Official point of acceptance of SBI MF’s locations. Under this Facility, an investor can invest a fixed amount per frequency. This facility will help the investor to average out their cost of investment over a period of six months or one year and thus overcome the short-term fluctuations in the market.</p> <p>The Scheme offers weekly, Monthly, Quarterly, Semi-Annual &amp; Annual Systematic Investment Plan.</p> <p>a) Terms &amp; conditions for Monthly, Quarterly, Semi-Annual &amp; Annual Systematic investment plan are as follows:</p> <ul style="list-style-type: none"> <li>• Monthly - Minimum Rs. 1000 &amp; in multiples of Re. 1 thereafter for minimum 6 months or Minimum Rs. 500 &amp; in multiples of Re. 1 thereafter for minimum 12 months</li> <li>• Quarterly - Minimum Rs. 1500 &amp; in multiples of Re. 1 thereafter for minimum 1 year</li> <li>• 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-</li> </ul>

Annual SIP & Rs. 5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.

**b) Weekly Systematic Investment Plan**

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

- 1) Minimum amount for weekly SIP - Rs. 1000 and in multiples of Re.1 thereafter.
- 2) Minimum number of installments will be 6.
- 3) Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
- 4) In case the date of SIP falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of transfer.
- 5) In case start date is mentioned but end date is not mentioned, the application will be registered for perpetual period.

Default option between weekly, monthly, quarterly, semi-annual and annual SIP will be Monthly.

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

**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 the Scheme. 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.

**d) Any Day SIP' Facility**

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

**Post Dated Cheques**

Investors can subscribe to SIP facility by submitting completed application forms along with post-dated cheques. Entry into SIP can be on any date. However investor has to select SIP cycle of 1<sup>st</sup>/5th / 10th/15th



/20<sup>th</sup>/ 25<sup>th</sup>/30<sup>th</sup> (For February last business day) in case of Monthly, Quarterly, Semi-Annual & Annual SIP. However, In case of Weekly SIP, investor has to select 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> & 22<sup>nd</sup>. A minimum 15 days gap needs to be maintained between SIP entry date and SIP cycle date. Subsequent post dated cheques must be dated 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) of every month in case of Monthly, Quarterly, Semi-Annual & Annual SIP and 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> & 22<sup>nd</sup> of the month in case of Weekly SIP drawn in favour of the scheme as specified in the application form and crossed "Account Payee Only". The application may be submitted at any of the Official point of acceptance of SBI MF. The investor may terminate the facility after giving at least three weeks' written notice to the Registrar.

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

Completed application form, SIP debit mandate form and the first cheque should be submitted at least 30 days before the transaction date. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account.

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

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

- **Fixed-end Period SIP**

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

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

- 1) If the investor does not specify the end date of SIP, the default period for the SIP will be considered as perpetual.
- 2) If the investor does not specify the date of SIP, the default date will be considered as 10<sup>th</sup> of every month.
- 3) If the investor does not specify the frequency of SIP, the default frequency will be considered as Monthly.
- 4) If the investor does not specify the plan option, the default option would be considered as Growth option.

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

- **Top-up SIP**

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:**

- 1) The Top-up option must be specified by the investors while enrolling for the SIP facility.
- 2) The minimum SIP Top-up amount is Rs. 500 and in multiples of Rs. 500.
- 3) 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.
- 4) 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.
- 5) In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-up.
- 6) Top-up SIP will be allowed in all schemes in which SIP facility is being offered.
- 7) All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
- 8) SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility only

**(ii) Systematic Withdrawal Plan**

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

If no date is mentioned, 10<sup>th</sup> will be considered as the default 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'.

SWP entails redemption of certain number of Magnums / Unit that represents the amount withdrawn. Thus it will be treated as capital gains for tax purposes.

The complete application form for enrolment / termination for SWP should be submitted, at least 10 days prior to the desired commencement/ termination date.

**(iii) Systematic Transfer Plan**

Systematic Transfer Plan is a combination of systematic withdrawal from one scheme and systematic investment into another scheme. Therefore the minimum amount of withdrawals applicable under

SWP would be applicable to STP also. Similarly the minimum investments applicable for each scheme under SIP would be applicable to STP. The complete application form for enrolment / termination for STP should be submitted, at least 10 days prior to the desired commencement/ termination date. STP facility would allow investors to transfer a predetermined amount or units from one scheme of the Mutual Fund to the other. The transfer would be effected on any business day as decided by the investor at the time of opting for this facility. STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of first transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice to the Registrars.

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

STP would be permitted for a minimum period of six months between two schemes. The transfer would be affected on the same date of every month (or on the subsequent business day, if the date of transfer is a holiday) on which the first transfer was affected. STP can be terminated by giving advance notice of minimum 7 days to the Registrars. In respect of STP transactions, an investor would now be permitted to transfer any amount from the switchout scheme, subject to:

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

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

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

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

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

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

2. Currently, daily STP facility is available through SBI Magnum Ultra Short Duration Fund, SBI Overnight Fund, SBI Liquid Fund, SBI Magnum Low Duration Fund, SBI Short Term Debt Fund, SBI Savings Fund, SBI Arbitrage Opportunities Fund & SBI Equity Savings Fund as (Source Schemes).

3. Weekly STP facility is available from all open ended Equity schemes and SBI Magnum Ultra Short Duration Fund, SBI Overnight Fund, SBI Liquid Fund, SBI Magnum Low Duration Fund, SBI Short Term Debt Fund & SBI Savings Fund as (Source Schemes).

3. Target schemes allowed would be all open ended equity schemes, SBI Equity Hybrid Fund, SBI Dynamic Asset Allocation Fund and SBI Gold Fund.

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 funds the minimum amount of STP will be Rs. 500 & in multiple of Re. 1 for daily STP & Rs. 1000 & in multiple of Re. 1 for weekly STP.

5. Minimum number of installments will be 12 for daily STP & 6 for weekly STP. Where SBI Long Term Equity Fund is the target scheme, Minimum number of installments for daily STP & for weekly STP shall be 6.

6. Weekly STP will be done on 1st, 8th, 15th & 22nd of every month. In case any of these days is a non-business day then the immediate next business day will be considered.

7. The complete application form for enrolment / termination for STP should be submitted, at least 10 days prior to the desired commencement/ termination date.

8. Daily and weekly STP facility shall be available from/to daily/weekly dividend plans of any scheme

9. Exit load shall be as is applicable in the target/source schemes.

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

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

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

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

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 installment x number of installments already executed, including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer]**

2. The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.

3. Flex STP would be available for Weekly, Monthly and Quarterly frequencies.

4. Weekly Flex STP can be done on 1<sup>st</sup> / 8<sup>th</sup> / 15<sup>th</sup> / 22<sup>nd</sup> of every month.

5. Flex STP is available from "Daily / Weekly" dividend plans of the source schemes.

6. Flex STP is available only in "Growth" option of the target scheme.

7. If there is any other financial transaction (purchase, redemption or switch) processed in the target scheme during the tenure of Flex STP, the Flex STP will be processed as normal STP for the

- rest of the installments for a fixed amount.
8. A single Flex STP Enrolment Form can be filled for transfer into one Scheme/Plan/Option only.
  9. In case the date of transfer falls on a Non-Business Day, then the immediate following Business Day will be considered for the purpose of determining the applicability of NAV.
  10. 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.
  11. The complete application form for enrolment / termination for Flex STP should be submitted, at least 10 days prior to the desired commencement/ termination date.
  12. All other terms & conditions of Systematic Transfer Plan are also applicable to Flex STP.

#### **Swing STP**

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

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

1. Source scheme: All open ended schemes (Excluding SBI Long Term Equity Fund and ETF schemes) of SBI Mutual Fund.
2. Target scheme: Growth option in all open ended schemes (Excluding SBI Long Term Equity 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	1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup> In case of February last working day)	10th of every month
Quarterly Interval	1 <sup>st</sup> , 5 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> , 25 <sup>th</sup> & 30 <sup>th</sup> (In case of February	10th of every

	last working day) The beginning of the quarter could be any month e.g. January, May, November, etc.	quarter
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In case the date of transfer falls on a non-Business Day, the immediate next Business day will be considered for the purpose of determining the applicability of NAV and processing the transaction.

