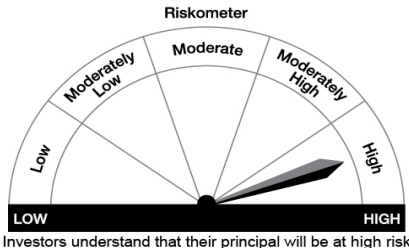


SBI MUTUAL FUND

SCHEME INFORMATION DOCUMENT

SBI-ETF Momentum

(An open-ended Exchange Traded Scheme)

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> long term capital appreciation Investment in securities covered by Nifty Alpha 50 Index 	
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Offer of Units of Rs. 10/- per unit issued at a premium approximately equal to the difference between face value and allotment price during the New Fund Offer Period and on applicable NAV during the Continuous offer

New Fund Offer Opens on	New Fund Offer Closes on	Scheme re-opens on

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

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 / Investor Service Centres / Website / Distributors or Brokers.

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

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website. The Scheme Information Document should be read in conjunction with the SAI and not in isolation. This Scheme Information Document is dated -----

Stock Exchange Disclaimer Clause:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/24138 dated October 31, 2017 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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HIGHLIGHTS OF THE SCHEME

Type of scheme	An Open Ended Exchange Traded Scheme																	
Investment Objective of the Scheme	<p>The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.</p> <p>However there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p>																	
Underlying Index	Nifty 50 Alpha Index																	
Liquidity	<p>On the Exchange</p> <p>The units of the Scheme can be bought / sold on all trading days on the National Stock Exchange of India Limited or other stock exchange where the Scheme is proposed to be listed.</p> <p>Directly with the Mutual Fund</p> <p>The Scheme offers units for subscription / redemption directly with the Mutual Fund in creation unit size to Authorized Participants and Large Investors, at NAV based prices on all Business Days during an ongoing offer period.</p>																	
Benchmark	Nifty 50 Alpha Index																	
Transparency / NAV Disclosure	<p>The AMC will calculate and disclose the first Net Asset Value not later than 5 business days from the date of allotment.</p> <p>Subsequently, the NAV will be calculated and disclosed at the close of every Business Day. NAVs will also be displayed on the Website of the Mutual Fund.</p> <p>NAV will also be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com. The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m.</p> <p>The Mutual Fund shall disclose portfolio as on the last day of the month of the Scheme on its website viz. www.sbimf.com on or before the tenth day of the succeeding month in the prescribed format. As presently required by the SEBI (MF) Regulations, a complete statement of the Scheme portfolio would also be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.</p>																	
Load Structure	<table border="1" style="width: 100%;"> <tr> <td>Entry load</td> <td colspan="3">: Not applicable</td> </tr> <tr> <td>Exit load</td> <td colspan="3">: Not applicable</td> </tr> </table>			Entry load	: Not applicable			Exit load	: Not applicable									
Entry load	: Not applicable																	
Exit load	: Not applicable																	
Asset Allocation	<table border="1" style="width: 100%;"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> <th>High/Medium/Low</th> </tr> </thead> <tbody> <tr> <td>Securities covered by the Nifty Alpha 50 Index</td> <td style="text-align: center;">95</td> <td style="text-align: center;">100</td> <td style="text-align: center;">Medium to High</td> </tr> <tr> <td>Money Market Instruments*</td> <td style="text-align: center;">0</td> <td style="text-align: center;">5</td> <td style="text-align: center;">Low</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	High/Medium/Low	Securities covered by the Nifty Alpha 50 Index	95	100	Medium to High	Money Market Instruments*	0	5	Low	<p>* Money Market Instruments will include Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short term bank deposits, short-term Government securities and any other such short-term instruments as may be allowed under the regulations prevailing from time to time having residual</p>	
Instruments	Indicative allocations (% of total assets)		Risk Profile															
	Minimum	Maximum	High/Medium/Low															
Securities covered by the Nifty Alpha 50 Index	95	100	Medium to High															
Money Market Instruments*	0	5	Low															

	<p>maturity up to 91 days.</p> <p>The Scheme may invest in derivatives at the time of portfolio rebalancing. These investments would be for a short period of time. The notional exposure of the Scheme in Derivative instruments shall be restricted to 5% of the net assets of the Scheme. The combined exposure of money market securities and gross notional exposure of derivatives instruments shall not exceed 100% of the net assets of the Scheme.</p> <p>The scheme will not make any investment in ADR/ GDR/ Foreign Securities/ Securitised Debt.</p> <p>The Scheme shall not invest in repo in corporate debt.</p> <p>The Scheme shall not engage in short selling</p> <p>The Scheme may engage in stock lending in accordance with SEBI (Mutual Funds) Regulations.</p>
Plans/Options offered	Not available
Units Offered at Premium	In the New Fund Offer, each unit of the Scheme being offered will have a face value of Rs. 10/- each and will be issued at a premium, if any, approximately equal to the difference between face value and allotment price. On allotment, value of each unit will be approximately equal to 1/100 th of the value of underlying Index.
Minimum Amount for purchase / redemption in (Rs.)	<p>During NFO period - Rs. 5000 and in multiples of Re. 1/- thereof.</p> <p>On Continuous basis –</p> <p>Directly with Fund : Authorised Participants and Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day.</p> <p>On the Exchange - The units of the Scheme can be purchase / redeem in minimum lot of 1 unit and in multiples thereof.</p>
Switch In	Investors can switch into the Scheme from the existing Schemes of SBI Mutual Fund (subject to completion of Lock-in Period, if any) during the New Fund Offer Period.
Dematerialization	<p>a. Units of the Scheme will be available in Dematerialized (electronic) form only.</p> <p>b. The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP's) name, DP ID Number and the beneficiary account number of the applicant.</p> <p>c. Units of the Scheme will be issued, traded and settled compulsorily in dematerialized form.</p> <p>Application without relevant details will be liable to be rejected.</p>
Investors other than Authorized Participants and Large Investors can also directly approach AMC for redemption of units in following circumstances:	<p>a) Traded price of the ETF units is at a discount of more than 3% for continuous 30 days or</p> <p>b) Discount of bid price to applicable NAV over a period of 7 consecutive days is greater than 3% or</p> <p>c) No quotes available on exchange for 3 consecutive trading days or</p> <p>d) Total bid size on the exchange(s) is less than half of the creation units size daily, averaged over a period of 7 consecutive trading days.</p> <p>The above instances shall be tracked by SBIFMPL on an ongoing basis and incase if any of the above mentioned scenario arises the same shall be disclosed on the website of SBI MF i.e. www.sbimf.com</p>

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 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 – ETF Momentum 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. SBI – ETF Momentum would be investing in equities and money market instruments (such as CBLO or as defined by SEBI regulations, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

b. Risks pertaining to transaction in units through Stock Exchange Mechanism

1. Absence of Prior Active Market: Although the Scheme is listed on NSE, there can be no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the Units of the Scheme would be infrequent.
2. Trading in Units may be Halted: Trading in the Units of the Schemes on NSE may be halted because of market conditions or for reasons that in view of NSE or SEBI, trading in the Units of the Schemes are not advisable. In addition, trading of the Units of the Scheme are subject to trading halts caused by extraordinary market volatility and pursuant to NSE and SEBI 'circuit filter' rules. There can be no assurance that the requirements of NSE necessary to maintain the listing of the Units of the Schemes will continue to be met or will remain unchanged.
3. Lack of Market Liquidity: The Schemes may not be able to immediately sell certain types of illiquid Securities. The purchase price and subsequent valuation of restricted and illiquid Securities may reflect a discount, which may be significant, from the market price of comparable Securities for which a liquid market exists.
4. Units of the Schemes May Trade at Prices Other than NAV: The Units of the Schemes may trade above or below their NAV. The NAV of the Schemes will fluctuate with changes in the market value of the holdings of the Schemes. The trading prices of the Units of the Schemes will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Schemes. However, given that Units of the Schemes can be created and redeemed in Creation Units directly with the Fund, it is expected that large discounts or premiums to the NAV of Units of the Schemes will not sustain due to arbitrage opportunity available.

5. **Regulatory Risk:** Any changes in trading regulations by NSE or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.
 6. **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the Securities in the Schemes are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
 7. **Risk of Substantial Redemptions:** Substantial Redemptions of Units within a limited period of time could require the Schemes to liquidate positions more rapidly than would otherwise be desirable, which could adversely affect the value of both the Units being Redeemed and that of the outstanding Units of the Schemes. The risk of a substantial Redemption of the Units may be exacerbated where an investment is made in the Schemes as part of a structured product with a fixed life. Please also refer to the sections on 'right to limit Redemptions' and 'suspension of Purchase / Redemption / switch of Units' in the Statement of Additional Information. Regardless of the period of time in which Redemptions occur, the resulting reduction in the NAV of the Schemes could also make it more difficult for the Schemes to generate profits or recover losses. The Trustee, in the general interest of the Unit holders of the Schemes offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be Redeemed on any Working Day depending on the total "Saleable Underlying Stock" available with the Fund.
- c. Investments under the scheme may also be subject to the following risks:

I. Investment in Equities:

- a. Equities are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity instruments is due to various micro and macro economic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.
- b. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the scheme portfolio may result, at times, in potential losses to the scheme, should there be a subsequent decline in the value of the securities held in the scheme portfolio.
- c. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.
- d. As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or a restructuring of the Scheme. In view of this, the Trustee has the right, in its sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
- e. **Risk pertaining to Nifty 50 Alpha Index:** Nifty 50 Alpha Index comprises of well diversified stocks. Equities are volatile in nature and are subject to price fluctuations on daily basis. The volatility in the value of the equity instruments is due to various micro and macroeconomic factors affecting the securities markets. This may have adverse impact on individual securities /sector and consequently on the NAV of Scheme.

II Risk associated with investing in Money Market Instruments

- a. **Credit risk:** Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Because of this risk debentures are sold at a yield spread above those offered on Treasury securities, which are sovereign obligations and generally considered to be free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the actual changes in the perceived level of credit risk as well as the actual event of default.
- b. **Interest Rate risk:** This risk is associated with movements in interest rate depends on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
- c. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from the securities 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.

- d. Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.
- e. Different types of fixed income securities in which the Scheme would invest carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated
- f. The Net Asset Value (NAV) of the Scheme, to the extent invested in Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

III Market Trading Risks

- a. Absence of Prior Active Market: Although the scheme will be listed on stock exchange, there can be no assurance that an active secondary market will develop or be maintained.
- b. Lack of Market Liquidity: Trading in the units of the scheme on stock exchange may be halted because of market conditions or for reasons that in view of stock exchange or SEBI, trading in the units of the scheme are not advisable. In addition, trading of the units of the scheme are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of stock exchange necessary to maintain the listing of the units of the scheme will continue to be met or will remain unchanged.
- c. Units of the scheme may trade at prices other than NAV: The units of the scheme may trade above or below their NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme holdings. The trading prices of the units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the units of the scheme. However, given that units of the scheme can be created and redeemed in creation units directly with the fund, it is expected that large discounts or premiums to the NAV of units of the scheme will not sustain due to arbitrage opportunity available
- d. Regulatory Risk: Any changes in trading regulations by stock exchange or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.
- e. Right to Limit Redemptions: The Trustee, in the general interest of the unit holders of the scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units which can be redeemed on any business day depending on the total "Saleable Underlying Stock" available with the fund. For details, refer Section on 'Special Considerations' mentioned below
- f. Redemption Risk: Investors may note that even though the Scheme is open-ended Scheme, the Scheme would ordinarily repurchase units in creation unit size. Thus unit holdings less than the creation unit size can only be sold through the secondary market on the exchange.
- g. As the scheme proposes to invest not less than 95% of the net assets in securities comprising of Nifty Alpha 50 Index, any deletion of stocks from or addition to in Nifty Alpha 50 Index may require sudden and immediate liquidation or acquisition of such stocks at the prevailing market prices irrespective of whether valuation of stocks is attractive enough. This may not always be in the interest of unitholders.
- h. Asset Class Risk: The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.
- i. Passive Investments: The Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.
- j. The units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase of units by the mutual fund depends up on the confirmations to be received from depository (ies) on which the mutual fund has no control.
- k. Tracking Error Risk: The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns

of the underlying index and the NAV of the respective scheme. Tracking Error may arise due to the following reasons:-

1. Expenditure incurred by the fund.
2. The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
3. Securities trading may halt temporarily due to circuit filters.
4. Corporate actions such as debenture or warrant conversion, rights, merger, change in constituents etc.
5. Rounding off of quantity of shares in underlying index.
6. Dividend Payout
7. Index provider undertakes a periodical review of the scripts that comprise the underlying index and may either drop or include new scripts. In such an event, the fund will try to reallocate its portfolio but the available investment/reinvestment opportunity may not permit absolute mirroring immediately.

It will be the endeavor of the fund manager to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum. However, in case of events like, dividend received from underlying securities, rights issue from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

(i) Risks associated with Investing in Foreign Securities:

The Scheme shall not invest in Foreign Securities.

(ii) Risk Associated with investing in derivatives

- a. The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance unit holders' interest. Investors should understand that derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include but are not limited to the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. There may be a cost attached to selling or buying futures or other derivative instrument. Further there could be an element of settlement risk, which could be different from the risk in settling physical shares. The possible lack of a liquid secondary market for a futures contract or listed option may result in inability to close futures or listed option positions prior to their maturity date.
- b. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable.
- c. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
- d. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
- e. An exposure to derivatives can also limit the profits from a genuine investment transaction.
- f. 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.
- g. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments

(iii) Risk associated with investment in Securitized debt:

The Scheme shall not invest in Securitized Debt.

(iv) Risk associated with Securities 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. If the scheme undertakes stock lending under the regulations, it may be exposed to the risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

(v) Risk associated with short selling:

The Scheme shall not undertake short selling activities.

B. Risk Control strategies:

The scheme aims to track the Nifty 50 Alpha Index as closely as possible before expenses. The index is tracked on a regular basis and changes to the constituents or their weights, if any, are replicated in the underlying portfolio with the purpose of minimizing tracking error.

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

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

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

For risk control, the following may be noted:

Liquidity Risks:

Stocks in the underlying index are selected by applying liquidity as one of the criterion and hence the portfolio of SBI - ETF Momentum is reasonably liquid. The index is rebalanced based on certain criteria after which certain illiquid stocks are replaced by more liquid stocks. The fund manager makes the changes to the portfolio accordingly. Therefore, liquidity issues in the scheme are not envisaged.

Volatility risks:

ETF being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of portfolio concentration in the ETF and its volatility would be similar as that of the index, subject to tracking error. Thus, there is no additional element of volatility or concentration on account of fund manager decisions. The fund manager would endeavor to keep cash levels at the minimal to control tracking error.

Interest Rate Risk:

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

C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

As per Circular number SEBI/IMD/CIR NO 10/22701/03 dated December 12, 2003, the above guidelines are not applicable for Exchange Traded Funds. As SBI – ETF Momentum is an exchange traded fund, the same is not applicable.

D. Special Consideration

(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) In accordance with SEBI vide circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016, the provisions of restriction on redemption (including switch out) in Mutual Funds are as under:

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

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

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

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

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

3. When restrictions on redemption is imposed, the following procedure will be applied:

- i. No redemption requests upto Rs. 2 Lacs shall be subject to such restriction.
- ii. Where redemption requests are above Rs.2 lakh, AMC shall redeem the first Rs.2 Lacs without such restrictions and remaining part over and above Rs.2 Lacs shall be subject to such restrictions.

Any restriction on Redemption of the units shall be made applicable only after specific approval of the Board of Directors of the Asset Management Company and Trustee Company. The approval from the AMC Board and the Trustee giving details of the circumstances and justification shall also be informed to SEBI immediately.

(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) Investors should study the Scheme Information Document and the Statement of Additional Information 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

(ix) Requirement of Demat account for investing in the scheme :

The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP's) name, DP ID Number and the beneficiary account number of the applicant.

