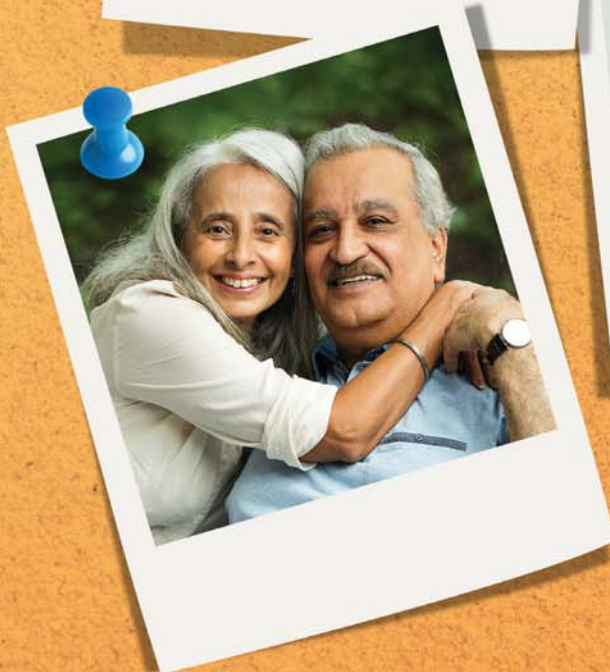
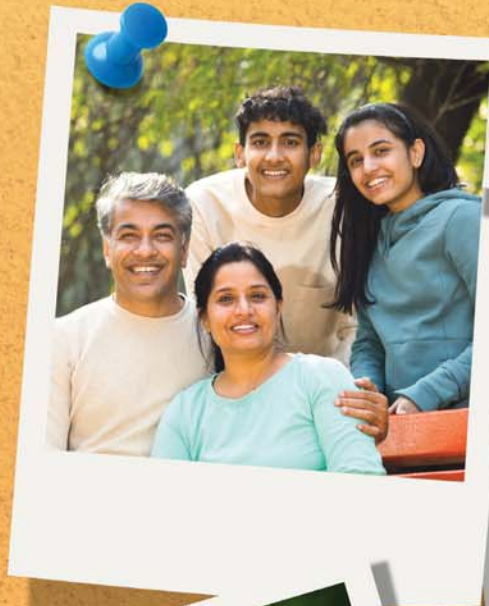


At every  
step in life,  
Mutual Fund  
Solutions  
help you  
**step forward.**



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## From the MD & CEO's Desk

**Dear Investors,**

The Lok Sabha Elections are upon us, and most of you will get an opportunity to cast your vote. These elections are not merely regional affairs, as many might think, but a pivotal point that could redefine global strategies in terms of international agreements and collaborative projects, impacting global markets and international relations.

Along with India, the global electoral calendar is packed with elections in the United States, Brazil, and key European Union member states. As asset managers, we are more mindful of the policy actions of the elected governments than the immediate euphoria surrounding them. Our country remains one of the bright spots in the global economy and the momentum that we are seeing in multiple sectors like infrastructure and manufacturing, are going to propel our country into its decade of destiny!

Rising inflation is one of the major concerns globally, hence central banks keep monitoring it closely. The U.S. Federal Reserve held interest rates steady, in their latest policy action, signalling that it is still leaning towards eventual reductions in borrowing costs. But highlighted recent inflation readings could make those rate cuts a while in coming. The Reserve Bank of India too has not been keen to cut rates and has maintained its status quo on rates with the focus on the 4% inflation target.

Climate change is for real as we continue to see erratic weather across the globe and an onset of early summer with heat waves in many parts of our country causing distress. Even though, there has been a prediction of above normal rainfall this year, its impact on agriculture remains to be seen as uneven rainfall could lead to growing concerns of food inflation driving core inflation upward.

Currently we are seeing a rally across asset classes as the equity markets are on a high, factoring in the post-election euphoria while commodities like Gold and Silver are touching new highs. In such a scenario, asset allocation thus remains a critical aspect for investors while they build their portfolio.

At SBI Mutual Fund, our focus remains on educating investors and engaging with our distribution partners on our fund house views and what we believe can help people invest better. We believe investing for financial goals like retirement or capital building for children are some of the most cherished aspirations in life and one must use mutual funds as their go-to solutions to plan well for these goals.

Wishing you a great month ahead.

**Warm Regards,**

**Shamsher Singh**

**MD & CEO**

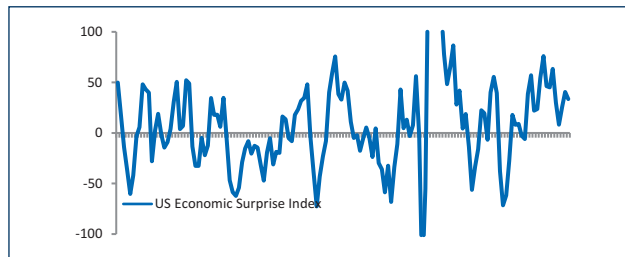


# Market Overview

April witnessed another round of repricing of policy rate expectations from the FED. A series of stronger than expected data prints led to the benchmark 10y UST yields moving up by about 50 bps over the month. Policy rate cut expectations from the US FED have been marked down to less than 2 cuts over CY24. Likely divergence in policy settings could be a feature to watch out going forward. While near term market direction could be FED expectations dependent, the path of policy rates may be more synchronized to domestic macro factors. The path towards policy adjustment in India is also likely to be shaped by domestic growth- inflation numbers rather than any synchronization with global central bank actions.

**Chart 1:**

**US Economic activity surprises on the upside in recent weeks**



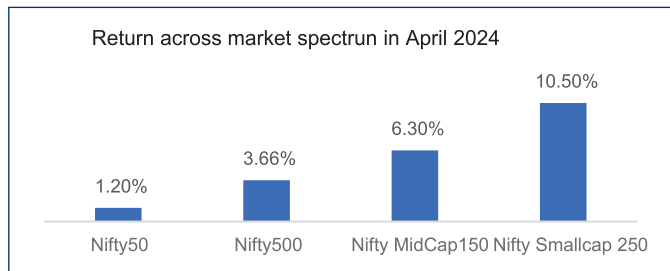
Source: Bloomberg, SBIFM Research

## Equity

We had highlighted the significant disconnect between the Nifty and the 'markets' in our last newsletter. Broader markets had significantly underperformed the Nifty and the Sensex over the four months from Nov'23 to Mar'24. Further, the correction in Feb-March was more brutal for smaller companies than large caps. However, the new financial year has begun with a significant change versus that trend. A broad-based rally in mid and small caps has resulted in a decent outperformance over the Nifty. In April 2024, Nifty gained 1.2% as compared to 6.3% and 10.5% gains for Nifty Midcap 150 and Nifty Smallcap 250 indexes respectively. Markets pricing in political stability on the other side of elections may have been a key contributing factor.

**Chart 2:**

**Mid and small caps stage a strong come back in April**



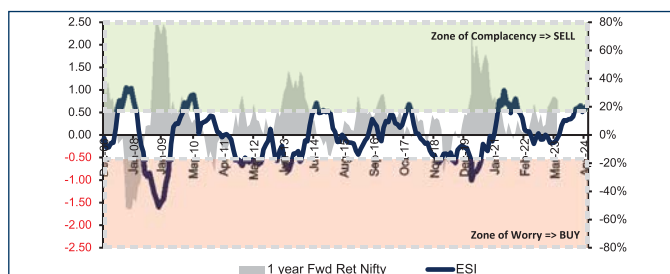
Source: Bloomberg, SBIFM Research

We believe the markets have already discounted a favorable political outcome to a large extent. This is reflected in both valuations as well as elevated readings on our equity sentiment measure. Equity valuations (as measured through our preferred gauge of earnings yields minus bond yields) turned more unattractive versus bonds over the month given a 13 bps rise in 10 year bond yields, on the back of rising yields in the US as well as rising commodity prices.

Our equity sentiment measure rose again after dipping slightly during the last month, reflecting complacency in the markets. Equity Sentiment as measured through our proprietary framework is a score considering a total of 14 sub factors covering various aspects of equity markets to arrive at a measure of market sentiment. The sentiment index works as a contrarian measure and has an inverse correlation to expected forward returns, especially at extremes.

**Chart 3:**

**Equity sentiment readings continue to reflect high complacency**

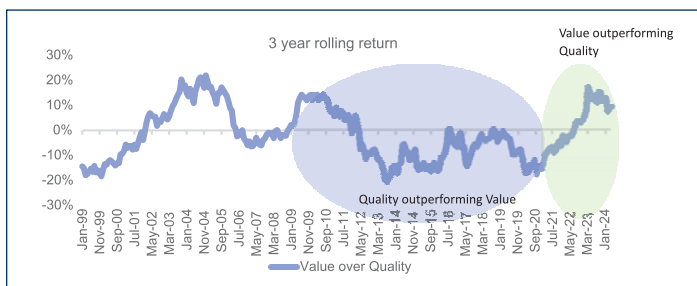


Source: Bloomberg, FactSet, SBIFM Research; Note: ESI stands for Equity Sentiment Index

In this context, we continue to stay bottom-up on stock selection with a leaning towards quality. While the broader macro environment supporting higher growth and inflation should stay supportive for value stocks over the next few years, in the immediate term the complacent market sentiment warrants a skew in favour of quality.

**Chart 4:**

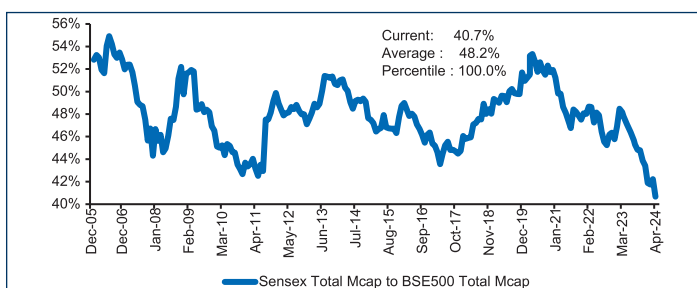
**Value outperformance to take a break against quality?**



Source: FactSet, SBIFM Research

**Chart 5:**

**Sensex BSE500 Market Cap ratio: Headline valuations favour large caps**



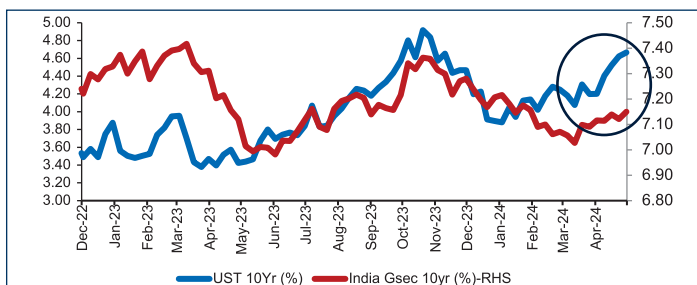
Source: Bloomberg, SBIFM Research

**Fixed Income**

Market direction and sentiments broadly mirrored trends in US treasuries even as rising commodity prices, mainly on account of Middle east frictions presented a more direct source of risk. A reversal in FPI net debt flows also led to yields drifting up.

**Chart 6:**

**Sovereign yields remain directionally linked to UST.**



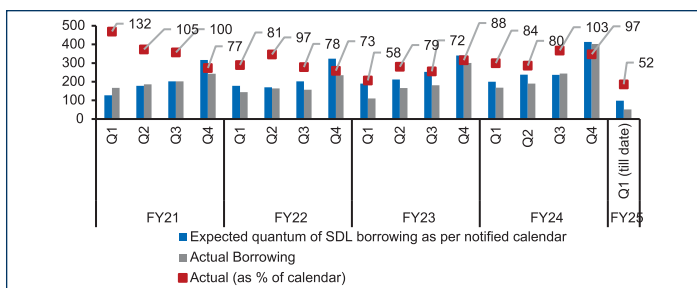
Source: Bloomberg, SBIFM Research

The direct consequence of higher treasury yields and repricing of expectations have been on incremental FPI debt inflows. April witnessed an overall net outflow of around USD 1.8Bn. This contrasts with net inflows of more than USD 6.29 Bn in Q1 of CY24. With the index inclusion process to start in June, net flows are expected to pick up. At the same time, elevated treasury yields and possible push back on extent of rate cuts could keep active flows subdued. Notwithstanding volatility in portfolio flows, the current demand- supply equation for Government securities is well balanced.

SDL borrowings for Q1 FY25 had been announced with a gross number of Rs 2.54 trillion. In the context of large SDL issuances in March, states cash balances were fairly high moving into FY25. This alongside possible slowdown in spending as election code of conduct kicked in was expected to keep actual borrowings in Q1 subdued.

**Chart 7:**

**FYTD, SDL issuances at 52% of their indicated calendar amount.**



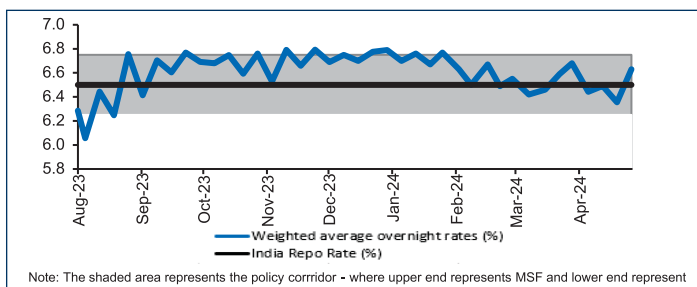
Source: Bloomberg, SBIFM Research

Not much is expected to change with respect to the monetary stance in the near term as the RBI has clearly delinked the stance from system liquidity dynamics and aligned it with progress towards the inflation target. While there has been steady progress towards bringing headline within the range and core remaining softer, there remains ground to cover with respect to aligning CPI to the midpoint target of 4% on a durable basis. A forward outlook where growth remains stronger and macro financial stability is not under threat, provides the central bank sufficient leeway to sequence policy actions to sustainably meet the inflation mandate. This would be independent of policy actions undertaken by other central banks.

What has probably directionally changed, given the steady deceleration in headline CPI probably is the tolerance to operate the system overnight rates closer to the repo rate. The recently announced buyback of government securities (maturing in FY25) which is a cash management exercise should improve banking liquidity at the margin. At the same time, the transfer of RBI dividend should also improve core liquidity (to the extent of surplus from overseas assets) as well as banking liquidity. Even as the RBI tolerance towards liquidity surplus increases to ensure alignment of operating target to the policy rate, a stance change could potentially be only a H2 FY25 possibility.

**Chart 8:**

**Overnight rates hover around Repo barring a few weeks of overshoot/undershoot.**



Source: Bloomberg, SBIFM Research

With visibility emerging on the liquidity dynamics, the elevated levels at the front end of the curve should settle lower over the coming months. This should enable better risk- reward equation for incremental investments at the shorter segment (up to 5y) of the curve. In the near term, duration play continues to be a tactical opportunity given the spillovers from overseas sentiments and data. A clear visibility on a rate easing cycle in India would be subject to continued progress on inflation. A positive macro backdrop including fiscal consolidation, well matched demand supply balance and declining trend on headline inflation provides visibility on a slightly longer-term structural story on rates.



## From the DMD & Jt. CEO's Desk

**Dear Friends,**

Sell in May and Go Away, an adage around equity markets where the belief is that markets fall in summer and recover later in the year. However, like most sayings this has not necessarily been true. We have seen gains in equities and commodities since the early part of this year, and this rally has been based on several macroeconomic trends buoyed by strong flows from foreign and domestic investors.

Governments and Central Banks around the globe have their hands full in the midst of geopolitical tensions, inflation and domestic challenges even as many of them go into the elections. Yet India remains at a sweet spot, as economic reform, infrastructure development and the push to drive Make in India efforts across sectors are creating positive sentiments. It has a favourable environment for businesses, local and international and heightened economic activity.

The mutual fund industry continues to see active interest suggesting growing financialisation of household savings. Hybrid Funds remain a good choice for investors who would like to have multiple asset classes in their portfolio and also be in a position to tackle market volatility. While those who are seasoned investors and have an appetite for more risk-adjusted returns, may even consider thematic / sector-based funds as they offer potential and are aligned to benefit from policy reforms in a growing economy.

As a fund house, we continue to position mutual funds as solutions to plan and achieve investor's goals in the long term. However, each investor is different, and one must look at their own personal situations while investing. A financial adviser can be of great help in this regard.

Lastly, I would urge you to complete your KYC formalities as mandated by SEBI's latest circular, it will make investing seamless and secure. Remember to keep your personal information updated (PAN, Aadhaar, Address, Email ID and Mobile No., Nominee) with the fund house or any financial institution you deal with as it secures your investment and can help your loved ones, in case of an unforeseen circumstance. The updated information also protects your investments in the digital era where sophisticated frauds are the norm.

Wishing you a wonderful month ahead.

**Warm Regards,**

**D P Singh**

**Deputy MD & Joint CEO**



## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Blue Chip Fund	SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	SBI Flexicap Fund	SBI Multicap Fund	SBI Dividend Yield Fund	SBI Contra Fund	SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	SBI Magnum Midcap Fund	SBI Magnum Global Fund
<b>Ideal Investment Horizon</b>	4 years +	3 years +	4 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +
<b>Inception Date</b>	14/02/2006	01/01/1991	29/09/2005	08/03/2022	14/03/2023	05/07/1999	28/02/1993	29/03/2005	30/09/1994
<b>Fund Manager</b>	Mr. Saurabh Pant & *Mr. Pradeep Kesavan	Mr. Rohit Shimpi & *Pradeep Kesavan	Mr. R. Srinivasan, *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan	Mr. Rohit Shimpi & *Mr. Pradeep Kesavan	Mr. Dinesh Balachandran & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Saurabh Pant & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Bhavin Vithiani & *Mr. Pradeep Kesavan	Mr. R. Srinivasan, Mr. Tanmaya Desai & Mr. Pradeep Kesavan
<b>Managing Since</b>	Mr. Saurabh Pant (w.e.f. Apr 2024) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Rohit Jan-2022 & Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan March-22 & Mr. Saurabh Pant (w.e.f. April 2024) & Mr. Pradeep Dec-23	Mr. Rohit March-2023 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Dinesh May-2018 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Saurabh Sep-2016 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Bhavin (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan 2022, Mr. Tanmaya Desai (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)
<b>First Tier Benchmark</b>	S&P BSE 100 Index (TRI)	Nifty ESG 100 TRI	S&P BSE 500 Index (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	S&P BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)

### Fund Details as on 30 April 2024

<b>Month End AUM (₹ in Crores)</b>	₹45,380.74	₹5,419.22	₹20,744.10	₹15,791.28	₹7,347.41	₹29,629.21	₹22,699.69	₹17,915.30	₹6,298.51
<b>Portfolio Turnover</b>	0.17	0.30	0.61	0.44	-	1.59	0.51	0.16	0.39
<b>Standard Deviation*</b>	11.67%	12.59%	11.43%	-	-	12.28%	12.63%	11.68%	11.13%
<b>Beta*</b>	0.88	0.86	0.84	-	-	0.84	0.88	0.70	0.70
<b>Sharpe Ratio*</b>	0.80	0.73	0.82	-	-	1.78	1.15	1.37	0.58
<b>Expense Ratio</b>	Regular- 1.53% Direct- 0.84%	Regular- 1.93% Direct- 1.31%	Regular- 1.67% Direct- 0.83%	Regular- 1.72% Direct- 0.91%	Regular- 1.80% Direct- 0.74%	Regular- 1.58% Direct- 0.63%	Regular- 1.65% Direct- 0.75%	Regular- 1.69% Direct- 0.82%	Regular- 1.89% Direct- 1.20%

### Portfolio Classification By Asset Allocation (%) as on 30 April 2024

<b>Large Cap (%)</b>	82.56	72.98	52.47	35.38	67.14	39.45	43.12	7.83	16.99
<b>Mid Cap (%)</b>	14.41	18.90	24.19	26.57	18.93	26.54	38.64	68.36	32.58
<b>Small Cap (%)</b>	-	4.60	16.76	33.31	4.35	14.11	14.36	18.41	21.17
<b>Unclassified (%)</b>	-	-	-	-	-	-	-	-	-
<b>Other Assets (%)</b>	2.43	3.52	6.48	3.47	9.58	13.17	3.88	5.12	29.26

### Portfolio Classification By Industry Allocation (%) as on 30 April 2024

<b>Portfolio Classification</b>	Financial Services 29.83 Automobile And Auto Components 14.53 Fast Moving Consumer Goods 9.34 Healthcare 7.56 Construction 5.72 Information Technology 4.99 Capital Goods 4.44 Oil, Gas & Consumable Fuels 4.27 Construction Materials 2.89 Cash, Cash Equivalents And Others 2.77	Financial Services 34.38 Information Technology 15.72 Automobile And Auto Components 10.93 Capital Goods 4.35 Construction Materials 3.95 Fast Moving Consumer Goods 3.59 Consumer Services 2.63 Metals & Mining 2.26 Consumer Durables 2.08 And Others 2.08	Financial Services 30.33 Information Technology 8.92 Oil, Gas & Consumable Fuels 7.76 Automobile And Auto Components 7.20 Consumer Durables 6.33 Fast Moving Consumer Goods 6.30 Textiles 5.03 Healthcare 3.38 Power Construction Materials 3.19 Consumer Services 3.03	Financial Services 20.15 Consumer Durables 8.99 Healthcare 7.31 Consumer Services 6.70 Automobile And Auto Components 5.89 Fast Moving Consumer Goods 5.67 Oil, Gas & Consumable Fuels 5.46 Textiles 4.79 Services 4.64 Chemicals 4.64 Telecommunication 4.10	Financial Services 21.44 Information Technology 15.63 Automobile And Auto Components 14.28 Consumer Goods 9.09 Oil, Gas & Consumable Fuels 6.63 Capital Goods 5.62 Power Construction 4.49 Cash, Cash Equivalents And Others 3.63 Realty 3.59	Financial Services 19.66 Oil, Gas & Consumable Fuels 11.08 Healthcare 7.25 Sovereign 6.73 Derivatives 5.80 Automobile And Auto Components 5.67 Information Technology 5.67 Metals & Mining 5.38 Power 4.95 Capital Goods 4.65	Financial Services 21.86 Healthcare 10.26 Automobile And Auto Components 9.18 Information Technology 8.51 Consumer Durables 6.62 Metals & Mining 6.30 Construction Materials 5.87 Fast Moving Consumer Goods 5.38 Oil, Gas & Consumable Fuels 4.53 Capital Goods 4.36	Financial Services 17.33 Automobile And Auto Components 15.74 Capital Goods 10.65 Healthcare 8.16 Textiles 6.48 Consumer Services 6.46 Consumer Durables 5.62 Chemicals 5.14 Cash, Cash Equivalents And Others 5.12 Realty 4.72 Financial Services 4.64 Media, Entertainment & Publication 1.69	Fast Moving Consumer Goods 20.94 Healthcare 19.94 Information Technology 18.92 Capital Goods 7.42 Automobile And Auto Components 7.31 Cash, Cash Equivalents 7.23 Textiles 7.17 Chemicals 4.10 Financial Services 3.64 Media, Entertainment & Publication 1.69
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### Other Details

<b>Exit Load</b>	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%
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Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. \*Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024)  
Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan | \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 1st Dec 2023.

## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	SBI Banking & Financial Services Fund	SBI PSU Fund	SBI Magnum COMMA Fund
Ideal Investment Horizon	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical	Tactical
Inception Date	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005
Fund Manager	Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Dinesh Balachandran	Mr. Tanmaya Desai & Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Milind Agrawal & Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Richard D'souza	Mr. Richard D'souza & Mr. Pradeep Kesavan (w.e.f. Dec 2023)
Managing Since	Mr. R. Srinivasan May-2009 & Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Nov-2013 & Mr. Pradeep (w.e.f. Dec 2023)	Sep-2016	Mr. Tanmaya Jun-2011 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Milind Aug-2019 & Mr. Pradeep (w.e.f. Dec 2023)	Aug-2014	Mr. Richard Aug-2014 & Mr. Pradeep (w.e.f. Dec 2023)
First Tier Benchmark	S&P BSE 500 Index (TRI)	S&P BSE 250 Small Cap Index TRI	S&P BSE 500 Index (TRI)	S&P BSE HEALTH CARE Index (TRI)	Nifty Financial Services Index (TRI)	S&P BSE PSU INDEX (TRI)	Nifty Commodities Index (TRI)
<b>Fund Details as on 30 April 2024</b>							
Month End AUM (Rs. in Crores)	₹33,233.16	₹27,769.33	₹23,416.80	₹2,665.93	₹5,321.47	₹2,376.02	₹596.93
Portfolio Turnover	0.24	1.03	0.20	0.38	1.72	0.52	0.95
Standard Deviation*	12.29%	12.05%	13.39%	14.02%	14.90%	20.90%	16.58%
Beta*	0.73	0.62	0.95	0.89	0.85	0.97	0.81
Sharpe Ratio*	0.78	1.35	1.47	0.75	0.63	1.49	0.67
Expense Ratio	Regular- 1.58% Direct- 0.74%	Regular- 1.60% Direct- 0.67%	Regular- 1.62% Direct- 0.94%	Regular- 2.01% Direct- 0.95%	Regular- 1.85% Direct- 0.75%	Regular- 2.03% Direct- 0.89%	Regular- 2.53% Direct- 1.97%
<b>Portfolio Classification By Asset Allocation (%) as on 30 April 2024</b>							
Large Cap (%)	44.44	-	55.28	33.96	73.81	44.68	51.52
Mid Cap (%)	36.36	4.49	22.11	29.71	15.53	24.78	13.84
Small Cap (%)	1.24	81.84	14.60	28.86	8.84	21.14	29.97
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (%)	17.36	13.67	8.01	7.47	1.82	9.40	4.67
<b>Portfolio Classification By Industry Allocation (%) as on 30 April 2024</b>							
<b>Portfolio Classification By Industry Allocation (%) as on 30 April 2024</b>							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services	38.30	15.98	23.98	93.36	32.57	32.57
	Telecommunication	9.70	13.26	23.98	Chemicals	Financial Services	Oil, Gas & Consumable Fuels
	Healthcare	8.30	13.13	Fuels	4.37	Derivatives	Consumable Fuels
	Fast Moving Consumer Goods	7.87	10.83	Capital Goods	2.02	Cash, Cash Equivalents	Metals & Mining
	Information Technology	7.77	8.19	Automobile And Auto Components	0.25	And Others	Construction
	Cash, Cash Equivalents And Others	6.11	7.88	Cash, Cash Equivalents	8.23	Oil, Gas & Consumable Fuels	Materials
	Chemicals	5.13	7.36	Healthcare	8.01	Power	Textiles
	Consumer Services	4.35	7.11	Information Technology	7.70	Cash, Cash Equivalents	Power
	Construction Materials	2.94	5.73	Metals & Mining	3.96	And Others	Metals & Mining
	Automobile And Auto Components	2.88	2.25	Telecommunication	3.14	Capital Goods	Construction
Other	2.88	2.25	Services	3.14	Construction	And Others	
Other	2.88	2.25	Services	3.14	Construction	And Others	
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. \*Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan | \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 1st Dec 2023.

# Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI Gold Fund	SBI International Access – US Equity FoF	SBI Energy Opportunities Fund			
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	Tactical	Tactical			
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	12/09/2011	22/03/2021	26/02/2024			
Fund Manager	Mr. Bhavin Vithlani & *Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Ashit Desai & Mr. Pradeep Kesavan	Mr. Vivek Gedda & Mr. Pradeep Kesavan	Mr. Raviprakash Sharma & *Mr. Pradeep Kesavan	Mr. Raviprakash Sharma	Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Raj Gandhi & Mr. Pradeep Kesavan			
Managing Since	Mr. Bhavin Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Ashit (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Vivek (w.e.f. April 2024) & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Raviprakash Mar-2019 & Mr. Pradeep (w.e.f. Dec 2023)	Sep-2011	(w.e.f. Dec 2023)	Feb - 2024			
First Tier Benchmark	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	S&P BSE Teck Index (TRI)	Nifty 50 Index (TRI)	Price of Physical Gold	S&P 500 Index, after converting it to Indian Rupee	Nifty Energy TRI			
<b>Fund Details as on 30 April 2024</b>										
Month End AUM (Rs. in Crores)	₹2,803.93	₹2,167.74	₹3,574.42	₹189.74	₹1,816.28	₹866.53	₹8,380.52			
Portfolio Turnover	0.42	0.38	0.25	0.40	-	-	-			
Standard Deviation*	12.48%	11.25%	17.21%	12.08%	-	-	-			
Beta*	0.75	0.61	0.90	0.87	-	-	-			
Sharpe Ratio*	1.96	1.57	0.56	0.88	-	-	-			
Expense Ratio	Regular- 2.03% Direct- 1.36%	Regular- 2.06% Direct- 0.97%	Regular- 1.93% Direct- 0.85%	Regular- 0.74% Direct- 0.41%	Regular- 0.42% Direct- 0.10%	Regular- 1.60% Direct- 0.90%	Regular- 1.74% Direct- 0.47%			
<b>Portfolio Classification By Asset Allocation (%) as on 30 April 2024</b>										
Large Cap (In %)	41.57	31.64	56.73	99.01	-	-	57.05			
Mid Cap (In %)	14.93	21.35	15.10	0.99	-	-	11.04			
Small Cap (In %)	32.35	44.83	13.75	-	ETF: 100.05	Overseas Mutual Fund: 99.28	20.01			
Unclassified (%)	-	-	-	-	-	-	-			
Other Assets (In %)	11.15	2.18	14.42	-	-0.05	0.72	4.75			
<b>Portfolio Classification By Industry Allocation (%) as on 30 April 2024</b>										
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods	14.85	Fast Moving Consumer Goods	33.77	Information Technology	62.70	Exchange Traded Funds	100.05	Oil, Gas & Consumable Fuels	53.15
	Construction Materials	13.46	Consumer Durables	19.89	Telecommunication Services	11.06	Cash, Cash Equivalents And Others	0.72	Power	15.70
	Oil, Gas & Consumable Fuels	11.96	Consumer Services	19.55	Media, Entertainment & Publication	7.78	Fast Moving Consumer Goods	28.61	Capital Goods	10.97
	Financial Services	11.93	Automobile And Textiles	9.07	Auto Components	7.27	Healthcare	22.89	Sovereign	7.15
	Construction	10.35	Auto Components	6.69	Consumer Services	6.59	Technology	11.17	Financial Services	4.40
	Cash, Cash Equivalents And Others	8.24	Telecommunication	6.18	Auto Components	6.31	Financial Services	11.17	Construction	3.72
	Telecommunication	6.59	Cash, Cash Equivalents And Others	2.18	Metals & Mining	4.26	Oil, Gas & Consumable Fuels	4.11	Cash, Cash Equivalents And Others	3.18
	Consumer Durables	5.20	Media, Entertainment & Publication	1.66	Cash, Cash Equivalents And Others	2.13	Telecommunication	2.83	Derivatives	1.57
	Power	4.80	Publication Services	1.01	Consumer Durables	2.37	Consumer Durables	2.37	Chemicals	0.16
	Services	3.92	Services	1.01	Power	2.20	Power	2.20		

Exit Load			Other Details		
Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	On or before 15 days - 1%	For exit on or before 1 year from the date of allotment - 1.00%	For exit on or before 1 year from the date of allotment - Nil
Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points: Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan 1 *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme W.e.f. 1st Dec 2023.			For exit on or before 1 year from the date of allotment - Nil		



# BLUE CHIP FUND

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

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Equity Scheme predominantly investing in large cap stocks.
- Date of Allotment:** 14/02/2006
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 45,152.97 Crores
- AUM as on April 30, 2024**  
₹ 45,380.74 Crores
- Fund Manager: Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Saurabh Pant (w.e.f. Apr 2024)  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Saurabh Pant Over 16 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 100 Index (TRI)
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %; For exit after 1 year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation <sup>#</sup>	: 11.67%
Beta <sup>#</sup>	: 0.88
Sharpe Ratio <sup>#</sup>	: 0.80
Portfolio Turnover <sup>**</sup>	
Equity Turnover	: 0.15
Total Turnover	: 0.17

Total Turnover = Equity + Debt + Derivatives  
<sup>#</sup>Source: CRISIL Fund Analyser  
<sup>\*\*</sup>Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	46.1413
Reg-Plan-Growth	81.1084
Dir-Plan-IDCW	57.8253
Dir-Plan-Growth	89.0997

## LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
23-Sep-16 (Reg Plan)	1.00	18.5964
23-Sep-16 (Dir Plan)	1.20	21.8569
17-Jul-15 (Reg Plan)	2.50	17.6880
17-Jul-15 (Dir Plan)	2.90	20.5395
21-Mar-14 (Reg Plan)	1.80	12.7618

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

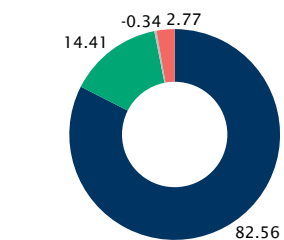
## PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>				ICICI Lombard General Insurance Company Ltd.	1.14	-	1.14
HDFC Bank Ltd.	8.37	-	8.37	Bajaj Auto Ltd.	1.10	-	1.10
ICICI Bank Ltd.	8.12	-	8.12	TVS Motor Company Ltd.	1.07	-	1.07
Larsen & Toubro Ltd.	5.72	-0.34	5.38	Schaeffler India Ltd.	1.07	-	1.07
ITC Ltd.	4.83	-	4.83	Avenue Supermarts Ltd.	1.06	-	1.06
Bajaj Finance Ltd.	4.29	-	4.29	ICICI Prudential Life Insurance Company Ltd.	1.05	-	1.05
Reliance Industries Ltd.	4.12	-	4.12	Tube Investments Of India Ltd.	1.02	-	1.02
Infosys Ltd.	3.72	-	3.72	Jindal Steel & Power Ltd.	1.02	-	1.02
Kotak Mahindra Bank Ltd.	3.29	-	3.29	Godrej Properties Ltd.	0.99	-	0.99
Britannia Industries Ltd.	2.74	-	2.74	Cipla Ltd.	0.93	-	0.93
Eicher Motors Ltd.	2.54	-	2.54	SKF India Ltd.	0.71	-	0.71
Bharti Airtel Ltd.	2.45	-	2.45	Motherson Sumi Wiring India Ltd.	0.67	-	0.67
Page Industries Ltd.	2.43	-	2.43	Max Healthcare Institute Ltd.	0.65	-	0.65
Divi's Laboratories Ltd.	2.41	-	2.41	PI Industries Ltd.	0.48	-	0.48
Maruti Suzuki India Ltd.	2.26	-	2.26	Life Insurance Corporation Of India	0.35	-	0.35
Mahindra & Mahindra Ltd.	2.14	-	2.14	Zomato Ltd.	0.26	-	0.26
Sun Pharmaceutical Industries Ltd.	2.11	-	2.11	Indian Oil Corporation Ltd.	0.15	-	0.15
Cummins India Ltd.	1.95	-	1.95	State Bank Of India	0.11	-	0.11
Cholamandalam Investment & Finance Co. Ltd.	1.92	-	1.92	<b>Total</b>	<b>96.97</b>	<b>-0.34</b>	<b>96.63</b>
Thermax Ltd.	1.78	-	1.78	<b>Treasury Bills</b>			
Hindustan Unilever Ltd.	1.77	-	1.77	182 Day T-Bill 11.07.24	0.33	-	-
DLF Ltd.	1.77	-	1.77	91 Day T-Bill 04.07.24	0.22	-	-
Asian Paints Ltd.	1.52	-	1.52	91 Day T-Bill 09.05.24	0.05	-	-
Shree Cement Ltd.	1.48	-	1.48	<b>Total</b>	<b>0.60</b>	<b>-</b>	<b>-</b>
Mankind Pharma Ltd.	1.46	-	1.46	<b>Cash, Cash Equivalents And Others</b>	<b>2.77</b>	<b>-</b>	<b>-</b>
Hindalco Industries Ltd.	1.42	-	1.42	<b>Grand Total</b>	<b>100.00</b>		
Ultratech Cement Ltd.	1.41	-	1.41				
Sona Blw Precision Forgings Ltd.	1.38	-	1.38				
Samvardhana Motherson International Ltd.	1.28	-	1.28				
Tata Consultancy Services Ltd.	1.27	-	1.27				
HDFC Life Insurance Company Ltd.	1.19	-	1.19				

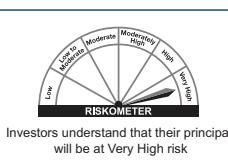
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.83
Automobile And Auto Components	14.53
Fast Moving Consumer Goods	9.34
Healthcare	7.56
Construction	5.72
Information Technology	4.99
Capital Goods	4.44
Oil, Gas & Consumable Fuels	4.27
Construction Materials	2.89
Realty	2.76
Telecommunication	2.45
Metals & Mining	2.44
Textiles	2.43
Consumer Durables	1.52
Consumer Services	1.32
Sovereign	0.60
Chemicals	0.48
Derivatives	-0.34
Cash, Cash Equivalents And Others	2.77

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Midcap ■ Derivatives  
 ■ Cash, Cash Equivalents, And Others



## SBI Blue Chip Fund

This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
- Investment in equity and equity-related instruments of large cap companies.