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 installments
  - 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 installments for the fixed amount.
8. Amount of transfer: The first Swing STP installment will be processed for the installment amount specified by the investor at the time of enrollment. From the second Swing STP installment onwards, the transfer amount will be derived by the following formula:  
 (First installment amount X Number of installments including the current installment) - Market Value of the investments through Swing STP in the target scheme/plan/option on the date of transfer.  
 In case on the STP date, the amount (as specified above) to be transferred is not available in the source scheme/plan/option in the investor's folio, the residual amount will be transferred to the target scheme/plan/option and Swing STP will be closed. Investors have an option to consider earlier investments in the target scheme for calculating Swing STP amount.
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.
  - a. Amount of transfer: The first Swing STP installment will be processed for the first installment amount specified by the investor at the time of enrollment. From the second

Swing STP installment onwards, the transfer amount will be derived by the following formula:

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

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

Target market value = (Target market value at the time of last installment + First installment amount + (Top-up absolute amount X Number of installments excluding the current installment)).

Minimum amount for Top-up (absolute amount):

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

11. A single STP enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.
12. The redemption/switch-out of units allotted in the target scheme shall be processed on First In First Out (FIFO) basis.
13. 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.
14. The application for enrollment / termination for Swing STP should be submitted at least 10 days before the desired commencement / termination date.
15. 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.
16. 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.

17. 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.
18. The Swing STP Facility is available only for units held in Non - demat Mode in the source and target schemes.

The Trustees / AMC reserves the right to change / modify the terms and conditions of the Swing STP or withdraw the Swing STP facility at the later date.

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

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

1. Source scheme: This facility is available under Growth option of all open ended schemes [except Equity Linked Savings Scheme & Exchange Traded Funds (ETFs)] of SBI Mutual Fund.
2. Target scheme: All open ended schemes except ETFs and daily dividend options.
3. Frequency: CASTP offers transfer facility at weekly (1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> & 22<sup>nd</sup>), monthly & quarterly intervals.
4. Amount to be transferred: Capital appreciation, if any, will be transferred to the target Scheme, subject to minimum of Rs. 100 on any business day.
5. Minimum number of installments:
  - Weekly & monthly frequency - six installments
  - Quarterly frequency - four installments.
6. Capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and transferred) and the current CASTP date.
7. The application for enrolment / termination for CASTP should be submitted, at least 10 days prior to the desired commencement/ termination date.
8. In case Start Date is mentioned but End Date is not mentioned, the application will be registered for perpetual period.
9. In case End Date is mentioned but Start Date is not mentioned, the application will be registered after the expiry of 10 days from the submission of the application for the date of the transfer mentioned in the application, provided the minimum number of installments is met.
10. Minimum investment requirement in the target scheme and minimum redemption amount in the source scheme is not be applicable for CASTP.
11. Default options:
  - a. Between Regular STP, Flex STP and CASTP - Regular STP
  - b. Between weekly, monthly & quarterly frequency - Monthly frequency
  - c. Default date for monthly and quarterly frequency - 10<sup>th</sup>
12. Investor can register only one CASTP for transfer



	<p>from a source scheme.</p> <p>13. 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.</p> <p>14. Exit load shall be as applicable in the target/source schemes.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</p> <p><b>Switchover facility</b>  Unit holders under the scheme will have the facility of switchover between the two Options in the scheme at NAV. Switchover between this scheme and other scheme of the Mutual Fund would be at NAV related prices. Switchovers would be at par with redemption from the outgoing option/Plan/scheme and would attract the applicable tax provisions and load at the time of switchover.</p>
<p>Topup SIP facility</p>	<ul style="list-style-type: none"> <li>• 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:</li> <li>• <b>Top-up SIP CAP Amount:</b> 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.</li> <li>• 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.</li> <li>• <b>Top-up SIP CAP Month-Year:</b> It is the month from which SIP Top-up amount will cease and last SIP instalment including Top-Up amount will remain constant till the end of SIP tenure.</li> <li>• If none of the above option is selected by the investor, the SIP Top-up will</li> </ul>

	<p>continue as per the SIP end date subject to the maximum amount mentioned in OTM Form</p> <p>The AMC/Trustee reserves the right to terminate or modify the conditions of Top-up SIP Cap at its discretion.</p>
<p><b><u>SIP Pause facility</u></b></p>	<p>Under SIP pause facility, the investor shall have option to discontinue their SIP temporarily for specific number of instalments. The terms and conditions of SIP Pause facility shall be as follows:</p> <ol style="list-style-type: none"> <li>1. Investors can pause their SIP at any time by filling SIP pause form and submitting the same at any branch of SBIMF/CAMS. Pause request should be received 15 days prior to the subsequent SIP date.</li> <li>2. SIP Pause facility is available for SIP registration with Weekly, Monthly, Quarterly, Semi-Annual, and Annual frequency.</li> <li>3. SIP shall restart immediately after the completion of Pause period.</li> <li>4. SIP Pause facility will allow existing investor to 'Pause' their SIP during the tenure of SIP only for up to 3 consecutive instalments in case of weekly and monthly SIP. In case of SIP with other frequencies i.e. quarterly, semi-annual and annual, the facility will allow pause of only 1 instalment.</li> <li>5. Investors can avail this facility only once in the tenure of the existing SIP.</li> <li>6. SIP Pause facility will not be available for the SIPs sourced/registered through MFU, Exchange &amp; Channel platforms as the mandate is registered by them.</li> <li>7. If the SIP Pause period is coinciding with the Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 2,000/- and Top-up amount is Rs. 1,000/-. If the pause period is completed after date of Top-up, then the SIP instalment amount post completion of pause period shall be Rs.3,000/-.</li> <li>8. In case of multiple SIPs registered in a scheme, SIP Pause facility will be made applicable only for those SIP instalments whose SIP date, frequency, amount and Scheme/Plan is specified in the form. Further for different or multiple SIP mandate in the</li> </ol>

	<p>same scheme, separate SIP Pause Forms are required to be submitted for each SIP mandate.</p> <p>9. The AMC reserves the right to terminate this facility or modify the conditions of the SIP Pause facility at its discretion.</p> <p>10. In case of discrepancies in the information provided in the SIP Pause Form and the details registered with the AMC, the details registered with the AMC shall be considered for processing or in case of ambiguity in the SIP Pause Form, the AMC reserves the right to reject the SIP Pause Form.</p> <p>11. Investor cannot cancel the SIP Pause once registered.</p>
<b><u>Any Day SWP' Facility</u></b>	<p>Investors are requested to note that it is decided to introduce 'Any Day SWP facility' in all the eligible open-ended schemes of SBI Mutual Fund. Under 'Any Day SWP facility', investor can register SWP for any day for the frequencies i.e. Monthly, Quarterly, Semi-Annual and Annual. Accordingly, under 'Any Day SWP facility', investors can select any date from 1st to 30th of a month as SWP date (for February, the last business day would be considered if SWP date selected is 29th &amp; 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.</p>
Dividend Policy	<p>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.</p> <p>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.</p>
Trigger facilities in all the open-ended schemes of SBI Mutual Fund	<p>Trigger is an event on happening of which the funds from one scheme will be automatically redeemed and/or switched to another scheme as specified by the investor. A trigger will activate a transaction/alert when the event selected for, has reached a value equal to or greater than (as the exact trigger value may or may not be achieved) the specified particular value (trigger point).</p> <p><b>Types of Triggers:</b></p> <ol style="list-style-type: none"> <li>1. <b>NAV Appreciation / Depreciation Trigger:</b> Under this facility, Investor can indicate NAV appreciation or depreciation in percentage terms</li> </ol>