The Performance of the Benchmark Index will have a direct bearing on the performance of the Scheme. In the event the Benchmark Index is dissolved or is withdrawn by IISL, the Trustee reserves a right to modify the Scheme so as to track a different and suitable index and the procedure stipulated in the Regulations shall be complied with.

(x) The Scheme is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied, to the owners of the Scheme or any member of the public regarding the advisability of investing in securities generally or in the Scheme particularly or the ability of the Nifty 50 Alpha Index to track general stock market performance in India. The relationship of IISL to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by IISL without regard to the Issuer or the Scheme. IISL does not have any obligation to take the needs of the Issuer or the owners of the Scheme into consideration in determining, composing or calculating the Nifty 50 Alpha Index. IISL is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Scheme to be issued or in the determination or calculation of the equation by which the Scheme is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the Scheme.

IISL do not guarantee the accuracy and/or the completeness of the Nifty 50 Alpha Index or any data included therein and IISL shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. IISL does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the Scheme, or any other person or entity from the use of the Nifty 50 Alpha Index or any data included therein. IISL makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein.

Without limiting any of the foregoing, IISL expressly disclaim any and all liability for any claims ,damages or losses arising out of or related to the Scheme, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages. An investor, by subscribing or purchasing an interest in the Scheme, will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

E. DEFINITION AND EXPLANATIONS OF TERMS USED

Asset Management

Company (AMC)/ Investment Manager/SBIFMPL

: SBI Funds Management Private Limited ('SBIFMPL'), 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.

Applications Supported by block the Amount" or "ASBA"

: An application containing an authorization given by the Investor to application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. Blocked Amount" or "ASBA

Authorised Participant (AP)

: Authorised Participant means the Member of the stock exchange where the units of the scheme are listed or their nominated entities/persons who are appointed by the AMC/Fund to give two way quotes on the stock exchanges and to act as Authorized Participant on entering into a participant agreement with the AMC.

Applicable NAV

: Unless otherwise stated in this document, Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which the application for purchase or redemption/switch is received at the OPAT and is considered accepted on that day. An application is considered accepted on that day, subject to it being complete in all respects and received prior to the cut-off time on that Business Day.

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 (v) a day which is a public and /or bank holiday at Investor Services Centre / Investor Service Desk 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. All applications received on these Non Business Days will be processed on the next Business Day

The AMC reserves the right to declare any day as a Business day or otherwise at any of the Investor Service Centre / Investor Service Desks.

Cash Component

: Cash component represents the difference between the applicable net asset value of a creation unit and the market value of the Portfolio deposit. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses for creating units. The cash component will vary from time to time and will be decided and announced by the AMC.

Creation Unit

: Creation Unit is fixed number of units of the Scheme, which is exchanged for a basket of shares underlying the Index called the Portfolio Deposit and a Cash Component. For redemption of units it is vice versa i.e. fixed number of units of the Scheme and cash component are exchanged for Portfolio Deposit. The AMC reserves right to change the Creation Unit size from time to time.

Creation Date

: The date on which SBI – ETF Momentum units are created.

Cut Off timing for subscription/ redemptions / switches with mutual fund:

: The Cut-off time for receipt of valid application for Subscriptions and Redemptions is 3.00 p.m. However, for Authorised Participants / Large Investors, as the Scheme is an Exchange Traded Fund , the Subscriptions and Redemptions of Units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective Business Day. The Fund may also allow Cash subscription /redemption in creation unit size by Authorised Participants/ Large Investors.

Date of Application

: The date of receipt of a valid application complete in all respects for issue or repurchase (depending upon the context) of Units of the 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 like stock futures/options and index futures and options whose values are derived from the value of an underlying primary financial instrument 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, derivative instruments like stock future/options and index futures and options, warrants, convertible preference shares.

Depository

: Depository means a body corporate as defined in the Depositories Act, 1996 (22 of 1996) and includes National Securities Depository Ltd (NSDL) and Central Depository Services Ltd (CDSL).

Entry Load

: Entry Load means a one-time charge that the investor pays at the time of entry into the scheme(s). In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund. There will be no entry load charged for investments in the Scheme.

Exit Load

: A charge paid by the investor at the time of exit from the scheme.

Exchange Traded Fund/ ETF

: A fund whose units are listed on an exchange and can be bought/sold at prices quoted on the exchange or in creation unit size by handing over/receiving the portfolio deposit and the cash component at the applicable NAV.

Foreign Portfolio Investor or FPI : FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.

Investment Management Agreement (IMA)

: The restated and amended IMA dated December 29, 2004 entered into between SBI Mutual Fund Trustee Company Pvt. Ltd. and SBI Funds Management Pvt. Ltd. as amended from time to time.

Index Fund

: means a mutual fund scheme, which invest in securities in the same proportion that constitute the underlying index.

Large Investors (LI)

: For the purpose of Purchase and Redemption of units under SBI – ETF Momentum, Large Investors would mean investors who deal in creation unit size, other than Authorised Participants.

- NFO/New Fund Offer** : Means New Fund Offer when the Units are issued at face value of Rs. 10 /- each.
- Net Asset Value / NAV** : Net Asset Value of the Units of the Scheme calculated in the manner provided in this SID or SAI or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
- Non Resident Indian / NRI** : 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.
- NSE** : National Stock Exchange of India Limited
- Official Points of Acceptance** : means SBIFMPL Registered Office/ SBIFMPL Branches, website of the Mutual Fund i.e. www.sbimf.com, SBIFMPL overseas point of acceptance or the designated centers of the Registrars.
- Portfolio deposit** : Portfolio Deposit consists of pre-defined basket of securities that represent the underlying index and announced by AMC from time to time.
- RBI** : Reserve Bank of India, established under Reserve Bank of India Act, 1934.
- Redemption /Repurchase Price** : The price () at which the Units can be redeemed and calculated in the manner provided in this Scheme Information Document (SID).
- Registrars** : The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. . 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, Tamil Nadu (Registered Office: New No. 10, old no. 178, M.G. R. Salai, Nungambakkam, Chennai – 600034), as Registrars and Transfer Agents to the Scheme.
- Statement of Additional Information (SAI)** : Contains details of SBI Mutual Fund, its constitution, and certain tax, legal and general information.
- Scheme Information Document /the Scheme** : This document issued by SBI Funds Management (P) Ltd. / SBI Mutual Fund, containing / the terms of offering Units of the SBI – ETF Momentum of SBI Mutual Fund for subscription as per the terms contained herein. Any modifications to the Scheme Information Document (SID) will be made by way of an addendum which will be attached to the Scheme Information Document (SID). On issuance and attachment of addendum, the Scheme Information Document (SID) will be deemed to be an updated Scheme Information Document (SID).
- RBI** : Reserve Bank of India, established under Reserve Bank of India Act, 1934.
- Registrars** : The registrars and transfer agents to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. 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, Tamil Nadu (Registered Office: New No. 10, old no. 178, M.G. R. Salai, Nungambakkam, Chennai – 600034), as Registrars and Transfer Agents to the Scheme.

Repos	: Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
Reverse Repos	: Purchase of government securities with simultaneous agreement to sell them at a later date.
SBIMFTCPL/Trustees	: 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 th Floor, Crescenzo, C-38 & 39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051. SBIMFTCPL is the Trustee to the Mutual Fund vide the Restated and Amended Trust Deed dated December 29, 2004, to supervise the activities of The Fund.
SEBI	: Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992.
SEBI Regulations or Regulations	: 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].
The Custodian	: The custodian to the scheme whose appointment is approved by the Trustees of SBI Mutual Fund. SBI-SG Global Securities Services Pvt. Ltd. (SEBI Registration Number: IN/CUS/022) having Registered Office at 12th Floor, State Bank Bhavan, Madame Cama Road, Mumbai – 400021 and Corporate Office at Jeevan Seva, Annexe Building, Ground Floor, S. V. Road, Santacruz (West), Mumbai – 400054.
The Fund	: 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.
The Offer	: The issue of Units of the Scheme as per the terms contained in this Scheme Information Document (SID).
Tracking Error	: The extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the Underlying Index on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the Scheme, dividend payouts if any, all cash not invested at all times as it may keep a portion of funds in cash to meet redemption, purchase price different from the closing price of securities on the day of rebalance of Index, etc.
Transaction Handling Charges	: Transaction handling charges include brokerage, depository participant charges, uploading charges and such other charges that the Mutual Fund may have to incur in the course of accepting the Portfolio Deposit or for giving a portfolio of securities as consideration for a redemption request. Such transaction handling charges shall be recoverable from the transacting Authorised Participant or Large Investor.
Underlying Index	: Nifty 50 Alpha Index
Unit Holder	: Any eligible applicant who has been allotted and holds a valid Unit in his/her/its name.
Unit	: One undivided unit issued under the scheme by SBI Mutual Fund.
Unit Capital	: 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 draft Scheme Information Document 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 proposed 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

Signature : Sd/-

Name : **Anuradha Rao**
Managing Director & CEO

Date: October 31, 2017

Place: Mumbai.

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME - An Open Ended Exchange Traded Scheme.

B. INVESTMENT OBJECTIVE OF THE SCHEME

The investment objective of the scheme is to provide returns that closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.

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

C. SCHEME ASSET ALLOCATION

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Securities covered by Nifty Alpha 50 Index	95	100	Medium to High
Money Market Instruments*	0	5	Low

* Money Market Instruments will include Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short term bank deposits, short-term Government securities and any other such short-term instruments as may be allowed under the regulations prevailing from time to time having residual maturity up to 91 days.

The Scheme may invest in derivatives at the time of portfolio rebalancing. These investments would be for a short period of time. The notional exposure of the Scheme in Derivative instruments shall be restricted to 5% of the net assets of the Scheme. The combined exposure of money market securities and gross notional exposure of derivatives instruments shall not exceed 100% of the net assets of the Scheme.

The scheme will not make any investment in ADR/ GDR/ Foreign Securities/ Securitised Debt.

The Scheme shall not invest in repo in corporate debt.

The Scheme shall not engage in short selling

The Scheme may engage in stock lending in accordance with SEBI (Mutual Funds) Regulations.

The Scheme, in general, will hold all the securities that comprise of underlying Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

If the investments fall outside the asset allocation range given above, the portfolio of the scheme will be rebalanced within a period of 30 days. The funds raised under the scheme shall be invested only in securities as permitted by SEBI (Mutual Funds) Regulations, 1996.

D. TYPE OF THE INSTRUMENTS IN WHICH SCHEME WILL INVEST

The Scheme will invest in securities which are constituents of Nifty Alpha 50 Index, Money Market instruments & derivatives.

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

A brief narration of Money Market Instruments are as under:

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all- India Financial Institutions that have been permitted by the RBI to raise short term resources.

2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.

3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, and 364 days. T-bills are issued at a discount to their face value and redeemed at par.

4. Collateralised Borrowing and Lending Obligations (CBLO) is a money market instrument that enables entities to borrow and lend against sovereign collateral security. It is in electronic form. The maturity ranges from 1 day to 90 days and can also be made available upto 1 year. Central Government Securities including T-bills are eligible securities that can be used as collateral for borrowing through CBLO.

5. Securities created and issued by the Central Governments as may be permitted by RBI, securities guaranteed by the Central Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, Fixed Interest security with staggered maturity payment etc.

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

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

E. INVESTMENT STRATEGIES

The Scheme will track the Nifty Alpha 50 Index and will use a "passive" or indexing approach to endeavor to achieve scheme's investment objective. Unlike other funds, the scheme will not try to "beat" the market it tracks and do not seek temporary defensive positions when market decline or appear overvalued. The AMC does not make any judgments about the investment merit of a particular security nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-a-vis a benchmark.

Since the scheme is an exchange traded fund, the scheme will only 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 endeavor would be to rebalance the portfolio in order to mirror the index; however, there may be a short period where the constituents of the portfolio may differ from that of the underlying index.

These investments which fall outside the underlying index as mentioned above shall be rebalanced within a period of 30 days.

F. Exchange Traded Fund (ETF)

ETFs are innovative products that provide exposure to an index or a basket of securities that trade on the exchange like a single stock. ETFs have a number of advantages over traditional open-ended index funds as they can be bought and sold on the exchange at prices that are usually close to the actual intra-day NAV of the Scheme. ETFs are an innovation to traditional mutual funds as ETFs provide investors a fund that closely tracks the performance of an index with the ability to buy/sell on an intra-day basis. Unlike listed close ended funds, which trade at substantial premiums or more frequently at discounts to NAV, ETFs are structured in a manner which allows to create new units and redeem outstanding units directly with the fund, thereby ensuring that ETFs trade close to their actual NAVs.

ETFs are usually passively managed funds wherein subscription/redemption of units work on the concept of exchange with underlying securities. In other words, large investors/institutions can purchase units by depositing the underlying securities with the mutual fund/AMC and can redeem by receiving the underlying shares in exchange of units. Units can also be bought and sold directly on the exchange.

ETFs have all the benefits of indexing such as diversification, low cost and transparency. As ETFs are listed on the exchange, costs of distribution are much lower and the reach is wider. These savings in cost are passed on to the investors in the form of lower costs. Furthermore, exchange traded mechanism helps reduce minimal collection, disbursement and other processing charges. The structure of ETFs is such that it protects long-term investors from inflows and outflows of short-term investor. This is because the fund does not bear extra transaction cost when buying/selling due to frequent subscriptions and redemptions.

Tracking Error of ETFs is likely to be low as compared to a normal index fund. Due to the Creation/Redemption of units through the in-kind mechanism the mutual fund can keep lesser funds in cash. Also, time lag between buying/selling units and the underlying shares is much lower.

ETFs are highly flexible and can be used as a tool for gaining instant exposure to the equity markets, equitising cash or for arbitraging between the cash and futures market.

Benefits of ETFs

- a. Can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
- b. Can be bought / sold anytime during market hours at prices that are expected to be close to actual NAV of the Scheme. Thus, investor invests at real-time prices as opposed to end of day prices.
- c. No separate form filling for buying / selling units. It is just a phone call to your broker or a click on the net.
- d. Ability to put limit orders.
- e. Minimum investment for an ETF is one unit.
- f. Protects long-term investors from the inflows and outflows of short-term investors.
- g. Flexible as it can be used as a tool for gaining instant exposure to the equity markets, equitising cash, for arbitraging between the cash and futures market.
- h. Helps in increasing liquidity of underlying cash market.
- i. Aids low cost arbitrage between futures and cash market.
- j. An investor can get a consolidated view of his investments without adding too many different account statements as the units issued would be in demat form.

Risks of ETFs

- a. Absence of Prior Active Market: Although the units of ETFs are listed on the Stock Exchange for trading, there can be no assurance that an active secondary market will develop or be maintained.
- b. Lack of Market Liquidity: Trading in units of ETFs on the Stock Exchange on which it is listed may be halted because of market conditions or for reasons that, in the view of the concerned Stock Exchange or Market Regulator, trading in the ETF Units is inadvisable. In addition, trading in the units of ETFs is subject to trading halts caused by extraordinary market volatility pursuant to 'circuit filter' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the units of ETFs will continue to be met or will remain unchanged.
- c. Units of Exchange Traded Funds May Trade at Prices Other than NAV: Units of ETFs may trade above or below their NAV. The NAV of Units of ETFs may fluctuate with changes in the market value of a Scheme's holdings. The trading prices of units of ETF will fluctuate in accordance with changes in their NAVs as well as market supply and demand. However, given that ETFs can be created/ redeemed in Creation Units, directly with the fund, large discounts or premiums to the NAVs will not sustain due to arbitrage possibility available.

V. ABOUT THE INDEX:

NIFTY Alpha 50 index aims to measure the performance of securities listed on NSE with high Alphas. In order to make the 50 stock index investible and replicable, criteria's such as turnover and market capitalization are applied while selection of securities. Weights of securities in the index are assigned based on the alpha values. Security with highest alpha in the index gets highest weight.

