

*Presenting*

# SBI Dynamic Asset Allocation Active FoF



*Tuning*  
**THE DIAL OF OPPORTUNITY**

Dynamic Allocation for Potential Growth & Stability

**NFO PERIOD**

**25<sup>th</sup> Aug to  
08<sup>th</sup> Sept, 2025**

An open-ended fund of fund (FoF) scheme investing in units of actively managed equity and debt oriented mutual fund schemes

## The Usual Questions

Where are we in the cycle?  
(Downturn or Recovery)

Growth outlook  
(Early upswing or late expansion)

Investor sentiment  
(Fear vs Greed)

Market valuation  
(Overheated or undervalued)

Portfolio strategy (Style, Sector, Market Cap, Accrual, Duration)

## The Solution

### Diversification

Combining multiple, uncorrelated assets in a single portfolio improves risk-reward



### Asset Class Timing

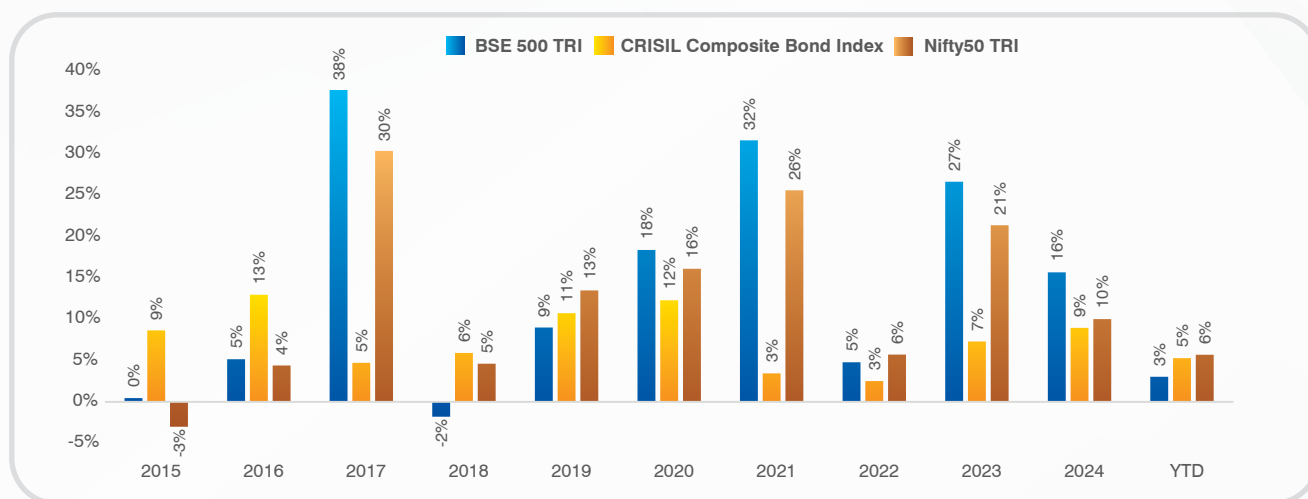
Asset allocation is responsible for significant part of the portfolio returns, as proved by numerous studies



### A Hybrid Portfolio

A multi-asset portfolio with significantly better risk-return characteristics than traditional products

## Because Winners keep rotating between asset classes



**A strong equity allocation is key to wealth creation, but effective asset allocation is equally important for navigating market cycles successfully.**

*This is purely for illustration purpose and should not be construed as any assurance/indication of future performance.*

## Thus, the need for Asset Allocation



### Risk Management

Optimal mix of different asset classes offers the potential of better risk adjusted returns and can result in lower drawdowns in times of market downturns.



### Diversification

Investing across asset classes having lower correlation such as equity and debt can offer steady returns over long-term.

### Dynamic Asset Allocation

Adjusting asset allocation with market cycles can improve risk-adjusted returns.



# Presenting SBI Dynamic Asset Allocation Active FoF

## Dynamic Asset Allocation FoFs are like a smart investment dial



- Just as in a dial you can adjust its settings based on changing conditions, like temperature, think of these FoFs fine-tuning their allocation between equity and debt depending on market signals.
- The dial moves fluidly, increasing equity exposure in bullish markets and turning toward debt in uncertain or volatile times.
- This constant adjustment can help keep your investment journey smoother and in tune with changing market conditions.