	<p>for exit trigger. The minimum % NAV appreciation or depreciation is 5% and in multiples of 1% thereafter. On activation of the trigger the applicable NAV for the transaction will be of the day on which the trigger has been activated.</p> <p>2. <b>Index Level Appreciation / Depreciation Trigger:</b> Under this facility, investor would indicate the Sensex level as the trigger to redeem/ switch from one scheme to another. The Sensex level to be indicated in multiples of 100 only. In case indicated otherwise, it will be rounded off to nearest 100 points. The investor may choose the Sensex level above or below the current level.</p> <p>3. <b>Capital Appreciation / Depreciation:</b> Under this facility, investors will be given the option to indicate the capital appreciation / depreciation in monetary terms to activate the trigger. Minimum Capital Appreciation / Depreciation should be Rs. 10,000 &amp; in multiples of Rs. 1000 thereafter.</p> <p><b>Terms and conditions of Trigger facility are as follows:</b></p> <ol style="list-style-type: none"> <li>1. Trigger facility is available only in “Growth” option of the source scheme.</li> <li>2. Trigger facility is not available in “Daily / Weekly” options of the target scheme.</li> <li>3. Investor has the option to select the entire amount / appreciation to be processed on the activation of trigger.</li> <li>4. The Trigger option mandate will be registered on T+10 basis.</li> <li>5. Minimum investment amount under the “Trigger Facility” is Rs. 25,000/- and in multiples of Rs. 1 thereafter.</li> <li>6. Combination of trigger facilities is not permitted. The investor may choose only one of the available triggers.</li> <li>7. The specified trigger will fail, if the investor(s) do not maintain sufficient balance in source scheme(s) on the trigger date. Trigger will also not get executed in case units are under pledge / lien.</li> <li>8. Trigger facility shall be applicable subject to exit load, if any, in the transferor schemes.</li> <li>9. Investor cannot modify a Trigger registration once submitted. Investor must cancel the existing Trigger option and enroll for a fresh Trigger option.</li> <li>10. In case Trigger is not activated within one year of application, the Trigger registration will cease to exist. In such cases, investor(s) would have to register fresh trigger mandates.</li> <li>11. If any financial transaction (purchase, redemption or switch) processed in the source scheme, the trigger will be cancelled automatically.</li> </ol>
<p>Dividend Transfer Plan in all open ended schemes of SBIMF</p>	<p>Dividend Transfer Plan is a facility wherein the dividend declared under an open-ended Scheme (Source Scheme) will automatically be invested into another Open ended Scheme (Target Scheme) except Liquid Schemes.</p> <p>Terms and conditions for availing the above facility is</p>

	<p>detailed below:</p> <ol style="list-style-type: none"> <li>1. Minimum amount of dividend eligible for transfer is Rs.250. If the dividend in the source scheme happens to be less than Rs.250, then such dividend will be automatically reinvested in the source scheme irrespective of the option selected by the investor.</li> <li>2. Investment in the target scheme will be done at the NAV as applicable for switches, with record date being the transaction day.</li> <li>3. Investor wishing to select Dividend Transfer Plan will have to opt for all units under the respective plan/option of the source scheme.</li> <li>4. Investors opting for Dividend Transfer Plan has to specify each scheme/plan/option separately &amp; not at the folio level.</li> <li>5. Minimum investment amount requirement in the target scheme/s will not be applicable for the Dividend Transfer Plan.</li> <li>6. Request for enrollment must be submitted at least 15 days before the dividend record date.</li> <li>7. Investors can terminate this facility by giving a written request at least 15 days prior to the dividend record date under the source scheme.</li> <li>8. This facility is available under daily, weekly and fortnightly dividend option of all schemes. The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future on prospective basis.</li> </ol>
SBI MULTI SELECT facility	<p>With a view to provide convenience and promote diversification benefits to investor(s), SBI Mutual Fund (SBIMF) has introduced a new facility i.e. SBI MULTI SELECT through which an investor can invest in multiple schemes of SBI Mutual Fund with a single cheque / demand draft. Minimum subscription amount in a scheme would be as per the Scheme Information Document of the respective scheme. However, minimum total investment in the facility shall be INR 1 lakh. Investors are requested to visit <a href="http://www.sbimf.com">www.sbimf.com</a> for detailed terms &amp; conditions of the facility.</p> <p>The Trustees / AMC reserve the right to modify or discontinue this facility at any time in future.</p>
Accounts Statements	<p>Pursuant to Regulation 36 of the SEBI Regulation, the following shall be applicable with respect to account statement:</p> <p>The asset management company shall ensure that consolidated account statement for each calendar month is issued, on or before 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:</p> <p>Provided that the asset management company shall ensure that a consolidated account statement every</p>

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

	<p>lieu of Unit Certificates. therefore no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a 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. The AMC shall, on production of instrument of transfer together with relevant unit certificates, register the transfer and return the unit certificate to the transferee within 30 days from the date of such production. 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.</p>
Dividend	<p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. Investors residing in such places where Electronic Clearing Facility is available will have the option of receiving their dividend directly into their specified bank account through ECS. In such a case, only an advice of such a credit will be mailed to the investors.</p>
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.</p>
Delay in payment of redemption / repurchase proceeds	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>
Loan facility	<p>Magnum / Unit holders can obtain loan against their Units from any bank, subject to relevant RBI regulations and the respective bank's instructions, by getting a lien registered / recorded with the Registrars.</p> <p>Magnum / Unit holders who have borrowed against their Units by recording a lien against their holding can avail of repurchase facility only after the receipt of instructions from the concerned lender that the loan has been repaid in full and the lien can be discharged. In case such an instruction is not received, the lender can apply for redemption in his favour. In such a case, the Mutual Fund reserves the right to redeem the Units in favour of the concerned lender after giving 15 days notice to the Unit holder.</p>
Scheme to be binding	<p>The Trustees may, from time to time, add to or otherwise vary or alter all or any of the features or terms of the scheme, with prior approval of SEBI and the Unit holders in accordance with SEBI Regulations, and the same shall be binding on each Unit holder and any person(s) claiming through or under it, as if each Unit holder or such person(s) expressly agreed that such features or terms should be so binding.</p>
Termination of the scheme	<p>The Trustees reserve the right to terminate the scheme at any time if the corpus of the scheme falls below Rs. 1 crore. Regulation 39(2) of the SEBI Regulations provides that any scheme of a mutual fund may be wound up after repaying the amount due to the Unit holders:</p>

	<p>(a) on the happening of any event which, in the opinion of the Trustees, requires the scheme to be wound up; or</p> <p>(b) if 75% of the Unit holders of a scheme pass a resolution that the scheme be wound up; or</p> <p>(c) if SEBI so directs in the interest of the unit holders.</p> <p>Where a scheme is wound up under the above Regulation, the trustees shall give a notice disclosing the circumstances leading to the winding up of the scheme:</p> <p>(a) to SEBI; and</p> <p>(b) in two daily newspapers having circulation all over India &amp; a vernacular newspaper circulating at the place where the mutual fund is formed.</p> <p>In case of termination of the scheme, the Trustees shall proceed as follows:</p> <p>From the proceeds of the assets of the scheme, the Trustees shall first discharge all liabilities of the scheme and make provision for meeting the expenses of the winding-up of the scheme, including the fees of the AMC. The Trustees shall distribute the proceeds to the Unit holders, in proportion to their respective interest in the assets of the scheme as on the date when the decision for winding up was taken, all proceeds derived from the realization of the investments, after recovering all costs, charges, expenses, claims, liabilities, whether actual or contingent, incurred, made or apprehended by the Trustees in connection with or arising out of the termination of the scheme. It will be ensured that the redemption proceeds are dispatched to the Unit holder within a maximum period of 10 working days from the date of redemption for the holders of Statement of Account, or from the date he/ she has tendered the unit certificates to the Registrars</p>
<p>Right to Limit /Suspend Subscription under the Scheme:</p>	<p>In case the size of the Scheme increases to a level which in the opinion of the Trustees is not manageable or occurring of any operational event(s) or any events which in the opinion requires limit / suspend subscription under the Scheme, the Trustees reserve the right to stop fresh / ongoing subscription of units to investors in the best of interest of scheme / investor. The Trustees reserves the right at its sole discretion to withdraw/suspend/limit the allotment/subscription of units in the Scheme temporarily or indefinitely in the above circumstance(s).</p>
<p>Transaction Charges</p>	<p>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.</p> <p>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</p>



	<p>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.</p> <p>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:</p> <p><b>(i) First Time Mutual Fund Investor (across Mutual Funds):</b> 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.</p> <p><b>(ii) Investor other than First Time Mutual Fund Investor:</b> 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.</p> <p><b>(iii) Transaction charges shall not be deducted for:</b></p> <ul style="list-style-type: none"> <li>(a) purchases /subscriptions for an amount less than Rs. 10,000/-;</li> <li>(b) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Systematic Withdrawal Plan / Dividend Transfer Plan, etc.</li> <li>(c) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent).</li> </ul>
<p><b>Who can invest</b></p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian resident adult individuals, either singly or jointly (not exceeding three);</li> <li>• Minor through parent / lawful guardian; (please see the note below)</li> <li>• Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;</li> <li>• Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>• Partnership Firms constituted under the Partnership Act, 1932;</li> </ul>

- A Hindu Undivided Family (HUF) through its Karta;
  - Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;
  - Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis.
- Prospective investors are advised to note that the SID / SAI / KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized 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;
- Qualified Foreign Investor (QFI)
  - Foreign Portfolio Investor
  - Army, Air Force, Navy and other para-military funds and eligible institutions;
  - Scientific and Industrial Research Organisations;
  - Provident / Pension / Gratuity and such other Funds as and when permitted to invest;
  - International Multilateral Agencies approved by the Government of India / RBI; and
  - The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).
  - A Mutual Fund through its schemes, including Fund of Funds schemes.