Methodology

NIFTY Alpha 50 index is constructed using divisor methodology similar to other IISL equity indices and theme based weighting methodology where weights are assigned based on alpha values of the securities.

Index Service Provider

India Index Services & Products Limited (IISL), a subsidiary of NSE Strategic Investment Corporation Limited was setup in May 1998 to provide a variety of indices and index related services and products for the Indian capital markets.

E. 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 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 14th September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Institutional Investors (FII). 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.

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).

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 : $(150-100)*1000 = \text{Rs } 50\,000$
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 $1000*(151-150) = \text{Rs } 1000$ 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. Definition of Exposure in case of Derivative Positions
6. 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 bought	Option Premium Paid * Lot Size * Number of Contracts

II. The risks involved in derivatives are:

1. The derivatives will entail a counter-party risk to the extent of amount that can become due from the party.
2. An exposure to derivatives can also limit the profits from a genuine investment transaction.
3. 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.

4. 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. Limits of appropriate nature will be developed for counter parties
2. 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.

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. 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 Exchange Traded Scheme

(ii) **Investment Objective** - The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.

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

(iii) **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 is detailed in Section II (C) of the SID:

(iii) Terms of Issue

Provisions in respect of Liquidity, Aggregate fees and expenses as indicated in this Scheme Information document.

(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.

G. BENCHMARK OF THE SCHEME

Nifty 50 Alpha Index.

The same has been chosen as this Scheme, primarily invests in securities which are constituents of Nifty 50 Alpha Index. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.

H. FUND MANAGER OF THE SCHEME

Name of the Fund Manager	Educational Qualifications	Experience
<p>Mr. Raviprakash Sharma Age – 39 Years</p> <p>Tenure of e Scheme: Managing since inception of the scheme</p>	<p>B.Com, C.A., CFA Charter Holder (CFA Institute, USA)</p>	<p>Mr. Sharma has over 18 years experience in Indian capital markets in various capacities including Portfolio Management and Dealing in equity shares on behalf of clients. Experience in last 10 years:</p> <ul style="list-style-type: none"> • From April 2007 to Jan 2011- as Sr. Manager - Portfolio Management Services with HDFC Asset Management Co. Ltd. • From July 2006 to April 2007 - as financial advisor with Citigroup Wealth Advisors India Pvt. Ltd. • From Dec 2004 – July 2006 – as AVP - Non-Discretionary PMS with Kotak Securities Ltd. • From Nov 2003 to Nov 2004- as AVP - Fixed Income Group with Times Investors Services Pvt. Ltd., Mumbai. <p>From Nov 1999 to Nov 2003 as Manager - Fixed Income Group with Birla Sun Life Securities Ltd.</p> <p>Presently, he is the Fund Manager of SBI Nifty Index Fund, SBI Gold Fund, SBI SENSEX ETF, SBI Gold Exchange Traded Scheme, SBI-ETF Nifty Bank, SBI-ETF BSE 100, SBI-ETF Nifty Next 50 and SBI-ETF Nifty 50</p>

I. INVESTMENT RESTRICTIONS

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

- a. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if,
 - (i) such transfers are done at the prevailing market price for quoted instruments on spot basis. explanation - "spot basis" shall have the same meaning as specified by the stock exchange for spot transactions,
 - (ii) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- b. 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 collateralized borrowing and lending obligations:

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

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

- d. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities. The Scheme may engage in Securities lending and the borrowing done shall be within the framework specified by the Board.

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.

- e. The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in CBLO before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in CBLOs during the NFO period. The appreciation received from investment in CBLO shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in CBLO shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.
- f. The scheme shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments.
- g. The scheme shall not engage in in short selling of securities or carry forward transactions.
- h. The mutual fund under all its schemes will not own more than ten per cent of any company's paid up capital carrying voting rights.
- i. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
- j. 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.
- k. The scheme shall not make any investment in;
- i. any unlisted security of an associate or group company of the sponsor; or
 - ii. any security issued by way of private placement by an associate or group company of the sponsor; or
 - iii. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- l. The scheme shall not make any investment in any Fund of Funds scheme.
- m. The Scheme will not invest in securitized debt.
- n. No loan would be made by the Scheme.

J. DEBT MARKET IN INDIA

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

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

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 CBLO 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 October 24, 2017:

Instruments	Indicative yield range
Overnight rates	5.80%-6.00%
90 day Commercial Paper	6.15%-6.30%
91-day T-bill	6.02%-6.05%
1 year G-Sec.	6.20%-6.22%
5 year G – Sec	6.65%-6.68%
10 year G-Sec.	6.76%-6.79%
1 year AAA Bond	6.68%-6.75%
5 year AAA Bond	7.05%-7.11%

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.

K. INVESTMENTS OF AMC IN THE SCHEME

The AMC may invest in the scheme, during the New Fund Offer, 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 24(3) 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."

The sponsor or asset management company shall invest not less than one percent of the amount which would be raised in the new fund offer or fifty lakh rupees, whichever is less, in the scheme and such investment shall not be redeemed unless the scheme is wound up.

L. 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. Stocklending 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, if 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.

P. 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 SCHEMES OF SBI MUTUAL FUND

SBI-ETF Momentum, duly approved by the Board is a new product offered by SBI Mutual Fund and is not a minor modification of the existing scheme/fund/product. The Scheme takes no active calls and manages the fund by tracking the underlying index. The passive strategy differ SBI-ETF Momentum from all other actively managed schemes offered by SBI Mutual Fund. Following are the details of other passive managed ETFs of SBI Mutual Fund:

Scheme Name	Investment objectives / strategies	Underlying Index	AUM as on October 25, 2017 (Rs. in crores)	Folio as on October 25, 2017
SBI-ETF Gold	The investment objective of the fund is to seek to provide returns that closely correspond to returns provided by price of gold through investment in physical Gold. However, the performance of the scheme may differ from that of the underlying asset due to tracking error.	The Price of Gold. The price here refers to, the morning fixing (AM) of Gold by London Bullion	764.52	41,252
SBI-ETF SENSEX	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the BSE Sensex by holding BSE Sensex stocks in same proportion.	S&P BSE SENSEX	8072.49	913

Scheme Name	Investment objectives / strategies	Underlying Index	AUM as on October 25, 2017 (Rs. in crores)	Folio as on October 25, 2017
	However, the performance of Scheme may differ from that of the underlying index due to tracking error.			
SBI-ETF Nifty Bank	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	Nifty Bank Index	611.16	1,529
SBI-ETF Nifty Next 50	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	Nifty Next 50 Index	5.01	899
SBI-ETF BSE 100	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	S&P BSE 100 index	1.50	355
SBI-ETF Nifty 50	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	Nifty 50 Index	26241.71	1,551
SBI-ETF 10 Year Gilt	The investment objective of the scheme is to provide returns that, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.	Nifty 10 yr Benchmark G-Sec Index	2.20	82

S. 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: This scheme is a new scheme and therefore it is not applicable.

T. SCHEMES PORTFOLIO HOLDINGS (TOP 10 HOLDINGS)

1. Top 10 Holdings:

This scheme is a new scheme and does not have any top 10 holding.

2. Fund allocation towards various sector:

This scheme is a new scheme and does not have Fund allocation information.

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

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

III. UNITS AND OFFER

A. NEW FUND OFFER (NFO)

<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>	<p>NFO opens on: ----- NFO closes on: -----</p> <p>The AMC reserves the right to extend the closing date, subject to the condition that the NFO shall not be kept open for more than 15 days.</p>
<p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>The units being offered will have a face value of Rs. 10/- each and will be issued at a premium, if any, approximately equal to the difference between face value and allotment price.</p> <p>On allotment, value of each unit will be approximately equal to 1/100 th of the value of underlying index.</p>
<p>Minimum Amount for Application in the NFO</p>	<p>Rs. 5,000/- and in multiples of Re. 1/- thereafter.</p> <p>In case of investors opting to switch into the Scheme from existing Scheme(s) of SBI Mutual Fund (subject to completion of lock in period, if any) during the NFO period, the minimum amount is Rs. 5,000/- per application and in multiples of Re. 1/- thereafter.</p>
<p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 working days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 working days from the date of closure of the subscription period.</p>	<p>The AMC seeks to raise a minimum corpus of Rs. 10 crore, under the scheme.</p>
<p>Maximum Amount to be raised</p>	<p>No upper limit.</p>
<p>Plans / Options offered</p>	<p>Not available</p>
<p>Dividend Policy</p>	<p>Dividend if any, declared under the scheme shall be subject to available surplus. All unit holders whose names appear in the Register of the Scheme as on the Record Date will be entitled to the dividend. Dividend declaration under the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is assured under the scheme.</p>
<p>Dematerialization</p>	<p>a) The units of the Scheme will be available in the Dematerialized (electronic) mode.</p> <p>b) The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and beneficiary account number of the applicant with the DP.</p> <p>c) The units of the Scheme will be issued/ repurchased and traded compulsorily in dematerialized form.</p> <p>Applications without relevant details of his or her depository account are liable to be rejected.</p>
<p>Allotment</p>	<p>Allotment will be made to all applicants in the New Fund Offer provided the applications are complete in all respects and are in order The allotment will be completed within 5 business days after</p>

the closure of New Fund Offer. Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form.

The Allotment Price in the NFO will be calculated as follows:

No. of Units to be Allotted =
 Net Assets in the Scheme on the date of allotment / One Hundredth of the benchmark Index on the date of Allotment

Allotment Price =
 Amount Collected in the NFO - Refunds, if any / Number of Units allotted in the NFO

Minimum Investment (Rs.)	A	5,000.00
Nifty Alpha 50 Index closing price (as on Oct 25, 2017)	B	13312.85
Allotment Price (1/100th of Nifty 50 Alpha Index) (Rs.)	C = (B/100)	133.1285
No. of SBI-ETF Momentum Units allotted (rounded off to whole number)	D = A/C	37
Value of units allotted (Rs.)	E = C*D	4925.7545
Cash refunded (Rs.)	F = A- E	74.25

In case of Transaction charges (applicable for investment of Rs 10,000 and above)

Minimum Investment (Rs.)	A	10,000.00
Transaction charges for Rs 10000 and above	B	100
Net Investment amount (A-B)	C	9,900.00
Nifty 50 Alpha Index closing price (as on October 25, 2017)	D	13312.85
Allotment Price (1/100th of Nifty 50 Alpha Index) (Rs.)	E = (D/100)	133.1285
No. of SBI -ETF Momentum Units allotted (rounded off to whole number)	F = C/E	74
Value of units allotted (Rs.)	G = F*E	9851.509
Cash refunded (Rs.)	H = C- G	48.49

All units would be allotted in whole numbers and no fractional units will be allotted. Upon allotment, an Allotment Advice will be sent by ordinary post to each unit-holder, stating the number of units allotted, not later than 5 business days from the close of NFO and the units will be credited to the DP account of the applicant as per the details provided in the application form. Any excess amount, if any, would be refunded to the investor.

Account Statements

As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.

Refund	If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.
<p>Who can invest</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"> • Indian resident adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; (please see the note below) • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; • Partnership Firms constituted under the Partnership Act, 1932; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; <p>Prospective investors are advised to note that the SID / KIM / SAI does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law.</p> <ul style="list-style-type: none"> • Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis; • 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. • Qualified Foreign investor <p>Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major is required to provide prescribed document for changing the status in the Fund's records from 'Minor' to 'Major'. For details of the documentation pertaining to investment made on behalf of minor, please refer to Statement of Additional Information (SAI).</p>

Notes :

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) / FPI, 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(s) :

1. Any individual who is a Foreign National
 2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).
 3. Residents of United States of America and Canada.
- AMC / Trustee reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.

Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay

	in processing the application. Applications not complete in any respect are liable to be rejected.
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	<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.</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 Official Point of Acceptance, SBI MF Corporate Office or other such collecting centers as may be designated by AMC. The application amount in cheque or Demand Draft shall be payable to "SBI – ETF Momentum " The Cheques / Demand Drafts should be payable at the Centre where the application is lodged. No outstation cheques or stockinvests will be accepted</p>
Listing	<p>Units of the Scheme is proposed to be listed on National Stock Exchange of India Limited and in principle approval for listing will be obtained. Further, the AMC may at its discretion list the units on any Stock Exchange.</p> <p>Scheme will be listed within five business days from the date of allotment.</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.	Not Applicable
Special Products / facilities available during the NFO	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	As the units of the Scheme will be issued in demat (electronic) form, the units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.
Additional mode of payment through Applications Supported by Blocked Amount (referred to as "ASBA") in Mutual Funds	<p>Pursuant to SEBI Circular No. SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010 & SEBI Circular No. Cir / IMD / DF / 6 / 2010 dated July 28, 2010, SEBI has extended ASBA facility to the investors subscribing to New Fund Offers (NFOs) of mutual fund schemes. Accordingly, all NFOs launched on or after October 01, 2010 would compulsorily offer ASBA facility to the investors.</p> <p>Investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in the ASBA form, and undertake other tasks as per the procedure specified therein.</p> <p>As per the ASBA process, if an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account. The investor is required to submit a copy of the acknowledgment receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be</p>

	<p>furnished to SBI Mutual Fund.</p> <p>SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA.</p> <p>For the complete list of designated branches of above mentioned SCSBs, please refer to websites - www.sebi.gov.in, www.bseindia.com and www.nseindia.com</p> <p>Eligible investors for ASBA maintaining their account in any of the above SCSBs may use ASBA facility subject to fulfilling all the terms and conditions stipulated in this regard.</p>
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"> 1. Eligible Investors: Only resident individuals, sole proprietorships and minors (through guardians), who are KYC Compliant and have a Bank Account can make Cash Investments. 2. Mode of application: Applications for subscription with 'Cash' as mode of payment can be submitted in physical form only at select OPAT of SBI Mutual Fund. 3. Cash collection facility with State Bank of India (SBI) : Currently, the Fund has made arrangement with SBI to collect cash at its 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. <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 Scheme can be transacted through all the registered stock brokers of the National Stock Exchange of India Limited and / or BSE Limited who are also registered with AMFI and are empanelled as distributors with SBI Mutual Fund. Accordingly such stock brokers shall be eligible to be considered as 'official points of acceptance' of SBI Mutual Fund.</p>
Transaction Charges	<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 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>(i) First Time Mutual Fund Investor (across Mutual Funds): Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p>(ii) Investor other than First Time Mutual Fund Investor: Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.</p> <p>(iii) Transaction charges shall not be deducted for:</p> <ul style="list-style-type: none"> (a) purchases /subscriptions for an amount less than Rs. 10,000/-; (b) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent) transactions carried out through the stock exchange mode.
<p>Appointment of Mf Utilities India Private Limited</p>	<p>SBI Funds Management Private Limited ("the AMC") has entered into an Agreement with MF Utilities India Private Limited ("MFUI"), a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Accordingly, during the new fund offer, investor can submit request for purchase of units of the Scheme through MFU online (as and when this facility is available) or through authorized Points of Service published on MFUI website. .</p> <p>Investors please 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.</p> <p>Investors are requested to note that, MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of MFUI (www.mfuindia.com) to download the relevant forms.</p>

	<p>For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com.</p> <p>The AMC reserves the right to change/modify/withdraw the features mentioned in the above facility from time to time.</p>														
Aggregate Investment in the Scheme	<p>Aggregate investment in the Scheme by following category:</p> <table border="1" data-bbox="703 443 1437 766"> <thead> <tr> <th data-bbox="703 443 948 562">Category</th> <th data-bbox="948 443 1192 562">Aggregate investment (Cost) (Amount in Rs.)</th> <th data-bbox="1192 443 1437 562">Market value (Amount in Rs.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="703 562 948 622">AMC's Board of Directors</td> <td data-bbox="948 562 1192 622">N.A.</td> <td data-bbox="1192 562 1437 622">N.A.</td> </tr> <tr> <td data-bbox="703 622 948 683">Scheme's Fund Manager</td> <td data-bbox="948 622 1192 683">N.A.</td> <td data-bbox="1192 622 1437 683">N.A.</td> </tr> <tr> <td data-bbox="703 683 948 766">Other Key Managerial personnel</td> <td data-bbox="948 683 1192 766">N.A.</td> <td data-bbox="1192 683 1437 766">N.A.</td> </tr> </tbody> </table>			Category	Aggregate investment (Cost) (Amount in Rs.)	Market value (Amount in Rs.)	AMC's Board of Directors	N.A.	N.A.	Scheme's Fund Manager	N.A.	N.A.	Other Key Managerial personnel	N.A.	N.A.
Category	Aggregate investment (Cost) (Amount in Rs.)	Market value (Amount in Rs.)													
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Scheme's Fund Manager	N.A.	N.A.													
Other Key Managerial personnel	N.A.	N.A.													