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



**SBI**  
**ESG EXCLUSIONARY**  
**STRATEGY FUND**

An open-ended Equity Scheme investing in companies following the ESG theme with exclusionary strategy.

(Previously known as SBI Magnum Equity ESG Fund)

**Investment Objective**

The objective of the scheme is to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of companies following Environmental, Social and Governance (ESG) criteria using exclusionary strategy.

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in companies following the ESG theme with exclusionary strategy.
- Date of Allotment:** 01/01/1991
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 5,417.85 Crores
- AUM as on April 30, 2024**  
₹ 5,419.22 Crores
- Fund Manager: Mr. Rohit Shimpi & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Rohit Shimpi Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Rohit Shimpi Over 18 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** Nifty 100 ESG TRI
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation<sup>#</sup>** : 12.59%  
**Beta<sup>#</sup>** : 0.86  
**Sharpe Ratio<sup>#</sup>** : 0.73  
**Portfolio Turnover<sup>\*\*</sup>**  
Equity Turnover : 0.30  
Total Turnover : 0.30

Total Turnover = Equity + Debt + Derivatives  
\*Source: CRISIL Fund Analyser  
\*\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	66.5809	16-Mar-18 (Reg Plan)	3.40	29.0857
Reg-Plan-Growth	212.8928	16-Mar-18 (Dir Plan)	4.00	34.6356
Dir-Plan-IDCW	83.1250	30-May-17 (Reg Plan)	2.00	30.8936
Dir-Plan-Growth	231.5468	30-May-17 (Dir Plan)	2.50	36.5027
		29-Apr-16 (Reg Plan)	4.50	27.4893
		29-Apr-16 (Dir Plan)	5.00	32.3240
		24-Apr-15 (Reg Plan)	6.00	31.7479
		24-Apr-15 (Dir Plan)	7.00	36.7592

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

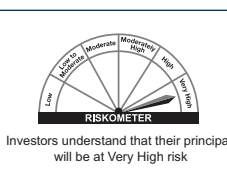
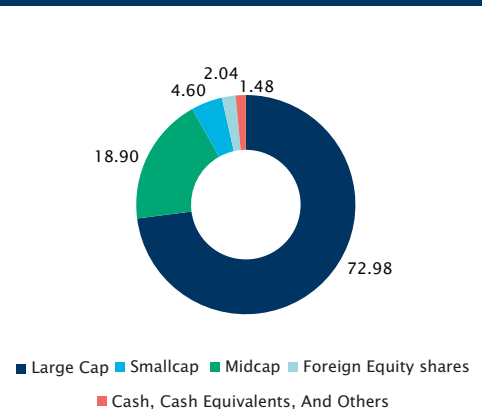
**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		FSN E-Commerce Ventures Ltd.	1.47
ICICI Bank Ltd.	7.39	Britannia Industries Ltd.	1.37
HDFC Bank Ltd.	7.39	Bank Of India	1.34
Infosys Ltd.	7.08	Schaeffler India Ltd.	1.26
Axis Bank Ltd.	4.92	Jubilant Foodworks Ltd.	1.16
Kotak Mahindra Bank Ltd.	4.42	Ashok Leyland Ltd.	1.10
Larsen & Toubro Ltd.	4.35	Whirlpool Of India Ltd.	1.08
Tata Consultancy Services Ltd.	4.09	HDFC Asset Management Co. Ltd.	1.02
Ultratech Cement Ltd.	3.95	Kajaria Ceramics Ltd.	1.00
Maruti Suzuki India Ltd.	3.85	Coforge Ltd.	0.80
State Bank Of India	3.70	Brigade Enterprises Ltd.	0.75
Cholamandalam Investment & Finance Co. Ltd.	2.42	<b>Total</b>	<b>96.48</b>
Hindalco Industries Ltd.	2.26	<b>Foreign Equity Shares</b>	
Eicher Motors Ltd.	2.24	Microsoft Corporation	2.04
ABB India Ltd.	2.24	<b>Total</b>	<b>2.04</b>
Hindustan Unilever Ltd.	2.22	<b>Cash, Cash Equivalents And Others</b>	<b>1.48</b>
Thermax Ltd.	2.04	<b>Grand Total</b>	<b>100.00</b>
TVS Motor Company Ltd.	1.90		
Page Industries Ltd.	1.90		
Reliance Industries Ltd.	1.89		
Divi's Laboratories Ltd.	1.85		
Timken India Ltd.	1.79		
HDFC Life Insurance Company Ltd.	1.78		
Hitachi Energy India Ltd.	1.77		
L&T Technology Services Ltd.	1.71		
Sona Blw Precision Forgings Ltd.	1.68		
Power Grid Corporation Of India Ltd.	1.67		
Cummins India Ltd.	1.63		

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Financial Services	34.38
Information Technology	15.72
Automobile And Auto Components	10.93
Capital Goods	10.57
Construction	4.35
Construction Materials	3.95
Fast Moving Consumer Goods	3.59
Consumer Services	2.63
Metals & Mining	2.26
Consumer Durables	2.08
Textiles	1.90
Oil, Gas & Consumable Fuels	1.89
Healthcare	1.85
Power	1.67
Realty	0.75
Cash, Cash Equivalents And Others	1.48

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**



**SBI ESG Exclusionary Strategy Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
- Investments in companies following the ESG theme with exclusionary strategy.

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




**FLEXICAP FUND**

An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

### Investment Objective

To provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum and in debt and money market instruments. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

### Fund Details

- Type of Scheme**  
An open-ended Dynamic Equity Scheme investing across large cap, mid cap, small cap stocks.
- Date of Allotment:** 29/09/2005
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 20,587.33 Crores
- AUM as on April 30, 2024**  
₹ 20,744.10 Crores
- Fund Manager: Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. R. Srinivasan Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. R. Srinivasan Over 30 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 500 Index (TRI)
- Exit Load:** For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 11.43%
Beta*	: 0.84
Sharpe Ratio*	: 0.82
Portfolio Turnover*	
Equity Turnover	: 0.56
Total Turnover	: 0.61

**Total Turnover = Equity + Debt + Derivatives**  
 \*Source: CRISIL Fund Analyser  
 \*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	44.8073
Reg-Plan-Growth	100.0660
Dir-Plan-IDCW	55.3043
Dir-Plan-Growth	110.6460

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

### LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
09-Mar-18 (Reg Plan)	1.90	20.5230
09-Mar-18 (Dir Plan)	2.20	23.9106
29-Dec-17 (Reg Plan)	2.50	23.8257
29-Dec-17 (Dir Plan)	2.90	27.6830
30-Dec-16 (Reg Plan)	1.90	19.2173
30-Dec-16 (Dir Plan)	2.20	22.0670

Face value: ₹10

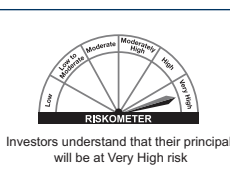
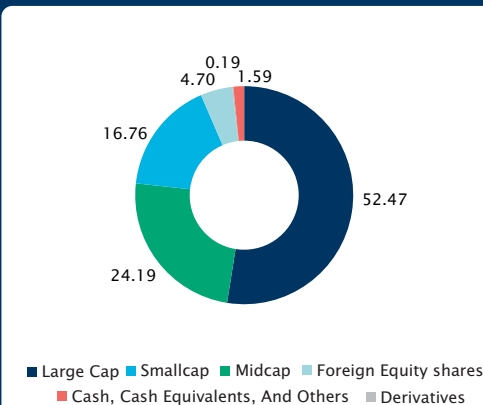
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>				<b>Foreign Equity Shares</b>			
Kotak Mahindra Bank Ltd.	6.77	-	6.77	TVS Motor Company Ltd.	0.59	-	0.59
Reliance Industries Ltd.	5.85	-	5.85	Sheela Foam Ltd.	0.59	-	0.59
ICICI Bank Ltd.	5.85	-	5.85	Krishna Institute Of Medical Sciences Ltd.	0.58	-	0.58
HDFC Bank Ltd.	4.08	-	4.08	Whirlpool Of India Ltd.	0.56	-	0.56
Infosys Ltd.	3.30	-	3.30	G R Infra Projects Ltd.	0.55	-	0.55
Mahindra & Mahindra Ltd.	2.46	-	2.46	Relaxo Footweares Ltd.	0.54	-	0.54
Bharti Airtel Ltd.	2.39	-	2.39	Hindustan Unilever Ltd.	0.54	-	0.54
Larsen & Toubro Ltd.	2.20	-	2.20	Gland Pharma Ltd.	0.53	-	0.53
Nuvoco Vistas Corporation Ltd.	2.07	-	2.07	Cholamandalam Investment & Finance Co. Ltd.	0.52	-	0.52
Torrent Power Ltd.	1.94	-	1.94	Cipla Ltd.	0.50	-	0.50
Hiindalco Industries Ltd.	1.93	-	1.93	Paradeep Phosphates Ltd.	0.47	-	0.47
Carborundum Universal Ltd.	1.92	-	1.92	Gokaldas Exports Ltd.	0.47	-	0.47
ITC Ltd.	1.90	-	1.90	Godrej Consumer Products Ltd.	0.47	-	0.47
Tata Motors Ltd.	1.87	-	1.87	Mankind Pharma Ltd.	0.46	-	0.46
Petronet Lng Ltd.	1.75	-	1.75	Kajaria Ceramics Ltd.	0.46	-	0.46
State Bank Of India	1.67	-	1.67	DLF Ltd.	0.43	-	0.43
ICICI Lombard General Insurance Company Ltd.	1.51	-	1.51	Gujarat Ambuja Exports Ltd.	0.42	-	0.42
Sun Pharmaceutical Industries Ltd.	1.50	-	1.50	Timken India Ltd.	0.35	-	0.35
Volta Ltd.	1.49	-	1.49	Aether Industries Ltd.	0.33	-	0.33
Max Healthcare Institute Ltd.	1.46	-	1.46	Rossari Biotech Ltd.	0.32	-	0.32
CESC Ltd.	1.44	-	1.44	Doms Industries Ltd.	0.31	-	0.31
Sona Blw Precision Forgings Ltd.	1.43	-	1.43	Vip Industries Ltd.	0.26	-	0.26
Bank Of India	1.42	-	1.42	Chalet Hotels Ltd.	0.26	-	0.26
Jubilant Foodworks Ltd.	1.41	-	1.41	Happy Forgings Ltd.	0.25	-	0.25
Muthoot Finance Ltd.	1.39	-	1.39	EIH Ltd.	0.23	-	0.23
Colgate Palmolive (India) Ltd.	1.39	-	1.39	Sai Silks (Kalamandir) Ltd.	0.20	-	0.20
Delhivery Ltd.	1.36	-	1.36	Campus Activewear Ltd.	0.17	-	0.17
United Breweries Ltd.	1.27	-	1.27	Bharat Petroleum Corporation Ltd.	0.16	-	0.16
REC Ltd.	1.26	-	1.26	ZF Commercial Vehicle Control Systems India Ltd.	0.12	-	0.12
SBI Life Insurance Co. Ltd.	1.18	-	1.18	RHI Magnesita India Ltd.	0.12	-	0.12
Container Corporation Of India Ltd.	1.18	-	1.18	Graphite India Ltd.	0.10	-	0.10
V-Guard Industries Ltd.	1.16	-	1.16	Indiamart Intermesh Ltd.	-	0.19	0.19
Aavas Financiers Ltd.	1.13	-	1.13	<b>Total</b>	<b>93.42</b>	<b>0.19</b>	<b>93.61</b>
Star Cement Ltd.	1.12	-	1.12	<b>Foreign Equity Shares</b>			
Havells India Ltd.	1.10	-	1.10	Cognizant Technology Solutions Corporation	2.38	-	-
Power Finance Corporation Ltd.	1.06	-	1.06	Alphabet Inc.	1.61	-	-
Indian Bank	0.96	-	0.96	Microsoft Corporation	0.71	-	-
Nippon Life India Asset Management Ltd.	0.93	-	0.93	<b>Total</b>	<b>4.70</b>	-	-
FSN E-Commerce Ventures Ltd.	0.93	-	0.93	<b>Treasury Bills</b>			
Tata Consultancy Services Ltd.	0.92	-	0.92	91 Day T-Bill 04.07.24	0.10	-	-
Page Industries Ltd.	0.83	-	0.83	<b>Total</b>	<b>0.10</b>	-	-
K.P.R. Mill Ltd.	0.78	-	0.78	<b>Cash, Cash Equivalents And Others</b>			
Bharat Forge Ltd.	0.73	-	0.73	Cash, Cash Equivalents And Others	1.59	-	-
Tips Industries Ltd.	0.67	-	0.67	<b>Grand Total</b>	<b>100.00</b>	-	-
Indian Energy Exchange Ltd.	0.60	-	0.60				

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.33
Information Technology	8.92
Oil, Gas & Consumable Fuels	7.76
Automobile And Auto Components	7.20
Consumer Durables	6.33
Fast Moving Consumer Goods	6.30
Healthcare	5.03
Power	3.38
Construction Materials	3.19
Consumer Services	3.03
Construction	2.75
Capital Goods	2.74
Services	2.54
Telecommunication	2.39
Textiles	2.08
Metals & Mining	1.93
Chemicals	1.12
Media, Entertainment & Publication	0.67
Realty	0.43
Sovereign	0.10
Derivatives	0.19
Cash, Cash Equivalents And Others	1.59

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Flexicap Fund**  
 This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum to provide both long-term growth opportunities and liquidity

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

SBI

**MULTICAP FUND**

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

**Investment Objective**

The investment objective of the scheme is to provide investors with opportunities for long term growth in capital from a diversified portfolio of equity and equity related instruments across market capitalization.

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

**Fund Details****Type of Scheme**

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

**Date of Allotment:** 08/03/2022

**Report As On:** 30/04/2024

**AAUM for the Month of April 2024**  
₹ 15,368.62 Crores

**AUM as on April 30, 2024**  
₹ 15,791.28 Crores

**Fund Manager:** Mr. R. Srinivasan, Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments)

**Managing Since:**

Mr. R. Srinivasan March-2022

Mr. Saurabh Pant (w.e.f. April 2024)

Mr. Pradeep Kesavan Dec-2023

**Total Experience:**

Mr. R. Srinivasan Over 30 years

Mr. Saurabh Pant Over 16 years

Mr. Pradeep Kesavan Over 18 years

**First Tier Benchmark:**

NIFTY 500 Multicap 50:25:25 TRI

**Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.

1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment

NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments

Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six instalments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments.

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

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

Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.

Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data****Portfolio Turnover\***

Equity Turnover : 0.36

Total Turnover : 0.44

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 30th April 2024, based on month-end NAV. Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	14.4340
Reg-Plan-Growth	14.4323
Dir-Plan-IDCW	14.7453
Dir-Plan-Growth	14.7453

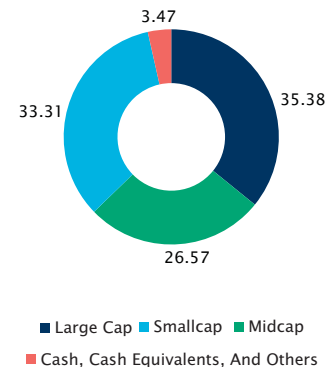
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		V-Mart Retail Ltd.	1.37
ICICI Bank Ltd.	5.10	Jupiter Life Line Hospitals Ltd.	1.32
Interglobe Aviation Ltd.	4.79	Kotak Mahindra Bank Ltd.	1.13
Bharti Airtel Ltd.	4.10	Nazara Technologies Ltd.	1.12
TVS Motor Company Ltd.	3.91	Samhi Hotels Ltd.	1.09
K.P.R. Mill Ltd.	3.76	Sai Silks (Kalamandir) Ltd.	1.01
Torrent Power Ltd.	3.67	Relaxo Footwears Ltd.	0.86
Hindalco Industries Ltd.	3.67	Aether Industries Ltd.	0.84
State Bank Of India	3.66	Vip Industries Ltd.	0.60
Muthoot Finance Ltd.	3.60	Campus Activewear Ltd.	0.19
United Breweries Ltd.	3.48	<b>Total</b>	<b>95.26</b>
Blue Star Ltd.	3.32	<b>Government Securities</b>	
Divi's Laboratories Ltd.	3.29	Government Of India	0.64
Jubilant Foodworks Ltd.	3.23	<b>Total</b>	<b>0.64</b>
Carborundum Universal Ltd.	3.15	<b>Treasury Bills</b>	
Bajaj Finance Ltd.	3.07	91 Day T-Bill 04.07.24	0.63
Petronet Lng Ltd.	2.91	<b>Total</b>	<b>0.63</b>
Krishna Institute Of Medical Sciences Ltd.	2.70	<b>Cash, Cash Equivalents And Others</b>	<b>3.47</b>
Tata Consultancy Services Ltd.	2.66	<b>Grand Total</b>	<b>100.00</b>
Kalpataru Projects International Ltd.	2.25		
Aptus Value Housing Finance India Ltd.	2.21		
Mrs. Bectors Food Specialities Ltd.	2.19		
PVR Inox Ltd.	2.13		
Paradeep Phosphates Ltd.	2.11		
TTK Prestige Ltd.	2.04		
V-Guard Industries Ltd.	1.98		
Sona Blw Precision Forgings Ltd.	1.98		
Page Industries Ltd.	1.70		
Archean Chemical Industries Ltd.	1.69		
Bank Of India	1.38		

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Financial Services	20.15
Consumer Durables	8.99
Healthcare	7.31
Consumer Services	6.70
Automobile And Auto Components	5.89
Fast Moving Consumer Goods	5.67
Textiles	5.46
Services	4.79
Chemicals	4.64
Telecommunication	4.10
Metals & Mining	3.67
Power	3.67
Media, Entertainment & Publication	3.25
Capital Goods	3.15
Oil, Gas & Consumable Fuels	2.91
Information Technology	2.66
Construction	2.25
Sovereign	1.27
Cash, Cash Equivalents And Others	3.47

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)****SBI MultiCap Fund**

This product is suitable for investors who are seeking^:

- Long term wealth creation
- Investment predominantly in equity and equity related securities across market capitalisation

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

**EQUITY-DIVIDEND YIELD FUND**

**DIVIDEND YIELD FUND**

An open ended equity scheme investing predominantly in dividend yielding stocks.

**Investment Objective**

The investment objective of the scheme is to provide investors with opportunities for capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies.

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

**Fund Details**
**Type of Scheme**

An open ended equity scheme investing predominantly in dividend yielding stocks.

**Date of Allotment:** 14/03/2023

**Report As On:** 30/04/2024

**AAUM for the Month of April 2024**

₹ 7,159.45 Crores

**AUM as on April 30, 2024**

₹ 7,347.41 Crores

**Fund Manager: Mr. Rohit Shimpi & Mr. Pradeep Kesavan (overseas investments)**

**Managing Since:**

Mr. Rohit Shimpi March-2023

Mr. Pradeep Kesavan Dec-2023

**Total Experience:**

Mr. Rohit Shimpi: Over 18 years

Mr. Pradeep Kesavan: Over 18 years

**First Tier Benchmark:**

NIFTY 500 TRI

**Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.

1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment.

NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments

Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six instalments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments.

Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum

₹500 & in multiples of Re. 1 thereafter for minimum 12 months

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

Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.

Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	13.9695
Reg-Plan-Growth	13.9697
Dir-Plan-IDCW	14.1432
Dir-Plan-Growth	14.1418

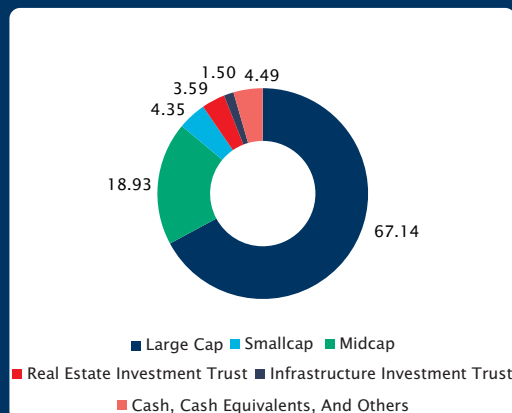
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Tata Steel Ltd.	1.51
HDFC Bank Ltd.	7.85	Bank Of Baroda	1.47
Infosys Ltd.	6.10	Grindwell Norton Ltd.	1.46
Tata Consultancy Services Ltd.	5.63	Bharat Forge Ltd.	1.43
Power Grid Corporation Of India Ltd.	5.62	Nestle India Ltd.	1.37
State Bank Of India	4.89	Divi's Laboratories Ltd.	1.36
Larsen & Toubro Ltd.	3.63	Mahindra & Mahindra Financial Services Ltd.	1.32
Maruti Suzuki India Ltd.	3.58	Computer Age Management Services Ltd.	1.31
Gail (India) Ltd.	3.39	Ultratech Cement Ltd.	1.29
Bajaj Auto Ltd.	3.29	National Aluminium Company Ltd.	1.26
ITC Ltd.	3.26	Abbott India Ltd.	1.26
Oil & Natural Gas Corporation Ltd.	3.24	Bank Of India	1.10
Cummins India Ltd.	2.54	<b>Total</b>	<b>90.42</b>
Hindustan Unilever Ltd.	2.34	<b>Real Estate Investment Trust</b>	
Schaeffler India Ltd.	2.26	Nexus Select Trust	2.55
Colgate Palmolive (India) Ltd.	2.12	Embassy Office Parks Reit	1.04
L&T Technology Services Ltd.	2.02	<b>Total</b>	<b>3.59</b>
TVS Motor Company Ltd.	1.96	<b>Infrastructure Investment Trust</b>	
Tech Mahindra Ltd.	1.88	Cube Highways Trust	1.50
The Great Eastern Shipping Co. Ltd.	1.78	<b>Total</b>	<b>1.50</b>
HDFC Asset Management Co. Ltd.	1.78	<b>Cash, Cash Equivalents And Others</b>	<b>4.49</b>
Mahindra & Mahindra Ltd.	1.76	<b>Grand Total</b>	<b>100.00</b>
ICICI Lombard General Insurance Company Ltd.	1.72		
SKF India Ltd.	1.64		

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Financial Services	21.44
Information Technology	15.63
Automobile And Auto Components	14.28
Fast Moving Consumer Goods	9.09
Oil, Gas & Consumable Fuels	6.63
Capital Goods	5.64
Power	5.62
Construction	3.63
Realty	3.59
Services	3.28
Metals & Mining	2.77
Healthcare	2.62
Construction Materials	1.29
Cash, Cash Equivalents And Others	4.49

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**


Investors understand that their principal will be at Very High risk

**SBI Dividend Yield Fund**

This product is suitable for investors who are seeking^:

- Long term Capital appreciation
- Investment predominantly in equity and equity related instruments of dividend yielding companies

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

# SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Equity Scheme following contrarian investment strategy.
- Date of Allotment:** 05/07/1999
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 28,483.99 Crores
- AUM as on April 30, 2024**  
₹ 29,629.21 Crores
- Fund Manager:** Mr. Dinesh Balachandran & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Dinesh May-2018  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Dinesh Over 21 Years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 500 TRI
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
(Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation <sup>#</sup>	: 12.28%
Beta <sup>#</sup>	: 0.84
Sharpe Ratio <sup>#</sup>	: 1.78
Portfolio Turnover <sup>*</sup>	
Equity Turnover	: 0.20
Total Turnover	: 1.59

Total Turnover = Equity + Debt + Derivatives

<sup>#</sup>Source: CRISIL Fund Analyser

<sup>\*</sup>Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	61.2360	09-Mar-18 (Dir Plan)	2.90	24.7907
Reg-Plan-Growth	353.1365	09-Mar-18 (Reg Plan)	2.30	19.7427
Dir-Plan-IDCW	80.4998	23-Jun-17 (Dir Plan)	2.90	25.7138
Dir-Plan-Growth	381.4360	23-Jun-17 (Reg Plan)	2.30	20.5531
		26-Feb-16 (Dir Plan)	2.30	20.0765
		26-Feb-16 (Reg Plan)	2.00	16.1649

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

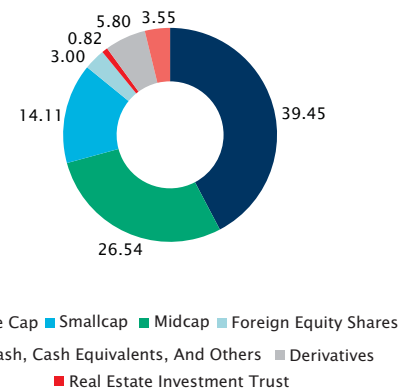
## PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>				Nuvoco Vistas Corporation Ltd.	0.60	-	0.60
HDFC Bank Ltd.	3.26	-	3.26	Bharat Petroleum Corporation Ltd.	0.60	-	0.60
Gail (India) Ltd.	2.91	-	2.91	Indian Energy Exchange Ltd.	0.59	-	0.59
State Bank Of India	2.86	-	2.86	The Ramco Cements Ltd.	0.57	-	0.57
Reliance Industries Ltd.	2.55	-	2.55	Steel Authority Of India Ltd.	0.57	-	0.57
Oil & Natural Gas Corporation Ltd.	2.25	-	2.25	Punjab National Bank	0.57	-	0.57
Whirlpool Of India Ltd.	2.06	-	2.06	Grindwell Norton Ltd.	0.57	-	0.57
ICIICI Bank Ltd.	2.05	-	2.05	Wendt (India) Ltd.	0.55	-	0.55
Torrent Power Ltd.	1.95	-	1.95	Lupin Ltd.	0.55	-	0.55
Axis Bank Ltd.	1.93	-	1.93	K.P.R. Mill Ltd.	0.54	-	0.54
Tata Steel Ltd.	1.86	-	1.86	Disa India Ltd.	0.54	-	0.54
Petronet Lng Ltd.	1.83	-	1.83	Rallis India Ltd.	0.49	-	0.49
Biocon Ltd.	1.69	-	1.69	Prism Johnson Ltd.	0.48	-	0.48
Tech Mahindra Ltd.	1.39	-	1.39	Gland Pharma Ltd.	0.47	-	0.47
Mahindra & Mahindra Ltd.	1.34	-	1.34	Sanofi India Ltd.	0.45	-	0.45
Cipla Ltd.	1.34	-	1.34	Bosch Ltd.	0.45	-	0.45
ICIICI Prudential Life Insurance Company Ltd.	1.32	0.10	1.42	Carborundum Universal Ltd.	0.43	-	0.43
FSN E-Commerce Ventures Ltd.	1.30	-	1.30	Neogen Chemicals Ltd.	0.42	-	0.42
Kotak Mahindra Bank Ltd.	1.28	1.00	2.28	Cofoorge Ltd.	0.42	-	0.42
ACC Ltd.	1.23	-	1.23	Timken India Ltd.	0.41	-	0.41
Power Grid Corporation Of India Ltd.	1.14	-	1.14	Sula Vineyards Ltd.	0.38	-	0.38
Cummins India Ltd.	1.10	-	1.10	Gateway Distriparks Ltd.	0.36	-	0.36
Tata Motors Ltd.	1.09	-	1.09	V-Guard Industries Ltd.	0.31	-	0.31
Hindalco Industries Ltd.	1.09	-	1.09	Ingersoll Rand (India) Ltd.	0.31	-	0.31
Delhivery Ltd.	1.09	-	1.09	Max Financial Services Ltd.	0.29	-	0.29
CEC Ltd.	1.09	-	1.09	Aurobindo Pharma Ltd.	0.20	-	0.20
Life Insurance Corporation Of India	1.03	-	1.03	Tube Investments Of India Ltd.	0.18	-	0.18
The Federal Bank Ltd.	1.00	-	1.00	Greenply Industries Ltd.	0.18	-	0.18
National Aluminium Company Ltd.	0.98	-	0.98	Motherson Sumi Wiring India Ltd.	0.16	-	0.16
ITC Ltd.	0.98	-	0.98	Automotive Axles Ltd.	0.13	-	0.13
Equitas Small Finance Bank Ltd.	0.98	-	0.98	Prataap Snacks Ltd.	0.09	-	0.09
Bank Of India	0.96	-	0.96	Tata Technologies Ltd.	0.07	-	0.07
Aster Dm Healthcare Ltd.	0.96	-	0.96	Dabur India Ltd.	0.07	-	0.07
Indian Oil Corporation Ltd.	0.94	-	0.94	NMDC Steel Ltd.	0.06	-	0.06
Grasim Industries Ltd.	0.87	-	0.87	Finolex Industries Ltd.	0.06	-	0.06
Mankind Pharma Ltd.	0.85	-	0.85	Nifty Index 30-05-2024	-	2.22	2.22
Info Edge (India) Ltd.	0.85	-	0.85	Bank Nifty Index 29-05-2024	-	2.71	2.71
Maruti Suzuki India Ltd.	0.84	-	0.84	<b>Total</b>	<b>80.10</b>	<b>5.80</b>	<b>85.90</b>
G R Infra Projects Ltd.	0.84	-	0.84	<b>Foreign Equity Shares</b>			
HDFC Asset Management Co. Ltd.	0.83	-	0.83	Cognizant Technology Solutions Corporation	1.84	-	-
Voltas Ltd.	0.82	-0.25	0.57	Epam Systems Inc	1.16	-	-
NMDC Ltd.	0.82	-	0.82	<b>Total</b>	<b>3.00</b>	-	-
Tata Motors Ltd. - Dvr	0.79	-	0.79	<b>Treasury Bills</b>			
Infosys Ltd.	0.79	-	0.79	91 Day T-Bill 02.05.24	1.69	-	-
NHPC Ltd.	0.77	-	0.77	91 Day T-Bill 13.06.24	1.68	-	-
Ashiana Housing Ltd.	0.77	-	0.77	182 Day T-Bill 16.05.24	1.35	-	-
United Spirits Ltd.	0.76	-	0.76	91 Day T-Bill 30.05.24	1.01	-	-
Alkerm Laboratories Ltd.	0.74	-	0.74	91 Day T-Bill 25.07.24	1.00	-	-
Coromandel International Ltd.	0.72	-	0.72	<b>Total</b>	<b>6.73</b>	-	-
Mahindra & Mahindra Financial Services Ltd.	0.71	0.02	0.73	<b>Real Estate Investment Trust</b>			
Bharti Airtel Ltd.	0.70	-	0.70	Embassy Office Parks Reit	0.82	-	-
Hero Motocorp Ltd.	0.69	-	0.69	<b>Total</b>	<b>0.82</b>	-	-
Bharti Hexacom Ltd.	0.69	-	0.69	<b>Cash, Cash Equivalents And Others</b>			
Ashok Leyland Ltd.	0.68	-	0.68	<b>Total</b>	<b>100.00</b>	-	-
JSW Infrastructure Ltd.	0.62	-	0.62				

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.66
Oil, Gas & Consumable Fuels	11.08
Healthcare	7.25
Sovereign	6.73
Automobile And Auto Components	5.67
Information Technology	5.67
Metals & Mining	5.38
Power	4.95
Capital Goods	4.65
Construction Materials	3.75
Consumer Durables	3.37
Fast Moving Consumer Goods	2.28
Consumer Services	2.15
Services	2.07
Chemicals	1.63
Realty	1.59
Telecommunication	1.39
Construction	0.84
Textiles	0.54
Derivatives	5.80
Cash, Cash Equivalents And Others	3.55

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

## SBI Contra Fund

This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
  - Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.
- <sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



**SBI**  
**LARGE & MIDCAP FUND**

An open-ended Equity Scheme investing in both large cap and mid cap stocks  
(Previously known as SBI Magnum Multiplier Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- Date of Allotment:** 28/02/1993
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 22,126.48 Crores
- AUM as on April 30, 2024**  
₹ 22,699.69 Crores
- Fund Manager: Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Saurabh Pant Sep-2016  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience**  
Mr. Saurabh Pant Over 16 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY LargeMidCap 250 Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load: N.A.**
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation\*** : 12.63%  
**Beta\*** : 0.88  
**Sharpe Ratio\*** : 1.15  
**Portfolio Turnover\***  
Equity Turnover : 0.21  
Total Turnover : 0.51

Total Turnover = Equity + Debt + Derivatives  
\*Source: CRISIL Fund Analyser  
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	242.1291	09-Mar-18 (Reg-plan)	11.00	94.1106
Reg-Plan-Growth	535.9422	09-Mar-18 (Dir-plan)	13.00	111.1062
Dir-Plan-IDCW	299.8429	27-Feb-17 (Reg-plan)	7.80	89.6546
Dir-Plan-Growth	575.2656	27-Feb-17 (Dir-plan)	9.20	105.2064
		12-Sep-14 (Reg-plan)	11.50	74.9641

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

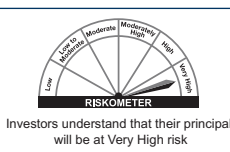
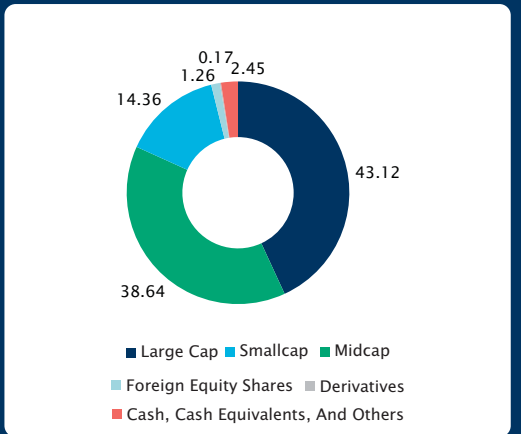
**PORTFOLIO**

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>				<b>Foreign Equity Shares</b>			
HDFC Bank Ltd.	4.35	-	4.35	Emami Ltd.	1.01	-	1.01
Reliance Industries Ltd.	4.01	-	4.01	Ltimindtree Ltd.	0.97	-	0.97
ICICI Bank Ltd.	3.75	-	3.75	Ashok Leyland Ltd.	0.93	-	0.93
State Bank Of India	3.02	-	3.02	ZF Commercial Vehicle Control Systems India Ltd.	0.92	-	0.92
HDFC Asset Management Co. Ltd.	2.93	0.17	3.10	Tube Investments Of India Ltd.	0.92	-	0.92
Muthoot Finance Ltd.	2.91	-	2.91	Tata Motors Ltd.	0.89	-	0.89
Voltas Ltd.	2.47	-	2.47	Sundram Fasteners Ltd.	0.89	-	0.89
National Aluminium Company Ltd.	2.37	-	2.37	Timken India Ltd.	0.88	-	0.88
Abbott India Ltd.	2.33	-	2.33	Container Corporation Of India Ltd.	0.83	-	0.83
Shree Cement Ltd.	2.15	-	2.15	Tata Steel Ltd.	0.80	-	0.80
Kotak Mahindra Bank Ltd.	2.08	-	2.08	Crompton Greaves Consumer Electricals Ltd.	0.79	-	0.79
Tata Consultancy Services Ltd.	1.93	-	1.93	Bajaj Auto Ltd.	0.78	-	0.78
Sun Pharmaceutical Industries Ltd.	1.92	-	1.92	Hatsun Agro Product Ltd.	0.73	-	0.73
Infosys Ltd.	1.82	-	1.82	Alkem Laboratories Ltd.	0.72	-	0.72
Bharti Airtel Ltd.	1.79	-	1.79	Nuvoco Vistas Corporation Ltd.	0.70	-	0.70
Coforge Ltd.	1.67	-	1.67	Bharti Hexacom Ltd.	0.69	-	0.69
Hindalco Industries Ltd.	1.59	-	1.59	Dr. Lal Path Labs Ltd.	0.68	-	0.68
Godrej Consumer Products Ltd.	1.56	-	1.56	United Breweries Ltd.	0.66	-	0.66
Jindal Steel & Power Ltd.	1.54	-	1.54	Neogen Chemicals Ltd.	0.63	-	0.63
ACC Ltd.	1.52	-	1.52	Motherson Sumi Wiring India Ltd.	0.61	-	0.61
Gland Pharma Ltd.	1.51	-	1.51	Relaxo Footwears Ltd.	0.57	-	0.57
Grasim Industries Ltd.	1.50	-	1.50	Lemon Tree Hotels Ltd.	0.54	-	0.54
Delhivery Ltd.	1.48	-	1.48	Privi Speciality Chemicals Ltd.	0.51	-	0.51
Divi's Laboratories Ltd.	1.46	-	1.46	Sona Blw Precision Forgings Ltd.	0.46	-	0.46
Maruti Suzuki India Ltd.	1.45	-	1.45	HCL Technologies Ltd.	0.45	-	0.45
Fortis Healthcare Ltd.	1.43	-	1.43	Ganesha Ecosphere Ltd.	0.44	-	0.44
The Indian Hotels Company Ltd.	1.42	-	1.42	Wipro Ltd.	0.41	-	0.41
Kajaria Ceramics Ltd.	1.42	-	1.42	Indian Bank	0.40	-	0.40
ITC Ltd.	1.42	-	1.42	Petronet LNG Ltd.	0.35	-	0.35
G R Infra Projects Ltd.	1.36	-	1.36	Sheela Foam Ltd.	0.33	-	0.33
Torrent Power Ltd.	1.32	-	1.32	Mankind Pharma Ltd.	0.21	-	0.21
Ingersoll Rand (India) Ltd.	1.30	-	1.30	Finolex Industries Ltd.	0.16	-	0.16
Jubilant Foodworks Ltd.	1.29	-	1.29	<b>Total</b>	<b>96.12</b>	<b>0.17</b>	<b>96.29</b>
FSN E-Commerce Ventures Ltd.	1.28	-	1.28	<b>Foreign Equity Shares</b>			
SBI Life Insurance Co. Ltd.	1.27	-	1.27	Epam Systems Inc	1.26	-	-
Bank Of India	1.15	-	1.15	<b>Total</b>	<b>1.26</b>	-	-
Uno Minda Ltd.	1.14	-	1.14	<b>Cash, Cash Equivalents And Others</b>	<b>2.45</b>	-	-
Bharat Forge Ltd.	1.12	-	1.12	<b>Grand Total</b>	<b>100.00</b>		
Page Industries Ltd.	1.11	-	1.11				
Tega Industries Ltd.	1.08	-	1.08				
Blue Star Ltd.	1.04	-	1.04				

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Financial Services	21.86
Healthcare	10.26
Automobile And Auto Components	9.18
Information Technology	8.51
Consumer Durables	6.62
Metals & Mining	6.30
Construction Materials	5.87
Fast Moving Consumer Goods	5.38
Consumer Services	4.53
Oil, Gas & Consumable Fuels	4.36
Capital Goods	4.35
Telecommunication	2.48
Services	2.31
Textiles	1.55
Construction	1.36
Power	1.32
Chemicals	1.14
Derivatives	0.17
Cash, Cash Equivalents And Others	2.45

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**



**SBI Large & Midcap Fund**  
This product is suitable for investors who are seeking:  
 • Long term capital appreciation.  
 • Investments in a diversified portfolio of large and midcap companies.  
 Investors should consult their financial advisers if in doubt about whether the product is suitable for them.