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

- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.
- Mutual Fund will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.
- All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC

details, updated bank account details including cancelled original cheque leaf of the new bank account.

- No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.

Notes :

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.

2. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases.

Applications not complying with the above are liable to be rejected.

3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.

Who cannot invest

It should be noted that the following entities cannot invest in the scheme :

1. Any individual who is a Foreign National, except for Non -Resident Indians and Persons of Indian Origin (who are not residents of United States of America or Canada), provided such Foreign National has procured all the relevant regulatory approvals applicable and has complied with all applicable laws, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) , in the sole discretion and to the sole satisfaction of SBI Funds Management Private Limited.

	<p>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.</p> <p>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).</p> <p>3. Residents of United States of America &amp; Canada.</p> <p>SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.</p> <p>The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application. Applications not complete in any respect are liable to be rejected.</p>
<p>Where can you submit the filled up applications.</p>	<p>Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.</p>

How to Apply	<p>Please refer to the SAI and Application form for the instructions. However, investors are advised to fill up the details of their bank account numbers on the application form in the space provided. In order to protect the interest of the Unit holders from fraudulent encashment of cheques, SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications. It may be noted that, in case of those unit holders, who hold units in demat form, the bank mandate available with respective Depository Participant will be treated as the valid bank mandate for the purpose of payout at the time of maturity or at the time of any corporate action.</p> <p>SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction.</p> <p>Please also note that the KYC is compulsory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.</p> <p>Please note that Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer at any SBIMF OPAT. The application amount in cheque or Demand Draft shall be payable to “SBI Blue Chip Fund” The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests will be accepted</p>
Option to hold unit in demat form	<p>Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form.</p> <p>The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO.</p> <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option can be obtained from your Depository Participant (DP) or you can access the website link <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdslindia.com">www.cdslindia.com</a> . The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p>
Listing	<p>The Scheme being open-ended, the Units are not proposed to be listed on any stock exchange. However, the AMC may, at its sole discretion, list the Units on one or more stock exchanges at a later date.</p>
The policy regarding reissue of repurchased Units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	<p>Presently, the AMC does not intend to reissue the repurchased/redeemed Units. The Trustee reserves the right to reissue the repurchased Units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.</p>

<p>Restrictions, if any, on the right to freely retain or dispose of Units being offered.</p>	<p>The Units under the Scheme are transferable. However, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of deletion of names will not be applicable in case of death of Unit Holder (in respect of joint holdings) as this will be treated as transmission of Units and not transfer.</p> <p>The Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the Depository Participant in the prescribed form and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories.</p>
<p>Dematerialization of Units</p>	<p>The Unit Holders are given an option to hold the units by way of an Account Statement (Physical form) or in Dematerialized (“Demat”) form. Mode of holding shall be clearly specified in the Application Form.</p> <p>Unit Holders opting to hold the Units in Demat form must provide their Demat Account details in the specified section of the Application Form. The Unit Holder intending to hold the units in Demat form is required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the Application Form, the DP’s name, DP ID Number and the beneficiary account number of the applicant with the DP. In case of Unit Holders who do not provide their Demat Account details, an Account Statement shall be sent to them.</p> <p>In case the Unit holder desires to hold Units in dematerialized mode at a later date, he will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will have to submit the account statement alongwith the prescribed request form to any of the SBIFMPL Branches for conversion of Units into demat form. The AMC will issue the Units in dematerialized form to the Unit holder within two Business Days from the date of receipt of such request.</p>
<p>Rematerialization of Units</p>	<p>Rematerialization of Units shall be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p> <p>The process for rematerialisation of Units will be as follows:</p> <ul style="list-style-type: none"> <li>• Unit Holders/investors should submit a request to their respective Depository Participant for rematerialisation of Units in their beneficiary accounts.</li> <li>• Subject to availability of sufficient balance in the Unit Holder’s/investor’s account, the Depository Participant will generate a Rematerialisation Request Number and the request will be despatched to the AMC/Registrar.</li> </ul> <p>On acceptance of request from the Depository Participant, the AMC/Registrar will despatch the</p>

	account statement to the investor and will also send electronic confirmation to the Depository Participant.
Cash investments in mutual funds	<p>Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and CIR/IMD/DF/10/2014 dated May 22, 2014, 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 extent of Rs. 50,000/- per investor, per mutual fund, per financial year shall be allowed 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 redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>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:</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>3. Cash collection facility with State Bank of India (SBI) : Currently, the Fund has made arrangement with SBI to collect cash at its designated 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.</li> </ol> <p>AMC reserves the right to reject acceptance of cash investments if it is not in compliance with applicable SEBI circular or other regulatory requirements.</p>
Facilitating transactions through Stock Exchange Mechanism	<p>In terms of SEBI Circular SEBI/IMD/CIR No.11/183204/2009 dated November 13, 2009, units of the Schemes can be transacted through Mutual Fund Service System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Ltd. (BSE) through all the registered stock brokers of the NSE and / or BSE 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.</p>

Appointment of Mf Utilities India Private Limited

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.mfuindia.com](http://www.mfuindia.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. Investors can visit the website of MFUI ([www.mfuindia.com](http://www.mfuindia.com)) to download the relevant forms.

The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.

Aggregate Investment in the Scheme

Aggregate investment in the Scheme by following category:

Category	Aggregate investment (cost) Amount in Rs.	Market value as on April 30, 2020 Amount in Rs.
AMC’s Board of Directors :	12,80,000.00	12,37,794.02
Schemes Fund Manager	1,40,89,225.55	1,68,76,891.74
Other Key managerial personnel	98,20,166.46	1,01,08,345.63



### C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>NAV of the Scheme would be computed and declared on all business day. NAV will be disclosed in the manner as may be specified under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on <a href="http://www.sbimf.com">www.sbimf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>. Further, the Mutual Fund shall send the latest available NAVs to the unitholders through SMS, upon receiving a specific request in this regard.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11.00 p.m.</p>
<p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p><b>Half Yearly disclosure of Un-Audited Financials:</b></p> <p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund shall host a soft copy of half - yearly unaudited financial results on the website of the Fund i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> and that of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.</p> <p><b>(ii) Half Yearly disclosure of Scheme's Portfolio:</b></p> <p>In terms of SEBI notification dated May 29, 2018 read with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018, on half year basis (i.e. March 31 &amp; September 30), the portfolio of the Scheme shall be disclosed as under:</p> <ol style="list-style-type: none"> <li>1. The Fund shall disclose the scheme's portfolio (alongwith the ISIN) in the prescribed format as on the last day of the half year for all the Schemes of SBI Mutual Fund on its website i.e. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the AMFI's website i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of the half-year.</li> <li>2. A Statement of Scheme portfolio shall be emailed to those unitholders whose email addresses are registered with the Fund within 10 days from the close of each half year.</li> <li>3. The AMC shall publish an advertisement every half year, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the half yearly schemes portfolio statement on its website viz. <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the statement of scheme portfolio.</li> </ol> <p>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.</p>
<p>Monthly Disclosure of Schemes' Portfolio Statement</p>	<p>The fund shall disclose the scheme's portfolio in the prescribed format along with the ISIN as on the last day of the month for all the Schemes of SBI Mutual Fund on its website <a href="http://www.sbimf.com">www.sbimf.com</a> and on the AMFI's website i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> 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.</p>
<p>Annual Report</p>	<p>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:</p> <ol style="list-style-type: none"> <li>1. The Scheme wise annual report / abridged summary thereof shall be hosted on website of the Fund i.e., <a href="http://www.sbimf.com">www.sbimf.com</a> and on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The physical copy of the scheme-wise</li> </ol>

annual report or abridged summary shall be made available to the unitholders at the registered office of SBI Mutual Fund at all times.