## Investment Process

Objective: Optimizing risk-adjusted return



Time frame: 3 years +

*The current fund allocation and investment strategy is subject to change and can vary in the future within the provisions of the Scheme Information Document (SID). Please refer to the SID for detailed asset allocation available on [www.sbimf.com](http://www.sbimf.com)*

## Get the Advantage with the FAN approach

### FLEXIBLE

The fund has the flexibility to dynamically shift exposure across asset classes, equity, debt, investment styles, and market caps, based on evolving market conditions.

### AGILE

The investment process of the fund uses macro-economic and market data to determine the change in portfolio allocation.

### NIMBLE

A key feature of the fund is its ability to adjust allocations timely without investor intervention. The investment framework would be rebalanced monthly.

**The FAN approach can result in better tax efficiency compared to a DIY asset allocation strategy, as movement between funds in the DIY approach may trigger tax events. In contrast, the investors in the fund will be subject to a long-term capital gains tax of 12.5% after two years of investment.**

*Note: Investors are advised to consult their investment / tax adviser before making any decision.*

## Asset Allocation

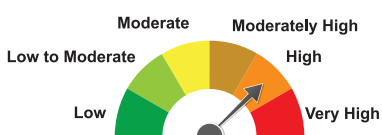
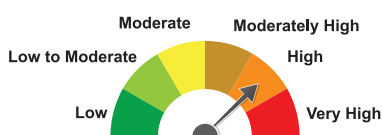
The funds collected under the scheme shall generally be invested consistent with the objective of the scheme in the following manner:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Actively managed Equity & Equity Oriented Schemes ^	35%	100%
Actively managed Debt & Debt Oriented Schemes ^	0%	65%
Money Market Instruments (with maturity not exceeding 91 days), including Tri-Party Repo*, cash & cash equivalents	0%	5%

^ Including actively managed equity and debt-oriented hybrid schemes. \*or similar instruments as may be permitted by SEBI from time to time. The scheme shall invest in the units of existing mutual fund schemes of SBI Mutual Fund and/ or other mutual funds. It may be noted that after the closure of the NFO Period/pending deployment of the funds of the Scheme, the Scheme may park the funds in Government securities including Triparty Repo, and units of liquid mutual fund until the full deployment is achieved. Please refer SID for detailed asset allocation available on [www.sbimf.com](http://www.sbimf.com)

## Fund Facts

<b>SCHEME NAME</b>	SBI Dynamic Asset Allocation Active FoF
<b>TYPE OF SCHEME</b>	An open-ended fund of fund (FoF) scheme investing in units of actively managed equity and debt oriented mutual fund schemes
<b>INVESTMENT OBJECTIVE</b>	The investment objective of the scheme shall be to generate long-term capital appreciation by investing in actively managed equity oriented and actively managed debt oriented mutual fund schemes. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.
<b>BENCHMARK</b>	NIFTY 50 Hybrid Composite Debt 50:50 Index
<b>FUND MANAGER</b>	Ms. Nidhi Chawla – For Equity Portion • Mr. Ardhendu Bhattacharya – For Debt Portion
<b>PLANS / OPTIONS</b>	Direct & Regular Plans with Growth, Income Distribution cum capital withdrawal (IDCW) Payout, Transfer & Reinvestment Option
<b>MINIMUM INVESTMENT AMOUNT</b>	Rs. 5000/- and in multiples of Re. 1 thereafter
<b>ADDITIONAL PURCHASE</b>	Rs. 1000/- and in multiples of Re. 1 thereafter
<b>EXIT LOAD</b>	<ul style="list-style-type: none"> <li>For units purchased or switched in from another scheme to the Fund are redeemed or switched out on or before 12 months from the date of allotment: Upto 25% of the investments – Nil; For remaining investments – 1% of applicable NAV</li> <li>For exit after 12 months from the date of allotment: Nil</li> </ul>

This product is suitable for investors who are seeking ^ :	Riskometer	Benchmark Riskometer : NIFTY 50 Hybrid Composite Debt 50:50 Index
<ul style="list-style-type: none"> <li>Long term Capital appreciation</li> <li>Investment in units of actively managed equity and debt oriented mutual fund schemes</li> </ul>	 <p><b>RISKOMETER</b> The risk of the scheme is High</p>	 <p><b>RISKOMETER</b> The risk of the benchmark is High</p>
^ Investors should consult their financial advisers if in doubt about whether the product is suitable for them.		

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The investor will bear the recurring expenses of the Scheme, in addition to the expenses of the underlying Scheme(s).

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.