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for redemptions after the closure of the NFO period.</p>	<p>The Scheme will be available for ongoing Sale and Repurchase from _____.</p>
<p>Ongoing price for subscription (purchase)</p>	<p>On the Exchange:</p> <p>As the units of the Scheme are proposed to be listed on NSE, the investor can buy units on an ongoing basis on the capital market segment of NSE at the traded prices. There is no minimum investment, although Units are Purchased in round lots of 1 Unit.</p> <p>Directly with the Fund:</p> <p>Ongoing purchases directly from the Mutual Fund would be restricted to Authorized Participants & large Investors provided the value of units to be purchased is in creation unit size. Authorised Participants/Large Investors may buy the units on any Business day of the scheme directly from the Mutual Fund by paying applicable transaction handling charges and cash component in cash and by depositing basket of securities comprising Nifty 50 Alpha Index. Units may be allotted only after realization of cheque where the full consideration for creation unit is paid by cheque and at the value at which the underlying stocks for the creation unit is purchased against that purchase request.</p> <p>The number of Units of the Scheme that Investors can create in exchange of the Portfolio Deposit and Cash Component is on the basis of creation unit size of the Scheme. Units of the Scheme in less than Creation Unit size cannot be purchased directly with the Fund.</p> <p>The Fund may allow cash Purchases of Units of the Scheme in Creation Unit size by Large Investors/Authorised Participants. Purchase request for Creation Unit shall be made by such Investors to the Fund/AMC where upon the Fund/ AMC will arrange to buy the underlying portfolio Securities on behalf of the Investor. The Portfolio Deposit and Cash Component will be exchanged for the Units of the Scheme in Creation Unit size.</p> <p>'Creation Unit' is fixed number of units of the Scheme, which is exchanged for a basket of shares underlying the Index called the Portfolio Deposit and a Cash Component. Creation unit size fixed for SBI-ETF Momentum is 30,000 units and in multiples thereof</p> <p>AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.</p> <p>Note :</p> <p>a) In addition to the NAV, any person transacting with</p>

	<p>the fund will have to reimburse charges pertaining to transaction - brokerage, STT, NSDL charges etc.</p> <p>b) Charges related to transactions as stated in point (a) payable by the investor is per creation request and will be as determined by the AMC at the time of transaction.</p> <p>c) The units are proposed to be listed on NSE to provide liquidity through secondary market. All categories of Investors may purchase the units through secondary market on any trading day.</p> <p>d) The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would offer daily two-way quote in the market.</p> <p>e) Switches are not allowed under the scheme</p> <p>Units of the Scheme in less than Creation Unit cannot be purchased directly with the Fund.</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>On the Exchange :</p> <p>The units of the Scheme shall be listed on the Capital Market Segment of the recognized Stock Exchange in India. The trading will be as per the normal settlement cycle. The minimum number of Units that can be bought or sold on the exchange is 1 (one) unit and in multiples of 1 unit.</p> <p>Directly with the Mutual Fund :</p> <p>The authorized participant/large investor can redeem the units of the Scheme directly with the Mutual Fund only in creation unit size in exchange of the Portfolio Deposit and Cash Component. The number of units of the Scheme that authorized participant/large investor can redeem is 30,000 units and in multiples thereafter.</p> <p>The Fund may allow cash Redemption of the Units of the Scheme in Creation Unit size by Large Investors/Authorized Participants. Such Investors shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting necessary charges/costs, will be remitted to the Investor.</p> <p>The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.</p> <p>Further, investor other than Authorized Participants and Large Investors can also directly approach AMC for redemption of units if:</p> <ol style="list-style-type: none"> Traded price of the ETF units is at a discount of more than 3% for continuous 30 days or Discount of bid price to applicable NAV over a period of 7 consecutive days is greater than 3% or No quotes available on exchange for 3 consecutive trading days or Total bid size on the exchange(s) is less than half of the creation units size daily, averaged

	<p>over a period of 7 consecutive trading days.</p> <p>The above instances shall be tracked by SBIFMPL on an ongoing basis and in case if any of the above mentioned scenario arises the same shall be disclosed on the website of SBI MF i.e. www.sbimf.com</p>
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Procedure for subscribing / redeeming units directly with the fund

Units of the Scheme in less than Creation Unit cannot be Purchased directly with the Fund.

The Large Investor / Authorized Participant can subscribe/ redeem units of the Scheme directly with the Mutual Fund only in creation unit size as per the procedure given below.

The number of units of the Scheme that investors can create in exchange of the Portfolio Deposit and Cash Component is 30,000 units and in multiples thereof. The Portfolio Deposit and Cash Component are defined as follows: -

AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.

Portfolio Deposit: This is a pre-defined basket of securities that represent the Underlying Index and will be defined and announced by the Fund on daily basis and can change from time to time.

Cash Component for Creating in Creation Unit Size:

The Cash Component represents the difference between the applicable net asset value of a Creation Unit and the market value of the Portfolio deposit. This difference will represent accrued dividends, accrued annual charges including management fees and residual cash in the Scheme. In addition the Cash Component will include transaction cost as charged by the Custodian/DP, equalization of dividend and other incidental expenses for creating Units. In addition the Cash Component for creation will also include statutory levies, if any. The Cash Component for creation will vary from time to time and will be decided and announced by the AMC on its website and other data providers and media at large.

Procedure for creation in Creation Unit size

The requisite securities constituting the Portfolio Deposit have to be transferred by the Authorized Participant / Large Investors to the Fund's DP account while the Cash Component has to be paid to the Custodian/AMC. On confirmation of the same by the Custodian/AMC, the AMC will transfer the respective number of units of the Scheme into the investor's DP account.

The Fund may allow cash purchases / subscription of units of the Scheme in Creation Unit size by Large Investors/Authorised Participants. Purchase request for Creation Unit shall be made by such investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio securities on behalf of the investor. Investor needs to transfer cash to the custodian / AMC. On confirmation of the same by the Custodian / AMC, the AMC will transfer the respective number of units into the investors DP Account.

	<p><u>For redeeming units of the Scheme in creation unit size:</u></p> <p>The Units of the Scheme in less than Creation Unit cannot be redeemed with the Fund.</p> <p>The Authorised Participant / Large Investor would transfer the requisite number of units of the Scheme equalling the creation unit to the Fund's designated DP account and Cash component to be paid to the AMC / Custodian. On confirmation of the same, the AMC will transfer the Portfolio Deposit to the investor's DP account and pay the Cash Component, if applicable.</p> <p>The Fund may allow cash redemption (through banks) of the units of the Scheme in Creation Unit Size by Large Investor/Authorised Participant. Redemption request shall be made by such investor to the Fund whereupon the Fund shall arrange to sell the underlying portfolio of securities on behalf of the investor. The requisite number ETF units equalling the Creation Unit has to be transfer to the Fund's DP account. On confirmation of the same by the AMC DP, the sale proceeds of portfolio securities, after adjusting necessary charges/costs and cash component will be remitted to the investor. The number of Units so redeemed will be subtracted from the unitholder's account balance (DP) and a statement to this effect will be issued to the unitholder by depository.</p> <p><u>Disclosure of Portfolio Deposit and Cash Component</u></p> <p>The AMC shall disclose on its website i.e. www.sbimf.com the portfolio and Cash Component for creating and Redeeming Units in Creation Unit size for the Scheme on every business day, which would be applicable for creating and Redeeming Units in Creation Unit size for that Working Day only.</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><u>Directly with the fund</u></p> <p>The cut off time for receipt of valid application for subscriptions and redemptions is 3.00 p.m. However, as the Scheme is an Exchange Traded Scheme, the subscriptions and redemptions of units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective business day. The Fund may also allow Cash subscription /redemption in creation unit size by large investors.</p> <p><u>On The Exchange</u></p> <p>An investor can buy/sell Units on a continuous basis on the NSE or any other stock exchange on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Therefore, the provisions of Cut-off timing for subscriptions/redemptions will not be applicable.</p>
<p>Dematerialization</p>	<p>a) The units of the Scheme will be available in the Dematerialized (electronic) mode.</p> <p>b) The applicant under the Scheme will be required to have a beneficiary account with a Depository</p>

	<p>Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and beneficiary account number of the applicant with the DP.</p> <p>c) The units of the Scheme will be issued/ repurchased and traded compulsorily in dematerialized form.</p> <p>Applications without relevant details of his or her depository account are liable to be rejected.</p>
Minimum amount for purchase/ redemption	<p>Directly with Fund:</p> <p>The number of units of the Scheme that investors can create/redeem in creation of unit size (i.e. 30,000 units and in multiples thereof) in exchange of Portfolio Deposit and Cash Component</p> <p>On the Exchange: 1 unit and in multiples thereof.</p>
Minimum balance to be maintained and consequences of non maintenance.	Not applicable
Special Products available	Not available
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 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.</p> <p>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.</p> <p>As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.</p> <p>In terms of SEBI Circular No. IR/MRD/DP/31/2014 dated November 12, 2014 on Consolidated Account Statemet, investors having Demat account has an option to receive consolidated account statement:</p> <ul style="list-style-type: none"> • 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

	<p>of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</p> <ul style="list-style-type: none"> • 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.
Dividend	<ul style="list-style-type: none"> • The dividend warrants shall be dispatched to the Unit holders within 30 days of the date of declaration of the dividend. • The dividend proceeds will be paid by way of ECS / EFT / NEFT / RTGS / Direct credits / any other electronic manner by directly crediting the bank account linked to the demat account depending on the mode of receipt of dividend proceeds chosen by the Unit holder.
Redemption	<p>Redemption proceeds in the form of basket of securities included in the Nifty 50 Alpha Index in the same proportion will be credited to the designated DP account of the Authorised Participant/Large Investor. Any fractions in the number of securities transferable to Authorised Participant/Large Investor will be rounded off to the lower integer and the value of the fractions will be added to the cash component payable. The cash component of the proceeds at the applicable NAV will be paid by way of cheque or direct credit as described in the next paragraph.</p> <p>Payment of proceeds in cash: AMC at its discretion may accept the request of Authorised Participant/Large Investor for payment of redemption proceeds in cash. If accepted, redemption proceeds will be paid by cheques, marked "Account Payee only" and drawn in the name of the sole holder/first-named holder (as determined by the records of the Registrar). The Bank Name and No., as specified in the Registrar's records, will be mentioned in the cheque, which will be payable at the city of the bank branch of the Unitholder. If the Unitholder resides in any other city, he will be paid by a Demand Draft payable at the city of his bank branch.</p> <p>Redemption cheques will generally be sent to the Unitholder's address, (or, if there is more than one joint holder, the address of the first-named holder) when the unit balance is confirmed with the records of the depository, not later than 10 (Ten) Business days from the date of redemption.</p> <p>Redemption proceeds may also be paid to the Unitholder in any other manner like through ECS, direct credit, RTGS, demand draft, etc as the AMC may decide, from time to time, for the smooth and the efficient functioning of the Scheme.</p>

	<p>Note: The mutual fund will rely on the address and the bank account details recorded in the depository system. Any changes to the address and bank account details can be made only through the depository system.</p> <p>Further, investor other than Authorized Participants and Large Investors can also directly approach AMC for redemption of units if:</p> <ol style="list-style-type: none"> a) Traded price of the ETF units is at a discount of more than 3% for continuous 30 days or b) Discount of bid price to applicable NAV over a period of 7 consecutive days is greater than 3% or c) No quotes available on exchange for 3 consecutive trading days or d) Total bid size on the exchange(s) is less than half of the creation units size daily, averaged over a period of 7 consecutive trading days. <p>The above instances shall be tracked by SBIFMPL on an ongoing basis and in case if any of the above mentioned scenario arises the same shall be disclosed on the website of SBI MF i.e. www.sbimf.com</p> <p>A valid application received by Mutual Fund, upto 3 p.m. in the above scenario's shall be processed. The redemption request shall be processed on the basis of the closing NAV of the day of receipt of application.</p> <p><u>Redemption by NRIs/FIIs/FPI</u> Credit balances in the account of a NRIs/FIIs/FPI unit holder may be redeemed by such unit holder subject to any procedures laid down by the RBI.</p> <p>Payment to NRI/FII/FPI, unit holder will be subject to the relevant laws/guidelines of RBI as are applicable from time to time (subject to deduction of tax at source as applicable).</p> <p>The Fund will not be liable for any delays or for any loss on account of exchange fluctuations while converting the rupee amount in US Dollar or any other currency.</p> <p>Note: The mutual fund will rely on the NRI status and his account details as recorded in the depository system. Any changes to the same can be made only through the depository system.</p>
Role of Authorised Participant	<p>The role of Authorised Participants is to offer liquidity of the units of the Scheme on the Stock Exchange where the Units are listed. AMC will empanel at least two Authorised Participants (Name of these AP's shall be disclosed at the time of launch of the Scheme). Authorised Participants may offer to buy and sell quotes (bid and ask quotes) on the Exchanges such that buy and sell orders get executed in the market subject to price compatibility. Authorised Participants may for the purpose of creating liquidity subscribe or redeem the units of the Scheme directly with the Mutual Fund.</p> <p>The AMC reserves right to appoint / remove any Authorised Participants.</p>

Bank A/c Details	<p>As per the directives issued by SEBI it is mandatory for an investor to declare his/her bank account number. To safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques, investors are requested to provide their bank details in the Application Form. The Bank Account details as mentioned with the Depository should be mentioned.</p> <p>If depository account details furnished in the application form are invalid or not confirmed in the depository system, the application may be rejected.</p>
Delay in payment of redemption / repurchase proceeds	<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>
Purchase / Sale of the units of Scheme on the Exchange	<p>Buying / Selling of units of the Scheme on the Exchange is just like buying / selling any other normal listed security. If an investor has bought units, an investor has to pay the purchase amount to the broker / sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the exchange. If an investor has sold units, an investor has to deliver the units to the broker / sub-broker before the securities pay-in day of the settlement cycle on the exchange. The units (in the case of units bought) and the funds (in the case of units sold) are paid out to the broker on the payout day of the settlement cycle on the exchange. The trading member would pay the money or units to the investor in accordance with the time prescribed by the stock exchange regulation.</p> <p>If an investor has bought units, he/she should give standing instructions for 'Delivery-In' to his/her DP for accepting units in his/her beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her DP to his/her trading member. The trading member will transfer the units directly to his/her beneficiary account on receipt of the same from exchange's clearing corporation.</p> <p>An investor who has sold units should instruct his/her Depository Participant (DP) to give 'Delivery Out' instructions to transfer the units from his/her beneficiary account to the Pool Account of his/her trading member through whom he/she have sold the units. The details of the pool a/c of his/her trading member to which the units are to be transferred, unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.</p> <p>There can be difference between the trading price of the units at the stock exchange & NAV. Units may trade at premium or discount to NAV on the stock exchange. Since units can also be bought/ sold directly from the fund, it is expected that large premium or discount to</p>

	the NAV of units of the Schemes will not sustain due to arbitrage opportunity available.										
Rolling Settlement	<p>As per the SEBI's circular dated March 4, 2003, the rolling settlement on T+2 basis for all trades has commenced from April 1, 2003 onwards. The Pay-in and Pay-out of funds and the securities/units takes place within 2 working days after the trading date. The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below:</p> <p>Day Activity</p> <table border="1"> <tr> <td>T</td> <td>The day on which the transaction is executed by a trading member.</td> </tr> <tr> <td>T+1</td> <td>Confirmation of all trades including custodial trades by 11.00 a.m.</td> </tr> <tr> <td>T+1</td> <td>Processing and downloading of obligation files to brokers /custodians by 1.30 p.m.</td> </tr> <tr> <td>T+2</td> <td>Pay-in of funds and securities by 11.00 a.m.</td> </tr> <tr> <td>T+2</td> <td>Pay out of funds and securities by 1.30 p.m.</td> </tr> </table> <p>While calculating the days from the Trading day (Day T), weekend days (i.e. Saturday and Sundays) and bank holidays are not taken into consideration.</p>	T	The day on which the transaction is executed by a trading member.	T+1	Confirmation of all trades including custodial trades by 11.00 a.m.	T+1	Processing and downloading of obligation files to brokers /custodians by 1.30 p.m.	T+2	Pay-in of funds and securities by 11.00 a.m.	T+2	Pay out of funds and securities by 1.30 p.m.
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Transaction handling charges	Transaction handling charges include brokerage, depository participant charges, uploading charges and such other charges that the Mutual Fund may have to incur in the course of accepting the portfolio deposit or for giving a portfolio of securities as consideration for a redemption request. Such transaction handling charges shall be recoverable from the transacting authorized participant/large investor.										
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.	<p>The following persons (subject, wherever relevant, to Purchase of Units being permitted under constitution and relevant state regulations) are eligible to subscribe to Units</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"> • Indian resident adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; (please see the note below) • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private 										