- The scheme annual report or an abridged summary thereof shall be emailed to those unitholders whose email addresses are registered with the Fund.
- The AMC shall publish an advertisement on annual basis, in the all India edition of at least two daily newspapers, one each in English and Hindi; disclosing the hosting of the scheme wise annual report on its website viz. [www.sbimf.com](http://www.sbimf.com) and on the website of AMFI i.e. [www.amfiindia.com](http://www.amfiindia.com) and the modes through which a written request can be submitted by the unitholder for obtaining a physical or electronic copy of the scheme-wise annual report or abridged summary.

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.

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

<p><b>Taxation</b></p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<b>Tax Rates</b>		
		<b>Resident Investors</b>	<b>Mutual Fund</b>
	Tax on Dividend	As per tax slab of the investors	For Resident individual/HUF/Domestic Companies - 10% TDS (Tax deducted at source) on dividend income exceeding INR 5,000 <sup>@</sup> .
	Capital Gains:		
	Long Term	10%	Nil
Short Term	15%	Nil	
<p>Plus surcharge &amp; 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.</p> <p><b>For further details on taxation please refer to the clause on Taxation in the SAI</b></p> <p>Specified income – Total income excluding income under the provisions of section 111A and 112A of the Act. Further, Health and Education Cess to be levied at the rate of 4% on aggregate of base tax and surcharge. <sup>@</sup> Surcharge at 7% on base tax is applicable where total income of domestic corporate unit holders exceeds Rs 1 crore but does not exceed 10 crores and at 12% where total income exceeds 10 crores. However, surcharge at flat rate of 10 percent to be levied on base tax for the companies opting for lower rate of tax of 22%/15%. Further, “Health and Education Cess” to be levied at the rate of 4% on aggregate of base tax and surcharge.</p>			

**Investor services** Details of Investor Relations Officer of the AMC:  
Name: Mr. Rahul Mayor  
(Investor Relations Officer)

	Address: SBI Funds Management Pvt. Ltd., Address: 9 <sup>th</sup> Floor, Crescenzo, C- 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051  Telephone number: 022 61793537 Fax: 022- 67425687 e-mail: customer.delight@sbimf.com
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#### D. NAV INFORMATION

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

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

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

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

Further, as per SEBI Regulations, the repurchase price shall not be lower than 93% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price shall not exceed 7% on the sale price.

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

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

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

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

Purchase Price = Applicable NAV

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

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

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

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

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

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

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

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

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

$$\begin{aligned}\text{Redemption Price} &= \text{Applicable NAV} * (1 - \text{Exit Load}) \\ &= \text{Rs. } 12 * (1 - 1\%) = \text{Rs. } 11.988/-\end{aligned}$$

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

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

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

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

Note: The aforesaid disclosure has been made pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018.

#### IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme. The information provided under this section seeks to assist the investor in understanding the expense structure of the Scheme and types of different fees / expenses and their percentage that the investor is likely to incur on purchasing and selling the Units of the Scheme.

##### A. NEW FUND OFFER (NFO) EXPENSES

Not applicable

##### B. ANNUAL SCHEME RECURRING EXPENSES

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses ^	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</b>	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)*	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

\*Pursuant to 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.

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) Regulation.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc as compared to Regular Plan and no commission for distribution of Units will be paid/ charged under Direct Plan. Both the plans viz. Regular and Direct plan shall have common portfolio. However, Regular Plan and Direct Plan shall have different NAVs.

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

The aforesaid expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations. This means that mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulation, 1996.

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

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

Assets Under Management Slab (In Rs. crore)	Total expense ratio limits for other than equity-oriented schemes
On the first Rs.500 crores of the daily net assets	2.25%
On the next Rs.250 crores of the daily net assets	2.00%
On the next Rs.1,250 crores of the daily net assets	1.75%
On the next Rs.3,000 crores of the daily net assets	1.60%
On the next Rs.5,000 crores of the daily net assets	1.50%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
On balance of the assets	1.05%

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

In addition to expenses permissible under Regulation 52 (6) (c), the following expenses will be charged to the scheme:

1. The Goods & Service tax on investment management and advisory fees would be charged in addition to the above limit.
2. 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 per cent in case of derivatives transactions; the securities transaction tax (STT) will continue to be included in the cost of investment and will not come under the limit of 0.12% & 0.05% mentioned above, as the case may be. Further, In terms of SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 percent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations..
3. In terms of Regulation 52 (6A) (b), expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified from time to time are at least -
  - 30 percent of gross new inflows in the scheme, or;
  - 15 percent of the average assets under management 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 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"

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

#### C. ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEMES RETURNS:

Illustration of impact of expense ratio on scheme's returns	
Opening NAV (INR Rs) (a)	100
Scheme's gross return for the year	10%
Closing NAV before charging expenses (b)	110
Total expense charged (INR) (c)	1.5
NAV after charging expenses (b-c)	108.5
Net return to the investor	8.50%

Above illustration is a simplified calculation to show the impact of the expense charged on the performance to the scheme. In the above illustration total expense charged to the scheme has been mentioned in INR. As per the SEBI regulation, expense to the scheme is charged on daily basis on the daily net assets and as per the percentage limits specified in the SEBI regulations.

#### D. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.sbimf.com](http://www.sbimf.com)) or contact your distributor.

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

Entry Load	Not applicable
Exit Load	<ul style="list-style-type: none"><li>• For exit within 1 year from the date of allotment - 1%</li><li>• For exit after 1 year from the date of allotment - Nil</li></ul>

No Exit Load shall be charged for Switch from Direct Plan to Regular Plan under the Scheme; however, in case of switch from Regular Plan to Direct Plan under the Scheme shall be subject to applicable exit load if any.

The charges stated above are a percentage of the NAV.

\* Switch over Between Growth and Dividend options of the Scheme will be at NAV.

Bonus units and units issued on reinvestment of dividends shall not be subject to entry and exit load.

The AMC reserves the right to introduce a load structure, levy a different load structure or remove the load structure in the scheme at any time after giving notice to that effect to the investors through an advertisement in SID – SBI BlueChip Fund

an English language daily that circulates all over India as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated.

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

The exit load charged, if any, after the commencement of the SEBI (Mutual Funds) (Second Amendment) Regulations, 2012, shall be credited to the scheme. Goods & Service tax on exit load shall be paid out of the exit load proceeds and exit load net of Goods & Service tax shall be credited to the scheme.

Exit load/ CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes/ plans in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses.

Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/ CDSC shall be credited to the respective scheme/ plan immediately.

The exit load charged, if any, after the commencement of the SEBI (Mutual Funds) (Second Amendment) Regulations, 2012, shall be credited to the scheme. Goods & Service tax on exit load shall be paid out of the exit load proceeds and exit load net of Goods & Service tax shall be credited to the scheme.

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

Any imposition or enhancement in the load shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors. At the time of changing the load structure, the mutual fund may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

- 1) The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- 2) Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the OPAT of SBI MF and distributors/brokers office.
- 3) The introduction of the exit load/ CDSC alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- 4) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- 5) Any other measures which the mutual funds may feel necessary.

In accordance with SEBI Regulations, the repurchase price will not be lower than 93% of the NAV and the sale price will not be higher than 107% of the NAV, and the difference between sale price and repurchase price shall not exceed 7% of the sale price.