**FOCUSED EQUITY FUND**

An open-ended Equity Scheme investing in maximum 30 stocks across multicap space  
 (Previously known as SBI Emerging Businesses Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.
- Date of Allotment:** 17/09/2004
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 32,505.17 Crores
- AUM as on April 30, 2024**  
₹ 33,233.16 Crores
- Fund Manager:** Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments) Managing Since: Mr. R. Srinivasan May-2009 Mr. Pradeep Kesavan Dec-2023
- Total Experience:** Mr. R. Srinivasan Over 30 years Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 500 Index (TRI)
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<b>Standard Deviation<sup>#</sup></b>	: 12.29%
<b>Beta<sup>#</sup></b>	: 0.73
<b>Sharpe Ratio<sup>#</sup></b>	: 0.78
<b>Portfolio Turnover<sup>*</sup></b>	
Equity Turnover	: 0.18
Total Turnover	: 0.24

*Total Turnover = Equity + Debt + Derivatives*  
<sup>#</sup> Source: CRISIL Fund Analyser  
<sup>\*</sup> Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	55.7084
Reg-Plan-Growth	304.5699
Dir-Plan-IDCW	82.5047
Dir-Plan-Growth	338.5629

**LAST IDCW**

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
09-Mar-18 (Reg Plan)	2.70	23.7583
09-Mar-18 (Dir Plan)	3.70	33.0672
28-Apr-17 (Reg Plan)	2.20	22.1892
28-Apr-17 (Dir Plan)	3.00	30.5905
07-Apr-16 (Reg Plan)	2.00	20.1119
07-Apr-16 (Dir Plan)	2.50	27.4503

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

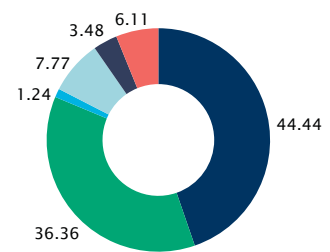
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Bharti Airtel Ltd.	9.70
Muthoot Finance Ltd.	7.92
ICICI Bank Ltd.	7.27
State Bank Of India	6.71
Solar Industries India Ltd.	5.13
HDFC Bank Ltd.	5.03
Procter & Gamble Hygiene And Health Care Ltd.	4.89
Divi's Laboratories Ltd.	4.82
Bajaj Finance Ltd.	4.37
ICICI Lombard General Insurance Company Ltd.	3.60
HDFC Asset Management Co. Ltd.	3.40
Jubilant Foodworks Ltd.	3.11
Hatsun Agro Product Ltd.	2.98
Shree Cement Ltd.	2.94
ZF Commercial Vehicle Control Systems India Ltd.	2.88
Relaxo Footwears Ltd.	2.12
Page Industries Ltd.	1.99

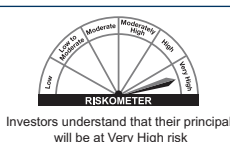
Stock Name	(%) Of Total AUM
Delhivery Ltd.	1.94
Medplus Health Services Ltd.	1.24
<b>Total</b>	<b>82.04</b>
<b>Foreign Equity Shares</b>	
Alphabet Inc.	7.77
<b>Total</b>	<b>7.77</b>
<b>American Depository Receipt</b>	
Lonza Group	3.48
<b>Total</b>	<b>3.48</b>
<b>Treasury Bills</b>	
364 Day T-Bill 09.05.24	0.60
<b>Total</b>	<b>0.60</b>
<b>Cash, Cash Equivalents And Others</b>	<b>6.11</b>
<b>Grand Total</b>	<b>100.00</b>

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Financial Services	38.30
Telecommunication	9.70
Healthcare	8.30
Fast Moving Consumer Goods	7.87
Information Technology	7.77
Chemicals	5.13
Consumer Services	4.35
Construction Materials	2.94
Automobile And Auto Components	2.88
Consumer Durables	2.12
Textiles	1.99
Services	1.94
Sovereign	0.60
Cash, Cash Equivalents And Others	6.11

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

■ Large Cap ■ Midcap ■ Small Cap  
 ■ Foreign Equity Shares ■ American Depository Receipt  
 ■ Cash, Cash Equivalents, And Others

**SBI Focused Equity Fund**

This product is suitable for investors who are seeking<sup>1</sup>:

- Long term capital appreciation.
- Investment in equity and equity related instruments with maximum 30 stocks across multicap space

<sup>1</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.


**MAGNUM MIDCAP FUND**

An open-ended Equity Scheme predominantly investing in mid cap stocks

### Investment Objective

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

### Fund Details

#### • Type of Scheme

An open-ended Equity Scheme predominantly investing in mid cap stocks.

#### • Date of Allotment: 29/03/2005

#### • Report As On: 30/04/2024

#### • AAUM for the Month of April 2024

₹ 17,528.61 Crores

#### • AUM as on April 30, 2024

₹ 17,915.30 Crores

#### • Fund Manager: Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments)

Managing Since:

Mr. Bhavin Vithlani (w.e.f. April 2024)

Mr. Pradeep Kesavan Dec-2023

#### Total Experience:

Mr. Bhavin Vithlani Over 19 years

Mr. Pradeep Kesavan Over 18 years

#### • First Tier Benchmark: Nifty Midcap 150 Index (TRI)

#### • Exit Load: For exit within 1 year from the date of allotment - 1 %;

For exit after 1 year from the date of allotment - Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or)

Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.

Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

#### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation<sup>#</sup> : 11.68%

Beta<sup>#</sup> : 0.70

Sharpe Ratio<sup>#</sup> : 1.37

#### Portfolio Turnover\*

Equity Turnover : 0.10

Total Turnover : 0.16

Total Turnover = Equity + Debt + Derivatives

<sup>#</sup> Source: CRISIL Fund Analyser

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon

Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on

30th April 2024) Basis for Ratio Calculation: 3 Years

Monthly Data Points

Ratios are computed using Total Return Index (TRI) in

terms of Para 6.14 of Master Circular for Mutual Funds

dated May 19, 2023.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	86.4169
Reg-Plan-Growth	211.4888
Dir-Plan-IDCW	132.9992
Dir-Plan-Growth	234.5896

### LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg-Plan)	1.80	32.6595
16-Mar-18 (Dir-Plan)	2.60	47.5513
30-Jun-16 (Reg-Plan)	2.50	28.2445
30-Jun-16 (Dir-Plan)	3.50	40.3050
20-Mar-15 (Reg-Plan)	4.80	26.6619
20-Mar-15 (Dir-Plan)	6.80	37.4040

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

### PORTFOLIO

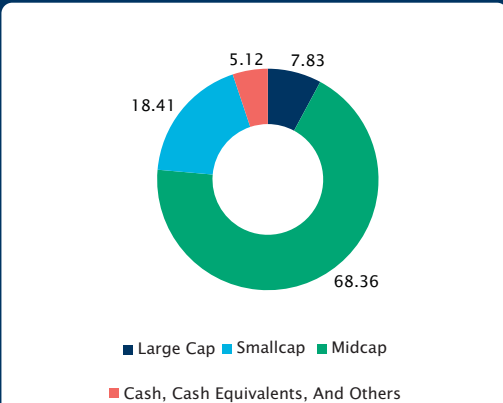
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Torrent Power Ltd.	4.33
Sundaram Finance Ltd.	3.95
Thermax Ltd.	3.94
Crisil Ltd.	3.39
Schaeffler India Ltd.	3.35
Tube Investments Of India Ltd.	2.93
The Indian Hotels Company Ltd.	2.80
Carborundum Universal Ltd.	2.64
Max Healthcare Institute Ltd.	2.58
K.P.R. Mill Ltd.	2.49
Volta Ltd.	2.46
Coromandel International Ltd.	2.36
Bajaj Finance Ltd.	2.32
Gokaldas Exports Ltd.	2.13
Jubilant Foodworks Ltd.	1.94
Cholamandalam Investment & Finance Co. Ltd.	1.87
Page Industries Ltd.	1.86
Sona Blw Precision Forgings Ltd.	1.84
Procter & Gamble Hygiene And Health Care Ltd.	1.81
The Phoenix Mills Ltd.	1.76
Bharat Forge Ltd.	1.66
Sheela Foam Ltd.	1.64
TVS Motor Company Ltd.	1.61
Jk Cement Ltd.	1.59
Aether Industries Ltd.	1.52
Mankind Pharma Ltd.	1.32
Jupiter Life Line Hospitals Ltd.	1.31
Motherson Sumi Wiring India Ltd.	1.27
Godrej Properties Ltd.	1.26
Oberoi Realty Ltd.	1.23
Info Edge (India) Ltd.	1.23
Endurance Technologies Ltd.	1.14
Coforge Ltd.	1.14
The Federal Bank Ltd.	1.10
Relaxo Footwears Ltd.	1.10
HDFC Asset Management Co. Ltd.	1.09
Indian Energy Exchange Ltd.	1.05
Uno Minda Ltd.	1.04
Grindwell Norton Ltd.	0.98

Stock Name	(%) Of Total AUM
Glaxosmithkline Pharmaceuticals Ltd.	0.94
Triveni Turbine Ltd.	0.92
SKF India Ltd.	0.91
ZF Commercial Vehicle Control Systems India Ltd.	0.90
AIA Engineering Ltd.	0.84
PI Industries Ltd.	0.82
Tips Industries Ltd.	0.78
The Ramco Cements Ltd.	0.77
Nippon Life India Asset Management Ltd.	0.77
HDFC Bank Ltd.	0.71
Mahindra & Mahindra Financial Services Ltd.	0.66
Laurus Labs Ltd.	0.62
Hatsun Agro Product Ltd.	0.54
Nuvoco Vistas Corporation Ltd.	0.51
Pfizer Ltd.	0.49
FSN E-Commerce Ventures Ltd.	0.49
VRL Logistics Ltd.	0.48
Sanofi India Ltd.	0.47
Mahindra Lifespace Developers Ltd.	0.47
Tatva Chintan Pharma Chem Ltd.	0.44
Natco Pharma Ltd.	0.43
Whirlpool Of India Ltd.	0.42
City Union Bank Ltd.	0.42
Dodla Dairy Ltd.	0.35
Prism Johnson Ltd.	0.33
Timken India Ltd.	0.32
National Aluminium Company Ltd.	0.31
G R Infra Projects Ltd.	0.31
Steel Authority Of India Ltd.	0.28
Mangalam Cement Ltd.	0.27
Persistent Systems Ltd.	0.26
Colgate Palmolive (India) Ltd.	0.24
Swaraj Engines Ltd.	0.10
<b>Total</b>	<b>94.60</b>
<b>Treasury Bills</b>	
91 Day T-Bill 04.07.24	0.28
<b>Total</b>	<b>0.28</b>
<b>Cash, Cash Equivalents And Others</b>	
	<b>5.12</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	17.33
Automobile And Auto Components	15.74
Capital Goods	10.65
Healthcare	8.16
Textiles	6.48
Consumer Services	6.46
Consumer Durables	5.62
Chemicals	5.14
Realty	4.72
Power	4.33
Construction Materials	3.47
Fast Moving Consumer Goods	2.94
Information Technology	1.40
Media, Entertainment & Publication	0.78
Metals & Mining	0.59
Services	0.48
Construction	0.31
Sovereign	0.28
Cash, Cash Equivalents And Others	5.12

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Magnum Midcap Fund

This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
- Investments predominantly in a well diversified equity stocks of midcap companies.

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

SBI

## MAGNUM GLOBAL FUND

An open-ended Equity Scheme investing in companies following the MNC theme

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in companies following the MNC theme.
- Date of Allotment:** 30/09/1994
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 6,303.19 Crores
- AUM as on April 30, 2024**  
₹ 6,298.51 Crores
- Fund Manager:** Mr. R. Srinivasan, Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. R. Srinivasan Jan-2022  
Mr. Tanmaya Desai (w.e.f. April 2024)  
**Total Experience:**  
Mr. R. Srinivasan Over 30 years  
Mr. Tanmaya Desai Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** Nifty MNC Index (TRI)
- Exit Load:** For exit within 12 months from the date of allotment - 1.00%;  
For exit after 12 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation <sup>#</sup>	: 11.13%
Beta <sup>#</sup>	: 0.70
Sharpe Ratio <sup>#</sup>	: 0.58
Portfolio Turnover <sup>#</sup>	
Equity Turnover	: 0.28
Total Turnover	: 0.39

Total Turnover = Equity + Debt + Derivatives  
<sup>#</sup> Source: CRISIL Fund Analyser  
<sup>#</sup> Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	103.9139
Reg-Plan-Growth	340.1537
Dir-Plan-IDCW	132.6821
Dir-Plan-Growth	371.6937

### LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
29-Nov-17 (Reg Plan)	5.10	54.5060
29-Nov-17 (Dir Plan)	6.20	66.3252
25-Nov-16 (Reg Plan)	5.00	45.0759
25-Nov-16 (Dir Plan)	6.00	54.3465
30-Oct-15 (Reg Plan)	5.10	49.9803
30-Oct-15 (Dir Plan)	5.10	59.5549

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

### PORTFOLIO

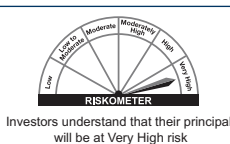
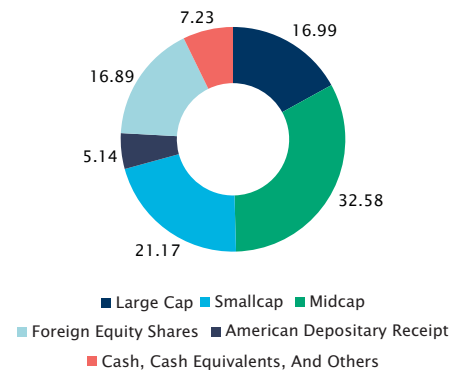
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Procter & Gamble Hygiene And Health Care Ltd.	6.97
Divi's Laboratories Ltd.	6.35
United Breweries Ltd.	5.50
Abbott India Ltd.	5.46
Maruti Suzuki India Ltd.	4.27
CCL Products (India) Ltd.	4.13
Aether Industries Ltd.	4.10
Page Industries Ltd.	4.03
Grindwell Norton Ltd.	3.38
Hindustan Unilever Ltd.	3.19
Garware Technical Fibres Ltd.	3.14
ZF Commercial Vehicle Control Systems India Ltd.	3.04
Gland Pharma Ltd.	2.99
CSB Bank Ltd.	2.43
ESAB India Ltd.	2.11
Infosys Ltd.	2.03
Kennametal India Ltd.	1.71
Nazara Technologies Ltd.	1.69
Whirlpool Of India Ltd.	1.64
Nippon Life India Asset Management Ltd.	1.21

Stock Name	(%) Of Total AUM
Nestle India Ltd.	1.15
Tega Industries Ltd.	0.22
<b>Total</b>	<b>70.74</b>
<b>Foreign Equity Shares</b>	
Alphabet Inc.	8.85
Epam Systems Inc	4.06
Microsoft Corporation	3.98
<b>Total</b>	<b>16.89</b>
<b>American Depository Receipt</b>	
Lonza Group	5.14
<b>Total</b>	<b>5.14</b>
<b>Cash, Cash Equivalents And Others</b>	<b>7.23</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	20.94
Healthcare	19.94
Information Technology	18.92
Capital Goods	7.42
Automobile And Auto Components	7.31
Textiles	7.17
Chemicals	4.10
Financial Services	3.64
Media, Entertainment & Publication	1.69
Consumer Durables	1.64
Cash, Cash Equivalents And Others	7.23

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Magnum Global Fund**  
 This product is suitable for investors who are seeking<sup>1</sup>:

- Long term capital appreciation.
- Investments in equity stocks of MNC companies.

<sup>1</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.


**SMALL CAP FUND**

An open-ended Equity Scheme predominantly investing in small cap stocks  
(Previously known as SBI Small & Midcap Fund)

### Investment Objective

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

### Fund Details

#### Type of Scheme

An open-ended Equity Scheme predominantly investing in small cap stocks.

#### Date of Allotment: 09/09/2009

#### Report As On: 30/04/2024

#### AAUM for the Month of April 2024

₹ 26,904.05 Crores

#### AUM as on April 30, 2024

₹ 27,769.33 Crores

#### Fund Manager: Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments) Managing Since:

Mr. R. Srinivasan Nov - 2013

Mr. Pradeep Kesavan Dec-2023

#### Total Experience:

Mr. R. Srinivasan Over 30 years

Mr. Pradeep Kesavan Over 18 years

#### First Tier Benchmark:

S&P BSE 250 Small Cap Index TRI

#### Exit Load: For exit within one year from the date of allotment -1%

For exit after one year from the date of allotment - Nil

#### Entry Load: N.A.

#### Plans Available: Regular, Direct

#### Options: Growth, IDCW

#### SIP

Fresh registration through SIP/STP-in on or after February 04, 2021 in the Scheme will be capped at ₹25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies. The caps for various frequencies will be as under:

Daily SIP/STP-in: ₹1,250,

Weekly SIP/STP-in: ₹6,250,

Monthly SIP/STP-in: ₹25,000,

Quarterly SIP/STP-in: ₹75,000

All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme. Kindly refer notice cum addendum dated February 03, 2021 for further details.

#### Minimum Investment and Additional Investment:

Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice in terms of notice cum addendum dated September 04, 2020.

### Quantitative Data

Standard Deviation\* : 12.05%

Beta\* : 0.62

Sharpe Ratio\* : 1.35

#### Portfolio Turnover\*

Equity Turnover : 0.16

Total Turnover : 1.03

Total Turnover = Equity + Debt + Derivatives

\* Source: CRISIL Fund Analyser

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon

Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years

Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	94.6851
Reg-Plan-Growth	160.2713
Dir-Plan-IDCW	123.8368
Dir-Plan-Growth	181.4347

### LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
09-Mar-18 (Reg Plan)	9.10	33.3383
09-Mar-18 (Dir Plan)	11.10	40.7137
28-Aug-15 (Reg Plan)	3.60	23.5236
28-Aug-15 (Dir Plan)	4.30	27.8630
30-Jan-15 (Reg Plan)	4.00	26.0785

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

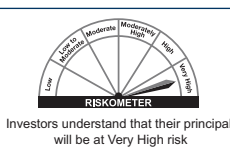
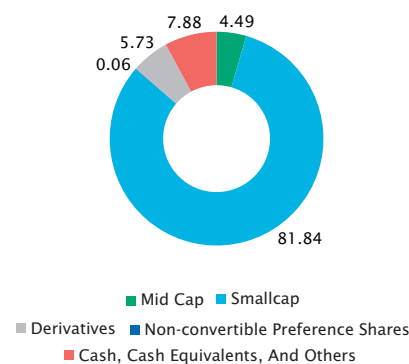
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>							
Indian Energy Exchange Ltd.	1.21	-	1.21	Indian Energy Exchange Ltd.	1.21	-	1.21
Blue Star Ltd.	4.21	-	4.21	Vedant Fashions Ltd.	1.20	-	1.20
Kalpataru Projects International Ltd.	3.97	-	3.97	Hatsun Agro Product Ltd.	1.17	-	1.17
Finolex Industries Ltd.	3.25	-	3.25	PVR Inox Ltd.	1.16	-	1.16
Ge T&D India Ltd.	3.11	-	3.11	Fine Organic Industries Ltd.	1.11	-	1.11
Chalet Hotels Ltd.	3.03	-	3.03	Anandrathi Wealth Ltd.	1.09	-	1.09
SBFC Finance Ltd.	2.81	-	2.81	Knrr Constructions Ltd.	1.08	-	1.08
Lemon Tree Hotels Ltd.	2.75	-	2.75	Star Cement Ltd.	1.06	-	1.06
Carborundum Universal Ltd.	2.53	-	2.53	Archean Chemical Industries Ltd.	1.03	-	1.03
City Union Bank Ltd.	2.49	-	2.49	Sheela Foam Ltd.	1.02	-	1.02
Whirlpool Of India Ltd.	2.36	-	2.36	Ratnamani Metals & Tubes Ltd.	0.95	-	0.95
ELGI Equipments Ltd.	2.34	-	2.34	Hawkins Cookers Ltd.	0.87	-	0.87
Aavas Financiers Ltd.	2.28	-	2.28	Navin Fluorine International Ltd.	0.86	-	0.86
CMS Info Systems Ltd.	2.25	-	2.25	Zyduz Wellness Ltd.	0.84	-	0.84
Doms Industries Ltd.	2.19	-	2.19	Rajratan Global Wire Ltd.	0.84	-	0.84
V-Guard Industries Ltd.	2.10	-	2.10	V-Mart Retail Ltd.	0.58	-	0.58
Triveni Turbine Ltd.	2.00	-	2.00	Thangamayil Jewellery Ltd.	0.54	-	0.54
Chemplast Sanmar Ltd.	1.98	-	1.98	Rossari Biotech Ltd.	0.54	-	0.54
E.I.D-Parry (India) Ltd.	1.84	-	1.84	Relaxo Footwears Ltd.	0.54	-	0.54
Westlife Foodworld Ltd.	1.83	-	1.83	Gujarat State Petronet Ltd.	0.48	-	0.48
Krishna Institute Of Medical Sciences Ltd.	1.81	-	1.81	LIC Housing Finance Ltd.	0.30	-	0.30
Ahluwalia Contracts (India) Ltd.	1.81	-	1.81	Aptus Value Housing Finance India Ltd.	0.14	-	0.14
ESAB India Ltd.	1.72	-	1.72	Sai Silks (Kalamandir) Ltd.	0.05	-	0.05
Brigade Enterprises Ltd.	1.65	-	1.65	Happy Forgings Ltd.	0.02	-	0.02
VST Industries Ltd.	1.64	-	1.64	Nifty Index 30-05-2024	-	5.73	5.73
TTK Prestige Ltd.	1.49	-	1.49	<b>Total</b>	<b>86.33</b>	<b>5.73</b>	<b>92.06</b>
CSB Bank Ltd.	1.48	-	1.48	<b>Non-Convertible Preference Share</b>			
Karur Vysya Bank Ltd.	1.46	-	1.46	Shreno Ltd.	0.06	-	-
Go Fashion (India) Ltd.	1.39	-	1.39	<b>Total</b>	<b>0.06</b>	-	-
G R Infra Projects Ltd.	1.33	-	1.33	<b>Cash, Cash Equivalents And Others</b>	<b>7.88</b>	-	-
ZF Commercial Vehicle Control Systems India Ltd.	1.28	-	1.28	<b>Grand Total</b>	<b>100.00</b>		
Dodla Dairy Ltd.	1.27	-	1.27				

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	15.98
Financial Services	13.26
Consumer Durables	13.13
Consumer Services	10.83
Construction	8.19
Chemicals	7.36
Fast Moving Consumer Goods	7.11
Services	2.25
Automobile And Auto Components	2.12
Healthcare	1.81
Realty	1.65
Media, Entertainment & Publication	1.16
Construction Materials	1.06
Oil, Gas & Consumable Fuels	0.48
Derivatives	5.73
Cash, Cash Equivalents And Others	7.88

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Small Cap Fund

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment in equity and equity-related securities predominantly of small cap companies.

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

This Scheme will be managed by Mr. R. Srinivasan, Mr Mohan Lal and Mr. Pradeep Kesavan (Foreign Securities) with effect from May 01, 2024.



SBI

## LONG TERM EQUITY FUND

An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit

(Previously known as SBI Magnum Taxgain Scheme)

### Investment Objective

To deliver the benefit of investment in a portfolio of equity shares, while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus. Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits.

### Fund Details

#### • Type of Scheme

An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit

#### • Date of Allotment: 31/03/1993

#### • Report As On: 30/04/2024

#### • AAUM for the Month of April 2024

₹ 22,834.56 Crores

#### • AUM as on April 30, 2024

₹ 23,416.80 Crores

#### • Fund Manager: Mr. Dinesh Balachandran

Managing Since: Sep-2016

#### • Total Experience: Over 21 years

#### • First Tier Benchmark: S&P BSE 500 Index (TRI)

#### • Exit Load: NIL

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Minimum amount for SIP ₹500 & in multiples of ₹500

Minimum Installments: The Scheme offers Daily - 12 SIP; Weekly, Monthly, Quarterly, Semi-Annual and Annual - 6 SIP

#### • Minimum Investment

₹ 500 & in multiples of ₹ 500

#### • Additional Investment

₹ 500 & in multiples of ₹ 500

(subject to lock in period of 3 years from the date of allotment).

### Quantitative Data

Standard Deviation\* : 13.39%

Beta\* : 0.95

Sharpe Ratio\* : 1.47

#### Portfolio Turnover\*

Equity Turnover : 0.20

Total Turnover : 0.20

*Total Turnover = Equity + Debt + Derivatives*

\*Source: CRISIL Fund Analyser

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	79.1006
Reg-Plan-Growth	390.1579
Dir-Plan-IDCW	103.6091
Dir-Plan-Growth	418.2944

### LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
06-Mar-20 (Reg Plan)	3.40	33.1968
06-Mar-20 (Dir Plan)	4.30	42.3469
08-Mar-19 (Reg Plan)	3.40	38.0109
08-Mar-19 (Dir Plan)	4.30	48.1586
24-Mar-23 (Reg Plan)	5.25	46.5741
24-Mar-23 (Dir Plan)	6.80	60.5306

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

### PORTFOLIO

#### Stock Name

(% Of Total AUM)

#### Equity Shares

GE T&D India Ltd.	4.86
HDFC Bank Ltd.	3.99
Torrent Power Ltd.	3.96
ICICI Bank Ltd.	3.64
State Bank Of India	3.29
Mahindra & Mahindra Ltd.	3.15
Bharti Airtel Ltd.	3.14
Reliance Industries Ltd.	3.05
Oil & Natural Gas Corporation Ltd.	3.02
Gail (India) Ltd.	2.88
Cummins India Ltd.	2.33
Axis Bank Ltd.	2.24
Tata Motors Ltd. - Dvr	2.21
Kotak Mahindra Bank Ltd.	2.05
Cipla Ltd.	2.04
Sun Pharmaceutical Industries Ltd.	1.92
Lupin Ltd.	1.89
Hindalco Industries Ltd.	1.84
Petronet Lng Ltd.	1.83
Bharat Petroleum Corporation Ltd.	1.81
Tech Mahindra Ltd.	1.72
ICICI Prudential Life Insurance Company Ltd.	1.69
HDFC Asset Management Co. Ltd.	1.69
ITC Ltd.	1.64
Infosys Ltd.	1.54
Sundaram Clayton Ltd.	1.36
Tata Steel Ltd.	1.34
Fortis Healthcare Ltd.	1.32
Coforge Ltd.	1.28
Equitas Small Finance Bank Ltd.	1.26
Mahindra & Mahindra Financial Services Ltd.	1.25
Delhivery Ltd.	1.16
Wipro Ltd.	1.15
Tata Motors Ltd.	1.15

#### Stock Name

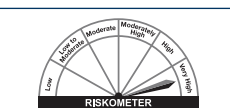
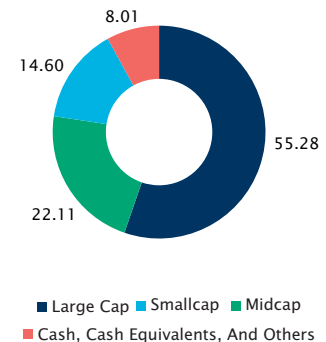
(% Of Total AUM)

Larsen & Toubro Ltd.	1.05
Godrej Consumer Products Ltd.	1.04
TVS Holdings Ltd.	1.00
AIA Engineering Ltd.	0.98
Life Insurance Corporation Of India	0.92
FSN E-Commerce Ventures Ltd.	0.91
Mahindra Lifespace Developers Ltd.	0.81
Chemplast Sanmar Ltd.	0.79
Prism Johnson Ltd.	0.78
Punjab National Bank	0.77
Rallis India Ltd.	0.76
Container Corporation Of India Ltd.	0.71
Grindwell Norton Ltd.	0.69
Kajaria Ceramics Ltd.	0.62
Multi Commodity Exchange Of India Ltd.	0.61
Jubilant Foodworks Ltd.	0.59
ACC Ltd.	0.55
Shree Cement Ltd.	0.53
Sanofi India Ltd.	0.53
ICICI Lombard General Insurance Company Ltd.	0.47
Exide Industries Ltd.	0.41
Sheela Foam Ltd.	0.34
Va Tech Wabag Ltd.	0.33
Bharat Forge Ltd.	0.31
Timken India Ltd.	0.23
Crompton Greaves Consumer Electricals Ltd.	0.21
IRB Infrastructure Developers Ltd.	0.20
Computer Age Management Services Ltd.	0.11
Heidelbergcement India Ltd.	0.03
Tata Technologies Ltd.	0.02
<b>Total</b>	<b>91.99</b>
<b>Cash, Cash Equivalents And Others</b>	<b>8.01</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	23.98
Oil, Gas & Consumable Fuels	12.59
Capital Goods	10.45
Automobile And Auto Components	8.23
Healthcare	7.70
Information Technology	5.71
Power	3.96
Metals & Mining	3.18
Telecommunication	3.14
Fast Moving Consumer Goods	2.68
Construction Materials	1.89
Services	1.87
Chemicals	1.55
Consumer Services	1.50
Construction	1.25
Consumer Durables	1.17
Realty	0.81
Utilities	0.33
Cash, Cash Equivalents And Others	8.01

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Long Term Equity Fund

This product is suitable for investors who are seeking:

- Long term capital appreciation.
- Investment in a portfolio of equity shares, while offering deduction under Section 80 C of IT Act, 1961.