	<p>Trusts authorised to invest in mutual fund schemes under their trust deeds;</p> <ul style="list-style-type: none"> • Partnership Firms constituted under the Partnership Act, 1932; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; <p>Prospective investors are advised to note that the SAI / SID / KIM does not constitute distribution, an offer to buy or sell or solicitation of an offer to buy or sell Units of the Fund in any jurisdiction in which such distribution, sale or offer is not authorized per applicable law. Any investor by making investment in SBI Mutual Fund confirms that he is an eligible investor to make such investment(s) and confirms that such investment(s) has been made in accordance with applicable law.</p> <ul style="list-style-type: none"> • Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis; • 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. • Qualified Foreign investor • Foreign Portfolio Investor registered with SEBI <p>Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major is required to provide prescribed document for changing the status in the Fund's records from 'Minor' to 'Major'. For details of the documentation pertaining to investment made on behalf of minor, please refer to Statement of Additional Information (SAI).</p> <p>Notes :</p> <ol style="list-style-type: none"> 1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs)/ FPI, 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
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	<p>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.</p> <p>Applications not complying with the above are liable to be rejected.</p> <p>3. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.</p> <p>Who cannot invest</p> <p>It should be noted that the following entities cannot invest in the scheme :</p> <ol style="list-style-type: none"> 1. Any individual who is a Foreign National 2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). 3. Residents of United States of America & Canada <p>AMC / Trustee reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</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>
Cost of trading on the Stock Exchange	Investor will have to bear the cost of brokerage and other applicable statutory levies e.g. Securities

	Transaction Tax, etc. when the units are bought or sold on the stock exchange.
Suspension of Sale and Redemption of Units	<p>The Trustee may decide to temporarily suspend determination of NAV of the Scheme and consequently sale and redemption of units, in any of the following events:</p> <ol style="list-style-type: none"> 1. When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays. 2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme is not reasonable or would not reasonably be practicable without being detrimental to the interests of the Unit holders. 3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme without which the value of the securities of the Scheme cannot be accurately calculated. 4. During periods of extreme volatility of markets which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme. 5. In case of natural calamities, external aggression, internal disturbances, strikes, riots and bandhs. 6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the Registrar. 7. If so directed by SEBI. <p>In the above eventualities mentioned above the time limits indicated above, for processing of requests for purchase and redemption of units will not be applicable. However the suspension or restriction of redemption facility under the Scheme shall be made applicable only after the approval from Board of Directors of AMC and Trustee. Till the Regulations require, the approval from the Board of Directors of AMC and Trustee giving details of circumstances and justification for the proposed action will also be informed to SEBI in advance.</p>
Restrictions, if any, on the right to freely retain or dispose off units being offered	<p>As the units of the Scheme will be issued in demat (electronic) form, the units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p> <p>Right to Limit Fresh Subscription & Redemption</p> <p>The Trustees reserves the right at its sole discretion to withdraw/suspend the allotment/subscription of units in the Scheme temporarily or indefinitely, if it is viewed that increasing the size of the Scheme may prove detrimental to the Unit holders of the Scheme. An order to purchase the Units is not binding on and may be rejected by the AMC unless it has been confirmed in writing by the AMC and payment has been received for the same.</p>

	<p>Right to limit Redemption</p> <p>The Trustee, in the general interest of the Unit holders of the Scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of units, which can be redeemed on any Business Day depending on the total 'Saleable Underlying Stock' available with the Fund.</p> <p>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:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> i. No redemption requests upto Rs. 2 Lacs shall be subject to such restriction. ii. Where redemption requests are above Rs.2 lakh, AMC shall redeem the first Rs.2 Lacs without such restrictions and remaining part over and above Rs.2 Lacs shall be subject to such restrictions. <p>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.</p>
Transaction Charges	<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 i.e. a</p>

distributor shall not charge one investor and choose not to charge another investor. As per SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product

Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor/agent (**who have specifically "opted in" to receive the transaction charges**) as under:

(i) First Time Mutual Fund Investor (across Mutual Funds):

Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.

(ii) Investor other than First Time Mutual Fund Investor:

Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor/agent of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.

(iii) Transaction charges shall not be deducted for:

- (a) purchases /subscriptions for an amount less than Rs. 10,000/-;
- (b) purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent)

Example of how a creation unit size is created

SECURITY NAME	CLOSING MARKET PRICE	QUANTITY	COST OF SHARES
ADANI TRANSMISSION LTD.	230.8	1102	254341.6
BAJAJ FINSERV LTD.	4982	15	74730
BAJAJ FINANCE LTD.	1746.75	25	43668.75
BALKRISHNA INDUSTRIES LTD.	1630.4	45	73368
CAN FIN HOMES LTD.	498.55	150	74782.5
CEAT LTD.	1671.2	48	80217.6
CENTURY TEXTILE & INDUSTRIES LTD.	1349.45	47	63424.15
DALMIA BHARAT LTD.	2828.55	20	56571
DEWAN HOUSING FINANCE CORPORATION LTD.	603.65	103	62175.95
EDELWEISS FINANCIAL SERVICES LTD.	265.55	339	90021.45
ESCORTS LTD.	722	126	90972
FUTURE CONSUMER LTD.	56.65	2059	116642.35
FEDERAL BANK LTD.	119.45	418	49930.1
FUTURE RETAIL LTD.	512.7	337	172779.9
GUJARAT NARMADA VALLEY FERTILIZERS AND CHEMICALS LTD.	505.65	280	141582
GUJARAT STATE FERTILIZERS & CHEMICALS LTD.	155.35	630	97870.5
HINDALCO INDUSTRIES LTD.	272.9	147	40116.3
HINDUSTAN PETROLEUM CORPORATION LTD.	481.2	171	82285.2
HINDUSTAN ZINC LTD.	317.15	67	21249.05
INDIABULLS REAL ESTATE LTD.	206.95	652	134931.4
INDIABULLS VENTURES LTD.	279.9	1261	352953.9
INDRAPRASTHA GAS LTD.	1591.15	40	63646
INFIBEAM INCORPORATION LTD.	130.75	613	80149.75
INDIAN OIL CORPORATION LTD.	436.5	133	58054.5
JM FINANCIAL LTD.	168.9	542	91543.8
JAIPRAKASH ASSOCIATES LTD.	18.2	4384	79788.8
JSW STEEL LTD.	259.95	137	35613.15
JUBILANT LIFE SCIENCES LTD.	633.35	23	14567.05
KEC INTERNATIONAL LTD.	293.3	368	107934.4
L&T FINANCE HOLDINGS LTD.	196.2	443	86916.6
LAKSHMI VILAS BANK LTD.	156	82	12792
MOTILAL OSWAL FINANCIAL SERVICES LTD.	1416.35	93	131720.55
MRF LTD.	63156.15	1	63156.15
MANGALORE REFINERY & PETROCHEMICALS LTD.	134.4	566	76070.4
MUTHOOT FINANCE LTD.	486.45	27	13134.15
NATIONAL ALUMINIUM CO. LTD.	91.7	553	50710.1
PIRAMAL ENTERPRISES LTD.	2629.7	15	39445.5
PETRONET LNG LTD.	258.4	91	23514.4
RAYMOND LTD.	873.65	97	84744.05

RBL BANK LTD.	530.55	150	79582.5
RURAL ELECTRIFICATION CORPORATION LTD.	167.05	189	31572.45
STERLITE TECHNOLOGIES LTD.	268.05	578	154932.9
SUN TV NETWORK LTD.	815.9	46	37531.4
TATA COMMUNICATIONS LTD.	675.7	15	10135.5
TVS MOTOR COMPANY LTD.	721.9	121	87349.9
UPL LTD.	813	24	19512
VAKRANGEE LTD.	548.2	287	157333.4
VEDANTA LTD.	342.85	218	74741.3
V-GUARD INDUSTRIES LTD.	207.65	160	33224
YES BANK LTD.	331.2	38	12585.6
PORTFOLIO DEPOSIT			3986616

Nifty Alpha 50 Index closing as on October 26, 2017	13312.85
Number of units comprising one Creation Unit	30000
NAV per unit (appx. 1/100th of Nifty Alpha 50 Index)	133.13
Value of 1 Creation Unit	3993855
Value of Portfolio Deposit (pre defined basket of securities of the Underlying Index)	3986616
Cash Component	7239
Total Value of Creation unit	3993855

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>The AMC will calculate and disclose the first NAV not later than 5 business day from the date of allotment. Subsequent, NAV would be computed and declared on daily basis under the scheme. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 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>Half Yearly disclosure of Un-Audited Financials:</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. www.sbimf.com and that of AMFI www.amfiindia.com. A notice advertisement communicating the investors that the financial results shall be hosted on the website shall be published in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the fund is situated.</p> <p>(ii) Half Yearly disclosure of Scheme’s Portfolio:</p> <p>Before expiry of one month from the close of each half year i.e. on March 31 or September 30, the Fund will either publish the scheme’s portfolio details in the newspapers or send it to the unit holders in the format as prescribed by SEBI (Mutual Funds) Regulations, 1996. The same will also be hosted on the website of the fund i.e. www.sbimf.com, and that of AMFI www.amfiindia.com. The publication of such statement shall be 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>Monthly Disclosure of Schemes’ Portfolio Statement</p>	<p>The fund shall disclose the scheme’s portfolio in the prescribed format as on the last day of the month for all the Schemes of SBI Mutual Fund on or before the tenth day of the succeeding month or within such timelines as prescribed by SEBI from time to time.</p>
<p>Annual Report</p>	<p>Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p> <p>In accordance with SEBI Circular No. IMD/ DF/16/ 2011 dated September 8, 2011, pertaining to mailing of annual report and/or abridged summary thereof, the same shall be sent the fund as under:</p> <ul style="list-style-type: none"> (i) by e-mail only to the Unit holders whose e-mail address is available with us, (ii) in physical form to the Unit holders whose email address is not available with us and/or to those Unit holders who have opted / requested us for the same. <p>The physical copy of the schemewise annual report or abridged summary shall be made available to the</p>

	investors at the registered office of SBI Mutual Fund. A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the fund i.e at www.sbimf.com												
Associate Transactions	Please refer to Statement of Additional Information (SAI).												
Taxation	<p><u>Tax Rates</u></p> <table border="1"> <thead> <tr> <th></th> <th>Resident investors</th> <th>Mutual Fund</th> </tr> </thead> <tbody> <tr> <td>Tax on Dividend Distributed</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>Tax on Capital Gains: Long Term</td> <td>Exemption in case of redemption of units where STT is payable on redemption [u/s 10(38)]</td> <td>Nil</td> </tr> <tr> <td>Short Term</td> <td><u>15% on redemption of units where STT is payable on redemption (u/s 111A)</u></td> <td><u>Nil</u></td> </tr> </tbody> </table> <p>Upon Redemption of the Units, Securities Transaction Tax ("STT") would be payable by the Unit Holders at the applicable rate(s). (Currently 0.001 % of the Redemption Price is being charged as STT). Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendment(s). The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date. Additional tax liability, if any, imposed on investors due to such changes in the tax structure, shall be borne solely by the investors and not by the AMC or Trustee.</p> <p>Investors should consult their professional tax advisor.</p> <p>For further details on taxation, investors are requested to refer to Section V(A) – Taxation on investing in Mutual Funds in the SAI.</p>		Resident investors	Mutual Fund	Tax on Dividend Distributed	Nil	Nil	Tax on Capital Gains: Long Term	Exemption in case of redemption of units where STT is payable on redemption [u/s 10(38)]	Nil	Short Term	<u>15% on redemption of units where STT is payable on redemption (u/s 111A)</u>	<u>Nil</u>
	Resident investors	Mutual Fund											
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Tax on Capital Gains: Long Term	Exemption in case of redemption of units where STT is payable on redemption [u/s 10(38)]	Nil											
Short Term	<u>15% on redemption of units where STT is payable on redemption (u/s 111A)</u>	<u>Nil</u>											
Investor services	<p>Details of Investor Relations Officer of the AMC: Name: Mr. Rahul Mayor (Head – Investor Relations) Address: 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla, Complex, Bandra (East), Mumbai- 400 051</p> <p>Telephone number: 022 61793537 Fax: 022- 67425687 e-mail: customer.delight@sbimf.com</p>												

D. COMPUTATION OF NAV

The first NAV will be calculated and announced not later than 5 business days from the date of allotment in the NFO. Thereafter NAV of the Scheme shall be computed and declared on every business day. The NAV under the Scheme would be rounded off to 4 decimals and Units will be allotted upto four decimal places as follows or such other formula as may be prescribed by SEBI from time to time:

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

NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m.. 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.

IV. FEES AND EXPENSES

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

The entire New Fund Offer expenses for the launch the Scheme will be borne by the AMC.

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 1.50%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense	
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. for cash transactions and 5 bps for derivative transactions	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Listing fees	
Other Expenses [^]	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	Upto 1.50%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

The Scheme shall not incur any distribution expenses and no commission shall be paid by this scheme.

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

The AMC has estimated that upto 1.50% incurred towards different heads mentioned under regulations (2) and (4) of Regulation 52 of SEBI Regulations) of the daily net assets will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Any recurring expenses incurred over and above the aforesaid limit shall be borne by AMC.

In addition to expenses as permissible under Regulation 52 (6), the AMC may charge the following to the concerned scheme of the Fund under Regulation 52 (6A):

- a) 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.

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 and 0.05 per cent of the value of trades in case of cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 and 0.05 percent for cash market transactions and derivative transaction respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods & Service tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction costs, if any) shall be borne by the AMC or by the Trustee or Sponsors.

- b) Expenses not exceeding of 0.30 per cent of daily net assets will be charged, if the new inflows from such cities as specified from time to time are at least –

- (i) 30 percent of gross new inflows in the scheme, or;
- (ii) 15 percent of the average assets under management (year to date) of the scheme, whichever is higher:

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

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

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

The Goods & service tax on investment management and advisory fees would be charged in addition to above limit.

Any excess over these specified ceilings would be borne by the AMC.

The Mutual Fund would update the current expense ratios on its website within two working days mentioning the effective date of the change.

Any expenditure in excess of the limits specified in the SEBI Regulations shall be borne by the AMC.