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



## V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

**VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY**

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

Not applicable

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

**Against Sponsor:**

- a. The Reserve Bank of India imposed penalty of Rs. 4 million on State Bank of India on March 01, 2018, in exercise of the power conferred under Section 47 A (1) (b) read with Section 46 (4) (i) of the Banking Regulation Act, 1949. The penalty was imposed for non-compliance with the directions issued by RBI on Detection and Impounding of Counterfeit Notes. The penalty was paid to RBI on 17/03/2018. Bank has put in place an SOP regarding detection, impounding and reporting of counterfeit currency notes.
- b. The Reserve Bank of India imposed penalty of Rs. 1.00 crore on the Bank on 01.02.2019 under Sections 46 and 47 A of Banking Regulation Act 1949 for non-monitoring of end-use of funds in respect of M/s Siddhi Vinayak Logistics. The penalty was paid to RBI on 14.02.2019.
- c. The Reserve Bank of India imposed penalty of Rs. 1.00 crore on the Bank on 25.02.2019 under Sections 46 and 47 A of Banking Regulation Act 1949 for absence of complete and independent reconciliation of logs generated from SWIFT. The penalty was paid to RBI on 12.03.2019.
- d. The Reserve Bank of India imposed penalty on various currency chests of State Bank of India. The circle wise summary of penalties imposed on currency chests for last three FY are as follows:

(Amount in millions)

CIRCLE	FY 16-17	FY 17-18	FY 18-19
AHMEDABAD	0.49	5.18	10.80
AMARAVATI	0.94	3.98	3.40
BENGALURU	0.26	1.80	10.99
BHOPAL	2.82	12.13	6.06
BHUBANESWAR	0.80	6.07	0.08
CHANDIGARH	1.03	15.10	4.36
CHENNAI	0.82	1.51	2.72
DELHI	8.58	5.20	7.47
GUWAHATI	1.22	5.54	24.88
JAIPUR	0.38	2.06	7.57
KOLKATA	2.66	9.60	0.37
LUCKNOW	5.14	8.85	5.25
MUMBAI	7.66	5.93	2.81
MUMBAI METRO	2.59	0.28	0.92
PATNA	1.23	7.58	0.00
HYDERABAD	0.10	5.82	2.98
THIRUVANANTHAPURAM	0.16	0.76	0.71
<b>GRAND TOTAL</b>	<b>36.88</b>	<b>97.37</b>	<b>91.37</b>

- e. In respect of Overseas Regulators, details of penalties imposed are furnished below:

- a. Hong Kong branch

As per section 71 A(2A) of Banking Ordinance of Hong Kong Monetary Authority (HKMA), Authorised Institutions (AI) are required to inform within the prescribed time limit of 14 days, regarding any person/s becoming or ceasing to be "Specified Persons" which includes Controllers, directors, Chief Executives, Alternate Chief Executives, Executive Officers or relevant individuals. A fresh letter mentioning the date of cessation as 28.09.2018 was sent to HKMA on 19.10.2018 resulting in a delay of 7

days in reporting. The branch has been cautioned by HKMA against recurrence of similar contraventions and no monetary penalty has been imposed.

- b. Muscat Branch
  - i. In December 2016, Central of Oman imposed penalty of Omani Riyal 8000 (equivalent of USD 20,800) for deficiencies observed in the AML programme and security of electronic banking system. The penalty amount was paid by the branch on 29.12.2016.
- c. Bank SBI Botswana
  - i. Bank Botswana, the banking regulator of Botswana imposed a penalty of BWP 123,200 (INR 755,740) on State Bank of India's subsidiary, SBI Botswana for non-submission of daily liquidity schedules to the Regulator from 17.12.2015 to 04.01.2016. The penalty was paid on 30.03.2016.
  - ii. The regulator also imposed penalty of BWP 47,712 (INR 283,505) on SBI Botswana for wrong reporting of deposit figures to the Regulator from 01.02.2016 to 03.02.2016. The penalty was paid on 30.03.2016.
- d. Commercial Indo Bank LLC, Moscow
  - i. The Central Bank of Russian Federation (CBR) has issued a penalty of RUB 4,521,529 (INR 51,09,328) on Commercial Indo Bank LLC (CIBL), Moscow on 14.06.2018 for shortfall / insufficient contribution in keeping mandatory reserves with CBR for liabilities in foreign currency for the period from May 2017 to April 2018. The penalty was paid on 12.07.2018.
  - ii. The Department of Financial Monitoring and Currency Control of Bank of Russia (CBR) has issued a penalty of RUB 300,000 (INR 3,27,000) on CIBL on 31.08.2018, for breach of Anti-Money Laundering legislations in Russia. The penalty was paid on 28.09.2018.
  - iii. The Department of Financial Monitoring and Currency Control of Bank of Russia (CBR) has issued a penalty of RUB 60,043 (INR 65,447) on CIBL on 21.09.2018, for breaching CBR guidelines on obligatory reserves of the credit organizations from 08.08.2018 to 04.09.2018. The penalty was paid on 18.10.2018.
  - iv. The Central Bank of Russian Federation (CBR), following a remote supervisions of activity of Commercial India Bank LLC (CIBL), has identified some typographical errors in the periodical transaction-related data uploaded to CBR as violations of the country's AML/CFT regulations and levied a penalty of RUB 30,000 (INR 30,300) on 28.12.2018. The penalty was paid on 25.01.2019.
  - v. The Federal Tax Service of Russia levied penalty of RUB 60,000 (INR 60,600) on 01.02.2017 and RUB 40000 (INR 40,400) on 02.06.2017 on CIBL for non-submission of data on opening/closing of client deposit accounts in due time. The penalty was paid on 01.02.2017 & 02.06.2017 respectively.
  - vi. The Federal Tax Service of Russia levied penalty of RUB 20,000 (INR 20,200) on 28.03.2018 and 12.04.2018 respectively on CIBL for non-submission of information on clients' deposit accounts and transferring data thereof by electronic means, in accordance with legislation of the Russian Federation in electronic form within three days counting from the day of motivate inquiry of Tax authorities. The penalty was paid on 09.04.2018 & 26.07.2018 respectively.
  - vii. The Central Bank of Russian Federation (CBR) imposed penalty of RUB 30000 (INR 32400) on 16.01.2019 for incorrect reporting for three months as violation of the revised guidelines of the Regulator on Reporting of securities. The penalty was paid on 12.02.2019.
  - viii. The Tax Authorities imposed penalty of RUB 20,000 (INR 21,600 approx) on 10.01.2019 and 15.01.2019 respectively for non-submission of client account statement through automated system to tax authorities in due time. CIBL has introduced manual monitoring of the system and has filed an appeal for waiver of the penalty.
  - ix. The Central Bank of Russian Federation (CBR) imposed penalty of RUB 1,000,000 (INR 10,76,000 approx.) on 25.02.2019 for infringement of the CBT Regulations pertaining to Rules of accounting of securities operations and about the order of determining incomes, charges and other comprehensive income in respect of some Euro Bonds under loss category, in the reports submitted by CIBL to CBR as of 01.01.2019.
  - x. The Federal Tax Service of Russia levied penalty of RUB 10,000 (INR 10,975) for non-submission of a client account statement through automated system on 14.12.2017 on CIBL. Due to malfunctioning of a software installed by CIBL, the required statement was not submitted automatically by the subsidiary and the non-submission was not detected by CIBL due to lack of monitoring.
  - xi. The Central Bank of Russia (CBR) imposed a penalty of RUB 1000,000 (INR 1082500) on CIBL for violation of certain items in Art 3 and Art 6 of Federal Law No. 353-FZ observed in granting of a term loan to a natural person. The loan was a consumer loan and CIBL has not reported the sanction of loan in the relevant regulatory report to CRB.
  - xii. The Central Bank of Russia (CBR) imposed a penalty of RUB 36,829 (INR 39,867) on CIBL for shortfall of RUB 3.31 million, in the obligatory reserves kept by CIBL with CBR from 10.07.2019 to 06.08.2019.
- e. Retail Banking Branch, Bahrain
  - i. The Central Bank of Bahrain (CBB) imposed penalty of BHD 50,000 (Approx. USD 132,500) on RBB Bahrain in 03.12.2018 during a USD Parity Inspection for violating the stipulated 0.378 cap (for selling the USD for not more than BD 0.3780).

ii. As per Central Bank of Bahrain (CBB) guidelines, Banks have been advised to settle all failed ATM transactions on a daily basis and to conduct awareness campaigns for the customers. The penalty of BHD 7000 (approx. INR 13.02 lacs) was imposed on the Branch for holding unclaimed cash relating to 15 failed ATM transactions, for a long period. The transactions were effected during the period July 2013 to November 2017, aggregating to BHD 1570. On verifying its book, the branch found that 14 out of 15 transactions, cited by CBB had already been settled by debit to ATM settlement account, on receiving claims from other banks. The only pending claim amounting to BHD 19 pertaining to a customer of Ahli United Bank was paid alongwith interest to the Bank on 29.04.2018. The Branch had submitted an appeal on 06.01.2019. CBB vide their letter dated 18.02.2019 has waived the said penalty converting it into a 'Formal Warning'.

f. Singapore Branch

Monetary Authority of Singapore (MAS) has levied a penalty of Singapore Dollar 600,000 (equivalent USD 455,000) on Singapore branch of SBI vide its letter 16<sup>th</sup> January 2018 for breaching of Section 27B(2) of the MAS Act by virtue of contraventions of certain paragraphs of MAS Notice 626 on the prevention of Money Laundering and Countering the Financing of Terrorism dated 2<sup>nd</sup> July 2007.

f. Enforcement Directorate, Adjudication proceedings u/s 13 of FEMA 1999 in respect of two Show Cause Notices No. SCN No T-4/9-B/SDE/R/2011(SCN XII) dated 20-07-2011 and SCN No T-4/16-B/SDE/R/2011(SCN XII) dated 25-11-2011.