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



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

An open-ended Equity Scheme investing in healthcare sector  
 (Previously known as SBI Pharma Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in healthcare sector.
- Date of Allotment:** 05/07/1999
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 2,649.41 Crores
- AUM as on April 30, 2024**  
₹ 2,665.93 Crores
- Fund Manager: Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Tanmaya Desai Jun-2011  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Tanmaya Desai Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
S&P BSE HEALTHCARE Index (TRI)
- Exit Load:** For exit within 15 Days from the date of allotment - 0.50%; For exit after 15 Days from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<b>Standard Deviation*</b>	: 14.02%
<b>Beta*</b>	: 0.89
<b>Sharpe Ratio*</b>	: 0.75
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.38
Total Turnover	: 0.38

Total Turnover = Equity + Debt + Derivatives

\*Source: CRISIL Fund Analyser  
 \*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	218.2845
Reg-Plan-Growth	346.5139
Dir-Plan-IDCW	272.1896
Dir-Plan-Growth	391.7677

**LAST IDCW**

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	14.10	75.9127
16-Mar-18 (Dir Plan)	16.40	88.5986
30-Jan-15 (Reg Plan)	10.00	93.5001

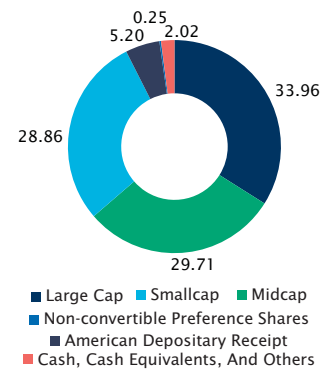
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Alkem Laboratories Ltd.	1.99
Sun Pharmaceutical Industries Ltd.	13.52	Laurus Labs Ltd.	1.52
Max Healthcare Institute Ltd.	7.56	Gufic Biosciences Ltd.	1.23
Cipla Ltd.	6.51	Dr. Lal Path Labs Ltd.	1.11
Divi's Laboratories Ltd.	6.00	Vijaya Diagnostic Centre Ltd.	0.52
Mankind Pharma Ltd.	4.96	<b>Total</b>	<b>92.53</b>
Aether Industries Ltd.	4.37	<b>American Depository Receipt</b>	
Jupiter Life Line Hospitals Ltd.	4.01	Lonza Group	5.20
Lupin Ltd.	3.95	<b>Total</b>	<b>5.20</b>
Aurobindo Pharma Ltd.	3.89	<b>Non-Convertible Preference Share</b>	
Krishna Institute Of Medical Sciences Ltd.	3.81	Shreno Ltd.	0.25
Global Health Ltd.	3.65	<b>Total</b>	<b>0.25</b>
Rainbow Children'S Medicare Ltd.	3.61	<b>Cash, Cash Equivalents And Others</b>	<b>2.02</b>
Abbott India Ltd.	3.57	<b>Grand Total</b>	<b>100.00</b>
Gland Pharma Ltd.	3.46		
Fortis Healthcare Ltd.	3.29		
Torrent Pharmaceuticals Ltd.	2.97		
JB Chemicals & Pharmaceuticals Ltd.	2.68		
Aster Dm Healthcare Ltd.	2.35		
Zybus Lifesciences Ltd.	2.00		

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Healthcare	93.36
Chemicals	4.37
Capital Goods	0.25
Cash, Cash Equivalents And Others	2.02

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

**SBI Healthcare Opportunities Fund**  
 This product is suitable for investors who are seeking<sup>1</sup>:

- Long term capital appreciation.
- Equity investments in stocks of companies in the healthcare sector.

<sup>1</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.


**BANKING & FINANCIAL SERVICES FUND**

An open-ended Equity Scheme investing in Banking and Financial Services sector

### Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. However, there can be no assurance that the investment objective of the Scheme will be realized.

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in Banking and Financial Services sector.
- Date of Allotment:** 26/02/2015
- Report As On:** 30/04/2024
- AUM for the Month of April 2024**  
₹ 5,156.79 Crores
- AUM as on April 30, 2024**  
₹ 5,321.47 Crores
- Fund Manager:** Mr. Milind Agrawal & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Milind Agrawal Aug-2019  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Milind Agrawal Over 10 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
Nifty Financial Services Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months or Minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum 12 months  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 14.90%
Beta*	: 0.85
Sharpe Ratio*	: 0.63
<b>Portfolio Turnover*</b>	
Equity Turnover	: 1.17
Total Turnover	: 1.72

Total Turnover = Equity + Debt + Derivatives

\*Source: CRISIL Fund Analyser  
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	31.2095	16-Mar-18 (Reg Plan)	1.50	13.1746
Reg-Plan-Growth	34.7529	16-Mar-18 (Dir Plan)	1.60	13.4469
Dir-Plan-IDCW	34.2376	Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.		
Dir-Plan-Growth	38.3035			

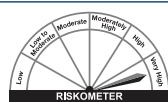
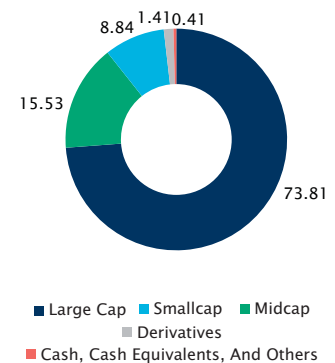
### PORTFOLIO

Stock Name	(%) Of Total AUM	Derivatives as a % of AUM	Net % of AUM
<b>Equity Shares</b>			
ICICI Bank Ltd.	21.46	-	21.46
HDFC Bank Ltd.	19.66	-	19.66
Kotak Mahindra Bank Ltd.	9.45	-	9.45
State Bank Of India	9.05	-	9.05
REC Ltd.	4.00	-	4.00
Muthoot Finance Ltd.	3.74	-	3.74
Nippon Life India Asset Management Ltd.	3.72	-	3.72
Karur Vysya Bank Ltd.	3.50	-	3.50
SBI Life Insurance Co. Ltd.	3.24	-	3.24
Bank Of India	3.07	-	3.07
ICICI Lombard General Insurance Company Ltd.	2.75	-	2.75
Indian Bank	2.73	-	2.73
HDFC Asset Management Co. Ltd.	2.27	-	2.27
Cholamandalam Investment & Finance Co. Ltd.	2.20	1.41	3.61
Aavas Financiers Ltd.	2.11	-	2.11
Aptus Value Housing Finance India Ltd.	2.07	-	2.07
Power Finance Corporation Ltd.	1.99	-	1.99
SBFC Finance Ltd.	0.50	-	0.50
Cholamandalam Financial Holdings Ltd.	0.48	-	0.48
City Union Bank Ltd.	0.18	-	0.18
Bajaj Finance Ltd.	0.01	-	0.01
<b>Total</b>	<b>98.18</b>	<b>1.41</b>	<b>99.59</b>
<b>Cash, Cash Equivalents And Others</b>	<b>0.41</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	98.18
Derivatives	1.41
Cash, Cash Equivalents And Others	0.41

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

**SBI Banking & Financial Services Fund**  
 This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Investment predominantly in a portfolio of equity & equity related instruments of companies engaged in banking & financial services sector.

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


  
**PSU FUND**

An open-ended Equity Scheme  
investing in PSU/PSU subsidiaries sector

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- Date of Allotment:** 07/07/2010
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 2,125.40 Crores
- AUM as on April 30, 2024**  
₹ 2,376.02 Crores
- Fund Manager: Mr. Richard D'souza**  
Managing Since: Aug 2014  
Total Experience: Over 30 years
- First Tier Benchmark:** S&P BSE PSU INDEX (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation <sup>#</sup>	: 20.90%
Beta <sup>#</sup>	: 0.97
Sharpe Ratio <sup>#</sup>	: 1.49
Portfolio Turnover <sup>*</sup>	
Equity Turnover	: 0.52
Total Turnover	: 0.52

Total Turnover = Equity + Debt + Derivatives

\* Source : CRISIL Fund Analyser  
# Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk: Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	31.4159	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	31.4188	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	34.0882	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	34.1375	25-Jul-08	2.00	17.1400

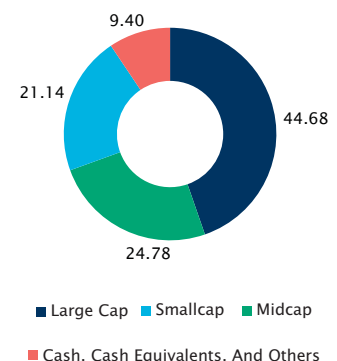
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Indian Bank	2.63
State Bank Of India	9.76	Garden Reach Shipbuilders & Engineers Ltd.	2.52
Power Grid Corporation Of India Ltd.	7.55	REC Ltd.	2.43
NTPC Ltd.	6.71	Indian Renewable Energy Development Agency Ltd.	2.42
Hindustan Copper Ltd.	5.08	Coal India Ltd.	2.41
Steel Authority Of India Ltd.	4.54	NMDC Ltd.	2.22
Oil & Natural Gas Corporation Ltd.	4.15	Canara Bank	1.78
Housing And Urban Development Corporation Ltd.	4.15	<b>Total</b>	<b>90.60</b>
National Aluminium Company Ltd.	3.94	<b>Cash, Cash Equivalents And Others</b>	<b>9.40</b>
Bharat Heavy Electricals Ltd.	3.59	<b>Grand Total</b>	<b>100.00</b>
Life Insurance Corporation Of India	3.54		
Hindustan Aeronautics Ltd.	3.28		
Oil India Ltd.	3.16		
NHPC Ltd.	3.11		
Bank Of India	3.11		
Indian Oil Corporation Ltd.	3.07		
Indian Energy Exchange Ltd.	2.75		
Rites Ltd.	2.70		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.57
Power	17.37
Metals & Mining	15.78
Oil, Gas & Consumable Fuels	12.79
Capital Goods	9.39
Construction	2.70
Cash, Cash Equivalents And Others	9.40

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

#### SBI PSU Fund

This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
- Investments in diversified basket of equity stocks of domestic Public Sector Undertakings and their subsidiaries.

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

SBI

**MAGNUM COMMA FUND**

An open-ended Equity Scheme investing in commodity and commodity related sectors.

**Investment Objective**

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

**Fund Details****Type of Scheme**

An open-ended Equity Scheme investing in commodity and commodity related sectors.

**Date of Allotment:** 08/08/2005

**Report As On:** 30/04/2024

**AAUM for the Month of April 2024**  
₹ 579.97 Crores

**AUM as on April 30, 2024**  
₹ 596.93 Crores

**Fund Manager:** Mr. Richard D'souza & Mr. Pradeep Kesavan (overseas investments) Managing Since:

Mr. Richard D'souza Aug-2014  
Mr. Pradeep Kesavan Dec-2023

**Total Experience:**

Mr. Richard D'souza Over 30 years  
Mr. Pradeep Kesavan Over 18 years

**First Tier Benchmark:**

Nifty Commodities Index (TRI)

**Exit Load:**

For exit on or before 30 days from the date of allotment - 0.50%

For exit after 30 days from the date of allotment - Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.

Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation<sup>2</sup>** : 16.58%

**Beta<sup>2</sup>** : 0.81

**Sharpe Ratio<sup>2</sup>** : 0.67

**Portfolio Turnover<sup>2</sup>\***

Equity Turnover : 0.95

Total Turnover : 0.95

*Total Turnover = Equity + Debt + Derivatives*

<sup>2</sup> Source: CRISIL Fund Analyser

<sup>\*</sup> Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	55.2527
Reg-Plan-Growth	97.3427
Dir-Plan-IDCW	59.4455
Dir-Plan-Growth	104.4642

**LAST IDCW**

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	4.20	22.0929
16-Mar-18 (Dir Plan)	4.30	22.8433
15-Mar-10	3.00	16.0100
25-Jul-08	2.00	17.1400

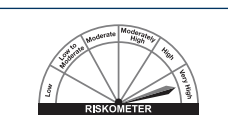
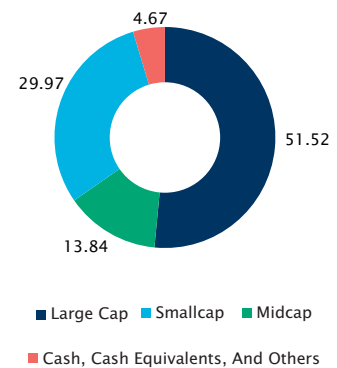
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Shyam Metals And Energy Ltd.	3.16
Reliance Industries Ltd.	8.23	K.P.R. Mill Ltd.	3.00
Hindustan Copper Ltd.	8.18	Jindal Stainless Ltd.	2.99
Tata Steel Ltd.	7.68	Indian Oil Corporation Ltd.	2.83
NTPC Ltd.	7.63	Neogen Chemicals Ltd.	1.86
Oil & Natural Gas Corporation Ltd.	6.64	Sagar Cements Ltd.	1.37
Ultratech Cement Ltd.	5.68	National Aluminium Company Ltd.	0.78
Coal India Ltd.	4.95	Aether Industries Ltd.	0.09
Oil India Ltd.	4.68	<b>Total</b>	<b>95.33</b>
Vedanta Ltd.	4.50	<b>Cash, Cash Equivalents And Others</b>	<b>4.67</b>
CCL Products (India) Ltd.	4.21	<b>Grand Total</b>	<b>100.00</b>
Multi Commodity Exchange Of India Ltd.	3.59		
Antony Waste Handling Cell Ltd.	3.56		
Ambuja Cements Ltd.	3.38		
Steel Authority Of India Ltd.	3.17		
Arvind Ltd.	3.17		

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Oil, Gas & Consumable Fuels	27.33
Metals & Mining	27.30
Construction Materials	10.43
Power	7.63
Textiles	6.17
Fast Moving Consumer Goods	4.21
Financial Services	3.59
Utilities	3.56
Capital Goods	3.16
Chemicals	1.95
Cash, Cash Equivalents And Others	4.67

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)****SBI Magnum Comma Fund**

This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
- Equity investments in a portfolio of stocks of companies in the commodity and commodity related sectors.

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

# SBI INFRASTRUCTURE FUND

An open-ended Equity Scheme investing in infrastructure and allied sectors

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in infrastructure and allied sectors.
- Date of Allotment:** 06/07/2007
- Report As On:** 30/04/2024
- AUM for the Month of April 2024**  
₹ 2,635.68 Crores
- AUM as on April 30, 2024**  
₹ 2,803.93 Crores
- Fund Manager:** Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Bhavin Vithlani Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Bhavin Vithlani Over 19 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
Nifty Infrastructure Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation*	: 12.48%
Beta*	: 0.75
Sharpe Ratio*	: 1.96
Portfolio Turnover*	
Equity Turnover	: 0.42
Total Turnover	: 0.42

Total Turnover = Equity + Debt + Derivatives  
\* Source: CRISIL Fund Analyser  
\* Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	42.5166
Reg-Plan-Growth	47.7941
Dir-Plan-IDCW	45.1771
Dir-Plan-Growth	51.0458

## LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	1.70	13.6863
16-Mar-18 (Dir Plan)	1.80	14.0096

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

## PORTFOLIO

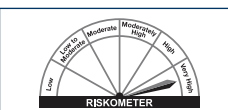
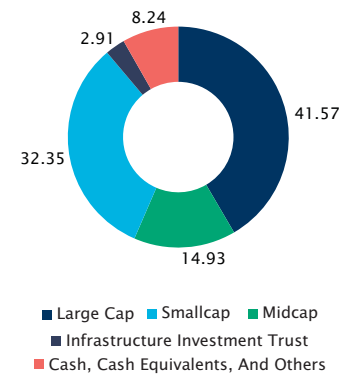
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Reliance Industries Ltd.	8.40
Bharti Airtel Ltd.	6.15
Larsen & Toubro Ltd.	4.12
Shree Cement Ltd.	3.94
Torrent Power Ltd.	3.76
Indian Energy Exchange Ltd.	3.52
Tega Industries Ltd.	3.22
Grasim Industries Ltd.	2.95
Axis Bank Ltd.	2.92
Gail (India) Ltd.	2.69
Carborundum Universal Ltd.	2.55
Ultratech Cement Ltd.	2.50
Voltas Ltd.	2.38
Nuvoco Vistas Corporation Ltd.	2.18
Whirlpool Of India Ltd.	2.05
Kotak Mahindra Bank Ltd.	2.03
HDFC Bank Ltd.	1.96
Prism Johnson Ltd.	1.89
ESAB India Ltd.	1.88
Ashoka Buildcon Ltd.	1.88
AIA Engineering Ltd.	1.83
Ahluwalia Contracts (India) Ltd.	1.80
G R Infra Projects Ltd.	1.76

Stock Name	(%) Of Total AUM
Samhi Hotels Ltd.	1.73
Thermax Ltd.	1.67
Tata Steel Ltd.	1.59
Sobha Ltd.	1.59
Happy Forgings Ltd.	1.52
Bank Of India	1.50
Hindalco Industries Ltd.	1.45
Ge T&D India Ltd.	1.23
Uno Minda Ltd.	1.06
CESC Ltd.	1.04
Delhivery Ltd.	1.01
Kennametal India Ltd.	0.95
ZF Commercial Vehicle Control Systems India Ltd.	0.88
Bharat Petroleum Corporation Ltd.	0.87
Kalpataru Projects International Ltd.	0.79
Elin Electronics Ltd.	0.77
Bharti Hexacom Ltd.	0.44
Solar Industries India Ltd.	0.40
<b>Total</b>	<b>88.85</b>
<b>Infrastructure Investment Trust</b>	
National Highways Infra Trust	2.91
<b>Total</b>	<b>2.91</b>
<b>Cash, Cash Equivalents And Others</b>	
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	14.85
Construction Materials	13.46
Oil, Gas & Consumable Fuels	11.96
Financial Services	11.93
Construction	10.35
Telecommunication	6.59
Consumer Durables	5.20
Power	4.80
Services	3.92
Metals & Mining	3.04
Automobile And Auto Components	1.94
Consumer Services	1.73
Realty	1.59
Chemicals	0.40
Cash, Cash Equivalents And Others	8.24

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

## SBI Infrastructure Fund

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Equity investments in stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy.

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



SBI

## CONSUMPTION OPPORTUNITIES FUND

An open-ended Equity Scheme following consumption theme  
(Previously known as SBI FMCG Fund)

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme following consumption theme.
- Date of Allotment:** 05/07/1999
- Report As On:** 30/04/2024
- AUM for the Month of April 2024**  
₹ 2,106.35 Crores
- AUM as on April 30, 2024**  
₹ 2,167.74 Crores
- Fund Manager: Mr. Ashit Desai & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Ashit Desai (w.e.f. April 2024)  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Ashit Desai Over 18 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
Nifty India Consumption Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load:** Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation <sup>a</sup>	: 11.25%
Beta <sup>a</sup>	: 0.61
Sharpe Ratio <sup>a</sup>	: 1.57
Portfolio Turnover <sup>*</sup>	
Equity Turnover	: 0.36
Total Turnover	: 0.38

Total Turnover = Equity + Debt + Derivatives

<sup>a</sup>Source: CRISIL Fund Analyser

<sup>\*</sup>Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	171.8417
Reg-Plan-Growth	285.4177
Dir-Plan-IDCW	226.2949
Dir-Plan-Growth	321.4482

### LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	12.70	69.8210
16-Mar-18 (Dir Plan)	15.60	85.9324
29-May-15 (Reg Plan)	10.00	51.3257
29-May-15 (Dir Plan)	12.00	61.4862
17-May-13 (Reg Plan)	8.00	46.0416

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

### PORTFOLIO

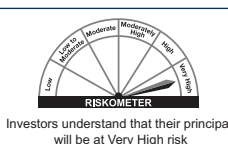
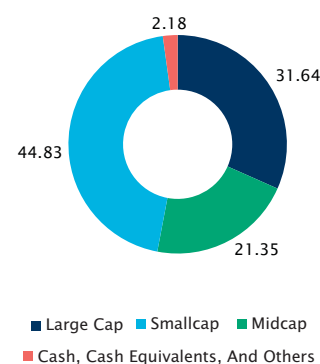
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Bharti Airtel Ltd.	5.62
Ganesha Ecosphere Ltd.	5.03
Chalet Hotels Ltd.	4.54
ITC Ltd.	4.43
Bajaj Auto Ltd.	4.10
ELH Ltd.	3.42
Blue Star Ltd.	3.25
United Spirits Ltd.	3.04
Jubilant Foodworks Ltd.	3.02
Godrej Consumer Products Ltd.	2.93
United Breweries Ltd.	2.90
Procter & Gamble Hygiene And Health Care Ltd.	2.84
Maruti Suzuki India Ltd.	2.78
Mrs. Bectors Food Specialities Ltd.	2.77
Whirlpool Of India Ltd.	2.71
Sheela Foam Ltd.	2.63
Colgate Palmolive (India) Ltd.	2.61
Voltas Ltd.	2.59
Britannia Industries Ltd.	2.47
Doms Industries Ltd.	2.46
FSN E-Commerce Ventures Ltd.	2.37
Mahindra & Mahindra Ltd.	2.19
Flair Writing Industries Ltd.	2.15
Avenue Supermarts Ltd.	1.94

Stock Name	(%) Of Total AUM
Go Fashion (India) Ltd.	1.84
Kajaria Ceramics Ltd.	1.83
Campus Activewear Ltd.	1.67
PVR Inox Ltd.	1.66
Page Industries Ltd.	1.66
Sula Vineyards Ltd.	1.53
TTK Prestige Ltd.	1.52
Hawkins Cookers Ltd.	1.46
Hindustan Unilever Ltd.	1.13
Relaxo Footwears Ltd.	1.12
V-Guard Industries Ltd.	1.11
Samhi Hotels Ltd.	1.07
Hatsun Agro Product Ltd.	1.02
InterGlobe Aviation Ltd.	1.01
Dodla Dairy Ltd.	0.89
Sai Silks (Kalamandir) Ltd.	0.69
Vedant Fashions Ltd.	0.66
Avanti Feeds Ltd.	0.60
Bharti Hexacom Ltd.	0.56
<b>Total</b>	<b>97.82</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.18</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	33.77
Consumer Durables	19.89
Consumer Services	19.55
Automobile And Auto Components	9.07
Textiles	6.69
Telecommunication	6.18
Media, Entertainment & Publication Services	1.66
Cash, Cash Equivalents And Others	1.01
	2.18

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI Consumption Opportunities Fund This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation.
- Equity investments in stock of companies following consumption theme.

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

SBI

**TECHNOLOGY OPPORTUNITIES FUND**

An open-ended Equity Scheme investing in technology and technology related sectors  
(Previously known as SBI IT Fund)

**Investment Objective**

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

**Fund Details**
**Type of Scheme**

An open-ended Equity Scheme investing in technology and technology related sectors.

**Date of Allotment:** 05/07/1999

**Report As On:** 30/04/2024

**AAUM for the Month of April 2024**

₹ 3,637.13 Crores

**AUM as on April 30, 2024**

₹ 3,574.42 Crores

**Fund Manager: Mr. Vivek Gedda & Mr. Pradeep Kesavan (overseas investments) Managing Since:**

**Mr. Vivek Gedda** (w.e.f. April 2024)

**Mr. Pradeep Kesavan** Dec-2023

**Total Experience:**

**Mr. Vivek Gedda** Over 13 years

**Mr. Pradeep Kesavan** Over 18 years

**First Tier Benchmark:** S&P BSE Teck Index (TRI)

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

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.

Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

**Minimum Investment**  
₹ 5000 & in multiples of ₹ 1

**Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation<sup>†</sup>** : 17.21%

**Beta<sup>†</sup>** : 0.90

**Sharpe Ratio<sup>†</sup>** : 0.56

**Portfolio Turnover\***

Equity Turnover : 0.20

Total Turnover : 0.25

*Total Turnover = Equity + Debt + Derivatives*

*\* Source: CRISIL Fund Analyser*

*† Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*

*Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points*

*Note: Fund Manager for Foreign Securities Mr. Pradeep Kesavan w.e.f. Dec 01, 2023. Exp. Over 18 years  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.*

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	103.5508
Reg-Plan-Growth	171.9586
Dir-Plan-IDCW	137.3517
Dir-Plan-Growth	193.3810

**LAST IDCW**
**Face value: ₹10**

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	5.90	33.8510
16-Mar-18 (Dir Plan)	7.30	41.9142
26-Jun-15 (Reg Plan)	6.00	31.8390
26-Jun-15 (Dir Plan)	7.00	38.6976
08-Aug-13 (Reg Plan)	4.50	28.6220

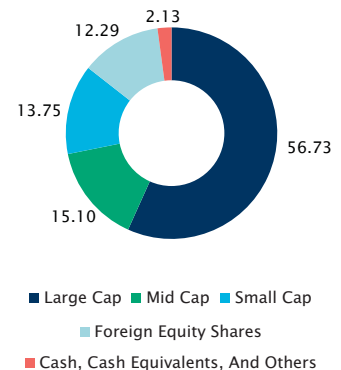
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Infosys Ltd.	24.91
Tata Consultancy Services Ltd.	11.47
Bharti Airtel Ltd.	10.72
Tech Mahindra Ltd.	6.99
Firstsource Solutions Ltd.	4.14
Delhivery Ltd.	3.64
Indiamart Intermesh Ltd.	3.47
FSN E-Commerce Ventures Ltd.	3.12
Coforge Ltd.	2.98
HCL Technologies Ltd.	2.64
PVR Inox Ltd.	2.47
PB Fintech Ltd.	2.47
Nazara Technologies Ltd.	2.23
Persistent Systems Ltd.	2.07
Emudhra Ltd.	1.44
Tata Technologies Ltd.	0.48
Bharti Hexacom Ltd.	0.34
<b>Total</b>	<b>85.58</b>
<b>Foreign Equity Shares</b>	
Microsoft Corporation	3.45
Netflix Inc.	2.57
Alphabet Inc.	2.13
Epam Systems Inc	2.09
Cognizant Technology Solutions Corporation	2.05
<b>Total</b>	<b>12.29</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.13</b>
<b>Grand Total</b>	<b>100.00</b>

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Information Technology	62.70
Telecommunication	11.06
Services	7.78
Media, Entertainment & Publication	7.27
Consumer Services	6.59
Financial Services	2.47
Cash, Cash Equivalents And Others	2.13

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**


Investors understand that their principal will be at Very High risk

**SBI Technology Opportunities Fund**  
 This product is suitable for investors who are seeking<sup>†</sup>:

- Long term capital appreciation.
- Equity investments in stock of companies in the technology and technology related sectors.

<sup>†</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

SBI

## EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

### Investment Objective

The investment objective of the scheme is to provide long term capital appreciation by investing in a diversified basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

### Fund Details

#### • Type of Scheme

An Open Ended Equity Scheme following minimum variance theme

#### • Date of Allotment: 02/03/2019

#### • Report As On: 30/04/2024

#### • AAUM for the Month of April 2024

₹ 189.08 Crores

#### • AUM as on April 30, 2024

₹ 189.74 Crores

#### • Fund Manager: Mr. Raviprakash Sharma & Mr. Pradeep Kesavan (overseas investments) Managing Since:

Mr. Raviprakash March-2019

Mr. Pradeep Kesavan Dec-2023

#### Total Experience:

Mr. Raviprakash Over 24 years

Mr. Pradeep Kesavan Over 18 years

#### • First Tier Benchmark: Nifty 50 Index (TRI)

#### • Exit Load: For exit on or before 15 days from the date of allotment - 0.5%

For exit after 15 days from the date of allotment - Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year

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

Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of instalments

Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of instalments

#### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation\* : 12.08%

Beta\* : 0.87

Sharpe Ratio\* : 0.88

#### Portfolio Turnover\*

Equity Turnover : 0.38

Total Turnover : 0.40

Total Turnover = Equity + Debt + Derivatives

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months, (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	22.2142
Reg-Plan-Growth	22.2108
Dir-Plan-IDCW	22.6356
Dir-Plan-Growth	22.6370

### PORTFOLIO

#### Stock Name (%) Of Total AUM

##### Equity Shares

Dr. Reddy's Laboratories Ltd.	8.10
Hindustan Unilever Ltd.	7.85
Nestle India Ltd.	7.77
Britannia Industries Ltd.	7.72
Tata Consultancy Services Ltd.	6.27
Cipla Ltd.	5.72
Sun Pharmaceutical Industries Ltd.	5.67
Tata Consumer Products Ltd.	2.90
Bharti Airtel Ltd.	2.83
ITC Ltd.	2.37
Apollo Hospitals Enterprise Ltd.	1.93
Divi's Laboratories Ltd.	1.47
Asian Paints Ltd.	1.42
Eicher Motors Ltd.	1.17
Hindalco Industries Ltd.	1.15
Mahindra & Mahindra Ltd.	1.14
State Bank Of India	1.12
Power Grid Corporation Of India Ltd.	1.11
Axis Bank Ltd.	1.10
NTPC Ltd.	1.09
Grasim Industries Ltd.	1.09
Tata Steel Ltd.	1.07
Oil & Natural Gas Corporation Ltd.	1.07
JSW Steel Ltd.	1.07
Shriram Finance Ltd.	1.06
ICICI Bank Ltd.	1.06
HDFC Bank Ltd.	1.05

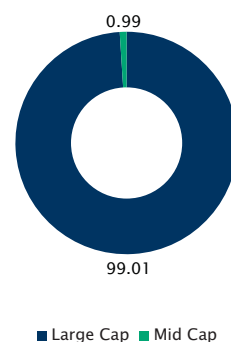
#### Stock Name (%) Of Total AUM

Coal India Ltd.	1.05
Ultratech Cement Ltd.	1.03
HCL Technologies Ltd.	1.03
Tata Motors Ltd.	1.02
Maruti Suzuki India Ltd.	1.02
Bharat Petroleum Corporation Ltd.	1.01
Bajaj Finserv Ltd.	1.01
Tech Mahindra Ltd.	1.00
Adani Ports And Special Economic Zone Ltd.	1.00
Hero Motocorp Ltd.	0.99
Reliance Industries Ltd.	0.98
Indusind Bank Ltd.	0.98
Bajaj Finance Ltd.	0.98
Wipro Ltd.	0.97
SBI Life Insurance Co. Ltd.	0.97
Bajaj Auto Ltd.	0.97
Adani Enterprises Ltd.	0.97
Larsen & Toubro Ltd.	0.96
Titan Company Ltd.	0.95
Ltimindtree Ltd.	0.95
Infosys Ltd.	0.95
HDFC Life Insurance Company Ltd.	0.93
Kotak Mahindra Bank Ltd.	0.91
<b>Total</b>	<b>100.00</b>
<b>Cash, Cash Equivalents And Others</b>	<b>-</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	28.61
Healthcare	22.89
Information Technology	11.17
Financial Services	11.17
Automobile And Auto Components	6.31
Metals & Mining	4.26
Oil, Gas & Consumable Fuels	4.11
Telecommunication	2.83
Consumer Durables	2.37
Power	2.20
Construction Materials	2.12
Services	1.00
Construction	0.96
Cash, Cash Equivalents And Others	-

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

#### SBI Equity Minimum Variance Fund

This product is suitable for investors who are seeking\*:

- Long term Capital appreciation.
- To generate income by investing in a diversified basket of companies in Nifty 50 Index while aiming for minimizing the portfolio volatility.

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

**SBI**  
**GOLD FUND**

An open-ended Fund of Fund Scheme investing in SBI Gold ETF

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	21.5703
Reg-Plan-Growth	21.5646
Dir-Plan-IDCW	22.4822
Dir-Plan-Growth	22.5146

**Investment Objective**

The scheme seeks to provide returns that closely correspond to returns provided by SBI Gold ETF (erstwhile known as SBI Gold Exchange Traded Scheme).

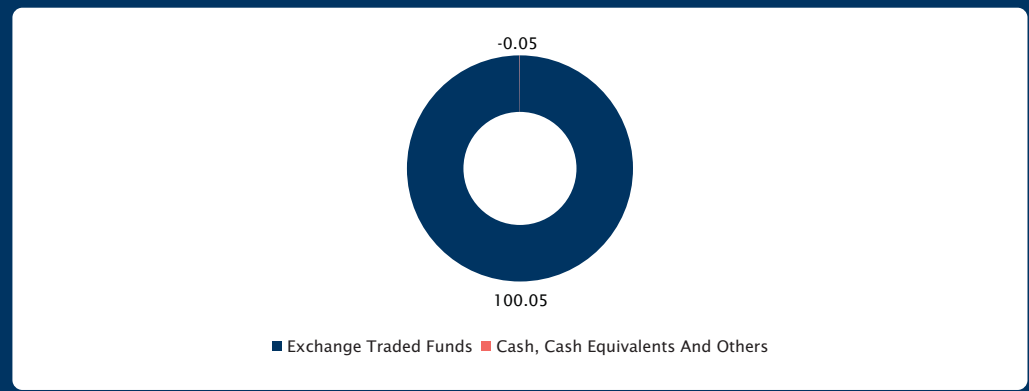
**Fund Details**

- Type of Scheme**  
An open-ended Fund of Fund Scheme investing in SBI Gold ETF
- Date of Allotment:** 12/09/2011
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 1,770.29 Crores
- AUM as on April 30, 2024**  
₹ 1,816.28 Crores
- Fund Manager:** Mr. Raviprakash Sharma  
**Managing Since:** Sep-2011  
**Total Experience:** Over 24 years
- First Tier Benchmark:** Price of Physical Gold
- Exit Load:** For exit on or before 15 days from the date of allotment - 1%  
For exit after 15 days from the date of allotment - Nil (w.e.f. 8 September 2020)
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**PORTFOLIO**

Mutual Fund Units	(%) Of Total AUM
<b>Exchange Traded Funds</b>	
SBI Gold ETF	100.05
<b>Total</b>	<b>100.05</b>
<b>Cash, Cash Equivalents And Others</b>	<b>-0.05</b>
<b>Grand Total</b>	<b>100.00</b>

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**



<p>Investors understand that their principal will be at High risk</p>	<p><b>SBI Gold Fund</b> This product is suitable for investors who are seeking^:</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation.</li> <li>• Investment in SBI Gold ETF.</li> </ul>
	<p>^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>

**Note:** The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which SBI Gold Fund makes investments



## INTERNATIONAL ACCESS - US EQUITY FoF

An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets

### Investment Objective

The scheme seeks to provide long term capital appreciation by investing in units of one or more mutual fund schemes / ETF, which are domiciled overseas and predominantly invest in US markets. However, there can be no assurance that the investment objective of the scheme would be achieved.

### Fund Details

- Type of Scheme**  
An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
- Date of Allotment:** 22/03/2021
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 879.72 Crores
- AUM as on April 30, 2024**  
₹ 866.53 Crores
- Fund Manager:** Mr. Pradeep Kesavan  
**Managing Since:** (w.e.f. Dec 2023)  
**Total Experience:** Over 18 years
- First Tier Benchmark:** S&P 500 Index, after converting it to Indian Rupee
- Entry Load:** N.A
- Exit Load:** For exit on or before 1 year from the date of allotment - 1.00%  
For exit after 1 year from the date of allotment - Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter  
Subscriptions through lumpsum investment (including additional purchases / Switch in) and fresh registrations through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Transfer of IDCW- ins etc. is accepted in SBI International Access - US Equity FoF (the Scheme) with effect from July 3, 2023.  
Existing systematic registrations like SIPs/ STPs/ Transfer of IDCW-ins etc. in the Scheme shall remain continue under the Scheme till further notice.

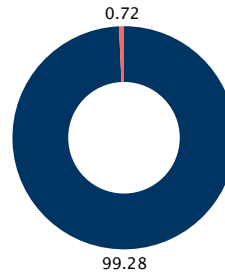
### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.5742
Reg-Plan-Growth	14.5745
Dir-Plan-IDCW	14.9281
Dir-Plan-Growth	14.9281

### PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
<b>Overseas Mutual Fund</b>	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	99.28
<b>Total</b>	<b>99.28</b>
<b>Cash, Cash Equivalents And Others</b>	<b>0.72</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Overseas Mutual Fund ■ Cash, Cash Equivalents, And Others



Investors understand that their principal will be at Very High risk

#### SBI International Access - US Equity FoF This product is suitable for investors who are seeking^:

- Long term capital appreciation.
- Investments in units of a US focused equity fund

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

**Note:** The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which SBI International Access - US Equity FoF makes investments



SBI

**ENERGY OPPORTUNITIES FUND**

An open-ended equity scheme following the energy theme.

**Investment Objective**

The investment objective of the scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies engaging in activities such as exploration, production, distribution, transportation and processing of traditional & new energy including but not limited to sectors such as oil & gas, utilities and power.