C. Illustration of impact of expense ratio on scheme's 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. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.sbimf.com) or contact your distributor.

Nature of expense	Charge (% of NAV)
Entry Load	Not Applicable, In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.
Exit Load	Not Applicable, As the Scheme will be listed on NSE or such other exchange as may be decided by the AMC for proving liquidity therefore no exit load will be applicable

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

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

Any imposition or enhancement in the load shall be applicable on prospective investments only. 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 investor service centers 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.

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 on various circles of State Bank of India. The penalty was imposed for reasons such as wrong reporting, shortage in soiled note remittances and CC balance, detection of mutilated/ counterfeit notes in reissuable packets etc. The details of penalties above Rs. 1 lac and nature of penalty thereof are as follows:

Circle Name	Nature of penalty	Amount (Rs.)	Date of payment of penalty
Delhi	Shortages in SNR and CC balances	1,00,600	10-04-2015
Delhi	Counterfeit Notes in SNR and CC Balances	5,925,00	10-04-2015
Chennai	Shortages in SNR and CC Balances	1,78,400	05-05-2015
Bangalore	Counterfeit Notes in SNR and CC Balances	1,62,300	07-05-2015
Kolkata	Wrong Reporting	23,01,370	25-05-2015
Delhi	Others	5,00,000	10-06-2015
Lucknow	Counterfeit Notes in SNR and CC Balances	1,12,200	12-06-2015
Ahmedabad	Shortages in SNR and CC Balances	1,00,000	16-06-2015
Bangalore	Shortages in SNR and CC Balances	1,19,000	16-06-2015
Lucknow	Wrong Reporting	1,12,329	04-09-2015
Chandigarh	Shortages in SNR and CC Balances	1,00,000	23-03-2016
Ahmedabad	Non conduct of surprise verification of CC Balance	1,00,000	22-Oct-13
Bengal	Shortages in SNR and CC Balances	20,00,000	22-Oct-13
Bhubaneswar	Shortages in SNR and CC Balances	2,10,000	27-Nov-13
Chandigarh	Detection of mutilated/counterfeit notes in reissuable packets	3,75,000	27-Sep-13

Delhi	Detection of mutilated/counterfeit notes in reissuable packets	5,00,000	16-Jan-14
Delhi	Denial of facilities/services to linked branch of other bank	5,00,000	16-Jan-14
Delhi	Wrong reporting of Remittance to RBI	45,00,000	04-Jul-13
Delhi	Non conduct of surprise verification of CC Balance	4,97,427	25-Jul-13
Delhi	Mutilated Notes detected in SNR and CC Balances (in Issuable Note packets)	4,73,950	11-Jul-13
Hyderabad	Shortages in SNR and CC Balances	1,00,000	24-Jan-14
Hyderabad	Non conduct of surprise verification of CC Balance	5,00,000	12-Jul-13
Lucknow	Shortages in SNR and CC Balances	2,59,600	16-Sep-13
Mumbai	Shortages in SNR and CC Balances	1,13,100	27-Mar-14
North-East	Shortages in SNR and CC Balances	1,55,800	25-Jul-13
Patna	Mutilated Notes detected in SNR and CC Balances (in Issuable Note packets)	3,21,950	05-Jun-13

b. During the F.Y. 2015-16, Financial Intelligence Unit – India, New Delhi served the Order dated 27-10-2015 imposing a fine of Rs. 5.00 lacs for failure of State Bank of India's (5 branches of SBI figured in Cobrapost sting operations) internal mechanism for detecting and reporting attempted suspicious transactions in terms of Section 12 of the PMLA Act. Bank has filed the appeal on 08.12.2015. Bank has reiterated instructions on filing of subjective STRs vide e-circular dated 08-01-2016. The Appellate Tribunal had fixed 23.09.2016 as the date for admission hearing.

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

a. SBI Paris Branch

Authority of Prudential Control and Resolution (ACPR), the banking regulator in France imposed penalty of Euro 300000 (INR 21,445,500) on Paris Branch for not implementing regulatory requirements such as continuity in Compliance Function, creation of independent position of Accounts Controller and instituting an audit trail in regulatory reporting. The penalty was paid on 06.05.2015.

b. Hong Kong branch

Hong Kong Monetary Authority (HKMA) imposed penalty of HKD 7,500,000 (INR 64,340,327) on Hong Kong branch for not having adequate control procedures in respect of customer due diligence, monitoring of business relationship and determining beneficial ownership as per the Anti Money Laundering Ordinance of 2012. The penalty was paid on 06.08.2015.

c. Muscat Branch

i. Central Bank of Oman imposed penalty of Oman Riyal 4000 (INR 720,497) on Muscat branch for not providing cheque return information to the Regulator. Penalty was paid on 08.10.2015.

ii. 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.

d. Nepal SBI Bank Ltd.

Nepal Rashtriya Bank imposed a penalty of NR 2,500,000 (INR 1,537,698) on Nepal SBI Bank Limited for non-payment of interest to saving Bank depositors who did not maintain minimum balance in their accounts. The penalty was paid on 08.11.2015.

- e. 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.

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:

SEBI served show cause notice dated 08.11.2012 under rule 4 of the adjudication Rules for the deficiencies observed in Debenture Trustee operations during their inspection conducted from 26.07.2010 to 30.07.2010 at State Bank of India, Mumbai Main branch. Bank has made payment of Rs. 6.80 lacs towards the settlement charges to SEBI on 13.01.2015 for the same.

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.
- b) 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. SBIFMPL is dealing with the issue and have engaged the services of legal counsel to resolve the matter.

SEBI has since notified the Securities & Exchange Board of India (Settlement of Administrative and Civil Proceedings) (Amendment) Regulations, 2017 on February 27, 2017 ("Amendment Regulations"), which amended the Securities and Exchange Board of India (Settlement of Administrative and Civil Proceedings) Regulations, 2014 ("Settlement Regulations"). The Amendment Regulations allowed for re-consideration of an application which had been previously rejected pursuant to the Settlement Regulations, under exceptional circumstances subject to certain conditions, as may be recommended by the high powered advisory committee. In this connection, SBIFMPL, for and on behalf of the SBIFMPL, SBI Mutual Fund and Trustee Company has filed the consent application on March 14, 2017 under the guidance of SBI and in consultation with legal counsel, without admission or denial of guilt, in full and final settlement of all proceedings pursuant to the above mentioned 2010 SCN and 2013 SCN."

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

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 4, 2017.

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: -----

Name : Anuradha Rao
Designation : Managing Director & CEO

AHMEDABAD: SBI Funds Management Pvt Ltd, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel : (079)26423060,26463090. **AGARTALA :** SBI Funds Management Pvt Ltd, MBB College Branch, Math Chowmuhni, Agartala-799006, Tripura **AGRA:** SBI Funds Management Pvt Ltd, SBI Main Branch, Chipitola, Agra-282001, Tel: 0562-32555061,4008091. **AJMER:** SBI Funds Management Pvt Ltd, C/O SBI Special Branch, Ajmer - 305001, Tel: (0145)2426284. **ALIGARH :** SBI Funds Management Pvt Ltd, State Bank of India, Main Branch, Aligarh – 202001, Uttar Pradesh **ALLAHABAD:** SBI Funds Management Pvt Ltd, UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad,211001, Tel: 0532-2261028. **ALWAR :** SBI Funds Management Pvt Ltd, Branch Manager, State Bank of India, Mahal Chowk, Alwar – 301001, Rajasthan. **AMBALA :** SBI Funds Management Pvt Ltd, C/o State Bank of India Mahesh Nagar Ambala Cantt. - 133001, Haryana. **AMRAVATI :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, Shyam Chowk, Amravati – 444601, Maharashtra **AMRITSAR:** SBI Funds Management Pvt Ltd, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001, Tel: (0183)2221755. **ANAND :** SBI Funds Management Pvt Ltd, 102, Maruti Sharnam, Near Nanadbhoomi Party Plot, Anand Vidyanagar Road, Anand – 388001, Gujarat Tel: (02692)- 246210. **ASANSOL :** SBI Funds Management Pvt Ltd, 2nd Floor, Block A, P. C. Chatterjee Market, Rambandhu Tala, G.T. Road. Asansol – 713303, West Bengal **AURANGABAD:** SBI Funds Management Pvt Ltd, 1st Floor Viraj Complex, Opp; Big Cinema, ABOVE SBI ATM, Khadkeshwar, Aurangabad-431001, Tel: 0240-3244781. **BANGALORE :** SBI Funds Management Pvt Ltd, #501, 5th Floor,16 & 16/1, Phoenix Towers, Museum Road,Bangalore-560001, Tel : (080)25580014/25580051/22122507, 22272284, 22123784. **BHOPAL :** SBI Funds Management Pvt Ltd, Manav Niket, 30, Indira Press Complex, Near Dainik Bhaskar Office, M.P. Nagar, Zone-1, Bhopal (MP) – 462011 Tel No.: 0755-2557341, 4288276. **BHUBANESHWAR :** SBI Funds Management Pvt Ltd, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneshwar-751001, Tel : (0674)2392401/501. **BALASORE :** SBI Funds Management Pvt Ltd, 1st Floor, Plot no 327/1805, FM College Road, Balasore - 756003, Odisha. **BAREILLY:** SBI Funds Management Pvt Ltd, C/o State Bank of India,Main Branch, Opp Katchery, Civil Lines, Bareilly- 243001. **BHAGALPUR :** SBI Funds Management Pvt Ltd, Mirzanhat Branch, Near Gurhatta Chowk, Police Station Mujahidpur, Bhagalpur - 812005, Bihar. **BHARUCH :** SBI Funds Management Pvt Ltd, 101-105, 1st Floor, Glacier Complex, Near Pizza Inn Restaurant, Jetalpur Road, Vadodara - 390007, Gujarat. **BHILWARA :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Branch Manager, 27 - 28, Industrial Estate, Pur Road, Bhilwara – 311001, Rajasthan **BATHINDA:** SBI Funds Management Pvt Ltd, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001, Tel:. **BHUJ :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Shanti Chambers, Office No. 30, New Station Road, Opp. SBI Main Branch – 370001, Gujarat **BOKARO :** SBI Funds Management Pvt Ltd, F/5, City Centre, Sector - 4, Bokaro Steel City – 827004, Jharkhand. **BORIVALI :** SBI Funds Management Pvt Ltd, Shop No 16, Star Trade Centre, Sodawala Lane, Nr, Chamunda Circle, Borivali West-400092, Tel : 022-28927551-28922741. **BURDWAN :** SBI Funds Management Pvt Ltd, 6th Floor, Talk of the Town, 398 G.T. Road, Burdwan – 713101, West Bengal **BAVNAGAR:** SBI Funds Management Pvt Ltd, C/o SBI Darbargadh Branch. 2'nd Floor. Amba Chowk. Bhavnagar 364001, Tel: 0278-2523788,. **BELGAUM:** SBI Funds Management Pvt Ltd, C/o.SBI Main Branch,Near Railway Station Camp, Belgaum-590001, Tel: 0831-2422463. **BELLARY:** SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Station Road Bellary-583101, Tel: 08392-271775. **BHILAI:** SBI Funds Management Pvt Ltd, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road, Bhilai-490 023, Tel: 0788– 2273261, 2272344. **BILASPUR:** SBI Funds Management Pvt Ltd, SBI, Main Branch, Old Highcourt Road, Bilaspur-495001, Tel: 07752) 495006. **BOKARO:** SBI Funds Management Pvt Ltd, C/o State Bank of India, Sector – 4, Main Branch, Bokaro Steel City, Bokaro – 827004, Tel: 9304823011. **CHANDIGARH :** SBI Funds Management Pvt Ltd, State Bank Of India, Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel : (0172)2709728. **CHENNAI :** SBI Funds Management Pvt Ltd, Sigapi Achi Building Ii Floor,18/3, Marshalls Road, Rukmani Lakshmiipathy Road, Egmore, Chennai - 600 008, Tel : 044 2854 3382 / 3383, 044 2854 3384 / 3385. **COIMBATORE :** SBI Funds Management Pvt Ltd, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel : (0422) 2541666. **CALICUT:** SBI Funds Management Pvt Ltd, C/o SBI, 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001, Tel: 0495 2768270, 4020079. **CUTTACK:** SBI Funds Management Pvt Ltd, 3rd Floor,City Mart, Above Vishal Mega Mart, Bajra Kabati Road,Cuttack-753001, Tel: 0671-2422972. **CHINCHWAD :** SBI Funds Management Pvt Ltd, Shop No. 1. Ratnakar Bldg, Pavan Nagar,Opp P N Gadgil Showroom, Chapekar Chowk, Chinchwad Pune-411033, Tel : 020-27355721. **DAVANGERE :** SBI Funds Management Pvt Ltd, Eshwar Complex, PJ Extension, Davangere - 577002, Karnataka. **DARBHANGA :** SBI Funds Management Pvt Ltd, Regional Business Office, Darbhanga, PO Laheriasarai, District – Darbhanga - 846001, Bihar. **DEHRADUN:** SBI Funds Management Pvt Ltd, SBI Main Branch, 4, Convent Road, Dehradun-248001, Tel: (0135)2651719. **DHANBAD:** SBI Funds Management Pvt Ltd, C/O State Bank Of India,Main Branch, 1st Floor, Centre Point Bank More, Dhanbad-826001, Tel: 0326-2301545. **DHARAMSHALA:** SBI Funds Management Pvt Ltd, Camp Office, State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala-176215, Tel: 01892-225814. **DIMAPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Old Market Branch, Kalibari Road, Old Daily Market (Near Durga Market), Dimapur- 797112, Nagaland. **DURGAPUR:** SBI Funds Management Pvt Ltd, C/o State Bank of India, 1st Floor, City Centre Branch, Durgapur-713216,, Tel: 2544191/192. **ERNAKULAM :** SBI Funds Management Pvt Ltd, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036, Tel : (0484)2318886,2318886,2323489. **FAIZABAD :** SBI Funds Management Pvt Ltd, State Bank of India, Regional Business Office – IV, Civil Lines, Faizabad – 224001, Uttar Pradesh. **FARIDABAD :** SBI Funds Management