Alleged irregularity committed in respect of forex remittances made by Ashok Marg Branch (e-SBT) between the period March 2009 and August 2010 amounting Rs. 243,45,30,781/ remitted by BCCI to Cricket South Africa.

Enforcement Directorate held that the remittances do not represent Current Account transactions and required prior approval from RBI and held the Bank guilty of violation of FEMA 1999.

Special Director of Enforcement (WR) Mumbai passed an order dated 31-05-2018 holding the Bank guilty of the charge alleged and has imposed penalty of Rs. 700 lacs.

There are no any monetary penalties imposed and/ or action taken by any financial regulatory body or governmental authority, against the AMC and/ or the Board of Trustees /Trustee Company.;

**3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.**

**Against Sponsor:**

State Bank of India (SBI) has received a Show Cause Notice (SCN) from SEBI under Section 11(1), 11(4) and 11B of SEBI Act, 1992 in respect of compliance of 7 B of SEBI (Mutual Funds) Regulations, 1996 by SBI in Asset management Companies and Trustee Companies. SBI has submitted its reply to SEBI vide its letter dated 06th August 2019.

SEBI vide its letter dated August 29, 2019 had given an opportunity to the Bank for personal hearing on September 24, 2019. The Bank has advised the SEBI that it had appeared before the Appropriate Authority for personal hearing on 24th September 2019. SEBI vide its order dated December 06, 2019 has directed to ensure strict compliance with the requirements of Regulation 7B of the MF Regulations on or before December 31, 2020.

**4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.**

Some ordinary routine litigations incidental to the business of the AMC are pending in various forums.

Apart from this, following are the details of Penalties, pending litigation or proceedings, findings of inspection or investigations for which action may have been taken or initiated by any regulatory authority against the AMC - SBI Funds Management Private limited (SBIFMPL) in a capacity of Investment Manager to the SBI Mutual Fund:

a) SEBI has initiated an investigation for the transactions in the shares of M/S Polaris Software Lab Limited, made during the period April 01, 2002 to May 31, 2002 by SBI Mutual Fund, having suspected SBI Mutual

Fund of indulging in insider trading on account of proposed merger of M/s Orbi Tech Solutions with M/s Polaris Software Lab Limited, i.e. 'unpublished price sensitive information' about Polaris under the SEBI (Insider Trading Regulation) Regulation, 1992. SBIMF has denied having violated of any insider trading regulation or SEBI Act. SEBI had issued a show cause notice on June 20, 2007 and SBIMF has replied to SEBI on June 30, 2008. Since then, there has been no further communication on the matter from SEBI till date.

5. **Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.**

Not Applicable

➤ **Settlement order in the matter of M/s. Padmini Technologies Limited (“PTL”):**

SEBI had initiated an investigation into certain transactions in the shares of M/s. Padmini Technologies Limited (“PTL”), during the period 2000-2001, which included an inquiry into the investments made by SBI Mutual Fund in the shares of PTL. The Central Bureau of Investigation had also investigated about various aspects of transactions in the shares of PTL which included investments by various schemes of SBI Mutual Fund during the period. A case was subsequently filed in the Sessions Court at Mumbai in 2006 against some ex-employees of the Company. SBI Funds Management Private Limited (“SBIFMPL”), SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Mutual Fund are not parties to this case. The internal investigations conducted by the Chairman, Board of Trustees, SBI Mutual Fund, however, had ruled out any questionable intentions of SBI Mutual Fund in the matter.

Further, a show cause notice dated January 29, 2010 (“2010 SCN”) was received from SEBI in the matter and SBI Mutual Fund has replied to the show cause notice countering the allegations made by SEBI. SBI Mutual Fund had also made an application to SEBI to settle the matter through the consent process, i.e. on a no-fault basis, without accepting or denying guilt. The said consent proposal has not been accepted by SEBI vide its letter dated March 22, 2013. A fresh Show Cause Notice dated May 28, 2013 (“2013 SCN”) has been issued enclosing a copy of an enquiry report conducted again by a Designated Authority, recommending a prohibition on SBI Mutual Fund from launching any new mutual fund schemes for a period of 12 months. In terms of the opportunity made available in the 2013 SCN to avail the consent process, SBI Mutual Fund had filed a consent application which was returned by SEBI stating that the consent application by SBIFMPL shall not be reconsidered by SEBI.

Pursuant to Securities and Exchange Board of India (Settlement of Administrative and Civil Proceedings) Regulations, 2014 (“Settlement Regulations”), the Fund house had filed the consent application on March 14, 2017, without admission or denial of guilt, in full and final settlement of all proceedings.

In this connection, SBIFMPL has paid full settlement charges and agreed to undertake certain non-monetary settlement terms. SEBI vide its settlement order dated September 28, 2018 has disposed the pending proceedings in the underlying matter of PTL.

➤ **SEBI Order dated April 13, 2020 in respect of the Show Cause Notice issued in the matter of Manappuram Finance Limited:**

The Securities and Exchange Board of India (SEBI) has instituted adjudication proceedings in respect of Manappuram Finance Limited (MFL) and has issued a show cause notice dated May 29, 2019 (SCN), under Rule 4(1) of the SEBI (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officers) Rules, 1995 and Rule 4(1) of the Securities Contracts (Regulation) (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 2005, *inter alia*, to SBI Funds Management Private Limited (SBIFM), as one of the noticees for the alleged violation of Sections 12A(d) and 12A(e) of the SEBI Act, 1992 read with Regulations 3(i), 3A and 4 of the SEBI (Prohibition of Insider Trading) Regulations, 1992 read with Regulation 12(2) of the SEBI (Prohibition of Insider Trading) Regulations, 2015. It has, *inter alia*, been alleged in the SCN that SBIFM traded in the scrip of MFL when in possession of unpublished price sensitive information. In terms of the SCN, SEBI had called upon, *inter alia*, SBIFM to show cause as to why an inquiry be not held against it in terms of Rule 4 of the SEBI (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 1995 and Rule 4 of the Securities Contracts (Regulation) (Procedure for Holding Inquiry and Imposing Penalties by Adjudicating Officer) Rules, 2005 read with Section 15-I of the SEBI Act, 1992, and penalty be not imposed in terms of the provisions of Section 15G(i) of the SEBI Act, 1992. SBIFM had submitted its reply to the SCN on August 07, 2019. Thereafter, pursuant to an opportunity of personal hearing granted to SBIFM by the Hon'ble Adjudicating Officer, SEBI (AO), the authorized representatives of SBIFM appeared before the AO on November 14, 2019 and made due submissions in the matter. Subsequently, SBIFM has also filed written submissions in

the matter to SEBI on November 27, 2019. SEBI vide its order dated April 13, 2020 has disposed of the SCN in the matter without any penalty.

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

Date of Approval of the scheme by SBI Mutual Fund Trustee Company Private Limited on October 27, 2005.