**Fund Details**

- **Type of Scheme**  
An open-ended equity scheme following the energy theme.
- **Date of Allotment:** 26/02/2024
- **Report As On:** 30/04/2024
- **AAUM for the Month of April 2024**  
₹ 7,971.40 Crores
- **AUM as on April 30, 2024**  
₹ 8,380.52 Crores
- **Fund Manager: Mr. Raj Gandhi & Mr. Pradeep Kesavan (overseas investments) Managing Since:** (w.e.f. February 26, 2024)  
**Total Experience:**  
**Mr. Raj Gandhi** Over 16 years  
**Mr. Pradeep Kesavan** Over 18 years
- **First Tier Benchmark:** Nifty Energy TRI
- **Entry Load:** N.A
- **Exit Load:** For exit on or before 1 year from the date of allotment: 1% and For exit after 1 year from the date of allotment: Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

**Quantitative Data**

**Portfolio Turnover\***  
Equity Turnover : 0.03  
Total Turnover : 0.47

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 30th April 2024, based on month-end NAV.

**NET ASSET VALUE**

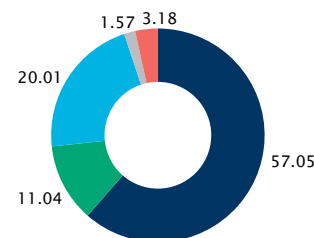
Option	NAV (₹)
Reg-Plan-IDCW	10.6484
Reg-Plan-Growth	10.6485
Dir-Plan-IDCW	10.6729
Dir-Plan-Growth	10.6727

**PORTFOLIO**

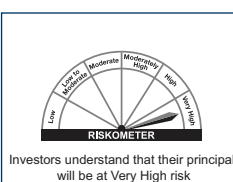
Stock Name	(%) Of Total AUM	Derivatives as a % of AUM	Net % of AUM
<b>Equity Shares</b>			
Reliance Industries Ltd.	27.34	-	27.34
NTPC Ltd.	8.16	-	8.16
Bharat Petroleum Corporation Ltd.	5.08	0.66	5.74
Petronet Lng Ltd.	4.92	-	4.92
Coal India Ltd.	4.71	-	4.71
Power Grid Corporation Of India Ltd.	3.68	-	3.68
Hitachi Energy India Ltd.	3.65	-	3.65
Gujarat State Petronet Ltd.	2.73	-	2.73
Oil & Natural Gas Corporation Ltd.	2.64	-	2.64
Thermax Ltd.	2.40	-	2.40
Indian Oil Corporation Ltd.	2.39	0.77	3.16
Kalpataru Projects International Ltd.	2.24	-	2.24
Torrent Power Ltd.	2.07	-	2.07
Graphite India Ltd.	1.95	-	1.95
CESC Ltd.	1.79	-	1.79
Ge T&D India Ltd.	1.77	-	1.77
Savita Oil Technologies Ltd.	1.69	-	1.69
REC Ltd.	1.67	-	1.67
Indraprastha Gas Ltd.	1.65	0.14	1.79
KEC International Ltd.	1.48	-	1.48
Power Finance Corporation Ltd.	1.38	-	1.38
Indian Energy Exchange Ltd.	1.35	-	1.35
HEG Ltd.	1.20	-	1.20
Chemplast Sanmar Ltd.	0.16	-	0.16
<b>Total</b>	<b>88.10</b>	<b>1.57</b>	<b>89.67</b>
<b>Treasury Bills</b>			
91 Day T-Bill 30.05.24	5.96	-	-
91 Day T-Bill 20.06.24	1.19	-	-
<b>Total</b>	<b>7.15</b>	<b>-</b>	<b>-</b>
<b>Cash, Cash Equivalents And Others</b>			
<b>Grand Total</b>	<b>100.00</b>	<b>-</b>	<b>-</b>

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Oil, Gas & Consumable Fuels	53.15
Power	15.70
Capital Goods	10.97
Sovereign	7.15
Financial Services	4.40
Construction	3.72
Chemicals	0.16
Derivatives	1.57
Cash, Cash Equivalents And Others	3.18

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

■ Large Cap ■ Midcap ■ Smallcap  
■ Cash, Cash Equivalents, And Others ■ Derivatives



**SBI Energy Opportunities Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Long term Capital appreciation
- Investment in equity and equity related instruments of companies engaged in and/or expected to benefit from the growth in traditional & new energy sectors & allied business activities.

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

# Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Equity Hybrid Fund (Previously known as Magnum Balanced Fund)	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Magnum Children's Benefit Fund - Investment Plan
<b>Ideal Investment Horizon</b>	3 years +	2 years +	2 years +	5 years +	3 years +	3 months	3 years +	5 years +
<b>Inception Date</b>	09/10/1995	09/04/2001	16/05/2018	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020
<b>Fund Manager</b>	Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt Ms. Mansi Sajaja - (Co Fund Manager Debt) *Mr. Pradeep Kesavan	Mr. Saurabh Pant - Equity Ms. Mansi Sajaja - Debt *Mr. Pradeep Kesavan	Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajaja (Debt Portfolio) *Mr. Pradeep Kesavan & Ms. Vandina Soni (Commodities Portion)	Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt *Mr. Pradeep Kesavan	Ms. Nidhi Chawla (Equity Portion) Ms. Mansi Sajaja (Debt Portion) *Mr. Pradeep Kesavan (Foreign Securities) Ms. Vandina Soni (Commodities)	Mr. Arun R. (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajaja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion) *Mr. Pradeep Kesavan	Mr. R. Srinivasan - Equity Portion; Mr. Rajeev Radhakrishnan - Debt Portion *Mr. Pradeep Kesavan
<b>Managing Since</b>	Mr. R. Srinivasan Jan-2013; Mr. Rajeev (w.e.f. Nov 2023); Ms. Mansi (w.e.f. Dec 2023); Pradeep Kesavan (w.e.f. Dec 2023)	Saurabh Jan-2022; & Mansi June-2021; Pradeep Kesavan (w.e.f. Dec 2023)	Dinesh- Dec 2023; Mansi-Dec-2023; Pradeep-Dec-2023; Vandina, Jan-2024	Mr. R. Srinivasan Jun-2021; Mr. Rajeev Radhakrishnan Jan-2008; Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Nidhi Jan-2023; Mansi June-2021; Neeraj May-2015; Pradeep (w.e.f. Dec 2023); & Vandina (w.e.f. Jan 2024)	Oct 2012 - Neeraj Kumar June 2021 - Arun R	Dimesh (Aug 21), Rajeev, (Nov 23) Mansi & Pradeep (w.e.f. Dec 2023)	R. Srinivasan Sep 2020 & Pradeep Kesavan (w.e.f. Nov 2023)
<b>First Tier Benchmark</b>	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (w.e.f. 31 October 2023)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index
<b>Fund Details as on 30 April 2024</b>								
<b>Month End AUM (Rs. in Crores)</b>	₹68,391.43	₹9,787.08	₹3,906.79	₹109.84	₹4,745.19	₹25,522.90	₹29,762.46	₹1,932.52
<b>Modified Duration (years)</b>	5.37	5.30	3.99	5.12	2.02	0.57	5.71	0.32
<b>Average Maturity (years)</b>	12.22	12.96	7.19	10.79	5.72	0.57	8.79	0.35
<b>Macaulay Duration (years)</b>	5.62	5.56	4.18	5.33	2.16	0.57	5.95	0.33
<b>Yield to Maturity (%)<sup>^</sup></b>	7.62	7.90	8.17	7.62	7.96	7.61	7.65	6.83
<b>Standard Deviation<sup>#</sup></b>	8.88%	-	-	-	-	0.69%	-	-
<b>Beta<sup>#</sup></b>	0.95	-	-	-	-	0.73	-	-
<b>Sharpe Ratio<sup>#</sup></b>	0.78	-	-	-	-1.51	-	-	-
<b>Expense Ratio</b>	Regular-1.41% Direct-0.74%	Regular- 1.11% Direct- 0.61%	Regular- 1.50% Direct- 0.56%	Regular- 1.21% Direct- 0.86%	Regular- 1.19% Direct- 0.67%	Regular- 0.96% Direct- 0.44%	Regular- 1.59% Direct- 0.69%	Regular- 2.02% Direct- 0.86%
<b>Composition by Assets as on 30 April 2024</b>								
<b>Equity Shares</b>	74.77	23.25	37.96	22.85	66.77	76.69	68.6	83.81
<b>Corporate Debt</b>	8.67	43.31	21.13	24.28	13.99	4.53	8.78	-
<b>Gilts</b>	8.43	7.40	8.76	13.58	6.01	-	9.96	0.52
<b>Money Market Instruments</b>	0.58	-	0.35	-	3.83	5.88	-	5.02
<b>Other Assets</b>	7.55	26.04	31.80	39.29	9.40	12.90	12.66	10.65
<b>Composition by Ratings &amp; Assets as on 30 April 2024</b>								
<b>Large Cap</b>	55.53	7.95	14.88	0.98	34.46	56.32	55.11	21.50
<b>Mid Cap</b>	18.29	4.63	9.02	4.98	14.07	16.12	9.42	9.59
<b>Small Cap</b>	0.95	10.67	14.06	16.89	18.24	4.25	3.55	46.47
<b>Unclassified</b>	-	-	-	-	-	-	-	-
<b>AA, AA+, AAA And EQUIVALENT</b>	8.43	42.65	15.70	21.55	13.14	4.53	6.98	-
<b>Below AA</b>	0.24	0.66	4.16	2.73	0.85	-	-	-
<b>Sovereign</b>	10.88	28.64	13.31	34.49	8.01	1.57	17.56	5.54
<b>Below A1+, A1+</b>	0.58	-	0.35	-	1.83	4.31	-	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	5.10	4.80	Others 11.96, ETF 16.56	18.38	9.40	12.90	7.38	16.90
<b>Other Details</b>								
<b>Exit Load</b>	For exit within 12 months from the date of allotment - Nil For exit after 12 months from the date of allotment - Nil	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch-out before 1 year from the date of allotment, 1% for redemption/switch-out after 1 year and up to 2 years from the date of allotment. Nil for redemption/switch-out after 2 years from the date of allotment.	For exit on or before 15 days from the date of allotment - 0.10% For exit after 15 days from the date of allotment - Nil	For exit within 1 month from the date of allotment - 0.5% For exit after 1 month from the date of allotment - Nil	Nil. If units purchased or redeemed from another scheme of this Fund are redeemed or switched out before 1 year from the date of allotment, 1% of the redemption/switch-out amount, 2% for redemption/switch-out after 1 year from the date of allotment, 1% for redemption/switch-out after 2 years from the date of allotment. Nil for redemption/switch-out after 2 years from the date of allotment.	For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch-out before 1 year from the date of allotment, 2% for redemption/switch-out after 1 year and up to 2 years from the date of allotment. Nil for redemption/switch-out after 2 years from the date of allotment.

## Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund - Aggressive Plan	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	SBI Retirement Benefit Fund - Conservative Hybrid Plan	SBI Retirement Benefit Fund - Conservative Plan
<b>Ideal Investment Horizon</b>	5 years +	5 years +	5 years +	5 years +
<b>Inception Date</b>	10/02/2021	10/02/2021	10/02/2021	10/02/2021
<b>Fund Manager</b>	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan
<b>Managing Since</b>	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)
<b>First Tier Benchmark</b>	S&P BSE 500 TRI	CRISIL Hybrid 35+65 -Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index
<b>Fund Details as on 30 April 2024</b>				
<b>Month End AUM (Rs. in Crores)</b>	₹2,320.06	₹1,348.87	₹257.76	₹169.36
<b>Modified Duration (years)</b>	0.50	0.67	4.94	5.95
<b>Average Maturity (years)</b>	1.55	2.14	12.64	18.61
<b>Macaulay Duration (years)</b>	0.52	0.70	5.16	6.22
<b>Yield to Maturity (%)<sup>^</sup></b>	7.20	7.36	7.71	7.73
<b>Standard Deviation<sup>#</sup></b>	-	-	-	-
<b>Beta<sup>#</sup></b>	-	-	-	-
<b>Sharpe Ratio<sup>#</sup></b>	-	-	-	-
<b>Expense Ratio</b>	Regular-1.97% Direct-0.83%	Regular-2.12% Direct-1.05%	Regular-1.66% Direct-1.13%	Regular-1.38% Direct-0.92%
<b>Composition by Assets as on 30 April 2024</b>				
<b>Equity Shares</b>	93.85	78.26	39.71	19.47
<b>Corporate Debt</b>	0.23	0.76	20.30	29.73
<b>Gilts</b>	2.59	12.27	36.95	47.21
<b>Money Market Instruments</b>	-	-	-	-
<b>Other Assets</b>	3.33	8.71	3.04	3.59
<b>Composition by Ratings &amp; Assets as on 30 April 2024</b>				
<b>Large Cap</b>	56.46	44.68	22.87	11.03
<b>Mid Cap</b>	25.51	22.64	11.07	5.44
<b>Small Cap</b>	11.88	10.94	5.77	3.00
<b>Unclassified</b>	-	-	-	-
<b>AA, AA+, AAA And EQUIVALENT</b>	0.23	0.76	20.30	29.73
<b>Below AA</b>	-	-	-	-
<b>Sovereign</b>	3.56	14.41	36.95	47.21
<b>Below A1+, A1+</b>	-	-	-	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	2.36	6.57	3.04	3.59
<b>Other Details</b>				
<b>Exit Load</b>	Nil	Nil	Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser Risk Free rate: FBIL Overnight, Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(GA)(b) and 52(GA)(c) of SEBI (MF) regulations. | \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01 st Dec 2023. | ^In case of semi-annual convention, the YTM is annualised

# HYBRID – AGGRESSIVE HYBRID FUND

## SBI EQUITY HYBRID FUND

An open-ended Hybrid Scheme investing predominantly in equity and equity related instruments

(Previously known as SBI Magnum Balanced Fund)

### Investment Objective

To provide investors long-term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. However, there can be no assurance that the investment objective of the scheme will be achieved.

### Fund Details

- Type of Scheme**  
An open-ended Hybrid Scheme investing predominantly in equity and equity related instruments.
- Date of Allotment:** 09/10/1995
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 67,390.49 Crores
- AUM as on April 30, 2024**  
₹ 68,391.43 Crores
- Fund Managers:**  
Mr. R. Srinivasan – Equity  
Mr. Rajeev Radhakrishnan – Debt  
Ms. Mansi Sajeja – Co Fund Manager Debt & Mr. Pradeep Kesavan – overseas investments  
**Managing Since:**  
Mr. R. Srinivasan Jan-2012  
Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)  
Ms. Mansi Sajeja (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)  
**Total Experience:**  
Mr. R. Srinivasan – Over 30 years  
Mr. Rajeev Radhakrishnan – Over 20 years  
Ms. Mansi Sajeja – Over 15 years  
Mr. Pradeep Kesavan – Over 18 years
- First Tier Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index
- Exit Load:**  
For exit within 12 months from the date of allotment:  
For 10% of investment - Nil  
For remaining investments - 1.00%;  
For exit after 12 months from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
'Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 8.88%
Beta	: 0.95
Sharpe Ratio*	: 0.78
Modified Duration	: 5.37 years
Average Maturity	: 12.22 years
Macaulay Duration	: 5.62 years
Yield to Maturity*	: 7.62%
Portfolio Turnover*	
Equity Turnover	: 0.17
Total Turnover	: 0.62
*Total Turnover = Equity + Debt + Derivatives	
*Source: CRISIL Fund Analysts Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points	
*In case of semi-annual convention, the YTM is annualised	
Ratios including debt instruments and cash	

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	54.8019
Reg-Plan-Growth	258.6161
Dir-Plan-IDCW	82.9202
Dir-Plan-Growth	283.3698

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

### LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	Nav (₹)
10-Feb-20 (Reg Plan)	0.97	31.8472
10-Feb-20 (Dir Plan)	1.43	46.8129
10-Feb-20 (Reg Plan)	0.97	31.9435
10-Feb-20 (Dir Plan)	1.43	48.9531
07-Feb-19 (Reg Plan)	0.20	27.7551
07-Feb-19 (Dir Plan)	0.30	40.5383
28-Sep-18 (Reg Plan)	0.29	27.3468
28-Sep-18 (Dir Plan)	0.42	39.8354

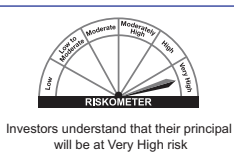
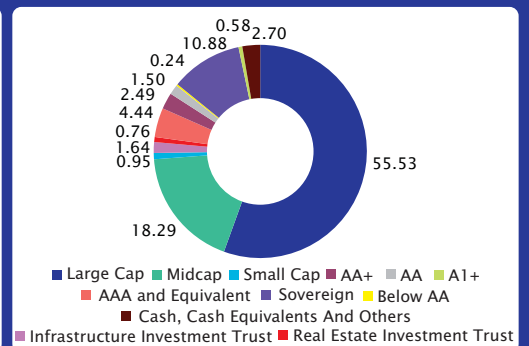
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
ICICI Bank Ltd.		7.40	Torrent Power Ltd.	CRISIL AA+	0.46
State Bank Of India		5.31	State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.44
Bharti Airtel Ltd.		5.22	Muthoot Finance Ltd.	CRISIL AA+	0.44
Reliance Industries Ltd.		5.18	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.38
HDFC Bank Ltd.		4.22	Bank Of India(At1 Bond Under Basel III)	CRISIL AA	0.31
InterGlobe Aviation Ltd.		4.07	Tata Projects Ltd.	IND AA	0.29
Divi's Laboratories Ltd.		4.04	HDFC Bank Ltd.	CRISIL AAA	0.29
Solar Industries India Ltd.		3.80	Indian Bank(Tier II Bond Under Basel III)	IND AA+	0.21
MRF Ltd.		3.50	Renserv Global Pvt Ltd.	CARE A+(CE)	0.18
Bajaj Finance Ltd.		3.34	Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.06
Shree Cement Ltd.		2.82	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	0.04
Infosys Ltd.		2.72	JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.03
Muthoot Finance Ltd.		2.52	Avanse Financial Services Ltd.	CARE AA-	0.03
Hindalco Industries Ltd.		2.35	Punjab National Bank (At1 Bond Under Basel III)	IND AA+	0.01
Avenue Supermarts Ltd.		2.22	<b>Total</b>		<b>8.12</b>
Larsen & Toubro Ltd.		2.10	<b>Zero Coupon Bonds</b>		
AIA Engineering Ltd.		1.61	Tata Motors Finance Ltd.	CRISIL AA	0.42
Cipla Ltd.		1.54	<b>Total</b>		<b>0.42</b>
HDFC Asset Management Co. Ltd.		1.20	<b>Floating Rate Notes</b>		
Tata Consultancy Services Ltd.		1.12	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.13
Delhivery Ltd.		1.12	<b>Total</b>		<b>0.13</b>
ICICI Lombard General Insurance Company Ltd.		1.10	<b>Government Securities</b>		
Procter & Gamble Hygiene And Health Care Ltd.		1.02	Government Of India	SOVEREIGN	8.43
Max Healthcare Institute Ltd.		0.97	<b>Total</b>		<b>8.43</b>
Westlife Foodworld Ltd.		0.95	<b>State Development Loans</b>		
United Breweries Ltd.		0.89	State Government Of Uttar Pradesh	SOVEREIGN	0.90
Kotak Mahindra Bank Ltd.		0.78	State Government Of Maharashtra	SOVEREIGN	0.89
Vedant Fashions Ltd.		0.70	State Government Of Rajasthan	SOVEREIGN	0.65
Page Industries Ltd.		0.65	State Government Of Tamil Nadu	SOVEREIGN	0.01
Relaxo Footwears Ltd.		0.31	<b>Total</b>		<b>2.45</b>
<b>Total</b>		<b>74.77</b>	<b>Real Estate Investment Trust</b>		
<b>Commercial Papers</b>					
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	0.29	Embassy Office Parks Reit		0.76
CESC Ltd.	[ICRA]A1+	0.29	<b>Total</b>		<b>0.76</b>
<b>Total</b>		<b>0.58</b>	<b>Infrastructure Investment Trust</b>		
<b>Non Convertible Debentures</b>					
NABARD	CRISIL AAA	1.13	National Highways Infra Trust		0.82
Bharti Telecom Ltd.	CRISIL AA+	0.93	Cube Highways Trust		0.82
Small Industries Development Bank Of India	CRISIL AAA	0.80	<b>Total</b>		<b>1.64</b>
Indian Bank(Tier II Bond Under Basel III)	CRISIL AAA	0.60	<b>Cash, Cash Equivalents And Others</b>		<b>2.70</b>
Tata Communications Ltd.	CARE AAA	0.51	<b>Grand Total</b>		<b>100.00</b>
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.50			
Tata Housing Development Co. Ltd.	CARE AA	0.48			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.74
Sovereign	10.88
Services	7.50
Healthcare	6.55
Telecommunication	5.73
Oil, Gas & Consumable Fuels	5.18
Consumer Services	3.87
Information Technology	3.84
Chemicals	3.80
Automobile And Auto Components	3.50
Construction Materials	2.82
Construction	2.39
Metals & Mining	2.35
Fast Moving Consumer Goods	1.91
Capital Goods	1.61
Power	1.43
Realty	1.24
Textiles	0.65
Consumer Durables	0.31
Cash, Cash Equivalents And Others	2.70

### PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



**SBI Equity Hybrid Fund**  
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  
CONSERVATIVE HYBRID  
FUND**

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

**Investment Objective**

To provide the investors an opportunity to invest primarily in Debt and Money market instruments and secondarily in equity and equity related instruments.

**Fund Details**

- Type of Scheme**  
An open-ended Hybrid Scheme investing predominantly in debt instruments.
- Date of Allotment:** 09/04/2001
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 9,731.86 Crores
- AUM as on April 30, 2024**  
₹ 9,787.08 Crores
- Fund Managers:**  
**Mr. Saurabh Pant** - (Equity Portion)  
**Ms. Mansi Sajeja** - (Debt Portion)  
**Mr. Pradeep Kesavan** (overseas investments)  
**Managing Since:**  
**Mr. Saurabh Pant** - January 2022  
**Ms. Mansi Sajeja** - June 2021  
**Mr. Pradeep Kesavan** - Dec 2023  
**Total Experience**  
**Mr. Saurabh Pant** - Over 16 years  
**Ms. Mansi Sajeja** - Over 15 years  
**Mr. Pradeep Kesavan** - Over 18 years
- First Tier Benchmark:**  
NIFTY 50 Hybrid Composite Debt 15:85 Index
- Exit Load:** For exit within 1 year from the date of allotment For 10% of investment : Nil  
For remaining investment: 1.00%  
For exit after one year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW

- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 5.30 years
Average Maturity	: 12.96 years
Macaulay Duration	: 5.56 years
Yield to Maturity <sup>^</sup>	: 7.90%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	65.3511	Dir-Plan-Growth	70.9722
Reg-Plan-Monthly IDCW	20.0741	Dir-Plan-Monthly IDCW	25.9799
Reg-Plan-Quarterly IDCW	18.8480	Dir-Plan-Quarterly IDCW	21.6849
Reg-Plan-Annual IDCW	23.0517	Dir-Plan-Annual IDCW	28.3025

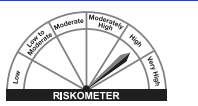
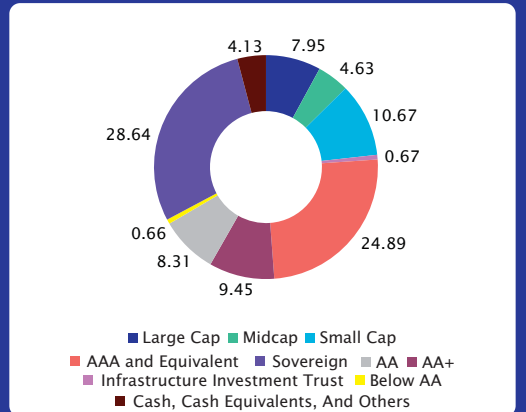
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
ICICI Bank Ltd.		2.14	ONGC Petro Additions Ltd.	CRISIL AA	2.70
HDFC Asset Management Co. Ltd.		1.26	LIC Housing Finance Ltd.	CRISIL AAA	2.60
Aavas Financiers Ltd.		1.11	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.29
Infosys Ltd.		1.07	Torrent Power Ltd.	CRISIL AA+	2.08
Tega Industries Ltd.		0.98	Tata Communications Ltd.	CARE AAA	2.04
Ge T&D India Ltd.		0.91	Small Industries Development Bank Of India	CRISIL AAA	2.04
Aether Industries Ltd.		0.88	Godrej Properties Ltd.	[ICRA]AA+	2.03
Tata Consultancy Services Ltd.		0.78	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	2.03
GR Infra Projects Ltd.		0.77	Muthoot Finance Ltd.	CRISIL AA+	2.00
Carborundum Universal Ltd.		0.76	SMFG India Credit Company Ltd.	[ICRA]AAA	1.53
Thangamayil Jewellery Ltd.		0.67	India Grid Trust	CRISIL AAA	1.53
Finolex Industries Ltd.		0.67	Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.49
Bharti Airtel Ltd.		0.63	SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.38
Gland Pharma Ltd.		0.56	PNB Housing Finance Ltd.	[ICRA]AA+	1.28
State Bank Of India		0.55	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	1.21
Reliance Industries Ltd.		0.55	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	1.15
ZF Commercial Vehicle Control Systems India Ltd.		0.53	State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	1.04
Godrej Consumer Products Ltd.		0.50	Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.03
V-Guard Industries Ltd.		0.49	Punjab National Bank (At1 Bond Under Basel III)	IND AA+	1.02
Sona Blw Precision Forgings Ltd.		0.48	India Grid Trust	[ICRA]AAA	1.01
Aptus Value Housing Finance India Ltd.		0.46	Motilal Oswal Finvest Ltd.	[ICRA]AA	0.77
ITC Ltd.		0.45	Aadhar Housing Finance Ltd.	[ICRA]AA	0.71
Hatsun Agro Product Ltd.		0.45	Avanse Financial Services Ltd.	CARE AA-	0.66
Page Industries Ltd.		0.44	Union Bank Of India (At1 Bond Under Basel III)	IND AA	0.53
Graphite India Ltd.		0.41	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.50
HDFC Bank Ltd.		0.40	Tata Housing Development Co. Ltd.	CARE AA	0.46
Jubilant Foodworks Ltd.		0.39	Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.44
National Aluminium Company Ltd.		0.38	<b>Total</b>		<b>43.31</b>
ICICI Lombard General Insurance Company Ltd.		0.35	<b>Government Securities</b>		
VRL Logistics Ltd.		0.33	Government Of India	SOVEREIGN	7.40
Sheela Foam Ltd.		0.29	<b>Total</b>		<b>7.40</b>
Avanti Feeds Ltd.		0.28	<b>State Development Loans</b>		
Grasim Industries Ltd.		0.27	State Government Of Uttar Pradesh	SOVEREIGN	7.32
SBI Life Insurance Co. Ltd.		0.26	State Government Of Maharashtra	SOVEREIGN	6.54
Nuvoco Vistas Corporation Ltd.		0.26	State Government Of Tamil Nadu	SOVEREIGN	4.08
Chemplast Sanmar Ltd.		0.24	State Government Of Karnataka	SOVEREIGN	2.04
Sundram Fasteners Ltd.		0.23	State Government Of Bihar	SOVEREIGN	1.23
Firstsource Solutions Ltd.		0.21	State Government Of Rajasthan	SOVEREIGN	0.03
ESAB India Ltd.		0.21	<b>Total</b>		<b>21.24</b>
Indian Energy Exchange Ltd.		0.20	<b>Infrastructure Investment Trust</b>		
Procter & Gamble Hygiene And Health Care Ltd.		0.16	Cube Highways Trust		0.67
Elin Electronics Ltd.		0.16	<b>Total</b>		<b>0.67</b>
Voltas Ltd.		0.13	<b>Cash, Cash Equivalents And Others</b>		
<b>Total</b>		<b>23.25</b>	Cash, Cash Equivalents And Others		4.13
<b>Non Convertible Debentures</b>					
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	3.06	<b>Grand Total</b>		<b>100.00</b>
Tata Projects Ltd.	IND AA	2.70			

**PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)**

Sovereign	28.64
Financial Services	27.50
Telecommunication	8.48
Power	5.65
Capital Goods	3.94
Chemicals	3.82
Construction	3.47
Realty	2.49
Services	2.36
Information Technology	1.85
Fast Moving Consumer Goods	1.84
Consumer Durables	1.74
Automobile And Auto Components	1.24
Healthcare	0.56
Oil, Gas & Consumable Fuels	0.55
Construction Materials	0.53
Textiles	0.44
Consumer Services	0.39
Metals & Mining	0.38
Cash, Cash Equivalents And Others	4.13

**PORTFOLIO CLASSIFICATION BY  
ASSET CLASS / RATING CLASS (%)**



Investors understand that their principal will be at High risk

**SBI Conservative Hybrid Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income and capital growth.
  - Investment primarily in Debt and Money market instruments and secondarily in equity and equity related instruments.
- <sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



**SBI**  
**MULTI ASSET ALLOCATION FUND**

An open-ended scheme investing in equity, fixed income, gold/silver related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time

(Previously known as SBI Magnum Monthly Income Plan - Floater)

**Investment Objective**

To provide the investors an opportunity to invest in an actively managed portfolio of multiple asset classes.

**Fund Details**

- Type of Scheme**  
An open-ended scheme investing in equity, fixed income, gold/silver related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time.
- Date of Allotment:** 16/05/2018
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 4,504.74 Crores
- AUM as on April 30, 2024**  
₹ 3,906.79 Crores
- Fund Manager:** Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) & Ms. Vandna Soni (for Commodities Portion) & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Dinesh Balachandran - Dec 2023  
Ms. Mansi Sajeja Dec 2023  
Ms. Vandna Soni - Jan 2024  
Mr. Pradeep Kesavan - Dec 2023  
**Total Experience:**  
Mr. Dinesh Balachandran - Over 21 years  
Ms. Mansi Sajeja - Over 15 years  
Ms. Vandna Soni - Over 14 years  
Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark:**  
45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. (W.e.f. 31 October 2023)
- Exit Load:** For exit within 12 months from the date of allotment  
For 10% of investments : Nil  
For remaining investment: 1.00%  
For exit after 12 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum 3000 & in multiples of 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum 5000 & in multiples of 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 3.99 years
Average Maturity	: 7.19 years
Macaulay Duration	: 4.18 years
Yield to Maturity <sup>^</sup>	: 8.17%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	52.1484	Dir-Plan-Growth	57.1926
Reg-Plan-Monthly IDCW	23.3181	Dir-Plan-Monthly IDCW	25.6816
Reg-Plan-Quarterly IDCW	23.2958	Dir-Plan-Quarterly IDCW	27.1662
Reg-Plan-Annual IDCW	29.4847	Dir-Plan-Annual IDCW	32.5863

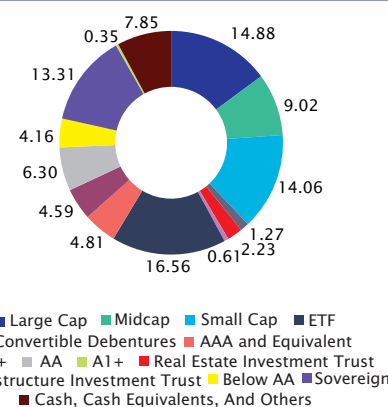
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Total</b>		
Steel Authority Of India Ltd.		1.98	Convertible Debentures		37.96
Gail (India) Ltd.		1.94	Cholamandalam Investment & Finance Co. Ltd.		1.27
State Bank Of India		1.68	<b>Total</b>		1.27
Tata Technologies Ltd.		1.62	Commercial Papers		
Oil & Natural Gas Corporation Ltd.		1.51	JM Financial Products Ltd.	CRISIL A1+	0.35
Wipro Ltd.		1.48	<b>Total</b>		0.35
Biocon Ltd.		1.34	Non Convertible Debentures		
FSN E-Commerce Ventures Ltd.		1.25	LIC Housing Finance Ltd.	CRISIL AAA	2.13
ICICI Prudential Life Insurance Company Ltd.		1.24	Renserv Global Pvt Ltd.	CARE A+(CE)	1.92
Whirlpool Of India Ltd.		1.23	Muthoot Finance Ltd.	CRISIL AA+	1.92
Vedanta Ltd.		1.19	Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.61
Indian Energy Exchange Ltd.		1.17	Tata Projects Ltd.	IND AA	1.60
HDFC Bank Ltd.		1.17	Godrej Industries Ltd.	CRISIL AA	1.59
Brigade Enterprises Ltd.		1.10	SMFG India Credit Company Ltd.	CRISIL AAA	1.07
Mahindra Lifespace Developers Ltd.		1.01	JM Financial Asset Reconstruction Company Ltd.	CRISIL AA-	1.06
CESC Ltd.		0.95	JM Financial Credit Solutions Ltd.	[ICRA]AA	1.05
Kalpataru Projects International Ltd.		0.92	JM Financial Services Ltd.	CRISIL AA	0.85
Indian Bank		0.89	Indostar Capital Finance Ltd.	CRISIL AA-	0.64
Ashoka Buildcon Ltd.		0.81	Avanse Financial Services Ltd.	CARE AA-	0.54
ICICI Bank Ltd.		0.79	Bharti Telecom Ltd.	CRISIL AA+	0.53
Equitas Small Finance Bank Ltd.		0.72	JM Financial Services Ltd.	[ICRA]AA	0.51
Britannia Industries Ltd.		0.71	Aadhar Housing Finance Ltd.	IND AA	0.49
Emami Ltd.		0.68	Motilal Oswal Finvest Ltd.	[ICRA]AA	0.21
City Union Bank Ltd.		0.67	<b>Total</b>		17.72
Sagar Cements Ltd.		0.63	Floating Rate Notes		
Jubilant Foodworks Ltd.		0.63	Bharti Telecom Ltd.	CRISIL AA+	2.14
HCL Technologies Ltd.		0.63	<b>Total</b>		2.14
VIP Industries Ltd.		0.56	Government Securities		
Heidelbergcement India Ltd.		0.56	Government Of India	SOVEREIGN	8.76
Ashiana Housing Ltd.		0.55	<b>Total</b>		8.76
Gland Pharma Ltd.		0.54	State Development Loans		
Laurus Labs Ltd.		0.51	State Government Of Uttar Pradesh	SOVEREIGN	3.02
Ltimindtree Ltd.		0.50	State Government Of Rajasthan	SOVEREIGN	1.53
HDFC Asset Management Co. Ltd.		0.47	<b>Total</b>		4.55
United Spirits Ltd.		0.45	Exchange Traded Funds		
Tech Mahindra Ltd.		0.45	SBI Gold ETF		13.87
Bharti Airtel Ltd.		0.45	Nippon India Silver ETF		2.69
VRL Logistics Ltd.		0.44	<b>Total</b>		16.56
Harsha Engineers International Ltd.		0.40	Real Estate Investment Trust		
V-Mart Retail Ltd.		0.39	Embassy Office Parks Reit		2.23
Sun Pharmaceutical Industries Ltd.		0.32	<b>Total</b>		2.23
ACC Ltd.		0.30	Infrastructure Investment Trust		
Rallis India Ltd.		0.28	Cube Highways Trust		0.61
Axis Bank Ltd.		0.25	<b>Total</b>		0.61
Elin Electronics Ltd.		0.24	Cash, Cash Equivalents And Others		7.85
PVR Inox Ltd.		0.22	<b>Total</b>		100.00
Godrej Consumer Products Ltd.		0.07			
Infosys Ltd.		0.06			
Marico Ltd.		0.04			
Nuvoco Vistas Corporation Ltd.		0.02			

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Financial Services	25.42
Exchange Traded Funds	16.56
Sovereign	13.31
Realty	4.89
Information Technology	4.69
Oil, Gas & Consumable Fuels	3.45
Construction	3.33
Metals & Mining	3.17
Power	2.87
Healthcare	2.71
Consumer Services	2.27
Consumer Durables	2.03
Fast Moving Consumer Goods	1.95
Diversified	1.59
Construction Materials	1.51
Services	1.05
Telecommunication	0.45
Capital Goods	0.40
Chemicals	0.28
Media, Entertainment & Publication	0.22
Cash, Cash Equivalents And Others	7.85

**PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)**



Investors understand that their principal will be at Very High risk

**SBI Multi Asset Allocation Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital growth with potential for regular income
- Investment in a diversified portfolio of equity, fixed income, Gold/Silver related instruments, ETFs and ETCDs.