Pvt Ltd, C/o. SBI Commercial Br.,, 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana – 121001, Tel: 0129-4030661. **FEROZEPUR:** SBI Funds Management Pvt Ltd, c/o State Bank Of India RBO, 120 Church Road Ferozepur Cantonment Ferozepur - 152001, Tel: 9855008415. **GOA :** SBI Funds Management Pvt Ltd, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel : (0832) 2235283 / 6642475. **GURGAON :** SBI Funds Management Pvt Ltd, Shop No 6, Ground Floor, Vipul Agora, M G Road, Gurgaon-122002, Tel : (0124) 4200828. **GUWAHATI :** SBI Funds Management Pvt Ltd, Sethi Trust Building, Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel : (0361)2463704. **GANDHIDHAM :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Adinath Arcade, Office No. 6, Police Station Road, Gandhidham – 370201, Gujarat. **GAYA :** SBI Funds Management Pvt Ltd, C/o State Bank Of India, Personal Banking Branch, Gaya, Gawalbigha More, Opposite Dayal Petrol Pump, Gaya - 823001, Bihar **GHAZIABAD:** SBI Funds Management Pvt Ltd, SIB branch Ist floor Navyug Market, Ghaziabad -201001, Tel: 0120-2797582,. **GORAKHPUR:** SBI Funds Management Pvt Ltd, C/o State Bank Of India, Gorakhpur Branch,, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel: 0551-2203378. **GULBARGA:** SBI Funds Management Pvt Ltd, C/o State Bank of India, P.B.No.3, Hyderabad Karnataka, Chamber of Commerce Bldg, Super Market, Gulbarga -585105, Tel: 9980872463. **GWALIOR:** SBI Funds Management Pvt Ltd, C/O State Bank Of India, Gwalior Main Branch, Bada, Lashkar Gwalior-474001, Tel: 0751-2447272. **GUNTUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Brodipet Branch, #4/11, Master Minds Building Brodipet, Guntur - 522002, Andhra Pradesh. **HYDERABAD:** SBI Funds Management Pvt Ltd, 1-8-304 to 307, 3rd Floor, Kamala Towers, Patigadda Road, Begumpet, Secunderabad – 500 016. Tel : (040) 27905741 / 42. **HALDWANI:** SBI Funds Management Pvt Ltd, SBI SME Main Branch, Nainital Road, Haldwani, Uttarakhand – 263 139, Tel: 9412084061. **HAZARIBAGH :** SBI Funds Management Pvt Ltd, Prabhu Niwas Market, Ananda Chowk , Guru Govind Singh Road, Hazaribagh – 825301, Jharkhand. **HISSAR:** SBI Funds Management Pvt Ltd, 42, Red Square Market, Nr. Hotel Regency, Hisar -125001, Haryana,, Tel: 01662 238415. **HUBLI:** SBI Funds Management Pvt Ltd, c/o: State Bank of India, Market Branch, Laxmi Complex, Near Court Circle, Hubli-580029, Tel: 0836-2368477. **HOSIARPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Main Branch, 1st Floor, Opposite Green View Park, Main Court Road, Hoshiarpur-146001, Punjab. **INDORE:** SBI Funds Management Pvt Ltd, 215-216 City Centre, 2nd floor, 570 M.G. Road, Indore – 452001, Tel : (0731)2541141. **IMPHAL :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Imphal Branch, M. G. Avenue, Imphal – 795001, Manipur. **ITANAGAR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Personal Banking Branch, Ziro Point, Itanagar – 791111, Arunachal Pradesh. **JABALPUR:** SBI Funds Management Pvt Ltd, C/O SBI Personal Banking Branch, Near Bus Stand, Napier Town, Jabalpur-482001, Tel: 0761-2450542. **JAIPUR :** SBI Funds Management Pvt Ltd, 1st Floor, SBI Tonk Road Branch, Near Times of India Building, Tonk Road, Jaipur–302015, Tel : (0141) 2740016/2740061. **JALANDHAR:** SBI Funds Management Pvt Ltd, 2nd Floor, Shanti Towers, S.C.O. 37, P.U.D.A. Complex, Opposite Suvidha Centre, Jalandhar - 144001, Tel: 0181-2238415. **JALGAON :** SBI Funds Management Pvt Ltd., 2nd floor, Opp. SBI Main Branch, Stadium Complex, Jilha Peth, Jalgaon - 425001, Maharashtra. **JAMMU:** SBI Funds Management Pvt Ltd, C/O State Bank of India, Zonal Office, 2nd Floor- Ansari, Bahu Plaza, Gandhi Nagar Jammu Tawi-180001, Tel: -(0191) 2474975. **JAMNAGAR:** SBI Funds Management Pvt Ltd, C/o SBI Ranjit Road Branch, Ranjit Road, Jamnagar,-361001, Tel: 0288-2660104. **JAMSHEDPUR:** SBI Funds Management Pvt Ltd, C/o SBI, Main Branch, Bistupur, Ground Floor, Jamshedpur–831001, Tel: (0657)2440446. **JHANSI:** SBI Funds Management Pvt Ltd, C/o SBI Main Branch, Near Elite Crossing, Jhansi- 284001, Tel: 0510-2330298. **JODHPUR:** SBI Funds Management Pvt Ltd, 201, Shree Plaza, 658 Residency Road, Sardarpura, Jodhpur. 342003, Tel: 0291-2611928, 0291-2611929. **JORHAT :** SBI Funds Management Pvt Ltd, C/o State Bank of India, Jorhat Main Branch, A.T. Road, Jorhat – 785001, Assam. **JUNAGADH :** SBI Funds Management Pvt Ltd, Marry Gold 2, 305, Third floor, College Road, Junagadh – 362002, Gujarat. **KANPUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, C/O SBI MAIN BRANCH Block No. V, Ground Floor, M.G. Road, Kanpur- 208001, Tel : (0512) 2331631. **KOLKATA :** SBI Funds Management Pvt Ltd, Jeevandeep Bldg, No 1, Middleton Street, 9th Floor, Kolkata–700 001, Tel : 22882342/22883767/22883768. **KALYANI :** SBI Funds Management Pvt Ltd, Sri Tapan Krishna Dey, Sudhalaya, A 1/50, Kalyani, District Nadia - 741235, West Bengal. **KANNUR :** SBI Funds Management Pvt Ltd, C/o State Bank of India, NRI Branch, SBI Building, Fort Road, Kannur – 670001, Kerala. **KHARAGPUR :** SBI Funds Management Pvt Ltd, Inda Peerbaba, Near Ashirbad Lodge, Kharagpur, Midnapore West, West Bengal – 721301. **KOLHAPUR:** SBI Funds Management Pvt Ltd, 3rd Floor, Ayodhya Towers,, Station Road,, Kolhapur-416 001, Tel: 0231 - 2680880. **KOLLAM :** SBI Funds management Pvt Ltd, C/o State Bank of India, Kollam Branch, PB No 24, State Bank Building, Near Railway Station, Kollam - 691001, Kerala. **KORBA :** SBI Funds Management Pvt Ltd, C/o. State Bank of India, Kutchery Branch, Kutchery Chowk, Raipur – 492001, Chattisgarh. **KOTA:** SBI Funds Management Pvt Ltd, SBI Main Branch, Chawani Choraha, Kota - 324 005, Tel: (0744)2390631. **KOTTAYAM:** SBI Funds Management Pvt Ltd, C/O SBI Kalathipadi Branch, Opp. Karipal Hospital, K K Road, Kalathipadi, Vadavathoor P O, Kottayam-686010, Tel:. **KURNOOL :** SBI Funds Management Pvt Ltd, No: 26, 1st Floor, Ucon Plaza, Park Road, Kurnool-518001, Andhra Pradesh, [Tel:\(08518\)227776](tel:08518227776). **KALYAN :** SBI Funds Management Pvt Ltd, Shop No. 25, Ground Floor, Madhav Commercial Complex, Station Road, Kalyan (West) - 421 301, Tel : 0251-2311850/2311980. **LUCKNOW :** SBI Funds Management Pvt Ltd, G-16, Kasmande House, 2, Park Road, Hazratganj, Lucknow-226 001, Tel : (522) 2286741, 2286742. **LUDHIANA :** SBI Funds Management Pvt Ltd, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana–141 001, Tel : (0161)2449849. **LEH :** SBI Funds Management Pvt Ltd, C/o State Bank Of India Fire & Fury Branch, Opp. Hall of Fame, Air Port Road Leh, Dust - Leh. – 194101, Jammu & Kashmir. **MUMBAI :** SBI Funds Management Pvt Ltd, Ilaco House, 2nd Floor, P M Road, Fort, Mumbai–400 023, Tel : (022)66532800. **MADURAI:** SBI Funds Management Pvt Ltd, Ist Floor Suriya Towers, 273, Goodshed street, Madurai-625001, Tel:

(0452)4374242. **MALDA** : SBI Funds Management Pvt Ltd, C/o Arindam Sarkar, Vivekananda Pally, Behind Fouzder Clinic, English Bazar, Malda - 732101, West Bengal. **MANGALORE**: SBI Funds Management Pvt Ltd, C/o State Bank Of India - Mallikata Branch,1st Floor, P B Box No.512, Jugul Towers, Mallikata Mangalore - 575003, Tel: (0824)2222463. **MARGAO** : SBI Funds Management Pvt Ltd, C/o State Bank of India, Margao Main Branch, Near Margao Municipal Garden - 403601, Goa. **MEERUT**: SBI Funds Management Pvt Ltd, C/O SBI Zonal Office, Garh Road, Meerut-250005, Tel:. **MEHSANA** : SBI Funds Management Pvt Ltd, Sanskrut Shopping Mall, F - 7, Nr. Modhera Chowkdi, Opp. Kotak Bank, Mehsana – 384002, Gujarat. **MORADABAD**: SBI Funds Management Pvt Ltd, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel: (0591) 2411411. **MUZZAFFARPUR**: SBI Funds Management Pvt Ltd, 2nd Floor, Poddar Complex, SBI Zonal Office, Opp Jubba Shani Park, Mithanpura, Muzaffarpur - 842002,, Tel:. **MYSORE**: SBI Funds Management Pvt Ltd, C/o SBI Mysore Main Branch, 1st Floor, Mothikhana Building, New Sayyaji Rao Road, Mysore 570024, Tel: (0821)4242919. **NAGPUR** : SBI Funds Management Pvt Ltd, Shreeram Towers, 1st Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel : (0712) 6458368. **NEW DELHI** : SBI Funds Management Pvt Ltd, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel : (011) 23466666. **NADIAD** : SBI Funds Management Pvt Ltd, City Point Complex, Shop # 04, Ground Floor, Opp. Ipcowala Town Hall, Near Paras Talkis, Collage Road, Nadiad – 387001, Gujarat. **NASHIK**: SBI Funds Management Pvt Ltd, Shop No-1, Shivneri Hieghts, Vise Mala, Near Ramdas Colony Garden, Nashik-422005., Tel: 0253- 6575888/2232553. **NAVSARI** : SBI Funds Management Pvt Ltd, C/o State Bank of India, 105, Rudraksh Apt, Nr. Dhruvini Hospital, Asha Nagar Main Road, Navsari – 396445, Gujarat. **NELLORE** : SBI Funds Management Pvt Ltd, C/o. State Bank of India, Vedayapalem Branch, Nellore - 524 004, Andhra Pradesh. **NEHRU PLACE**: SBI Funds Management Pvt Ltd, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel : 011-26224606. **NOIDA**: SBI Funds Management Pvt Ltd, GF-07 ansal fortune arcade K- block, Sector – 18, Noida – U P NOIDA-201301, Tel : 0120 4232214. **PATNA** : SBI Funds Management Pvt Ltd, Gr Floor, SBI Main Branch, West Gandhi Maidan, Patna– 800001, Tel : (0612) 3242047. **PUNE** : SBI Funds Management Pvt Ltd, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road,Pune–411016, Tel : (020)25670961. **PITAM PURA** : SBI Funds Management Pvt Ltd, H-4/G-10,Vardhman NX Plaza,Netaji Subhash Place,Delhi-110034,, Tel : 011-23751974. **RAIPUR** : SBI Funds Management Pvt Ltd, C/o. SBI Kutchery Branch, Near Daga Girls College, Raipur- 492001, Tel : (0771) 2543355,4263256. **RANCHI** : SBI Funds Management Pvt Ltd, C/o. State Bank Of India, Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi–834 001, Tel : (0651) 2213413. **RAJAHMUNDRY** : SBI Funds Management Pvt Ltd, C/o, SBH Main Branch, T Nagar, Rajahmundry – 533 101, Tel: (0883)2434002. **RAJKOT**: SBI Funds Management Pvt Ltd, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001, Tel: (0281)2239437. **RATLAM** : SBI Funds Management Pvt Ltd, 14/1, Chhatripul, Main Road, Ratlam – 457001, Madhya Pradesh. **ROHTAK** : SBI Funds Management Pvt Ltd, C/o State Bank of India Main Branch, Near District Court, Rohtak - 124001, Haryana. **ROURKELA**: SBI Funds Management Pvt Ltd, C/O. State Bank Of India,Panposh Road, Civil Township, Rourkela - 769004SBI -R.I.E Branch Panposh Road, Civil Township Rourkela-769004, Tel: 0661-2400299. **SURAT** : SBI Funds Management Pvt Ltd, Athugar Street, Higher Ground Floor, Meghratna Complex, Nanpura, Surat – 395 001, Tel : (0261) 2462764/ 3994800/ 6646555. **SAHARANPUR** : SBI Funds Management Pvt Ltd, State Bank of India, Court Road, Saharanpur – 247001, Uttar Pradesh. **SAGAR** : SBI Funds Management Pvt Ltd, Shop No. G-11, Dwarikaji Complex, Civil Lines, Sagar - 470 001, Madhya Pradesh. **SALEM**: SBI Funds Management Pvt Ltd. Nakshatra Trade Mall”, No.55/1,Ramakrishna Raod, Near Gopi Hospital,Salem-636007, Tel: 0427-4552289. **SAMBALPUR**: SBI Funds Management Pvt Ltd, State Bank Of India, Sambalpur Main Branch, Sambalpur, Dist. sambalpur, Orissa-768001, Tel: 0663-2410001. **SHILLONG**: SBI Funds Management Pvt Ltd, SBI Shillong Main Branch, Shillong, Meghalaya-793001, Tel: 9436730174. **SHIMLA**: SBI Funds Management Pvt Ltd, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla-171003, Himachal Pradesh, Tel: 0177-2807608. **SHIMOGA**: SBI Funds Management Pvt Ltd, SBI Shimoga Branch, Shroff Complex,Sir, M.V. Road, Tilak Nagar, Shimoga-577201, Tel: 8182222463. **SILCHAR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, New Silchar Branch, Silchar – 788005, Assam. **SILIGURI**: SBI Funds Management Pvt Ltd, Ganeshayan Building - 2nd Floor, Beside Sky Star Building, Sevoke Road,Siliguri-734001, Tel: 0353-2537065. **SOLAPUR** : SBI Funds Management Pvt Ltd, C/o State Bank of India, 2-A, Budhwar Peth, Balives, Solapur – 413002, Maharashtra. **SONEPAT**: SBI Funds Management Pvt Ltd, C/o State Bank of India Atlas Cycle Branch, Atlas Cycle road, Model Town, Sonapat-131001, Tel:. **SRIGANGANAGAR**: SBI Funds Management Pvt Ltd, SBI Main Branch, Ravinder Path, Sri Ganganagar.335001, Tel: 9829067384. **SRINAGAR** : SBI Funds Management Pvt Ltd., SBI Regional bussiness Office, 2Nd Floor, M.A Road, Srinagar, Tel: 0194-2474864. **THRIVANTHAPURAM** : SBI Funds Management Pvt Ltd, Ground Floor, TC 25/373(9),Govt. Press Road, Near Secretariat, Trivandrum 695001, Tel : (0471) 4011590/4011591/4011592. **THANE**: SBI Funds Management Pvt Ltd, Shop No 1, Kashinath CHS, Ghantali Mandir Road Nr Ghantali Devi Mandir.Naupada, Thane-400602, Tel : 022-25401690,25414594. **THIRUCHIRAPALLI**: SBI Funds Management Pvt Ltd, No.60/2, I Floor, Krishna Complex, Sastri Road, Tennur, Trichy- 620017,Tel: 0431-4000667. **THISSUR** :SBI Funds Management Pvt Ltd, C/o State Bank of India, Thichur Town Branch, Poonam Complex, M G Road, Thissur – 680001, Kerala. **THRISSUR**: SBI Funds Management Pvt Ltd, First Floor, Poona Complex, M. G. Road, Trissur – 680001 Tel: 0487-2445700. **TINSUKIA**: SBI Funds Management Pvt Ltd, 3rd Floor, State Bank of India, Tinsukia Branch, S.R. Lohia Road,Tinsukia, Assam Pin-786125, Tel: 03742332365. **TIRUNELVELI** : SBI Funds Management Pvt Ltd, 182 E, Shop no 7,Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel: 0462 4220023. **TIRUPATI**: SBI Funds Management Pvt Ltd, C/o SBI Korlagunta Branch, Near Leelamahal Junction,Tirupathi.-517501, Tel: (0877)6450828. **UDAIPUR**: SBI Funds Management Pvt Ltd, SBI City Branch, Bapu Bazaar, Near Delhi Gate,Udaipur.313001, Tel: 9928191961.

