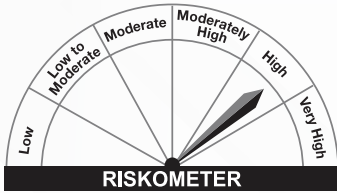


SBI BALANCED ADVANTAGE FUND



Investors understand that their principal will be at High risk

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Dynamic asset allocation between equity and equity related instruments including derivatives and fixed income instruments.

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

SBI CONSERVATIVE HYBRID FUND



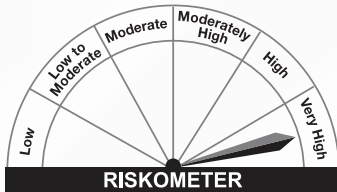
Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking^:

- Regular income and capital growth
- Investment primarily in Debt and Money market instruments and secondarily in equity and equity related instruments

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

SBI EQUITY HYBRID FUND



Investors understand that their principal will be at Very High risk

This product is suitable for investors who are seeking^:

- Long term capital appreciation
- Investments primarily in equity and equity related instruments, with exposure in debt and money market instruments

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

SBI EQUITY SAVINGS FUND



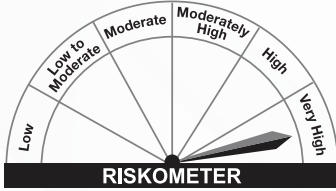
Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking^:

- Regular income & Capital appreciation
- To generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity

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

SBI MULTI ASSET ALLOCATION FUND



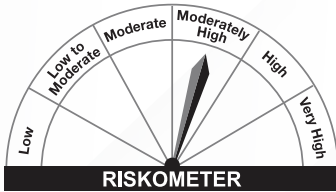
Investors understand that their principal will be at Very High risk

This product is suitable for investors who are seeking^:

- Long term capital growth with potential for regular income
- Investment in a diversified portfolio of equity, fixed income and gold and gold related instruments including domestic and overseas ETFs; with a minimum allocation of 10% in each of the asset class and units of REITs and InvITs with an allocation of up to 10%.

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

SBI MAGNUM CHILDREN'S BENEFIT FUND - SAVINGS PLAN



Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking^:

- Regular income and capital appreciation
- Investment primarily in debt and money market instruments and secondarily in actively managed equity and equity related instruments

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

SBI MAGNUM CHILDREN'S BENEFIT FUND - INVESTMENT PLAN



Investors understand that their principal will be at Very High risk

This product is suitable for investors who are seeking^:

- Long term capital appreciation
- Investment primarily in actively managed equity and equity related instruments and secondarily in debt and money market securities

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

SBI RETIREMENT BENEFIT FUND - AGGRESSIVE PLAN



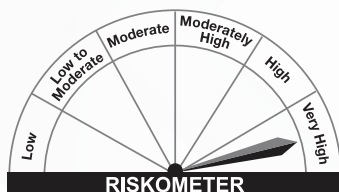
Investors understand that their principal will be at Very High risk

This product is suitable for investors who are seeking^:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments

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

SBI RETIREMENT BENEFIT FUND - AGGRESSIVE HYBRID PLAN



Investors understand that their principal will be at Very High risk

This product is suitable for investors who are seeking^:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments & balance in debt and money market instruments

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

SBI RETIREMENT BENEFIT FUND - CONSERVATIVE PLAN



Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking^:

- Long term capital appreciation
- Investment predominantly in debt and money market instruments & remaining in equity and equity related instruments

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

SBI RETIREMENT BENEFIT FUND - CONSERVATIVE HYBRID PLAN



Investors understand that their principal will be at High risk

This product is suitable for investors who are seeking^:


- Long term capital appreciation
- Investment predominantly in debt and money market instruments & balance in equity and equity related instruments

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

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SBI OVERNIGHT FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	Riskometer  Investors understand that their principal will be at low risk	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate ↓			
		Risk			
		Relatively Low (Class I)	A - I		
<ul style="list-style-type: none"> Regular income for short term Investment in overnight securities 		Moderate (Class II)			
		Relatively High (Class III)			