<sup>^</sup>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**

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

(Previously known as SBI Magnum Children's Benefit Fund)

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-Growth	95.3978
Dir-Plan-Growth	103.5350

**Investment Objective**

To provide the investors an opportunity to earn regular income predominantly through investment in debt and money market instruments and capital appreciation through an actively managed equity portfolio.

**Fund Details**

- Type of Scheme**  
An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).
- Date of Allotment:** 21/02/2002
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 109.06 Crores
- AUM as on April 30, 2024**  
₹ 109.84 Crores
- Fund Manager:**  
Mr. R Srinivasan –Equity  
Mr. Rajeev Radhakrishnan –Debt  
Mr. Pradeep Kesavan –overseas investments  
Managing since:  
Mr. R Srinivasan January 13, 2021  
Mr. Rajeev Radhakrishnan Jun-2008  
Mr. Pradeep Kesavan Dec 2023  
Total Experience:  
Mr. R Srinivasan -Over 30 years  
Mr. Rajeev Radhakrishnan -Over 20 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY 50 Hybrid Composite Debt 15:85 Index
- Exit Load:**  
With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment
- Entry Load:** N.A
- Plans Available:** Regular, Direct
- Options:** Growth,
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

<b>Modified Duration</b>	: 5.12 years
<b>Average Maturity</b>	: 10.79 years
<b>Macaulay Duration</b>	: 5.33 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.62%
<sup>^</sup> In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash	

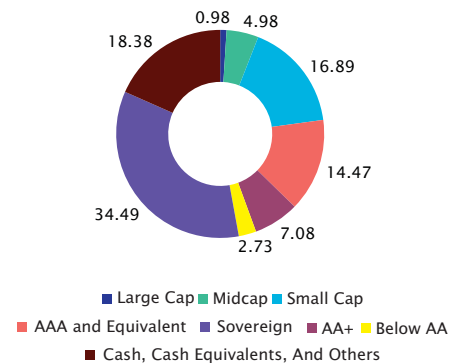
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
Muthoot Finance Ltd.		1.72	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.75
Shipping Corporation Of India Land And Assets Ltd.		1.68	Avanse Financial Services Ltd.	CARE AA-	2.73
Doms Industries Ltd.		1.67	Muthoot Finance Ltd.	CRISIL AA+	2.72
Tips Industries Ltd.		1.66	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.65
Hatsun Agro Product Ltd.		1.50	Mangloor Highways Pvt. Ltd.	IND AA+	2.53
EIH Ltd.		1.30	Indian Bank (Tier II Bond Under Basel III)	IND AA+	1.83
Garware Technical Fibres Ltd.		1.27	<b>Total</b>		<b>24.28</b>
Hawkins Cookers Ltd.		1.24	<b>Government Securities</b>		
K.P.R. Mill Ltd.		1.08	Government Of India	SOVEREIGN	13.58
E.I.D-Parry (India) Ltd.		1.07	<b>Total</b>		<b>13.58</b>
Elin Electronics Ltd.		1.06	<b>State Development Loans</b>		
Blue Star Ltd.		1.05	State Government Of Uttar Pradesh	SOVEREIGN	13.53
Ganesha Ecosphere Ltd.		0.99	State Government Of Rajasthan	SOVEREIGN	4.55
Aether Industries Ltd.		0.99	<b>Total</b>		<b>18.08</b>
Divi's Laboratories Ltd.		0.98	<b>Strips</b>		
Dodla Dairy Ltd.		0.88	Government Of India	SOVEREIGN	2.83
Thangamayil Jewellery Ltd.		0.84	<b>Total</b>		<b>2.83</b>
Sheela Foam Ltd.		0.76	<b>Cash, Cash Equivalents And Others</b>		
Relaxo Footwears Ltd.		0.68			<b>18.38</b>
Gujarat Ambuja Exports Ltd.		0.43	<b>Grand Total</b>		<b>100.00</b>
<b>Total</b>		<b>22.85</b>			
<b>Non Convertible Debentures</b>					
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.54			
Nexus Select Trust	CRISIL AAA	4.53			

**PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)**

Sovereign	34.49
Financial Services	17.87
Consumer Durables	5.63
Realty	4.53
Fast Moving Consumer Goods	4.48
Textiles	3.34
Telecommunication	2.75
Services	2.53
Chemicals	2.06
Media, Entertainment & Publication	1.66
Consumer Services	1.30
Healthcare	0.98
Cash, Cash Equivalents And Others	18.38

**PORTFOLIO CLASSIFICATION BY  
ASSET CLASS / RATING CLASS (%)**



Investors understand that their principal will be at High risk

**SBI Magnum Children's Benefit Fund – Savings Plan**  
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.
- <sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



SBI ARBITRAGE OPPORTUNITIES FUND
An open-ended Scheme investing in arbitrage opportunities

Table with columns: NET ASSET VALUE, LAST IDCW, and Face value: ₹10. Rows include Reg-Plan-IDCW, Reg-Plan-Growth, Dir-Plan-IDCW, and Dir-Plan-Growth with corresponding NAV and Record Date.

Investment Objective

The investment objective of the Scheme is to provide capital appreciation and regular income for unitholders by identifying profitable arbitrage opportunities in the cash and derivative segments of the equity markets...

Fund Details

Type of Scheme: An open-ended Scheme investing in arbitrage opportunities.

Date of Allotment: 03/11/2006

Report As On: 30/04/2024

AUM for the Month of April 2024

₹ 28,457.93 Crores

AUM as on April 30, 2024

₹ 25,522.90 Crores

Fund Manager:

Mr. Neeraj Kumar - Equity Portion

Mr. Arun R. - Debt Portion

Managing Since:

Mr. Neeraj Kumar - Oct 2012

Mr. Arun R. - June 2021

Total Experience:

Mr. Neeraj Kumar - Over 25 years

Mr. R. Arun - Over 17 years

First Tier Benchmark: Nifty 50 Arbitrage Index

Exit Load: For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment - Nil

Entry Load: N.A.

Plans Available: Regular, Direct

Option: Growth, IDCW

SIP

Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

(Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.

Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

Minimum Investment: ₹ 5000 & in multiples of ₹ 1

Additional Investment: ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation\*: 0.69%

Beta\*: 0.73

Sharpe Ratio\*: -1.51

Modified Duration: 0.57 years

Average Maturity: 0.57 years

Macaulay Duration: 0.57 years

Yield to Maturity^: 7.61%

Portfolio Turnover\*

Equity Turnover: 2.24

Total Turnover: 14.58

Total Turnover = Equity + Debt + Derivatives

\*Source: CRISIL Fund Analyzer

^Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (6.75% as on 30th April 2024) Basis for Risk Calculation: 3 Years Monthly Data Points

^In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

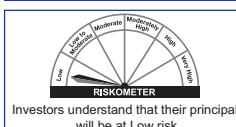
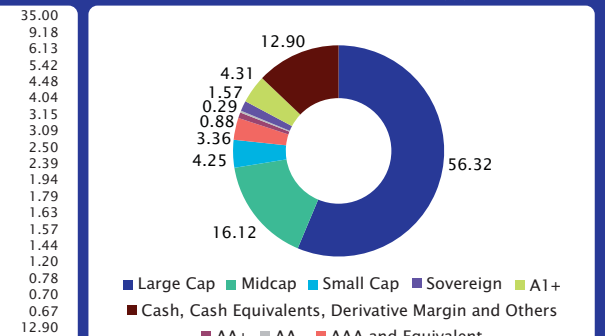
PORTFOLIO

Large table listing portfolio holdings with columns: Issuer Name, Rating, (% of Total % of AUM Derivatives Net % of AUM), Issuer Name, Rating, (% of Total % of AUM Derivatives Net % of AUM). Includes various companies like HDFC Bank Ltd, Reliance Industries Ltd, etc.

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Table showing industry allocation percentages: Financial Services (35.00), Oil, Gas & Consumable Fuels (9.18), Metals & Mining (6.13), Capital Goods (5.42), etc.

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Arbitrage Opportunities Fund
This product is suitable for investors who are seeking:
- Short term investment.
- Investments to exploit profitable arbitrage opportunities in the cash and derivative segments of the equity markets to provide capital appreciation and regular income.
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



**SBI**  
**BALANCED  
ADVANTAGE FUND**

An open-ended dynamic asset allocation fund

**Investment Objective**

To provide long term capital appreciation / income from a dynamic mix of equity and debt investments. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Fund Details**

- Type of Scheme**  
An open-ended dynamic asset allocation fund.
- Date of Allotment:** 31/08/2021
- Report As On:** 30/04/2024
- AUM for the Month of April 2024**  
₹ 29,381.43 Crores
- AUM as on April 30, 2024**  
₹ 29,762.46 Crores
- Fund Manager:**  
**Mr. Dinesh Balachandran** –(Equity Portion)  
**Mr. Rajeev Radhakrishnan** –(Co Fund Manager Debt Portion)  
**Ms. Mansi Sajeja** –(Debt Portion)  
**Mr. Pradeep Kesavan** –(overseas investment)  
**Managing Since:**  
**Mr. Dinesh Balachandran** August 2021  
**Mr. Rajeev Radhakrishnan** Nov 2023  
**Ms. Mansi Sajeja** Dec 2023  
**Mr. Pradeep Kesavan** Dec 2023  
**Total Experience:**  
**Mr. Dinesh Balachandran** –Over 21 years  
**Mr. Rajeev Radhakrishnan** –Over 20 years  
**Ms. Mansi Sajeja** –Over 15 years  
**Mr. Pradeep Kesavan** –Over 18 years
- First Tier Benchmark:**  
Nifty 50 Hybrid Composite Debt 50:50 Index
- Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year. Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year. Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 5.71 years
Average Maturity	: 8.79 years
Macaulay Duration	: 5.95 years
Yield to Maturity <sup>Δ</sup>	: 7.65%

<sup>Δ</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	13.9467	Dir-Plan-IDCW	14.3363
Reg-Plan-Growth	13.9465	Dir-Plan-Growth	14.3355

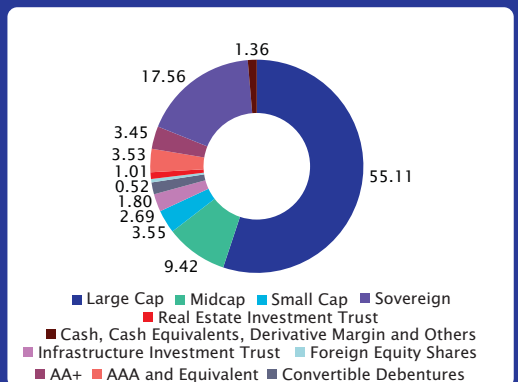
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
<b>Equity Shares</b>						<b>Equity Shares</b>					
Torrent Power Ltd.		2.10	-	2.10		The Federal Bank Ltd.		0.07	-0.07	-	
CESC Ltd.		1.68	-	1.68		Hindalco Industries Ltd.		0.07	-0.07	-	
Ashok Leyland Ltd.		1.18	-	1.18		Asian Paints Ltd.		0.07	-0.07	-	
Petronet LNG Ltd.		1.04	-	1.04		Shree Cement Ltd.		0.06	-0.06	-	
Biocon Ltd.		1.01	-	1.01		NTPC Ltd.		0.02	-0.02	-	
Power Grid Corporation Of India Ltd.		0.96	-	0.96		Indian Energy Exchange Ltd.		0.02	-0.02	-	
Cipla Ltd.		0.96	-	0.96		HDFC Life Insurance Company Ltd.		0.02	-0.02	-	
United Spirits Ltd.		0.89	-	0.89		RBL Bank Ltd.		0.01	-0.01	-	
ICICI Prudential Life Insurance Company Ltd.		0.83	-	0.83		Exide Industries Ltd.		0.01	-0.01	-	
Sona Blw Precision Forgings Ltd.		0.82	-	0.82		Bank Of Baroda		0.01	-0.01	-	
Life Insurance Corporation Of India		0.80	-	0.80		Aurobindo Pharma Ltd.		0.01	-0.01	-	
Gateway Distriparks Ltd.		0.75	-	0.75		Apollo Hospitals Enterprise Ltd.		0.01	-0.01	-	
Carborundum Universal Ltd.		0.75	-	0.75		<b>Total</b>		<b>51.44</b>	<b>-36.02</b>	<b>15.42</b>	
Bharat Petroleum Corporation Ltd.		0.75	-	0.75		<b>Foreign Equity Shares</b>					
Delhivery Ltd.		0.60	-	0.60		Cognizant Technology Solutions Corporation		0.52	-	-	
ICICI Lombard General Insurance Company Ltd.		0.47	-	0.47		<b>Total</b>		<b>0.52</b>	<b>-</b>	<b>-</b>	
Wipro Ltd.		0.43	-	0.43		<b>Convertible Debentures</b>					
Go Fashion (India) Ltd.		0.31	-	0.31		Cholamandalam Investment & Finance Co. Ltd.		1.80	-	-	
ACC Ltd.		0.28	-	0.28		<b>Total</b>		<b>1.80</b>	<b>-</b>	<b>-</b>	
Crompton Greaves Consumer Electricals Ltd.		0.03	-	0.03		<b>Non Convertible Debentures</b>					
<b>Total</b>		<b>16.64</b>	<b>-</b>	<b>16.64</b>		Bharti Telecom Ltd.		CRISIL AA+	1.26	-	-
<b>Equity Shares &amp; Derivatives</b>						Muthoot Finance Ltd.		CRISIL AA+	0.92	-	-
ICICI Bank Ltd.		4.96	-4.99	-0.03		Jamnagar Utilities &					
HDFC Bank Ltd.		4.84	-2.36	2.48		Pwv Pvt. Ltd.		CRISIL AAA	0.84	-	-
Gail (India) Ltd.		3.75	-1.04	2.71		LIC Housing Finance Ltd.		CRISIL AAA	0.70	-	-
Axis Bank Ltd.		3.32	-2.61	0.71		Small Industries Development					
Tata Motors Ltd.		2.82	-2.82	-		Bank Of India		CRISIL AAA	0.67	-	-
Reliance Industries Ltd.		2.73	-1.65	1.08		Godrej Properties Ltd.		[ICRA]AA+	0.67	-	-
Bharti Airtel Ltd.		2.72	-1.02	1.70		Mindspace Business					
Tata Steel Ltd.		2.52	-0.17	2.35		Parks Reit		CRISIL AAA	0.64	-	-
Indian Oil Corporation Ltd.		2.50	-2.51	-0.01		Torrent Power Ltd.		CRISIL AA+	0.60	-	-
Tech Mahindra Ltd.		1.91	-0.63	1.28		Mahindra Rural Housing					
Larsen & Toubro Ltd.		1.86	-1.87	-0.01		Finance Ltd.		CRISIL AAA	0.51	-	-
DLF Ltd.		1.77	-1.78	-0.01		Tata Communications Ltd.		CARE AAA	0.17	-	-
Sun Pharmaceutical Industries Ltd.		1.58	-1.31	0.27		<b>Total</b>		<b>6.98</b>	<b>-</b>	<b>-</b>	
State Bank Of India		1.47	-1.47	-		<b>Government Securities</b>					
Mahindra & Mahindra Ltd.		1.36	-0.87	0.49		Government Of India		SOVEREIGN	9.96	-	-
Kotak Mahindra Bank Ltd.		1.04	-1.04	-		<b>Total</b>		<b>9.96</b>	<b>-</b>	<b>-</b>	
Oil & Natural Gas Corporation Ltd.		1.00	-0.05	0.95		<b>State Development Loans</b>					
Cummins India Ltd.		0.86	-0.58	0.28		State Government					
ITC Ltd.		0.70	-0.09	0.61		Of Karnataka		SOVEREIGN	2.75	-	-
Tata Consultancy Services Ltd.		0.69	-0.69	-		State Government Of					
Maruti Suzuki India Ltd.		0.67	-0.67	-		West Bengal		SOVEREIGN	2.70	-	-
Tata Power Company Ltd.		0.66	-0.66	-		State Government Of					
HCL Technologies Ltd.		0.63	-0.63	-		Uttar Pradesh		SOVEREIGN	1.19	-	-
InterGlobe Aviation Ltd.		0.60	-0.61	-0.01		State Government Of					
Hindustan Unilever Ltd.		0.56	-0.57	-0.01		Rajasthan		SOVEREIGN	0.42	-	-
Grasim Industries Ltd.		0.56	-0.55	0.01		State Government Of					
SBI Life Insurance Co. Ltd.		0.55	-0.55	-		Maharashtra		SOVEREIGN	0.41	-	-
Container Corporation Of India Ltd.		0.41	-0.02	0.39		State Government Of Haryana		SOVEREIGN	0.13	-	-
Lupin Ltd.		0.35	-0.35	-		<b>Total</b>		<b>7.60</b>	<b>-</b>	<b>-</b>	
Canara Bank		0.29	-0.30	-0.01		<b>Real Estate Investment Trust</b>					
Infosys Ltd.		0.21	-0.01	0.20		Embassy Office Parks Reit			1.01	-	-
Zee Entertainment Enterprises Ltd.		0.19	-0.19	-		<b>Total</b>		<b>1.01</b>	<b>-</b>	<b>-</b>	
JSW Steel Ltd.		0.19	-0.19	-		<b>Infrastructure Investment Trust</b>					
Bajaj Finserv Ltd.		0.19	-0.19	-		National Highways Infra Trust			2.69	-	-
Vodafone Idea Ltd.		0.18	-0.18	-		<b>Total</b>		<b>2.69</b>	<b>-</b>	<b>-</b>	
HDFC Asset Management Co. Ltd.		0.16	-0.16	-		<b>Cash, Cash Equivalents, Derivative Margin And Others</b>					
Hindustan Petroleum Corporation Ltd.		0.15	-0.15	-		<b>Total</b>		<b>1.36</b>	<b>-</b>	<b>-</b>	
Bajaj Finance Ltd.		0.11	-0.11	-		<b>Grand Total</b>		<b>100.00</b>	<b>-</b>	<b>-</b>	

**PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)**

Financial Services	25.02
Sovereign	17.56
Oil, Gas & Consumable Fuels	11.92
Power	6.86
Automobile And Auto Components	5.68
Services	5.05
Information Technology	4.39
Realty	4.09
Healthcare	3.92
Telecommunication	3.07
Capital Goods	2.79
Metals & Mining	2.78
Fast Moving Consumer Goods	2.15
Construction	1.86
Construction Materials	0.90
Consumer Services	0.31
Media, Entertainment & Publication	0.19
Consumer Durables	0.10
Cash, Cash Equivalents, Derivative Margin And Others	1.36

**PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)**



Investors understand that their principal will be at Moderately High risk

**SBI Balanced Advantage Fund**  
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.  
<sup>Δ</sup>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**

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-Growth	33.9917
Dir-Plan-Growth	35.7078

**Investment Objective**

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across sectors and market capitalizations. The scheme will also invest in debt and money market instruments with an endeavour to generate income. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

**Fund Details**

**Type of Scheme**

An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)

**Date of Allotment:** 29/09/2020

**Report As On:** 30/04/2024

**AAUM for the Month of April 2024**

₹ 1,845.08 Crores

**AUM as on April 30, 2024**

₹ 1,932.52 Crores

**Fund Manager:**

**Mr. R Srinivasan** –(Equity Portion)  
**Mr. Rajeev Radhakrishnan** –(Debt Portion)  
**Mr. Pradeep Kesavan** (overseas investments)  
**Managing since:**  
**Mr. Pradeep Kesavan** (w.e.f. Dec 2023)  
**Mr. R Srinivasan** –September 29, 2020  
**Mr. Rajeev Radhakrishnan** –(w.e.f. Nov 2023)  
**Total Experience:**  
**Mr. R. Srinivasan** –Over 30 years  
**Mr. Rajeev Radhakrishnan** –Over 20 years  
**Mr. Pradeep Kesavan** –Over 18 years

**First Tier Benchmark:**

CRISIL Hybrid 35+65 -Aggressive Index

**Exit Load:**

For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years:

3% for redemption/switch out on or before 1 year from the date of allotment

2% for redemption/switch out after 1 year and up to 2 years from the date of allotment

1% for redemption/switch out after 2 years and up to 3 years from the date of allotment

Nil for redemption or switch-out after 3 years from the date of allotment.

**Entry Load:** NA

**Plans Available:** Regular, Direct

**Option:** Growth

**SIP**

Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments  
Annual - Minimum amount of investment will be ₹ 5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments.

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.32 years  
**Average Maturity** : 0.35 years  
**Macaulay Duration** : 0.33 years  
**Yield to Maturity<sup>^</sup>** : 6.83%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

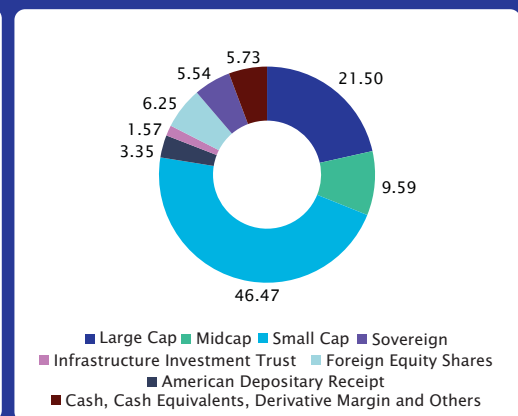
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Foreign Equity Shares</b>		
Shakti Pumps (India) Ltd.		7.64	EIH Ltd.		0.97
Kalpataru Projects International Ltd.		4.44	Happy Forgings Ltd.		0.86
ICICI Bank Ltd.		4.17	Garware Technical Fibres Ltd.		0.71
Hatsun Agro Product Ltd.		3.94	<b>Total</b>		<b>77.56</b>
Muthoot Finance Ltd.		3.92	<b>Foreign Equity Shares</b>		
Dodla Dairy Ltd.		3.49	Alphabet Inc.		3.87
Jupiter Life Line Hospitals Ltd.		3.46	Netflix Inc.		2.38
Bharti Airtel Ltd.		3.01	<b>Total</b>		<b>6.25</b>
Campus Activewear Ltd.		2.95	<b>American Depository Receipt</b>		
Divi's Laboratories Ltd.		2.90	Lonza Group		3.35
E.I.D-Parry (India) Ltd.		2.88	<b>Total</b>		<b>3.35</b>
Aptus Value Housing Finance India Ltd.		2.54	<b>Government Securities</b>		
State Bank Of India		2.53	Government Of India	SOVEREIGN	0.52
Bajaj Finance Ltd.		2.51	<b>Total</b>		<b>0.52</b>
ICICI Lombard General Insurance Company Ltd.		2.39	<b>Treasury Bills</b>		
Interglobe Aviation Ltd.		2.27	182 Day T-Bill 11.10.24	SOVEREIGN	5.02
Karur Vysya Bank Ltd.		2.14	<b>Total</b>		<b>5.02</b>
Gujarat Ambuja Exports Ltd.		2.10	<b>Infrastructure Investment Trust</b>		
Vip Industries Ltd.		1.99	National Highways Infra Trust		1.57
CSB Bank Ltd.		1.93	<b>Total</b>		<b>1.57</b>
Aether Industries Ltd.		1.90	<b>Cash, Cash Equivalents And Others</b>		
Relaxo Footwears Ltd.		1.73			<b>5.73</b>
HDFC Life Insurance Company Ltd.		1.72	<b>Grand Total</b>		<b>100.00</b>
VR Logistics Ltd.		1.60			
Thangamayil Jewellery Ltd.		1.60			
Hawkins Cookers Ltd.		1.18			
Avanti Feeds Ltd.		1.08			
Elin Electronics Ltd.		1.01			

**PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)**

Financial Services	23.85
Fast Moving Consumer Goods	10.61
Consumer Durables	10.46
Healthcare	9.71
Capital Goods	8.50
Sovereign	5.54
Services	5.44
Chemicals	4.78
Construction	4.44
Information Technology	3.87
Telecommunication	3.01
Media, Entertainment & Publication	2.38
Consumer Services	0.97
Textiles	0.71
Cash, Cash Equivalents And Others	5.73

**PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)**



Investors understand that their principal will be at Very High risk

**SBI Magnum Children's Benefit Fund - Investment Plan**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Long term capital appreciation
  - Investment primarily in actively managed equity and equity related instruments and secondarily in debt and money market securities.
- <sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



**RETIREMENT BENEFIT FUND-  
AGGRESSIVE PLAN**

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

**Investment Objective**

The investment objective of the scheme is to provide a comprehensive retirement saving solution that serves the variable needs of the investors through long term diversified investments in major asset classes. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Fund Details**

**Type of Scheme**

An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

**Date of Allotment: 10/02/2021**

**Report As On: 30/04/2024**

**AAUM for the Month of April 2024**

₹ 2,271.15 Crores

**AUM as on April 30, 2024**

₹ 2,320.06 Crores

**Fund Manager:**

- Mr. Rohit Shimpi** (Equity Portion)
  - Mr. Ardhendu Bhattacharya** (Debt portion)
  - Mr. Pradeep Kesavan** (overseas investments)
- Managing since:**
- Mr. Rohit Shimpi:** Oct - 2021
  - Mr. Ardhendu Bhattacharya:** June - 2021
  - Mr. Pradeep Kesavan:** (w.e.f. Dec 2023)
- Total Experience:**
- Mr. Rohit Shimpi** -Over 18 years
  - Mr. Ardhendu Bhattacharya** -Over 13 years
  - Mr. Pradeep Kesavan** -Over 18 years

**First Tier Benchmark: S&P BSE 500 TRI**

- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW

**SIP**

Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
 Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
 Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
 Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
 Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
 Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.50 years  
**Average Maturity** : 1.55 years  
**Macaulay Duration** : 0.52 years  
**Yield to Maturity<sup>^</sup>** : 7.20%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	18.4012
Reg-Plan-Growth	18.4005

**NET ASSET VALUE**

Option	NAV (₹)
Direct Plan-IDCW	19.2170
Dir-Plan-Growth	19.2277

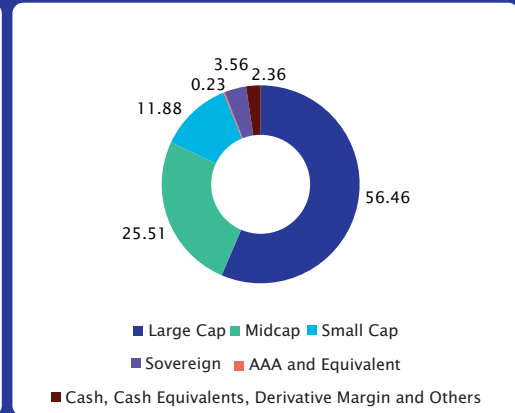
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			ZF Commercial Vehicle Control Systems India Ltd.		1.16
HDFC Bank Ltd.		7.64	FSN E-Commerce Ventures Ltd.		1.16
ICICI Bank Ltd.		5.93	SBFC Finance Ltd.		1.03
Maruti Suzuki India Ltd.		4.99	AIA Engineering Ltd.		1.03
Infosys Ltd.		4.27	V-Guard Industries Ltd.		1.01
State Bank Of India		4.11	Teamlease Services Ltd.		0.86
Reliance Industries Ltd.		3.79	Nuvoco Vistas Corporation Ltd.		0.71
Larsen & Toubro Ltd.		3.25	Hawkins Cookers Ltd.		0.54
Ultratech Cement Ltd.		3.11	<b>Total</b>		<b>93.85</b>
Axis Bank Ltd.		3.06	<b>Non Convertible Debentures</b>		
Endurance Technologies Ltd.		2.99	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.23
ABB India Ltd.		2.90	<b>Total</b>		<b>0.23</b>
Kajaria Ceramics Ltd.		2.86	<b>Floating Rate Bonds</b>		
Timken India Ltd.		2.75	Government Of India	SOVEREIGN	1.51
Schaeffler India Ltd.		2.35	<b>Total</b>		<b>1.51</b>
Hindalco Industries Ltd.		2.35	<b>Government Securities</b>		
Abbott India Ltd.		2.25	Government Of India	SOVEREIGN	1.08
Kotak Mahindra Bank Ltd.		2.24	<b>Total</b>		<b>1.08</b>
L&T Technology Services Ltd.		2.22	<b>State Development Loans</b>		
Grindwell Norton Ltd.		2.09	State Government Of Karnataka	SOVEREIGN	0.54
TVS Motor Company Ltd.		2.04	State Government Of West Bengal	SOVEREIGN	0.43
Divi's Laboratories Ltd.		2.04	<b>Total</b>		<b>0.97</b>
Power Grid Corporation Of India Ltd.		1.89	<b>Cash, Cash Equivalents And Others</b>		
ESAB India Ltd.		1.81	<b>Grand Total</b>		<b>100.00</b>
Chalet Hotels Ltd.		1.77			
Sona Blw Precision Forgings Ltd.		1.75			
The Indian Hotels Company Ltd.		1.67			
Cholamandalam Investment & Finance Co. Ltd.		1.56			
The Phoenix Mills Ltd.		1.52			
HDFC Asset Management Co. Ltd.		1.39			
ICICI Lombard General Insurance Company Ltd.		1.29			
Carborundum Universal Ltd.		1.29			
Page Industries Ltd.		1.18			

**PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)**

Financial Services	28.48
Automobile And Auto Components	15.28
Capital Goods	11.87
Information Technology	6.49
Consumer Services	4.60
Consumer Durables	4.41
Healthcare	4.29
Construction Materials	3.82
Oil, Gas & Consumable Fuels	3.79
Sovereign	3.56
Construction	3.25
Metals & Mining	2.35
Power	1.89
Realty	1.52
Textiles	1.18
Services	0.86
Cash, Cash Equivalents And Others	2.36

**PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)**



Investors understand that their principal will be at Very High risk

**SBI Retirement Benefit Fund - Aggressive Plan**  
This product is suitable for investors who are seeking^:

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

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



**RETIREMENT BENEFIT FUND-  
AGGRESSIVE HYBRID PLAN**

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

**Investment Objective**

The investment objective of the scheme is to provide a comprehensive retirement saving solution that serves the variable needs of the investors through long term diversified investments in major asset classes. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Fund Details**

- Type of Scheme**  
An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- Date of Allotment:** 10/02/2021
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 1,328.66 Crores
- AUM as on April 30, 2024**  
₹ 1,348.87 Crores
- Fund Manager:**  
**Mr. Rohit Shimpi** (Equity Portion)  
**Mr. Ardhendu Bhattacharya** (Debt portion)  
**Mr. Pradeep Kesavan** (overseas investments)  
**Managing since:**  
**Mr. Rohit Shimpi:** Oct - 2021  
**Mr. Ardhendu Bhattacharya:** June - 2021  
**Mr. Pradeep Kesavan:** Dec 2023
- Total Experience:**  
**Mr. Rohit Shimpi** -Over 18 years  
**Mr. Ardhendu Bhattacharya** -Over 13 years  
**Mr. Pradeep Kesavan** -Over 18 years
- First Tier Benchmark:**  
CRISIL Hybrid 35+65 -Aggressive Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW

- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 0.67 years
Average Maturity	: 2.14 years
Macaulay Duration	: 0.70 years
Yield to Maturity <sup>^</sup>	: 7.36%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	17.0926	Direct Plan-IDCW	17.7837
Reg-Plan-Growth	17.0929	Dir-Plan-Growth	17.7817

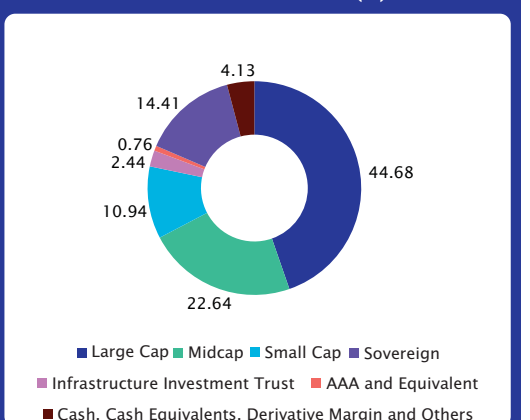
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Total</b>		
HDFC Bank Ltd.		5.90	Carborundum Universal Ltd.		1.16
ICICI Bank Ltd.		4.73	V-Guard Industries Ltd.		1.14
Infosys Ltd.		3.65	SBFC Finance Ltd.		0.93
Maruti Suzuki India Ltd.		3.47	Teamlease Services Ltd.		0.89
State Bank Of India		2.93	Page Industries Ltd.		0.88
Endurance Technologies Ltd.		2.64	FSN E-Commerce Ventures Ltd.		0.84
Larsen & Toubro Ltd.		2.61	Hawkins Cookers Ltd.		0.69
Axis Bank Ltd.		2.52	Nuvoco Vistas Corporation Ltd.		0.49
Ultratech Cement Ltd.		2.47	<b>Total</b>		<b>78.26</b>
Reliance Industries Ltd.		2.44	<b>Non Convertible Debentures</b>		
Timken India Ltd.		2.43	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.39
Schaeffler India Ltd.		2.24	HDFC Bank Ltd.	CRISIL AAA	0.37
ABB India Ltd.		2.20	<b>Total</b>		<b>0.76</b>
Kajaria Ceramics Ltd.		2.08	<b>Floating Rate Bonds</b>		
Divi's Laboratories Ltd.		1.99	Government Of India	SOVEREIGN	6.68
Abbott India Ltd.		1.94	<b>Total</b>		<b>6.68</b>
ESAB India Ltd.		1.86	<b>Government Securities</b>		
Hindalco Industries Ltd.		1.85	Government Of India	SOVEREIGN	5.59
Kotak Mahindra Bank Ltd.		1.81	<b>Total</b>		<b>5.59</b>
L&T Technology Services Ltd.		1.79	<b>State Development Loans</b>		
Chalet Hotels Ltd.		1.70	State Government Of Karnataka	SOVEREIGN	0.94
TVS Motor Company Ltd.		1.69	State Government Of West Bengal	SOVEREIGN	0.83
Grindwell Norton Ltd.		1.65	State Government Of Gujarat	SOVEREIGN	0.37
Power Grid Corporation Of India Ltd.		1.59	<b>Total</b>		<b>2.14</b>
The Indian Hotels Company Ltd.		1.52	<b>Infrastructure Investment Trust</b>		
ZF Commercial Vehicle Control Systems India Ltd.		1.50	National Highways Infra Trust		2.44
Cholamandalam Investment & Finance Co. Ltd.		1.43	<b>Total</b>		<b>2.44</b>
ICICI Lombard General Insurance Company Ltd.		1.40	<b>Cash, Cash Equivalents And Others</b>		
Sona Blw Precision Forgings Ltd.		1.39	<b>Grand Total</b>		<b>100.00</b>
AIA Engineering Ltd.		1.35			
The Phoenix Mills Ltd.		1.26			
HDFC Asset Management Co. Ltd.		1.21			

**PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)**

Financial Services	23.62
Sovereign	14.41
Automobile And Auto Components	12.93
Capital Goods	10.65
Information Technology	5.44
Consumer Services	4.06
Healthcare	3.93
Consumer Durables	3.91
Services	3.33
Construction Materials	2.96
Construction	2.61
Oil, Gas & Consumable Fuels	2.44
Metals & Mining	1.85
Power	1.59
Realty	1.26
Textiles	0.88
Cash, Cash Equivalents And Others	4.13

**PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)**



**SBI Retirement Benefit Fund - Aggressive Hybrid Plan**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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



**RETIREMENT BENEFIT FUND-  
CONSERVATIVE HYBRID PLAN**

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	14.1215
Reg-Plan-Growth	14.1200

**NET ASSET VALUE**

Option	NAV (₹)
Direct Plan-IDCW	14.4207
Dir-Plan-Growth	14.4223

**Investment Objective**

The investment objective of the scheme is to provide a comprehensive retirement saving solution that serves the variable needs of the investors through long term diversified investments in major asset classes. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Fund Details**

**Type of Scheme**

An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)

**Date of Allotment:** 10/02/2021

**Report As On:** 30/04/2024

**AAUM for the Month of April 2024**

₹256.29 Crores

**AUM as on April 30, 2024**

₹257.76 Crores

**Fund Manager:**

**Mr. Rohit Shimpi** (Equity Portion)

**Mr. Ardhendu Bhattacharya** (Debt portion)

**Mr. Pradeep Kesavan** (overseas investments)

**Managing since:**

**Mr. Rohit Shimpi:** Oct - 2021

**Mr. Ardhendu Bhattacharya:** June - 2021

**Mr. Pradeep Kesavan:** Dec 2023

**Total Experience:**

**Mr. Rohit Shimpi** -Over 18 years

**Mr. Ardhendu Bhattacharya** -Over 13 years

**Mr. Pradeep Kesavan** -Over 18 years

**First Tier Benchmark:**

CRISIL Hybrid 65+35 - Conservative Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Option:** Growth, IDCW

**SIP**

Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.

Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.

Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

**Minimum Investment**

₹5000 & in multiples of ₹1

**Additional Investment**

₹1000 & in multiples of ₹1

**Quantitative Data**

Modified Duration	: 4.94 years
Average Maturity	: 12.64 years
Macaulay Duration	: 5.16 years
Yield to Maturity <sup>^</sup>	: 7.71%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

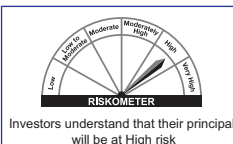
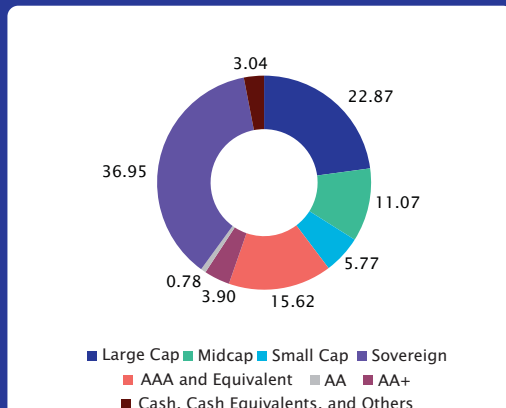
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Non Convertible Debentures</b>		
HDFC Bank Ltd.		3.09	FSN E-Commerce Ventures Ltd.		0.59
ICICI Bank Ltd.		2.40	SBFC Finance Ltd.		0.55
Infosys Ltd.		1.93	AIA Engineering Ltd.		0.51
Maruti Suzuki India Ltd.		1.68	HDFC Asset Management Co. Ltd.		0.50
Larsen & Toubro Ltd.		1.46	Page Industries Ltd.		0.43
Ultratech Cement Ltd.		1.41	Teamlease Services Ltd.		0.40
State Bank Of India		1.41	Nuvoco Vistas Corporation Ltd.		0.38
Endurance Technologies Ltd.		1.38	Hawkins Cookers Ltd.		0.38
Reliance Industries Ltd.		1.25	<b>Total</b>		<b>39.71</b>
Axis Bank Ltd.		1.23	<b>Floating Rate Bonds</b>		
ABB India Ltd.		1.14	REC Ltd.	CRISIL AAA	3.92
Kajaria Ceramics Ltd.		1.12	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.90
Divi's Laboratories Ltd.		1.02	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1.99
Abbott India Ltd.		1.02	Torrent Power Ltd.	CRISIL AA+	1.97
Hindalco Industries Ltd.		0.97	Power Finance Corporation Ltd.	CRISIL AAA	1.95
Timken India Ltd.		0.96	Nexus Select Trust	CRISIL AAA	1.93
Grindwell Norton Ltd.		0.94	HDFC Bank Ltd.	CRISIL AAA	1.93
L&T Technology Services Ltd.		0.92	Godrej Properties Ltd.	[ICRA]AA+	1.93
Schaeffler India Ltd.		0.90	Union Bank Of India (At1 Bond Under Basel III)	IND AA	0.78
Kotak Mahindra Bank Ltd.		0.88	<b>Total</b>		<b>20.30</b>
ESAB India Ltd.		0.87	<b>Government Securities</b>		
TVS Motor Company Ltd.		0.85	Government Of India	SOVEREIGN	19.51
Sona Blw Precision Forgings Ltd.		0.82	<b>Total</b>		<b>19.51</b>
Power Grid Corporation Of India Ltd.		0.81	<b>Government Securities</b>		
Chalet Hotels Ltd.		0.75	Government Of India	SOVEREIGN	17.44
ZF Commercial Vehicle Control Systems India Ltd.		0.72	<b>Total</b>		<b>17.44</b>
Cholamandalam Investment & Finance Co. Ltd.		0.72	<b>Cash, Cash Equivalents And Others</b>		
The Indian Hotels Company Ltd.		0.71			<b>3.04</b>
Carborundum Universal Ltd.		0.71	<b>Grand Total</b>		<b>100.00</b>
The Phoenix Mills Ltd.		0.67			
ICICI Lombard General Insurance Company Ltd.		0.62			
V-Guard Industries Ltd.		0.61			

**PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)**

Sovereign	36.95
Financial Services	19.98
Automobile And Auto Components	6.35
Telecommunication	5.89
Capital Goods	5.13
Realty	4.53
Information Technology	2.85
Power	2.78
Consumer Durables	2.11
Consumer Services	2.05
Healthcare	2.04
Construction Materials	1.79
Construction	1.46
Oil, Gas & Consumable Fuels	1.25
Metals & Mining	0.97
Textiles	0.43
Services	0.40
Cash, Cash Equivalents And Others	3.04

**PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)**



**SBI Retirement Benefit Fund - Conservative Hybrid Plan**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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



**SBI**  
**RETIREMENT BENEFIT FUND-  
CONSERVATIVE PLAN**  
An open ended retirement solution oriented scheme having a lock-in  
of 5 years or till retirement age (whichever is earlier)

**Investment Objective**

The investment objective of the scheme is to provide a comprehensive retirement saving solution that serves the variable needs of the investors through long term diversified investments in major asset classes. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Fund Details**

- Type of Scheme**  
An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- Date of Allotment:** 10/02/2021
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 168.80 Crores
- AUM as on April 30, 2024**  
₹ 169.36 Crores
- Fund Manager:**  
**Mr. Rohit Shimpi** (Equity Portion)  
**Mr. Ardhendu Bhattacharya** (Debt portion)  
**Mr. Pradeep Kesavan** (overseas investments)  
**Managing since:**  
**Mr. Rohit Shimpi:** Oct - 2021  
**Mr. Ardhendu Bhattacharya:** June - 2021  
**Mr. Pradeep Kesavan:** Dec 2023  
**Total Experience:**  
**Mr. Rohit Shimpi** -Over 18 years  
**Mr. Ardhendu Bhattacharya** -Over 13 years  
**Mr. Pradeep Kesavan** -Over 18 years
- First Tier Benchmark:**  
CRISIL Hybrid 85+15 - Conservative Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.

- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 5.95 years
Average Maturity	: 18.61 years
Macaulay Duration	: 6.22 years
Yield to Maturity <sup>^</sup>	: 7.73%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

NET ASSET VALUE		NET ASSET VALUE	
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	12.9210	Direct Plan-IDCW	13.1353
Reg-Plan-Growth	12.9212	Dir-Plan-Growth	13.1372

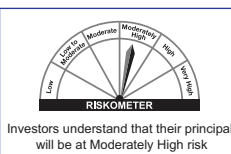
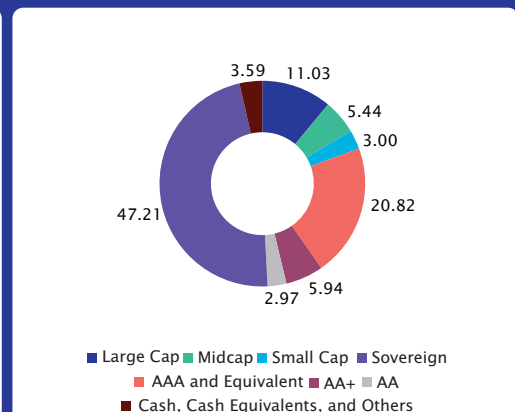
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Total</b>		
HDFC Bank Ltd.		1.50	SBFC Finance Ltd.		0.28
ICICI Bank Ltd.		1.20	ICICI Lombard General Insurance Company Ltd.		0.28
Infosys Ltd.		0.94	Teamlease Services Ltd.		0.24
Maruti Suzuki India Ltd.		0.79	AIA Engineering Ltd.		0.24
Larsen & Toubro Ltd.		0.70	Page Industries Ltd.		0.23
Ultratech Cement Ltd.		0.66	Hawkins Cookers Ltd.		0.22
State Bank Of India		0.66	HDFC Asset Management Co. Ltd.		0.21
Endurance Technologies Ltd.		0.64	Nuvoco Vistas Corporation Ltd.		0.19
Reliance Industries Ltd.		0.61	<b>Total</b>		<b>19.47</b>
Axis Bank Ltd.		0.60	<b>Non Convertible Debentures</b>		
Kajaria Ceramics Ltd.		0.55	REC Ltd.	CRISIL AAA	5.96
ABB India Ltd.		0.53	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	5.94
Divi's Laboratories Ltd.		0.51	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.02
Schaeffler India Ltd.		0.50	Torrent Power Ltd.	CRISIL AA+	3.00
Hindalco Industries Ltd.		0.48	Union Bank Of India (At1 Bond Under Basel III)	IND AA	2.97
L&T Technology Services Ltd.		0.47	Power Finance Corporation Ltd.	CRISIL AAA	2.96
ESAB India Ltd.		0.47	Nexus Select Trust	CRISIL AAA	2.94
Timken India Ltd.		0.46	Godrej Properties Ltd.	[ICRA]AA+	2.94
Grindwell Norton Ltd.		0.46	<b>Total</b>		<b>29.73</b>
Abbott India Ltd.		0.46	<b>Floating Rate Bonds</b>		
Kotak Mahindra Bank Ltd.		0.43	Government Of India	SOVEREIGN	20.84
Sona Blw Precision Forgings Ltd.		0.42	<b>Total</b>		<b>20.84</b>
Power Grid Corporation Of India Ltd.		0.39	<b>Government Securities</b>		
The Indian Hotels Company Ltd.		0.38	Government Of India	SOVEREIGN	26.37
Cholamandalam Investment & Finance Co. Ltd.		0.38	<b>Total</b>		<b>26.37</b>
TVS Motor Company Ltd.		0.37	<b>Cash, Cash Equivalents And Others</b>		
V-Guard Industries Ltd.		0.35			<b>3.59</b>
Chalet Hotels Ltd.		0.35	<b>Grand Total</b>		<b>100.00</b>
Carborundum Universal Ltd.		0.35			
ZF Commercial Vehicle Control Systems India Ltd.		0.33			
The Phoenix Mills Ltd.		0.32			
FSN E-Commerce Ventures Ltd.		0.32			

**PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)**

Sovereign	47.21
Financial Services	17.43
Telecommunication	8.96
Realty	6.20
Power	3.39
Automobile And Auto Components	3.05
Capital Goods	2.51
Information Technology	1.41
Consumer Durables	1.12
Consumer Services	1.05
Healthcare	0.97
Construction Materials	0.85
Construction	0.70
Oil, Gas & Consumable Fuels	0.61
Metals & Mining	0.48
Services	0.24
Textiles	0.23
Cash, Cash Equivalents And Others	3.59

**PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)**



**SBI Retirement Benefit Fund - Conservative Plan**  
This product is suitable for investors who are seeking<sup>^</sup>

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

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



## Snapshot of Debt Funds

Scheme Name	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	SBI Magnum Income Fund	SBI Dynamic Bond Fund	SBI Corporate Bond Fund	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)
<b>Ideal Investment Horizon</b>	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +	1 year +
<b>Inception Date</b>	30/12/2000	25/11/1998	09/02/2004	16/01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
<b>Fund Manager</b>	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager) *Mr. Pradeep Kesavan	Mr. Lokesh Malliya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Mr. Arundhau Bhattacharyya (Co-Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Malliya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Malliya Mr. Mohit Jain (Co Fund Manager) Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Ms. Mansi Sajja Co Fund Manager & *Mr. Pradeep Kesavan	Mr. Tejas Soman (w.e.f. Dec 2023)
<b>Managing Since</b>	Rajeev (w.e.f. Nov-2023) & Tejas (w.e.f. Dec 2023)	(w.e.f. Dec-2023)	Rajeev (w.e.f. Nov-2023) Tejas & Pradeep (w.e.f. Dec 2023)	Rajeev Jan-2019-Arundhau & Pradeep (w.e.f. Dec 2023)	Lokesh Feb-2017- Adesh & Pradeep (w.e.f. Dec-2023)	(w.e.f. Dec-2023)	Rajeev Jun-2008 - Mansi & Pradeep (w.e.f. Dec-2023)	(w.e.f. Dec-2023)
<b>First Tier Benchmark</b>	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Debt A-III Index	CRISIL Dynamic Bond A-III Index	NIFTY Corporate Bond Index A-II	NIFTY Credit Risk Bond Index B-II	NIFTY Medium Duration Debt Index A-III	CRISIL Short Duration Debt A-II Index	Nifty 10 yr Benchmark G-Sec
<b>Fund Details as on 30 April 2024</b>								
<b>Month End AUM (Rs. in Crores)</b>	₹8,559.06	₹1,748.25	₹3,059.94	₹20,153.96	₹2,478.04	₹6,215.93	₹12,822.41	₹1,634.74
<b>Modified Duration (years)</b>	7.40	4.80	7.24	3.24	2.29	3.36	2.34	6.82
<b>Average Maturity (years)</b>	14.09	8.95	15.08	4.39	3.62	4.87	3.23	9.92
<b>Macaulay Duration (years)</b>	7.67	5.01	7.51	3.41	2.41	3.54	2.47	7.06
<b>Yield to Maturity (%)^</b>	7.35	8.00	7.45	7.71	8.62	8.22	7.77	7.34
<b>Expense Ratio</b>	Regular- 0.94% Direct- 0.46%	Regular- 1.46% Direct- 0.79%	Regular- 1.44% Direct- 0.61%	Regular- 0.79% Direct- 0.34%	Regular- 1.55% Direct- 0.90%	Regular- 1.21% Direct- 0.68%	Regular- 0.84% Direct- 0.34%	Regular- 0.64% Direct- 0.31%
<b>Composition by Assets as on 30 April 2024</b>								
<b>Equity Shares</b>	-	-	-	-	-	-	-	-
<b>Corporate Debt</b>	2.81	46.11	13.04	74.97	74.97	64.57	69.49	-
<b>Gilts</b>	76.96	36.79	51.47	14.34	10.81	22.54	20.97	97.86
<b>Money Market Instruments</b>	5.19	-	-	0.12	4.02	-	-	-
<b>Other Assets</b>	15.04	17.10	35.49	10.57	10.20	12.89	9.54	2.14
<b>Composition by Ratings as on 30 April 2024</b>								
<b>AA, AA+, AAA And EQUIVALENT</b>	-	35.34	13.04	74.97	58.06	44.97	69.49	-
<b>Below AA</b>	-	10.77	-	-	16.91	19.60	-	-
<b>Sovereign</b>	98.01	41.08	75.02	18.61	13.84	26.75	21.00	97.86
<b>Below A1+, A1+</b>	-	-	-	0.12	4.02	-	-	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	1.99	12.81	11.94	6.30	7.17	8.68	9.51	2.14
<b>Other Details</b>								
<b>Exit Load</b>	NIL	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 month - Nil; For the remaining investments - 0.25%	NIL	For 8% of the investments within 1 Year - Nil; For the remaining investments - 3.00% For 8% of the investments after 1 Year to 2 Years - Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years - Nil; For the remaining investments - 0.75%	For exit within 12 months from the date of allotment: - For 8% of investment - Nil - - For remaining investments - 1.50%	NIL	NIL

## Snapshot of Debt Funds

Scheme Name	SBI Magnum Low Duration Fund	SBI Savings Fund	SBI Banking and PSU Fund	SBI Liquid Fund	SBI Magnum Ultra Short Duration Fund	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund	
<b>Ideal Investment Horizon</b>	3 months +	3 months +	3 years +	7day +	3-6 months	3 years +	3 years +	1 day +	
<b>Inception Date</b>	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	21/12/2022	01/10/2002	
<b>Fund Manager</b>	Mr. Rajeev Radhakrishnan Mr. Arun R (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. R. Arun Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager) *Mr. Pradeep Kesavan	Mr. R. Arun & Rajeev Radhakrishnan Co Fund Manager (w.e.f. Dec 01 2023)	Mr. R. Arun Mr. Ardhendu Bhattacharya & *Mr. Pradeep Kesavan	Mr. Ardhendu Bhattacharya Mr. Rajeev Radhakrishnan (Co-Fund Manager) & *Mr. Pradeep Kesavan	Mr. Tejas Soman *Mr. Pradeep Kesavan	Mr. R. Arun	
<b>Managing Since</b>	Rajeev Jun-2008- Arun & Pradeep (w.e.f. Dec-2023)	Arun Apr-2012, Rajeev Dec- 2023 & Pradeep Dec-2023	Rajeev Nov-2013 - Ardhendu & Pradeep (w.e.f. Dec-2023)	Arun May-2018 - Rajeev Dec-2023	R. Arun - June 2021 - Ardhendu & Pradeep (w.e.f. Dec 2023)	Ardhendhu, Rajeev & Pradeep (w.e.f. Dec 2023)	December-2023	Apr-2012	
<b>First Tier Benchmark</b>	CRISIL Low Duration Debt A-I Index	CRISIL Money Market A-I Index	NIFTY Banking and PSU Debt Index A-II	NIFTY Liquid Index A-I	CRISIL Ultra Short Duration Debt A-I Index	Nifty Short Duration Debt Index A-II	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index	
<b>Fund Details as on 30 April 2024</b>									
<b>Month End AUM (Rs. in Crs)</b>	₹10,276.70	₹23,084.42	₹4,261.10	₹71,061.18	₹11,622.08	₹1,152.57	₹1,698.29	₹15,477.09	
<b>Modified Duration (years)</b>	0.91	0.63	3.30	0.09	0.41	1.75	11.63	1 day	
<b>Average Maturity (years)</b>	1.43	0.67	8.07	0.10	0.44	6.02	30.54	1 day	
<b>Macaulay Duration (years)</b>	0.98	0.67	3.51	0.09	0.44	1.80	12.05	1 day	
<b>Yield to Maturity (%)^</b>	7.74	7.66	7.71	7.16	7.52	7.86	7.40	6.63	
<b>Expense Ratio</b>	Regular- 1.02% Direct- 0.43%	Regular- 0.76% Direct- 0.25%	Regular- 0.80% Direct- 0.33%	Regular- 0.30% Direct- 0.19%	Regular- 0.54% Direct- 0.31%	Regular- 0.46% Direct- 0.26%	Regular- 0.68% Direct- 0.23%	Regular- 0.15% Direct- 0.07%	
<b>Composition by Assets as on 30 April 2024</b>									
<b>Equity Shares</b>	-	-	-	-	-	-	-	-	
<b>Corporate Debt</b>	53.26	-	75.14	0.64	25.83	29.36	-	-	
<b>Gilts</b>	13.34	0.36	12.06	1.16	-	57.71	95.96	-	
<b>Money Market Instruments</b>	29.58	89.87	-	111.80	69.21	-	-	4.39	
<b>Other Assets</b>	3.82	9.77	12.80	-13.60	4.96	12.93	4.04	95.61	
<b>Composition by Ratings as on 30 April 2024</b>									
<b>AA, AA+, AAA And Equivalent</b>	52.29	-	75.14	0.64	25.83	29.36	-	-	
<b>Below AA</b>	0.97	-	-	-	-	-	-	-	
<b>Sovereign</b>	14.64	14.79	19.89	30.47	10.76	67.66	95.96	4.39	
<b>Below A1+, A1+</b>	29.58	86.45	-	82.49	59.15	-	-	-	
<b>Cash, Cash Equivalents, Derivatives and Others</b>	2.52	-1.24	4.97	-13.60	4.26	2.98	4.04	95.61	
<b>Other Details</b>									
<b>Exit Load</b>	NIL	NIL	NIL	Investor exit upon subscription / switch-in	Exit Load as a % of redemption proceeds	For exit within 3 days from the date of allotment:	NIL	For exit on or before 90 days from the date of allotment - 0.25% For exit after 90 days from the date of allotment - Nil	
						0.10%			
						For exit on or after 3 days from the date of allotment:			
						Nil			
						Day 1			0.0070%
						Day 2			0.0065%
						Day 3			0.0060%
						Day 4			0.0055%
Day 5	0.0050%								
Day 6	0.0045%								
Day 7	0.0000%								


**MAGNUM GILT FUND**

### Investment Objective

To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s).

### Fund Details

#### • Type of Scheme

An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk

#### • Date of Allotment: 30/12/2000

#### • Report As On: 30/04/2024

#### • AAUM for the Month of April 2024

₹ 8,295.16 Crores

#### • AUM as on April 30, 2024

₹ 8,559.06 Crores

#### • Fund Manager: Mr. Rajeev Radhakrishnan & Mr. Tejas Soman (Co Fund Manager) (w.e.f. Nov-2023)

#### Managing Since:

Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)

Mr. Tejas Soman (w.e.f. Dec-2023)

#### Total Experience:

Mr. Rajeev Radhakrishnan Over 20 years

Mr. Tejas Soman Over 8 years

#### • First Tier Benchmark:

Nifty All Duration G-Sec Index

#### • Exit Load: NIL

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year

Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.

Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

#### • Minimum Investment

₹ 5,000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration : 7.40 years

Average Maturity : 14.09 years

Macauley Duration : 7.67 years

Yield to Maturity<sup>^</sup> : 7.35%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	18.4153	Regular IDCW	18.3281
PF-Fixed Period-2 Year-IDCW	18.6349	Reg-Plan-Growth	59.6040
PF-Fixed Period-3 Year-IDCW	18.0680	Dir-Plan-IDCW	20.0342
PF 3 Year - Growth	35.7514	Dir-Plan-Growth	62.7727
PF Regular - Growth	38.2644		

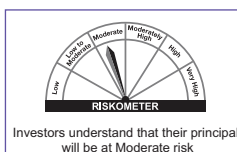
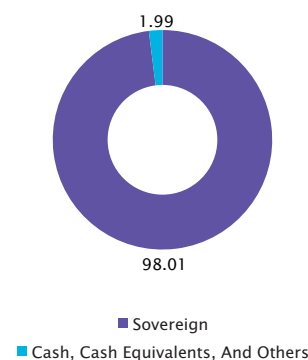
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Floating Rate Bonds</b>		
Government Of India	SOVEREIGN	2.81
<b>Total</b>		<b>2.81</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	76.96
<b>Total</b>		<b>76.96</b>
<b>State Development Loans</b>		
State Government Of Maharashtra	SOVEREIGN	8.16
State Government Of Uttar Pradesh	SOVEREIGN	4.88
State Government Of West Bengal	SOVEREIGN	0.01
<b>Total</b>		<b>13.05</b>
<b>Treasury Bills</b>		
182 Day T-Bill 02.05.24	SOVEREIGN	3.45
91 Day T-Bill 30.05.24	SOVEREIGN	1.74
<b>Total</b>		<b>5.19</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	76.96
State Development Loans	13.05
Treasury Bills	5.19
Floating Rate Bonds	2.81
Cash, Cash Equivalents And Others	1.99

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

#### SBI Magnum Gilt Fund

This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income and capital growth for medium to long-term
- Investment in government securities.

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

**SBI**  
**MAGNUM INCOME FUND**

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	38.7824	Dir-Plan-Bonus	41.5677
Reg-Plan-Growth	64.0068	Dir-Plan-Growth	68.5041
Reg-Plan-Half Yearly IDCW	16.7410	Dir-Plan-Half Yearly IDCW	19.4363
Reg-Plan-Quarterly IDCW	18.0252	Dir-Plan-Quarterly IDCW	19.8981

Investment Objective

To provide investors an opportunity to generate regular income through investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

Fund Details

**Type of Scheme**  
An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years (Please refer to the page no. 26 of SID for details on Macaulay's Duration).  
A relatively high interest rate risk and relatively high credit risk

**Date of Allotment:** 25/11/1998

**Report As On:** 30/04/2024

**AAUM for the Month of April 2024**  
₹ 1,746.94 Crores

**AUM as on April 30, 2024**  
₹ 1,748.25 Crores

**Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments) Managing Since:

Mr. Lokesh Mallya (w.e.f. Dec-2023)  
Mr. Adesh Sharma (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)

**Total Experience:**  
Mr. Lokesh Mallya Over 17 years  
Mr. Adesh Sharma Over 15 years  
Mr. Pradeep Kesavan Over 18 years

**First Tier Benchmark:** CRISIL Medium to Long Duration Debt A-III Index

**Exit Load:** For exit within 1 year from the date of allotment.

For 10% of investment : Nil

For remaining investment: 1.00%

For exit after one year from the date of allotment - Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year

Quarterly - Minimum ₹1500 & in multiples of ₹1.

Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

**Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1

**Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

**Modified Duration** : 4.80 years

**Average Maturity** : 8.95 years

**Macaulay Duration** : 5.01 years

**Yield to Maturity<sup>^</sup>** : 8.00%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

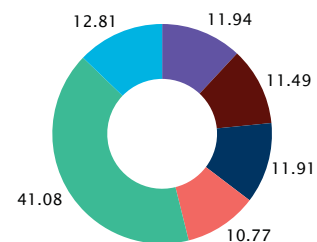
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	4.41
Torrent Power Ltd.	CRISIL AA+	4.34
Godrej Properties Ltd.	[ICRA]AA+	4.29
Tata Housing Development Co. Ltd.	CARE AA	3.73
Indostar Capital Finance Ltd.	CRISIL AA-	3.35
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.22
Avanse Financial Services Ltd.	CARE AA-	3.15
REC Ltd.	CRISIL AAA	2.89
Bharti Telecom Ltd.	CRISIL AA+	2.86
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.82
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	2.56
Jindal Stainless Ltd.	CRISIL AA	2.51
Grihum Housing Finance Ltd.	CARE AA-	1.71
Tata Projects Ltd.	IND AA	1.43
National Bank For Agriculture And Rural Development	CRISIL AAA	1.42
Aadhar Housing Finance Ltd.	[ICRA]AA	1.42
<b>Total</b>		<b>46.11</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	36.79
<b>Total</b>		<b>36.79</b>
<b>State Development Loans</b>		
State Government Of West Bengal	SOVEREIGN	4.29
<b>Total</b>		<b>4.29</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>12.81</b>
<b>Grand Total</b>		<b>100.00</b>

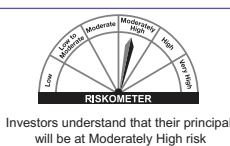
PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	46.11
Government Securities	36.79
State Development Loans	4.29
Cash, Cash Equivalents And Others	12.81

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



■ AAA and Equivalent ■ AA ■ Below AA ■ AA+ ■ Sovereign  
■ Cash, Cash Equivalents, And Others



**SBI Magnum Income Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for medium to long-term
- Investment in Debt and Money Market Instruments.

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



**DYNAMIC BOND FUND**

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	16.9068
Reg-Plan-Growth	32.2493
Dir-Plan-IDCW	19.5210
Dir-Plan-Growth	34.9488

**Investment Objective**

To provide investors attractive returns through investment in an actively managed portfolio of high quality debt securities of varying maturities.

**Fund Details**

- Type of Scheme**  
An open ended dynamic debt scheme investing across duration A relatively high interest rate risk and relatively low credit risk
- Date of Allotment:** 09/02/2004
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 3,070.60 Crores
- AUM as on April 30, 2024**  
₹ 3,059.94 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan  
Mr. Tejas Soman (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments)  
Managing Since:  
Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)  
Mr. Tejas Soman (w.e.f. Dec 2023)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. Rajeev Radhakrishnan Over 20 years  
Mr. Tejas Soman Over 8 years  
Mr. Pradeep Kesavan Over 18 Years
- First Tier Benchmark:**  
CRISIL Dynamic Bond A-III Index
- Exit Load:**  
For exit within 1 month from the date of allotment  
For 10% of investment : Nil  
For remaining investment: 0.25%  
For exit after one month from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 7.24 years
Average Maturity	: 15.08 years
Macaulay Duration	: 7.51 years
Yield to Maturity <sup>^</sup>	: 7.45%

<sup>^</sup>In case of semi-annual convention , the YTM is annualised

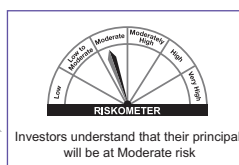
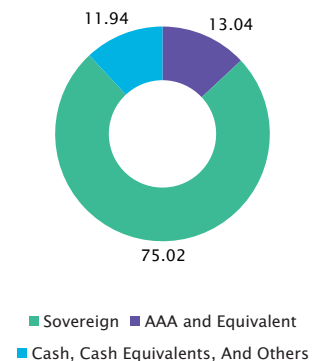
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Highways Infrastructure Trust	CRISIL AAA	5.33
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	4.47
Tata Capital Ltd.	[ICRA]AAA	3.24
<b>Total</b>		<b>13.04</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	51.47
<b>Total</b>		<b>51.47</b>
<b>State Development Loans</b>		
State Government Of Uttar Pradesh	SOVEREIGN	14.39
State Government Of Tamil Nadu	SOVEREIGN	4.82
State Government Of Maharashtra	SOVEREIGN	4.34
<b>Total</b>		<b>23.55</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>11.94</b>
<b>Grand Total</b>		<b>100.00</b>

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Government Securities	51.47
State Development Loans	23.55
Non Convertible Debentures	13.04
Cash, Cash Equivalents And Others	11.94

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**SBI Dynamic Bond Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for medium to long-term
- Investment in high quality debt securities of varying maturities.

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





**CORPORATE BOND FUND**

**Investment Objective**

The investment objective will be to provide the investors an opportunity to predominantly invest in corporate bonds rated AA+ and above to generate additional spread on part of their debt investments from high quality corporate debt securities while maintaining moderate liquidity in the portfolio through investment in money market securities.

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 16/01/2019
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 20,184.00 Crores
- AUM as on April 30, 2024**  
₹ 20,153.96 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan  
Mr. Ardhendu Bhattacharya (Co-Fund Manager)  
Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Rajeev Radhakrishnan Jan-2019  
Mr. Ardhendu Bhattacharya Dec 2023  
Mr. Pradeep Kesavan Dec 2023  
**Total Experience:**  
Mr. Rajeev Radhakrishnan Over 20 years  
Mr. Ardhendu Bhattacharya Over 13 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY Corporate Bond Index A-II
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 3.24 years
Average Maturity	: 4.39 years
Macaulay Duration	: 3.41 years
Yield to Maturity <sup>^</sup>	: 7.71%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	13.2459	Dir-Plan-Monthly IDCW	13.5790
Reg-Plan-Growth	14.0348	Dir-Plan-Growth	14.3862
Reg-Plan-Quarterly IDCW	13.6364	Dir-Plan-Quarterly IDCW	13.9853

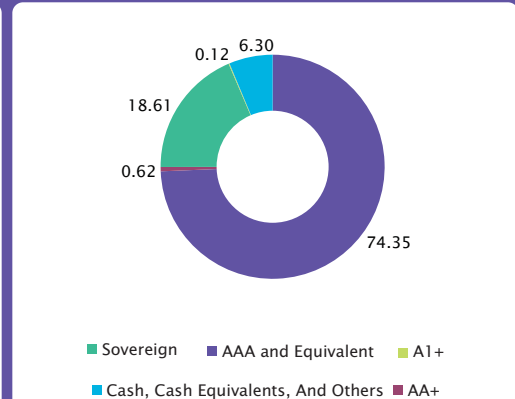
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>			Small Industries Development Bank Of India		
HDFC Bank Ltd.	CRISIL A1+	0.12	NABARD	[ICRA]AAA	0.71
<b>Total</b>		<b>0.12</b>	India Grid Trust	[ICRA]AAA	0.69
<b>Non Convertible Debentures</b>			MindSPACE Business Parks Reit	CRISIL AAA	0.67
Power Finance Corporation Ltd.	CRISIL AAA	5.45	Indian Bank (Tier II Bond Under Basel III)	CRISIL AAA	0.65
Small Industries Development Bank Of India	CRISIL AAA	4.35	Indian Bank (Tier II Bond Under Basel III)	IND AA+	0.62
REC Ltd.	CRISIL AAA	4.34	<b>Total</b>		<b>74.76</b>
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	3.86	<b>Zero Coupon Bonds</b>		
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	3.38	Power Finance Corporation Ltd.	CRISIL AAA	0.21
Tata Communications Ltd.	CARE AAA	3.22	<b>Total</b>		<b>0.21</b>
India Grid Trust	CRISIL AAA	2.97	<b>Floating Rate Bonds</b>		
Sikka Ports & Terminals Ltd.	CRISIL AAA	2.84	Government Of India	SOVEREIGN	0.74
Tata Capital Ltd.	CRISIL AAA	2.79	<b>Total</b>		<b>0.74</b>
Indian Railway Finance Corporation Ltd.	CRISIL AAA	2.79	<b>Government Securities</b>		
Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	2.78	Government Of India	SOVEREIGN	13.60
LIC Housing Finance Ltd.	CRISIL AAA	2.62	<b>Total</b>		<b>13.60</b>
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.56	<b>State Development Loans</b>		
National Housing Bank	CRISIL AAA	2.40	State Government Of Rajasthan	SOVEREIGN	1.89
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.36	State Government Of Uttar Pradesh	SOVEREIGN	1.36
NABARD	CRISIL AAA	2.07	State Government Of West Bengal	SOVEREIGN	0.50
Larsen & Toubro Ltd.	CRISIL AAA	2.01	State Government Of Maharashtra	SOVEREIGN	0.50
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.00	State Government Of Jharkhand	SOVEREIGN	0.02
Highways Infrastructure Trust	CRISIL AAA	1.97	<b>Total</b>		<b>4.27</b>
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	1.94	<b>Cash, Cash Equivalents And Others</b>		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	1.74			<b>6.30</b>
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.72	<b>Grand Total</b>		<b>100.00</b>
Bajaj Housing Finance Ltd.	CRISIL AAA	1.67			
Sundaram Home Finance Ltd.	CRISIL AAA	1.54			
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.35			
Power Grid Corporation Of India Ltd.	CRISIL AAA	1.15			
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.11			
Gail (India) Ltd.	IND AAA	0.96			
Toyota Financial Services India Ltd.	[ICRA]AAA	0.74			

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Non Convertible Debentures	74.76
Government Securities	13.60
State Development Loans	4.27
Floating Rate Bonds	0.74
Zero Coupon Bonds	0.21
Certificate Of Deposits	0.12
Cash, Cash Equivalents And Others	6.30

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



Investors understand that their principal will be at Moderate risk

**SBI Corporate Bond Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for medium term
- Investment predominantly in corporate bond securities rated AA+ and above

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

**SBI**  
**CREDIT RISK FUND**

**Investment Objective**

To provide the investors an opportunity to predominantly invest in corporate bonds rated AA and below(excluding AA+ rated corporate bonds) so as to generate attractive returns while maintaining moderate liquidity in the portfolio through investment in money market securities.