VADODARA : SBI Funds Management Pvt Ltd, 101 - 105, Glacier Complex, Near Pizza In, Jaselpur Road, Vadodara - 390007, Tel : (0265) 2323010. **VIJAYAWADA** : SBI Funds Management Pvt Ltd, DNO.29-6-23, 1st Floor, Sri Raja Rajeswari Complex, Ramachandra Rao Road, Suryaraopeta, Vijayawada – 520 002. Tel : 0866 2436113 / 2438217. **VALSAD**: SBI Funds Management Pvt Ltd, 101, Amar Chambers, Near HDFC Bank, Opposite Lal School, Valsad - 396001, Tel: 02632- 245440. **VAPI** : SBI Funds Management Pvt Ltd, C/o State Bank of India, 1st Floor, Shop No. 21, Shopper Stop, Opp. Imran Nagar, Silvasa Road, Vapi – 396191, Gujarat. **VARANASI**: SBI Funds Management Pvt Ltd, 2nd Floor, Banaras TVS Bulding,, D-58/12, A-7, Sigra, Varanasi-221010, Tel: 0542-2222492. **VELLORE** : SBI Funds Management Pvt Ltd, State Bank of India Officers Line Vellore - 632001, Tamil Nadu. **VISHAKAPATNAM**: SBI Funds Management Pvt Ltd, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam-530 020, Tel: 0891-3293018. **VASHI** : SBI Funds Management Pvt Ltd, Tower No 7, F 219, 2nd floor, Vashi Infotech Park, Above Vashi railway station building, Navi Mumbai - 400703, Tel : 022-27810371/27810368. **WARANGAL**: SBI Funds Management Pvt Ltd, 1st Floor, SBH Zonal Office, JPN Road, Warangal-506002, Tel: 0870-2430307.

CAMS INVESTOR SERVICE CENTRES / CAMS TRANSACTION POINTS

AHMEDABAD: 111-113,1st Floor - Devpath Building, Off: C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad – 380006 Tel: 079-30082468/69. **AGARTALA**: Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala, Agartala-799001, Tel: 09862923301. **AGRA**: No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002, Tel: 0562-324 2267. **AHMEDNAGAR**: B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar- Aurangabad Road, Ahmednagar -414 001, Tel: 241-6450282. **AJMER**: AMC No. 423/30, Near Church, Brahmपुरi,Opp T B Hospital, Jaipur Road, Ajmer-305001, Tel: 0145-329 2040. **AKOLA** : Opp. RLT Science College, Civil Lines, Akola-444001, Tel: 724-3203830. **ALIGARH**: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001, Tel: 571-3200301. **ALLAHABAD**: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001, Tel: 0532-329 1274. **ALLEPPEY**: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey-688011, Tel: 477-3209718. **ALWAR**: 256A, Scheme No:1, Arya Nagar, Alwar-301001, Tel: 0144-3200451. **AMARAVATI** : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601, Tel: 0721-329 1965. **AMBALA**: Opposite PEER, Bal Bhavan Road, Ambala, Ambala-134003, Tel: 171-3248787. **AMRITSAR**: SCO - 18J, 'C', Block Ranjit Avenue, Amritsar-140001, Tel: 0183-5099995, 3221379. **ANAND**: 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001, Tel: 02692-325071. **ANANTAPUR**: 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur -515 001, Tel: 8554-326980, 326921. **ANDHERI** : CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri, Andheri-400069, Tel: 22-32208018. **ANKLESHWAR**: Shop No - F -56, First Floor,Omkar Complex, Opp Old Colony,Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch -393002, Tel: 02646-310207. **ASANSOL**: Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303, Tel: 0341-329 5235, 329 8306. **AURANGABAD** : Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001, Tel: 0240-329 5202, 2050664. **BAGALKOT**: 1st floor, E Block Melligeri Towers, station road, Bagalkot-587101, Tel: 8354-225329. **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. **BAREILLY**: F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly-243001, Tel: 581-3243322. **BASTI**: Office no 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002, Tel: 5542-327979. **BELGAUM**: 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum-590006, Tel: 0831-329 9598. **BELLARY**: 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary-583101, Tel: 08392-326848. **BERHAMPUR**: First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001, Tel: 0680-3205855. **BHAGALPUR**: Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur-812002, Tel: 641-3209094. **BHARUCH (PARENT: ANKLESHWAR TP)**: F-108, Rangoli Complex, Station Road, Bharuch, Bharuch -392001, Tel: -098253 04183. **BHATINDA**: 2907 GH,GT Road, Near Zila Parishad, BHATINDA, BHATINDA-151001, Tel: 164-3204511. **BHAVNAGAR**: 305-306, Sterling Point, Waghawadi Road, OPP. HDFC BANK, Bhavnagar-364002, Tel: 0278-3208387, 2567020. **BHILAI**: Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai-490020, Tel: 9203900630. **BHILWARA**: Indraparstha tower, Second floor, Shyam ki sabji mandi, 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, Kharvel Nagar,Unit 3, Bhubaneswar-751 001, Tel: 0674-325 3307, 325 3308. **BHUJ**: Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001, Tel: 02832-320924. **BHUSAWAL (PARENT: JALGAON TP)**: 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Bhusawal-425201, Tel: -. **BIJAPUR**: 1st floor, Gajanan Complex, Azad Road, Bijapur-586101, Tel: 8352-259520. **BIKANER**: F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner-334001, Tel: 151-3201590. **BILASPUR**: 2nd Floor, Gwalani Chambers,St Xavier School Road,In Front of CIT (Income Tax) Office,Vyapar Vihar, Bilaspur – 495001,Tel: 9203900626. **BOKARO**: Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004, Tel: 06542-324 881. **BURDWAN**: 399, G T Road, Basement of Talk of the Town, Burdwan-713101, Tel: 0342-320 7077. **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**: Near Bangalore Bakery, Kasturba Road,

Chandrapur, 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. **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, Theradi kadai 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. **COIMBATORE:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002, Tel: 0422-301 8000. **CUTTACK:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001, Tel: 0671-. **DARBHANGA:** Shahi Complex,1st Floor, Near RB Memorial hospital,V.I.P. Road, Benta, Laheriasarai, Darbhanga, Darbhanga-846001, Tel: 6272-326989. **DAVENEGERE:** 13, Ist 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:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424 001, Tel: 2562-329902. **DURGAPUR:** City Plaza Building, 3rd floor, City Centre, Durgapur-713 216, Tel: 0343-329 8890, 329 8891, 6451419. **ERODE:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001, Tel: 0424-320 7730. **FAIZABAD:** 64 Cantonment, Near GPO, Faizabad, Faizabad-224001, Tel: 5278-310664. **FARIDHABAD:** B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001, Tel: 0129-3241148. **GANDHIDHAM:** S-7, Ratnakala Arcade,Plot No. 231, Ward – 12/B, Gandhidham – 370201, Gujarat. Tel. No. - 02836-650116. **GHAZIABAD:** 113/6 I Floor, Navyug Market, Gazhiabad-201001, Tel: 0120-3266917, 9910480189 (mobile of CH). **GOA:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) -403 001, Tel: 0832-325 1755, 325 1640. **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,SuperMarket, 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:** A.K. Azad Road, Rehabari, Guwahati-781008, Tel: 0361-260 7771. **GWALIOR:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office,City Centre, Gwalior-474002, Tel: 0751-320 2311. **HALDIA:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office,Purba Medinipur District, Haldia, Haldia-721 602, Tel: 3224-320273. **HALDWANI:** Durga City Centre, Nainital Road, Haldwani, Haldwani -263139, Tel: 5946-313500. **HARIDWAR:** No. 7, Kanya Gurukul Road, Krishna Nagar, Haridwar - 249404, Uttarakhand, Phone no: 1334-245828, **HAZARIBAG:** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh-825301, Tel: 6546-320250. **HIMMATNAGAR:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Himmatnagar -383 001, Tel: 2772-321080. **HISAR:** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar-125001, Tel: 1662-329580. **HOSHIARPUR :** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Hoshiarpur-146 001, Tel: 1882-321082. **HOSUR:** No.9/2, 1st Floor,Attibele Road, HCF Post, Behind RTO Office,Mathigiri, Hosur – 635110,Tel: 04344-645010. **HUBLI:** No.204 - 205, 1st Floor, ` B ` Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029, Tel: 0836-329 3374. **HYDERABAD:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003, Tel: 040-3918 2471, 3918 2473, 3918 2468, 3918 2469. **INDORE:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001, Tel: 0731-325 3692, 325 3646. **JABALPUR:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001, Tel: 0761-329 1921. **JAIPUR:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001, Tel: 0141-326 9126, 326 9128, 5104373, 5104372. **JALANDHAR:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001, Tel: 0181-2222882. **JALGAON:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001, Tel: 0257-3207118. **JALNA :** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar,Shivaji Putla Road, Jalna, Jalna-431 203, Tel: -. **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:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001, Tel: 510-3202399. **JODHPUR:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003, Tel: 0291-325 1357. **JORHAT:** Ganesh Chandra Baruah Complex. K.B.Road, Near Doss & Co., Jorhat 785001 AAssam. Phone no.- 0376-2932558. **JUNAGADH:** "AASTHA PLUS", 202-A, 2nd floor, Sardarbag road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh – 362001, Gujarat, Tel: 0285-6540002. **KADAPA:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa-516 001, Tel: 8562-322099. **KAKINADA:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada, Kakinada-533 001, Tel: 884-320 7474, 320 4595. **KALYANI:** A - 1/50, Block - A, Dist Nadia, Kalyani-741235, Tel: 033-32422712. **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 (PARENT :PANIPAT TP):** 7, 2nd Floor, Opp Bata Showroom, Kunjapura Road, Karnal -132001, **KARUR:**

126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur -639002, Tel: 4324-311329. **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:** H.NO.291/1, WARD NO-15, MALANCHA MAIN ROAD, OPPOSITE UCO BANK, Kharagpur, Kharagpur-721301, Tel: 3222-323984. **KOLHAPUR:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001, Tel: 0231-3209 356. **KOLKATA:** Saket Building, 44 Park Street, 2nd Floor, Kolkata-700016, Tel: 033-3058 2285, 3058 2303, 30582281. **KOLLAM:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001, Tel: 474-3248376, Cell:9847067534. **KOTA:** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007, Tel: 0744-329 3202. **KOTTAYAM:** Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001 Tel: 0481-3207 011. **KUMBAKONAM:** Jailani Complex, 47, Mutt Street, Kumbakonam-612001, Tel: 435-3200911. **KURNOOL:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool, Kurnool -518 004, Tel: 8518-312 978, 312 970. **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 Perumal Maistry street, Nadar Lane, Madurai-625 001, Tel: 0452-325 2468. **MALDA:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Malda-732 101, Tel: 3512-329951. **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:** Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal - 576 104, Karnataka, Tel: 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:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao-403 601, Tel: 832-3224658. **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 2728. **MEHSANA:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana-384 002, Tel: 2762-323985, 323117. **MIRZAPUR:** Dhundhi Katra, Mirzapur-231001, Tel: 5442-220282. **MOGA:** Gandhi Road, Opp Union Bank of India, Moga, Moga-142001, Tel: 1636-310088. **MORADABAD:** B-612 'Sudhakar', Lajpat Nagar, Moradabad-244001, Tel: 0591-329 9842. **MUMBAI:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023, Tel: 022-30282468, 30282469, 30282471, 65257932. **MUZZAFARPUR:** Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001, Tel: 0621-3207052. **MYSORE:** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009, Tel: 0821-3294503. **NADIAD (PARENT TP: ANAND TP):** F 142, 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. **NAMAKKAL:** 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Namakkal-637001, Tel: 4286-322540. **NASIK:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005, Tel: 0253-325 0202. **NANDED:** Shop No. 303, 1st Floor, Raj Mohd. Complex, Main Road, Shrinagar, Nanded - 431 605, Maharashtra, Tel no: 9579444034, **NAVSARI:** 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445, Gujarat, Tel: 02637-650144. **NELLORE:** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001, Tel: 0861-329 8154, 320 1042. **NEW DELHI :** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi -110 055, Tel: 011-30482468, 30588103, 30482468. **NOIDA:** C-81, 1st floor, Sector - 2, Noida-201301, Tel: 120-3043335. **ONGOLE:** Old govt hospital Road, Opp Konigeti guptha Apartments., Ongole-523001, Tel: 8592-281514. **PALAKKAD:** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad-678 001, Tel: 491-3261114. **PALANPUR:** 3rd Floor, T - 11, Opp.Government Quarter, College Road, Palanpur, Palanpur-385001, Tel: 2742-321811. **PANIPAT:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103, Tel: 0180-325 0525, 400 9802. **PATHANKOT:** 13 - A, Ist Floor, Gurjeet Market Dhangu Road, Pathankot - 145001, Punjab. Tel no. 0186 - 3205010. **PATIALA:** 35, New lal Bagh Colony, Patiala-147001, Tel: 0175-329 8926, 222 9633. **PATNA:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna-800 001, Tel: 0612-325 5284, 325 5285, 3255286. **PERINTHALMANNA:** 1st floor, Mashreq Trade centre, Calicut Road, Perinthalmanna, Malappuram (Dist) - 679322 Kerala, Phone no 4933315153, **PHAGWARA:** Opposite BSNL Telephone Exchange,

Model Town, Phagwara - 144401, Punjab, Phone no: 1824-260336, **PONDICHERRY:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001, Tel: 0413-421 0030, 329 2468. **PORT BLAIR:** IInd Floor, PLA Building, Opp.ITF Ground, VIP Road, Junglighat, Port Blair-744 103 Phone no.- 03192-230506 **PUNE:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune-411 004, Tel: 020-3028 3005, 3028 3000, 3028 3000. **RAE BARELI:** 17, Anand Nagar Complex, Rae Bareli, Rae Bareli -229001, Tel: 535-3203360. **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:** 205, 2ND Floor, Bldg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001, Tel: 01262-318589. **ROORKEE:** 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee, Roorkee-247667, Tel: 1332-312386. **ROURKELA:** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela-769001, Tel: 0661-329 0575. **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. **SHAHJAHANPUR:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001, Tel: 5842-327901. **SHILLONG:** D'Mar Shopping Complex, Lakari Building, 2nd Floor, Police Bazar, Shillong-793001, Tel. no. : 0364-2502511. **SHIMLA:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Shimla -171001, Tel: 177-3204944. **SHIMOGA:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga-577 201, Tel: 8182-322 980. **SILIGURI:** No 7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpara, Siliguri-734001, Tel: 0353-329 1103. **SIRSA:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa, Sirsa -125055, Tel: 1666-327248. **SITAPUR:** Arya Nagar, Near Arya Kanya School, Sitapur, Sitapur-261001, Tel: 5862-324356. **SOLAN :** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Solan -173 212, Tel: 1792-321075. **SOLAPUR:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001, Tel: 0217-3204200. **SREERAMPUR** - 102, Alokalya, Ground Floor, N.S. Avenue, Sreerampur -712 201, **Phone no.-** 033 - 26628176. **SRIGANGANAGAR:** 18 L Block, Sri Ganganagar, Sri Ganganagar -335001, Tel: 154-3206580. **SRIKAKULAM:** Door No 4-4-96, First Floor, Vijaya Ganapathi Back Side, Nanubala Street, Srikakulam-532 001, Tel: 8942- 650110. **SULTANPUR:** 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001, Tel: 09389 403149. **SURAT:** Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, Surat-395 001, Tel: 0261-326 2267, 326 2468, 326 0352. **SURENDRANAGAR:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar, Surendranagar-363035, Tel: 2752-320233. **THANE:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane -400 602, Tel: 22-31920050. **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:** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli-627001, Tel: 0462-320 0308. **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. **UDAIPUR:** 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004, Tel: 0294-3200054. **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, VASO(PARENT GOA):** No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama -403802, Tel: -. **VELLORE:** No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore-632 001, Tel: 0416-3209017. **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:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016, Tel: 0891-329 8397, 329 8374, 2554893. **WARANGAL:** A.B.K Mall, Near Old Bus Depot Road, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal – 506001, Tel. no. 0870 - 6560141. **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.