For and on behalf of the Board of Directors,  
SBI Funds Management Private Limited  
(the Asset Management Company for SBI Mutual  
Fund)

sd/-

Place: Mumbai

Date: May 14, 2020

Name : Ashwani Bhatia  
Designation : **Managing Director & CEO**

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## SBI FUNDS MANAGEMENT PVT LTD - BRANCHES

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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, P.O & P.S - Balurghat, District Dakshin Dinajpur, West Bengal - 733101, Phone No.: 09679013116. **BASTI:** Office no 3, Ist 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, Shyamkisabjmandi, 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, Adelaide 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: [camsgtk@camsonline.com](mailto:camsgtk@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: [camsgdh@camsonline.com](mailto:camsgdh@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, Ist 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, KailashVihar 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, PurbaMedinipur 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. **HASSAN**: 'PANKAJA', 2nd Floor, Near Hotel Palika, Race Course Road, Hassan-573201, Karnataka. Email: camshas@camsonline.com Phone no: 08172-297205 **HAZARIBAG**: Municipal Market, AnnandaChowk, 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** :NearArchies Gallery, Shimla PahariChowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR**:No.9/2, 1st Floor,Attibele Road, HCF Post,Behind RTO Office, Mathigiri, Hosur - 635110, Tel: 04344-645010. **HUBLI**: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD**: 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE**: 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR**: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR**: R-7, YudhisthirMarg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR**: 367/8, Central Town, Opp. GurudwaraDiwanAsthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON**: RustomjilInfotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA** : Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, ShivajiPutla Road, Jalna, Jalna-431 203, Tel: - **JALPAIGURI** : Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, Post Office & District : Jalpaigur - 735101, West Bengal. **JAMMU**: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004, Tel: 09205432061, 2432601. **JAMNAGAR**: 217/218, Manek Centre, P.N. Marg, Jamnagar-361008, Tel: 0288-3206200. **JAMSHEDPUR**: 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, IstChopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT**: Jail road, Dholasatra, Near Jonaki Shangha Vidyalaya, Post Office - Dholasatra, Jorhat - 785001, Assam, Tel : 0376-2932558. **JUNAGADH**: "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001, Gujarat, Tel: 0285-6540002. **KADAPA**: BandiSubbaramaiah 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 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: [camskpv@camsonline.com](mailto:camskpv@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, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM-507 001, Tel: 8742-323973. **KHARAGPUR**: Silver Palace, OT Road, Inda-Kharagpur, G.P-Barakola, P.S- Kharagpur Local - 721305, District West Midnapore, Phone No.: 9800456034. **KOLHAPUR**: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA**: Kankaria Centre, 2/1, Russell Street,

2nd Floor, Kolkata - 700071, Phone No: 033 - 46022413 / 46022414, Email id [camsca@camsonline.com](mailto:camsca@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, Shriram 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: [camsmdi@camsonline.com](mailto:camsmdi@camsonline.com) **MANDI GOBINDGARH:** Opp State Bank Of India ,Harchand Mill Road, Motia Khan, Mandi Gobindgarh -147301, Punjab. Email: [camsmgg@camsonline.com](mailto:camsmgg@camsonline.com) Phone no: 01765-506175 **MAHABUBNAGAR:** H. No. 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. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa, Mapusa-403 507, Tel: 09326126122. **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 **MIRAZAPUR:** First Floor, Canara Bank Building, Dhundhi Katra, Mirzapur - 231001, Uttar Pradesh. Email: [camsmpr@camsonline.com](mailto:camsmpr@camsonline.com) Phone no: 5442 - 220282 **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001, Tel: 0591- 6450125. **MUMBAI:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZAFFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 9386350002. **MUZAFFARNAGAR:** 235, Patel Nagar, Near Ramlila Ground, New Mandi, Muzaffarnagar-251001 Email: [camsmrn@camsonline.com](mailto:camsmrn@camsonline.com) Phone no: 131 - 2442233/ 09027985915 **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), SaraswatiPuram, Mysore-570009, Tel: 0821-3294503. **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, DeenDayaal 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: [camsjdel@camsonline.com](mailto:camsjdel@camsonline.com) **Nizamabad:** 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad - 503001, Telangana. Tel: 08462 - 250018 **NOIDA:** 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:** 1st Floor, Above Mahesh Graphics, Nandanam Complex, Beside Old CCS Building, Junglighat Port Blair - 744103, Phone No.: 03192-230506. **PUNE:** Vartak Pride , 1st floor, Survy No 46, City Survy No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411052. Email id: camspun@camsonline.com **PRATAPGARH:** Opp Dutta Traders, Near Durga Mandir, Balipur, Pratapgarh -230001, Uttar Pradesh. Email: [camspra@camsonline.com](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, Nyapathi Vari Street, T Nagar, Rajahmundry-533 101, Tel: 0883-325 1357. **RAJAPALAYAM:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam, Rajapalayam-626117, Tel: 4563-327520. **RAJKOT:** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001, Tel: 0281-329 8158. **RANCHI:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001, Tel: 0651-329 8058. **RATLAM:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001, Tel: 07412-324817. **RATNAGIRI:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri, Ratnagiri-415 639, Tel: 2352-322950. **ROHTAK:** SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001, Haryana, Phone No.: 09254303802. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769012., Email: [camsrou@camsonline.com](mailto:camsrou@camsonline.com). **SAGAR:** Opp. Somani Automobiles, Bhagwanganj, Sagar, Sagar-470 002, Tel: 7582-326894. **SAHARANPUR:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur-247001, Tel: 132-2712507. **SALEM:** No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016, Tel: 0427-325 2271. **SAMBALPUR:** C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur-768001, Tel: 0663-329 0591. **SANGLI :** Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416, Tel: - 0233 - 6600510. **SATARA:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002, Tel: 2162-320989. **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna - 485 001, Madhya Pradesh, Tel .07672 - 406996 **SATNA:** 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Satna-485001, Madhya Pradesh. Email: [camssna@camsonline.com](mailto:camssna@camsonline.com) Phone no: 07879036133 **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2<sup>nd</sup> Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SILCHAR:** Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005 , Phone No.: 03842-230407. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201, Karnataka, Phone : 9243689049. **SIKAR:** 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 Hakimpara, Siliguri - 734001, Phone: 9735316555 , Tel: 9735316555. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya SID - SBI BlueChip Fund

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 Clinic Vill 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, Rangagora Road, Near Dena Bank, Tinsukia-786125, Tel: 374-2336742. **TIRUNELVELI**: No. F4, Magnem Surakasa Apartments, Thiruvananthapuram Road, Tirunelveli - 627002. Email : [camstrv@camsonline.com](mailto:camstrv@camsonline.com). **TIRUPATHI**: Door No : 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirumala Bypass Road, Tirupathi-517 501, Tel: 0877-3206887. **TRICHUR**: Room No. 26 & 27, DEE PEE PLAZA, Kokkalai, Trichur-680001, Tel: 0487-325 1564. **TRICHY**: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018, Tel: 0431-329 6909. **TRIVANDRUM**: R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004, Tel: 0471-324 0202. **TUTICORIN**: Ground Floor, Mani Nagar, Tuticorin, Tuticorin, Tuticorin-628 008, Tel: 461-3209960. **TEZPUR**: Kanak Tower-1st Floor, Opposite IDBI Bank/ICICI Bank, C. K. Das Road, Tezpur Sonitpur, Assam - 784001, Phone No.: 3712 - 225252. 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: 0265-301 8032, 301 8031. **VALSAD**: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001, Tel: 02632-324623. **VAPI**:208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi-396195, Tel: 0260 - 6540104. **VARANASI**: **Varanasi- Office no. 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi-221010, Uttar Pradesh, VASCO(PARENT GOA)**: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, **VASHI**: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705, Email id: [camsvsh@camsonline.com](mailto:camsvsh@camsonline.com). **VELLORE**: No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **VIJAYNAGARAM**: Portion 3, First Floor No:3-16, Behind NRI Hospital, NCS Road, Srinivasa Nagar, Vijaynagar-535003. Email: [camsvzm@camsonline.com](mailto:camsvzm@camsonline.com) **VIJAYAWADA**: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010, Tel: 0866-329 9181, 329 5202. **VISAKHAPATNAM**: **CAMS Service Centre, Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530 016 , Phone No.: 0891 6502010. WARANGAL**: A.B.K Mall, Near Old Bus Depot Road, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal - 506001, Tel. no. 0870 - 6560141. **WARDHA**: **Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442001, Maharashtra. Email: [camswar@camsonline.com](mailto:camswar@camsonline.com) Phone no: 7152-242724** **WAYANAD**: 2nd Floor, AFFAS Building, Kalpetta, Wayanad - 673121. Phone no: 04936-204248 Email: [camswyd@camsonline.com](mailto:camswyd@camsonline.com) **YAMUNA NAGAR**: 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001, Tel: 1732-316770. **YAVATMAL**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma, Yavatmal-445 001, Tel: 7232-322780.