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

SBI SHORT TERM DEBT FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	Riskometer  Investors understand that their principal will be at moderate risk	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate ↓			
		Risk			
		Relatively Low (Class I)			
<ul style="list-style-type: none"> Regular income for short term Investment in Debt and Money Market securities 		Moderate (Class II)	A - II		
		Relatively High (Class III)			


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

SBI FLOATING RATE DEBT FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	Riskometer  Investors understand that their principal will be at low to moderate risk	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate ↓			
		Risk			
		Relatively Low (Class I)			
<ul style="list-style-type: none"> To generate reasonable returns To invest in a portfolio of floating rate instruments (including fixed rate instruments converted for floating rate exposures using swaps / derivatives) 		Moderate (Class II)	A - II		
		Relatively High (Class III)			


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

SBI MAGNUM CONSTANT MATURITY FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	Riskometer  Investors understand that their principal will be at moderate risk	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate ↓			
		Risk			
		Relatively Low (Class I)			
<ul style="list-style-type: none"> Regular income and capital growth for medium to long-term Investment in government securities having a constant maturity of around 10 years 		Moderate (Class II)			
		Relatively High (Class III)	A - III		


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

SBI DYNAMIC BOND FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	Riskometer  Investors understand that their principal will be at moderate risk	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
<ul style="list-style-type: none"> Regular income for medium to long-term Investment in high quality debt securities of varying maturities 		Relatively High (Class III)	A - III		


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

SBI MAGNUM GILT FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	Riskometer  Investors understand that their principal will be at moderate risk	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
<ul style="list-style-type: none"> Regular income and capital growth for medium to long-term Investment in government securities 		Relatively High (Class III)	A - III		


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

SBI SAVINGS FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	Riskometer  Investors understand that their principal will be at moderate risk	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)		B - I	
		Moderate (Class II)			
<ul style="list-style-type: none"> Regular income for short-term Investment in money market instruments 		Relatively High (Class III)			


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

SBI MAGNUM ULTRA SHORT DURATION FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	Riskometer  Investors understand that their principal will be at moderate risk	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)		B - I	
		Moderate (Class II)			
<ul style="list-style-type: none"> Regular income for short term Investment in Debt and Money Market instruments 		Relatively High (Class III)			


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

SBI LIQUID FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	<div><div>Riskometer</div><div><div>RISKOMETER</div><div>Investors understand that their principal will be at moderate risk</div></div></div>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)		B - I	
		Moderate (Class II)			
		Relatively High (Class III)			

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

SBI BANKING & PSU FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	<div>Riskometer</div> <div></div> <div>Investors understand that their principal will be at moderate risk</div>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
			Relatively High (Class III)		B - III


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

SBI CORPORATE BOND FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	Riskometer	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)		B - III	


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

SBI LONG DURATION FUND

Product Labeling		Potential Risk Class of the Scheme			
This product is suitable for investors who are seeking*:	<div><div>Riskometer</div><div></div></div>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			B - III

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


SBI MAGNUM LOW DURATION FUND

Product Labeling	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Regular income for short term Investment in Debt and Money Market instruments 	 <p>RISKOMETER Investors understand that their principal will be at moderate risk</p>

Potential Risk Class of the Scheme			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			C - II
Relatively High (Class III)			

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


SBI MAGNUM INCOME FUND

Product Labeling	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Regular income for medium to long-term Investment in Debt and Money Market Instruments 	 <p>RISKOMETER Investors understand that their principal will be at moderately high risk</p>

Potential Risk Class of the Scheme			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C - III

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


SBI MAGNUM MEDIUM DURATION FUND

Product Labeling	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Regular income for medium term Investment in Debt and Money Market securities 	 <p>RISKOMETER Investors understand that their principal will be at moderate risk</p>

Potential Risk Class of the Scheme			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C - III

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

SBI CREDIT RISK FUND

Product Labeling	
This product is suitable for investors who are seeking*:	Riskometer
<ul style="list-style-type: none"> Regular income for medium term Predominantly investment in corporate debt securities rated AA and below 	 <p>RISKOMETER Investors understand that their principal will be at moderately high risk</p>

Potential Risk Class of the Scheme			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C - III

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

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