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 17/07/2014
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 2,488.04 Crores
- AUM as on April 30, 2024**  
₹ 2,478.04 Crores
- Fund Manager:** Mr. Lokesh Mallya Mr. Adesh Sharma & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Lokesh Mallya Feb-2017  
Mr. Adesh Sharma (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)  
**Total Experience:**  
Mr. Lokesh Mallya Over 17 years  
Mr. Adesh Sharma Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY Credit Risk Bond Index B-II
- Exit Load**  
For exit within 12 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment - Nil For the remaining investment -1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 0.75%; For exit after 36 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment\$**  
₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 2.29 years
Average Maturity	: 3.62 years
Macaulay Duration	: 2.41 years
Yield to Maturity	: 8.62%

*Sper investor per day across all subscription transactions (i.e. fresh purchases, additional purchases, switch-in and trigger transactions such as SIP, STP and RSP trigger), as available under the scheme.*

*\*In case of semi-annual convention, the YTM is annualised*

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	18.6775	Dir-Plan-IDCW	20.6029
Reg-Plan-Daily IDCW	13.6740	Dir-Plan-Daily IDCW	14.0464
Reg-Plan-Growth	41.3144	Dir-Plan-Growth	44.2723

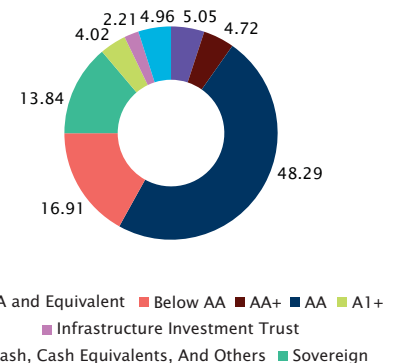
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Commercial Papers</b>			<b>Government Securities</b>		
Aarti Industries Ltd.	CRISIL A1+	4.02	PNB Housing Finance Ltd.	CRISIL AA	1.01
<b>Total</b>		<b>4.02</b>	Nuclear Power Corporation Of India Ltd. [ICRA]AAA		1.01
<b>Non Convertible Debentures</b>			Nexus Select Trust	CRISIL AAA	1.00
Aadhar Housing Finance Ltd.	IND AA	4.90	Yes Bank Ltd.	[ICRA]A-	0.78
ONGC Petro Additions Ltd.	CRISIL AA	4.65	<b>Total</b>		<b>74.97</b>
Nirma Ltd.	CRISIL AA	4.64	<b>State Development Loans</b>		
Godrej Industries Ltd.	CRISIL AA	3.59	Government Of India	SOVEREIGN	10.81
Jindal Stainless Ltd.	CRISIL AA	3.54	<b>Total</b>		<b>10.81</b>
Tata Projects Ltd.	IND AA	3.42	<b>Infrastructure Investment Trust</b>		
Avanse Financial Services Ltd.	CARE AA-	3.23	Cube Highways Trust		2.21
Renserv Global Pvt Ltd.	CARE A+(CE)	3.22	<b>Total</b>		<b>2.21</b>
Sheela Foam Ltd.	IND AA	3.02	<b>Cash, Cash Equivalents And Others</b>		
JSW Steel Ltd.	[ICRA]AA	3.02	<b>Total</b>		<b>4.96</b>
Nuvoco Vistas Corporation Ltd.	CRISIL AA	3.00	<b>Grand Total</b>		<b>100.00</b>
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	2.99			
Indostar Capital Finance Ltd.	CRISIL AA-	2.80			
Yes Bank Ltd. (Tier II Bond Under Basel III)	[ICRA]A-	2.48			
Tata Housing Development Co. Ltd.	CARE AA	2.43			
Phoenix Arc Pvt. Ltd.	CRISIL AA	2.42			
Patel KNR Heavy Infrastructures Ltd.	CARE AA+	2.36			
Tata Motors Ltd.	[ICRA]AA	2.03			
REC Ltd.	[ICRA]AAA	2.01			
ONGC Petro Additions Ltd.	[ICRA]AA	2.01			
Godrej Housing Finance Ltd.	CRISIL AA	1.97			
JM Financial Services Ltd.	CRISIL AA	1.41			
Grihum Housing Finance Ltd.	CARE AA-	1.41			
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.35			
AU Small Finance Bank Ltd. (Tier II Bond Under Basel III)	CRISIL AA	1.23			
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1.03			
PNB Housing Finance Ltd.	[ICRA]AA+	1.01			

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Non Convertible Debentures	74.97
Government Securities	10.81
Commercial Papers	4.02
State Development Loans	3.03
Infrastructure Investment Trust	2.21
Cash, Cash Equivalents And Others	4.96

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**SBI Credit Risk Fund**  
This product is suitable for investors who are seeking^:

- Regular income for medium term
- Predominantly investment in corporate debt securities rated AA and below.

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

**SBI**  
**MAGNUM MEDIUM DURATION FUND**

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	17.9674
Reg-Plan-Growth	46.3520
Dir-Plan-IDCW	19.3563
Dir-Plan-Growth	49.7953

**Investment Objective**

To provide investors an opportunity to generate attractive returns with moderate degree of liquidity through investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 years – 4 years. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

**Fund Details**

- Type of Scheme**  
An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 years and 4 years. (Please refer to the page no. 25 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 12/11/2003
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 6,290.95 Crores
- AUM as on April 30, 2024**  
₹ 6,215.93 Crores
- Fund Managers:** Mr. Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)  
Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Lokesh Mallya (w.e.f. Dec 2023)  
Mr. Mohit Jain (w.e.f. Dec 2023)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. Lokesh Mallya Over 17 years  
Mr. Mohit Jain Over 10 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY Medium Duration Debt Index A-III
- Exit Load:**  
For exit within 12 months from the date of allotment:  
- For 8% of investment - Nil For remaining investments - 1.50%;  
For exit after 12 months from the date of allotment:  
Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 3.36 years
Average Maturity	: 4.87 years
Macaulay Duration	: 3.54 years
Yield to Maturity <sup>^</sup>	: 8.22%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

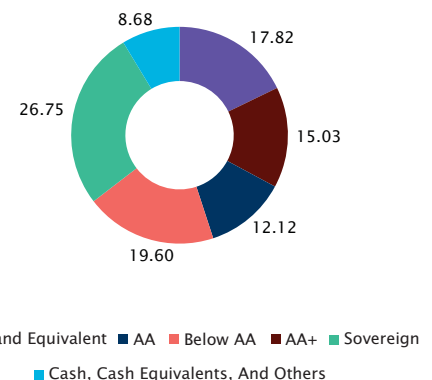
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>					
Torrent Power Ltd.	CRISIL AA+	5.61	JM Financial Services Ltd.	CRISIL AA	0.56
Tata Housing Development Co. Ltd.	CARE AA	4.83	NABARD	CRISIL AAA	0.48
Godrej Properties Ltd.	[ICRA]AA+	4.82	Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.40
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	4.50	NABARD	[ICRA]AAA	0.40
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	4.03	Nirma Ltd.	CRISIL AA	0.16
Avanse Financial Services Ltd.	CARE AA-	4.02	<b>Total</b>		<b>64.57</b>
Jindal Stainless Ltd.	CRISIL AA	3.76	<b>Floating Rate Bonds</b>		
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	3.75	Government Of India	SOVEREIGN	0.74
Yes Bank Ltd.	[ICRA]A-	3.65	<b>Total</b>		<b>0.74</b>
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.62	<b>Government Securities</b>		
Renserv Global Pvt Ltd.	CARE A+(CE)	3.37	Government Of India	SOVEREIGN	21.80
Indostar Capital Finance Ltd.	CRISIL AA-	2.65	<b>Total</b>		<b>21.80</b>
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	2.62	<b>State Development Loans</b>		
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.98	State Government Of Haryana	SOVEREIGN	2.03
Grihum Housing Finance Ltd.	CARE AA-	1.76	State Government Of West Bengal	SOVEREIGN	1.61
Tata Projects Ltd.	IND AA	1.53	State Government Of Andhra Pradesh	SOVEREIGN	0.57
REC Ltd.	CRISIL AAA	1.36	<b>Total</b>		<b>4.21</b>
Aadhar Housing Finance Ltd.	[ICRA]AA	1.28	<b>Cash, Cash Equivalents And Others</b>		
Small Industries Development Bank Of India	CRISIL AAA	1.20			<b>8.68</b>
LIC Housing Finance Ltd.	CRISIL AAA	1.20	<b>Grand Total</b>		<b>100.00</b>
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AAA	1.03			

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Non Convertible Debentures	64.57
Government Securities	21.80
State Development Loans	4.21
Floating Rate Bonds	0.74
Cash, Cash Equivalents And Others	8.68

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



Investors understand that their principal will be at Moderately High risk

**SBI Magnum Medium Duration Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for medium term
- Investment in Debt and Money Market securities.

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

**SBI**  
**SHORT TERM DEBT FUND**

**Investment Objective**

To provide investors an opportunity to generate regular income through investments in a portfolio comprising predominantly of debt instruments which are rated not below investment grade and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.

**Fund Details**

- Type of Scheme**  
An open ended short-term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 27 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk
- Date of Allotment:** 27/7/2007
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 12,837.91 Crores
- AUM as on April 30, 2024**  
₹ 12,822.41 Crores
- Fund Manager:**  
Mr. Rajeev Radhakrishnan & Ms. Mansi Sajeja  
Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Rajeev Jun-2008  
Ms. Mansi Dec-2023  
Mr. Pradeep Dec-2023  
**Total Experience:**  
Mr. Rajeev Over 20 years  
Ms. Mansi Over 15 years  
Mr. Pradeep Over 18 years
- First Tier Benchmark:**  
CRISIL Short Duration Debt A-II Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 2.34 years
Average Maturity	: 3.23 years
Macaulay Duration	: 2.47 years
Yield to Maturity <sup>^</sup>	: 7.77%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	13.6950	Reg-Plan-Monthly IDCW	16.1081
Retail-Plan-Growth	32.9646	Reg-Plan-Weekly IDCW	13.2104
Retail-Plan-Monthly IDCW	15.0985	Dir-Plan-Fortnightly IDCW	20.7305
Retail-Plan-Weekly IDCW	13.6743	Dir-Plan-Growth	30.7777
Reg-Plan-Fortnightly IDCW	13.1973	Dir-Plan-Monthly IDCW	17.1806
Reg-Plan-Growth	29.1357	Dir-Plan-Weekly IDCW	13.4815

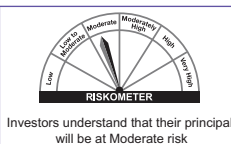
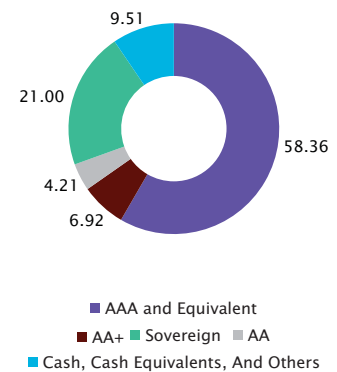
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Non Convertible Debentures</b>			Nexus Select Trust	CRISIL AAA	0.39
Power Finance Corporation Ltd.	CRISIL AAA	6.19	Indian Bank (Tier II Bond Under Basel III)	IND AA+	0.39
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	4.59	India Grid Trust	[ICRA]AAA	0.25
NABARD	CRISIL AAA	4.26	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.19
Mindspace Business Parks Reit	CRISIL AAA	3.51	Godrej Industries Ltd.	CRISIL AA	0.12
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.18	<b>Total</b>		<b>69.45</b>
ONGC Petro Additions Ltd.	CRISIL AA	3.16	<b>Zero Coupon Bonds</b>		
SMFG India Credit Company Ltd.	[ICRA]AAA	3.12	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.04
Tata Communications Ltd.	CARE AAA	3.11	<b>Total</b>		<b>0.04</b>
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	3.05	<b>Floating Rate Bonds</b>		
Torrent Power Ltd.	CRISIL AA+	2.33	Government Of India	SOVEREIGN	3.76
National Housing Bank	CRISIL AAA	2.32	<b>Total</b>		<b>3.76</b>
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	2.30	<b>Government Securities</b>		
REC Ltd.	CRISIL AAA	1.95	Government Of India	SOVEREIGN	17.21
Bajaj Housing Finance Ltd.	CRISIL AAA	1.94	<b>Total</b>		<b>17.21</b>
LIC Housing Finance Ltd.	CRISIL AAA	1.93	<b>State Development Loans</b>		
Larsen & Toubro Ltd.	CRISIL AAA	1.72	State Government Of Tamil Nadu	SOVEREIGN	0.02
Toyota Financial Services India Ltd.	[ICRA]AAA	1.63	<b>Total</b>		<b>0.02</b>
India Grid Trust	CRISIL AAA	1.57	<b>Strips</b>		
Tata Capital Ltd.	CRISIL AAA	1.55	Government Of India	SOVEREIGN	0.01
Small Industries Development Bank Of India	CRISIL AAA	1.40	<b>Total</b>		<b>0.01</b>
Sundaram Home Finance Ltd.	[ICRA]AAA	1.36	<b>Cash, Cash Equivalents And Others</b>		
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.36			<b>9.51</b>
Bharti Telecom Ltd.	CRISIL AA+	1.29	<b>Grand Total</b>		<b>100.00</b>
Tata Capital Ltd.	[ICRA]AAA	1.17			
Can Fin Homes Ltd.	[ICRA]AA+	1.16			
Godrej Properties Ltd.	[ICRA]AA+	0.97			
TVS Credit Services Ltd.	CRISIL AA	0.93			
Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.90			
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.78			
Small Industries Development Bank Of India	[ICRA]AAA	0.78			
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.78			
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.70			
HDB Financial Services Ltd.	CRISIL AAA	0.58			
Bajaj Finance Ltd.	CRISIL AAA	0.54			

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Non Convertible Debentures	69.45
Government Securities	17.21
Floating Rate Bonds	3.76
Zero Coupon Bonds	0.04
State Development Loans	0.02
Strips	0.01
Cash, Cash Equivalents And Others	9.51

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**SBI Short Term Debt Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for short term
- Investment in Debt and Money Market securities.

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



# MAGNUM CONSTANT MATURITY FUND

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	18.4873
Reg-Plan-Growth	56.8432
Dir-Plan-IDCW	19.1525
Dir-Plan-Growth	58.8796

## Investment Objective

To provide returns to the investors generated through investments predominantly in Government securities issued by the Central Government and/or State Government such that the Average Maturity of the portfolio is around 10 years.

## Fund Details

### • Type of Scheme

An open-ended Debt Scheme investing in government securities having a constant maturity of around 10 years. A relatively high interest rate risk and relatively low credit risk

• **Date of Allotment:** 30/12/2000

• **Report As On:** 30/04/2024

• **AAUM for the Month of April 2024**

₹ 1,640.03 Crores

• **AUM as on April 30, 2024**

₹ 1,634.74 Crores

• **Fund Manager:** Mr. Tejas Soman

**Managing Since:** (w.e.f. Dec-2023)

**Total Experience:** Over 8 years

• **First Tier Benchmark:**

Nifty 10 yr Benchmark G-Sec

• **Exit Load:** NIL

• **Entry Load:** N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

### • SIP

Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year

Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

• **Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

• **Additional Investment**

₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

<b>Modified Duration</b>	: 6.82 years
<b>Average Maturity</b>	: 9.92 years
<b>Macaulay Duration</b>	: 7.06 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.34%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

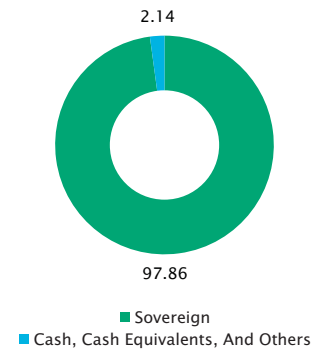
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	97.86
<b>Total</b>		<b>97.86</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>2.14</b>
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	97.86
Cash, Cash Equivalents And Others	2.14

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

**SBI Magnum Constant Maturity Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income and capital growth for medium to long-term
- Investment in government securities having a constant maturity of around 10 years.

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



**SBI**  
**MAGNUM LOW DURATION FUND**

**Investment Objective**

To provide investors an opportunity to generate regular income with reasonable degree of liquidity through investments in debt and money market instruments in such a manner that the Macaulay duration of the portfolio is between 6 months and 12 months.

**Fund Details**

- Type of Scheme**  
An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Please refer to the page no. 25 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively high credit risk
- Date of Allotment:** 27/7/2007
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 10,271.45 Crores
- AUM as on April 30, 2024**  
₹ 10,276.70 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan  
Mr. Arun R (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Rajeev Jun-2008  
Mr. Arun R Dec-2023  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Rajeev Over 20 years  
Mr. Arun R Over 17 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
CRISIL Low Duration Debt A-1 Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 0.91 years
Average Maturity	: 1.43 years
Macaulay Duration	: 0.98 years
Yield to Maturity^	: 7.74%

^In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,249.9746	Reg-Plan-Weekly IDCW	1,249.6694
Institutional-Growth	3,264.8857	Dir-Plan-Daily IDCW	1,278.6198
Institutional-Weekly IDCW	1,246.8716	Dir-Plan-Fortnightly IDCW	1,300.9519
Reg-Plan-Daily IDCW	1,249.6793	Dir-Plan-Growth	3,316.8130
Reg-Plan-Fortnightly IDCW	1,271.5513	Dir-Plan-Monthly IDCW	1,473.8972
Reg-Plan-Growth	3,208.3478	Dir-Plan-Weekly IDCW	1,280.4656
Reg-Plan-Monthly IDCW	1,407.1841		

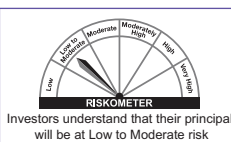
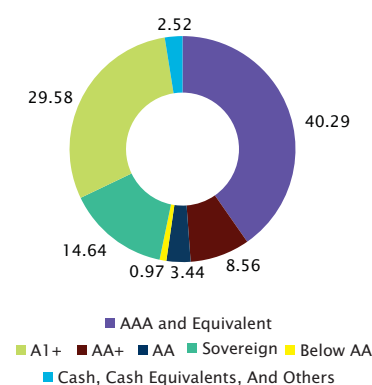
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Commercial Papers</b>			<b>(Tier II Bond Under Basel III)</b>		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.89	India Grid Trust	[ICRA]AAA	1.22
ICICI Securities Ltd.	CRISIL A1+	2.89	Tata Realty And Infrastructure Ltd.	[ICRA]AA+	0.97
Panatone Finvest Ltd.	CRISIL A1+	2.76	ONGC Petro Additions Ltd.	CRISIL AA	0.97
Muthoot Finance Ltd.	CRISIL A1+	1.21	Nirma Ltd.	CRISIL AA	0.97
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	0.91	Grihumb Housing Finance Ltd.	CARE AA-	0.97
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.90	Mahindra Rural Housing Finance Ltd.	IND AA+	0.78
Phoenix Arc Pvt. Ltd.	CRISIL A1+	0.47	PNB Housing Finance Ltd.	[ICRA]AA+	0.73
<b>Total</b>		<b>12.03</b>	India Grid Trust	[ICRA]AAA	0.42
<b>Certificate Of Deposits</b>			Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	0.24
Axis Bank Ltd.	CRISIL A1+	3.34	Bajaj Finance Ltd.	CRISIL AAA	0.19
Bank Of Baroda	IND A1+	2.84	<b>Total</b>		<b>50.83</b>
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.81	<b>Floating Rate Bonds</b>		
Punjab National Bank	CRISIL A1+	2.79	Government Of India	SOVEREIGN	10.21
Canara Bank	CRISIL A1+	2.54	<b>Total</b>		<b>10.21</b>
NABARD	CRISIL A1+	1.38	<b>Floating Rate Notes</b>		
Small Industries Development Bank Of India	CRISIL A1+	0.93	Power Finance Corporation Ltd.	CRISIL AAA	1.94
Union Bank Of India	[ICRA]A1+	0.92	Sundaram Home Finance Ltd.	CARE AA+	0.49
<b>Total</b>		<b>17.55</b>	<b>Total</b>		<b>2.43</b>
<b>Non Convertible Debentures</b>			<b>Government Securities</b>		
National Housing Bank	CRISIL AAA	6.33	Government Of India	SOVEREIGN	3.13
Larsen & Toubro Ltd.	CRISIL AAA	5.10	<b>Total</b>		<b>3.13</b>
L&T Metro Rail (Hyderabad) Ltd.			<b>State Development Loans</b>		
[Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	3.59	State Government Of Karnataka	SOVEREIGN	0.98
LIC Housing Finance Ltd.	CRISIL AAA	3.58	State Government Of Maharashtra	SOVEREIGN	0.25
Bharti Telecom Ltd.	CRISIL AA+	3.25	<b>Total</b>		<b>1.23</b>
Small Industries Development Bank Of India	CRISIL AAA	2.91	<b>Strips</b>		
Power Finance Corporation Ltd.	CRISIL AAA	2.41	Government Of India	SOVEREIGN	0.07
Mangloor Highways Pvt. Ltd.	IND AA+	2.34	<b>Total</b>		<b>0.07</b>
REC Ltd.	CRISIL AAA	2.11	<b>Cash, Cash Equivalents And Others</b>		
NABARD	[ICRA]AAA	2.04	<b>Total</b>		<b>2.52</b>
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.84	<b>Grand Total</b>		<b>100.00</b>
NABARD	CRISIL AAA	1.82			
Small Industries Development Bank Of India	[ICRA]AAA	1.69			
ONGC Petro Additions Ltd.	[ICRA]AA	1.50			
HDB Financial Services Ltd.	CRISIL AAA	1.45			
State Bank Of India					

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Non Convertible Debentures	50.83
Certificate Of Deposits	17.55
Commercial Papers	12.03
Floating Rate Bonds	10.21
Government Securities	3.13
Floating Rate Notes	2.43
State Development Loans	1.23
Strips	0.07
Cash, Cash Equivalents And Others	2.52

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**SBI Magnum Low Duration Fund**  
This product is suitable for investors who are seeking:  
 • Regular income for short term  
 • Investment in Debt and Money Market instruments  
 Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**SBI SAVINGS FUND**

**Investment Objective**

To provide the investors an opportunity to invest in money market instruments.

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
- Date of Allotment:** 19/07/2004
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 21,161.70 Crores
- AUM as on April 30, 2024**  
₹ 23,084.42 Crores
- Fund Manager:** Mr. R. Arun & Mr. Rajeev Radhakrishnan  
**Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. R. Arun Apr-2012  
Rajeev Radhakrishnan Dec-2023  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. R. Arun Over 17 years  
Mr. Rajeev Radhakrishnan Over 20 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
CRISIL Money Market A-1 Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 500 & in multiples of ₹ 1
- Additional Investment**  
₹ 500 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.63 years  
**Average Maturity** : 0.67 years  
**Macaulay Duration** : 0.67 years  
**Yield to Maturity<sup>^</sup>** : 7.66%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	12.4310	Dir-Plan-Daily IDCW	12.7062
Reg-Plan-Growth	38.1360	Dir-Plan-Growth	40.6919
Reg-Plan-Monthly IDCW	15.0370	Dir-Plan-Monthly IDCW	16.1291
Reg-Plan-Weekly IDCW	14.1911	Dir-Plan-Weekly IDCW	14.5038

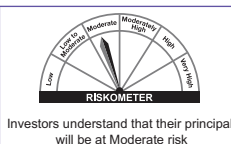
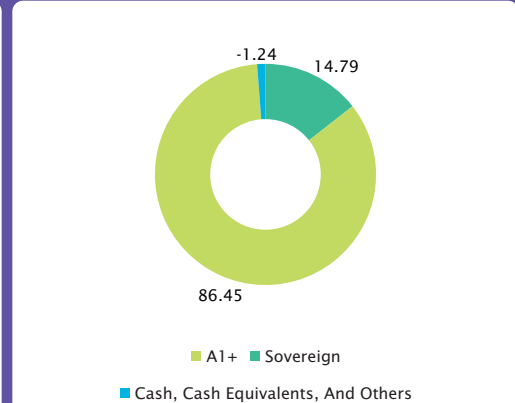
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			<b>Small Industries Development</b>		
Muthoot Finance Ltd.	CRISIL A1+	2.75	Bank Of India	CRISIL A1+	3.51
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	2.72	NABARD	CRISIL A1+	2.89
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	2.65	Equitas Small Finance Bank Ltd.	CRISIL A1+	2.76
Panatone Finvest Ltd.	CRISIL A1+	2.47	Kotak Mahindra Bank Ltd.	CRISIL A1+	2.71
Bharti Telecom Ltd.	CRISIL A1+	2.03	Bank Of Baroda	IND A1+	2.28
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.62	RBL Bank Ltd.	[ICRA]A1+	2.08
Export-Import Bank Of India	CRISIL A1+	1.43	Indusind Bank Ltd.	CRISIL A1+	2.07
Tata Capital Housing Finance Ltd.	CRISIL A1+	1.23	Punjab & Sind Bank	[ICRA]A1+	2.04
Highways Infrastructure Trust	CRISIL A1+	1.16	IDBI Bank Ltd.	IND A1+	2.04
Kotak Securities Ltd.	CRISIL A1+	1.07	<b>Total</b>		<b>60.42</b>
NTPC Ltd.	CRISIL A1+	1.06	<b>Government Securities</b>		
Birla Group Holding Pvt. Ltd.	CRISIL A1+	1.02	Government Of India	SOVEREIGN	0.36
Infina Finance Pvt. Ltd.	CRISIL A1+	0.93	<b>Total</b>		<b>0.36</b>
Seil Energy India Ltd.	CRISIL A1+	0.86	<b>State Development Loans</b>		
National Housing Bank	CRISIL A1+	0.85	State Government Of Madhya Pradesh	SOVEREIGN	3.42
Bharti Enterprises Ltd.	CRISIL A1+	0.54	State Government Of Gujarat	SOVEREIGN	2.15
Pilani Investment & Industries Corporation Ltd.	CRISIL A1+	0.41	State Government Of Karnataka	SOVEREIGN	2.05
Nexus Select Trust	IND A1+	0.41	State Government Of Assam	SOVEREIGN	1.75
LIC Housing Finance Ltd.	CRISIL A1+	0.41	State Government Of Maharashtra	SOVEREIGN	0.63
ICICI Securities Ltd.	CRISIL A1+	0.41	State Government Of Bihar	SOVEREIGN	0.44
<b>Total</b>		<b>26.03</b>	State Government Of Tamil Nadu	SOVEREIGN	0.07
<b>Certificate Of Deposits</b>			<b>Total</b>		<b>10.51</b>
HDFC Bank Ltd.	CRISIL A1+	6.17	<b>Treasury Bills</b>		
Indian Bank	CRISIL A1+	5.52	91 Day T-Bill 19.07.24	SOVEREIGN	2.14
Punjab National Bank	CRISIL A1+	4.88	182 Day T-Bill 25.07.24	SOVEREIGN	1.07
Canara Bank	CRISIL A1+	4.56	91 Day T-Bill 25.07.24	SOVEREIGN	0.21
The Federal Bank Ltd.	CRISIL A1+	4.48	<b>Total</b>		<b>3.42</b>
Axis Bank Ltd.	CRISIL A1+	4.37	<b>Strips</b>		
ICICI Bank Ltd.	[ICRA]A1+	4.17	Government Of India	SOVEREIGN	0.50
Union Bank Of India	[ICRA]A1+	3.89	<b>Total</b>		<b>0.50</b>
			<b>Cash, Cash Equivalents And Others</b>		
			<b>Grand Total</b>		
			<b>100.00</b>		

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Certificate Of Deposits	60.42
Commercial Papers	26.03
State Development Loans	10.51
Treasury Bills	3.42
Strips	0.50
Government Securities	0.36
Cash, Cash Equivalents And Others	-1.24

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**SBI Savings Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for short-term
- Investment in money market instruments.

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

**SBI BANKING & PSU FUND**

**Investment Objective**

The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies.

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 09/10/2009
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 4,284.14 Crores
- AUM as on April 30, 2024**  
₹ 4,261.10 Crores
- Fund Manager:**  
Mr. Rajeev Radhakrishnan  
Mr. Ardhendu Bhattacharya (Co Fund Manager)  
Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Rajeev Nov 2013  
Mr. Ardhendu (w.e.f.Dec 2023)  
Mr. Pradeep (w.e.f.Dec 2023)  
**Total Experience:**  
Mr. Rajeev Radhakrishnan - Over 20 years  
Mr. Ardhendu Bhattacharya - Over 13 years  
Mr. Pradeep Kesavan - Over 18 years
- First Tier Benchmark:**  
Nifty Banking & PSU Debt Index A-II
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 3.30 years
Average Maturity	: 8.07 years
Macaulay Duration	: 3.51 years
Yield to Maturity <sup>^</sup>	: 7.71%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,290.9769	Dir-Plan-Daily IDCW	1,317.7522
Reg-Plan-Growth	2,829.6767	Dir-Plan-Growth	2,991.6763
Reg-Plan-Monthly IDCW	1,175.6180	Dir-Plan-Monthly IDCW	1,242.9048
Reg-Plan-Weekly IDCW	1,290.7032	Dir-Plan-Weekly IDCW	1,314.8234

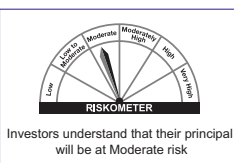
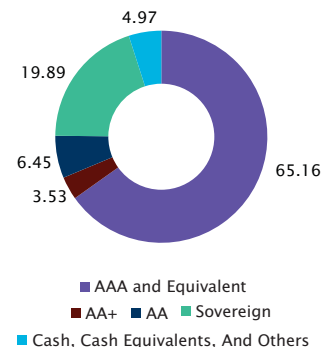
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>			<b>Floating Rate Notes</b>		
Power Finance Corporation Ltd.	CRISIL AAA	8.04	HDFC Bank Ltd.	CRISIL AAA	2.93
ONGC Petro Additions Ltd.	CRISIL AA	6.45	<b>Total</b>		<b>2.93</b>
REC Ltd.	CRISIL AAA	6.23	<b>Government Securities</b>		
Indian Railway Finance Corporation Ltd.	CRISIL AAA	5.84	Government Of India	SOVEREIGN	4.12
Small Industries Development Bank Of India	CRISIL AAA	5.04	<b>Total</b>		<b>4.12</b>
Nuclear Power Corporation Of India Ltd.[ICRA]AAA		4.80	<b>State Development Loans</b>		
National Housing Bank	CRISIL AAA	4.10	State Government Of West Bengal	SOVEREIGN	3.52
NABARD	CRISIL AAA	3.85	State Government Of Uttar Pradesh	SOVEREIGN	3.14
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.85	State Government Of Maharashtra	SOVEREIGN	1.17
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	3.53	<b>Total</b>		<b>7.83</b>
Gail (India) Ltd.	IND AAA	3.49	<b>Cash, Cash Equivalents And Others</b>		
Power Grid Corporation Of India Ltd.	CRISIL AAA	3.18	<b>Total</b>		<b>4.97</b>
Export-Import Bank Of India	CRISIL AAA	2.70	<b>Grand Total</b>		
NABARD	[ICRA]AAA	2.35			<b>100.00</b>
HDFC Bank Ltd.	CRISIL AAA	2.35			
Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	1.75			
NHPC Ltd.	[ICRA]AAA	1.40			
Nuclear Power Corporation Of India Ltd.	CRISIL AAA	1.39			
NTPC Ltd.	CRISIL AAA	1.09			
Punjab National Bank	CRISIL AAA	0.71			
Axis Bank Ltd.	CRISIL AAA	0.07			
<b>Total</b>		<b>72.21</b>			
<b>Floating Rate Bonds</b>					
Government Of India	SOVEREIGN	7.94			
<b>Total</b>		<b>7.94</b>			

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Non Convertible Debentures	72.21
Floating Rate Bonds	7.94
State Development Loans	7.83
Government Securities	4.12
Floating Rate Notes	2.93
Cash, Cash Equivalents And Others	4.97

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**SBI Banking & PSU Fund**  
This product is suitable for investors who are seeking:<sup>^</sup>

- Regular income over medium term
- Investment in Debt instruments predominantly issued by Banks PSUs, PFIs and Municipal bodies.

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


  
**LIQUID FUND**

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,222.0536	Reg-Plan-Weekly IDCW	1,293.4303
Institutional-Growth	3,803.9430	Dir-Plan-Daily IDCW	1,144.0484
Reg-Plan-Daily IDCW	1,140.7391	Dir-Plan-Fortnightly IDCW	1,241.6962
Reg-Plan-Fortnightly IDCW	1,236.6883	Dir-Plan-Growth	3,802.4601
Reg-Plan-Growth	3,768.3096	Dir-Plan-Weekly IDCW	1,298.6892

## Investment Objective

To provide the investors an opportunity to invest in the entire range of debt and money market securities with residual maturity upto 91 days only.

## Fund Details

## • Type of Scheme

An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk

## • Date of Allotment: 24/11/2003

## • Report As On: 30/04/2024

## • AAUM for the Month of April 2024

₹ 77,555.04 Crores

## • AUM as on April 30, 2024

₹ 71,061.18 Crores

## • Fund Manager: Mr. Arun R &amp; Mr. Rajeev Radhakrishnan

Managing Since: Mr. Arun R May-2018  
 Mr. Rajeev Radhakrishnan Dec-2023  
 Total Experience: Mr. Arun R Over 17 years  
 Mr. Rajeev Radhakrishnan Over 20 years

## • First Tier Benchmark: NIFTY Liquid Index A-1

## • Exit Load:

Investor exit upon subscription / switch-in	Exit Load as a % of redemption Proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

## • Entry Load: N.A.

## • Plans Available: Regular, Direct

## • Options: Growth, IDCW

## • SIP:

For Growth option only: Weekly/Monthly frequency - ₹500 and in multiples of ₹1 for minimum 12 instalments or ₹1000 and in multiples of ₹1 for minimum 6 instalments. (w.e.f. March 03, 2021)  
 Quarterly - ₹6,000 and 2 instalments; Semi-Annual and Annual - ₹12,000 and 2 instalments

## • Minimum Investment

Growth Option: ₹500 & in multiples of ₹1  
 Other options except Growth option: ₹5000 & in multiples of ₹1/-

## • Additional Investment

Growth Option: ₹500 & in multiples of ₹1  
 Other options except Growth option: ₹5000 & in multiples of ₹1/-

## Quantitative Data

Modified Duration	: 0.09 years
Average Maturity	: 0.10 years
Macaulay Duration	: 0.09 years
Yield to Maturity <sup>^</sup>	: 7.16%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

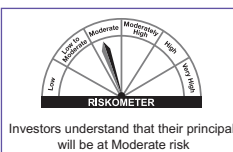
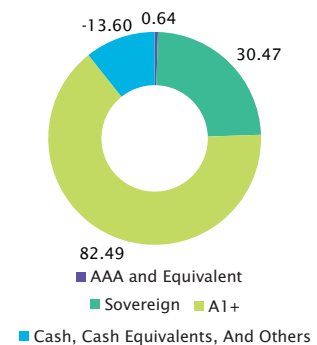
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Canara Bank	CRISIL A1+	1.84
Reliance Jio Infocomm Ltd.	CRISIL A1+	5.92	Punjab National Bank	CRISIL A1+	1.68
NABARD	CRISIL A1+	3.74	The Federal Bank Ltd.	CRISIL A1+	0.76
Reliance Retail Ventures Ltd.	CRISIL A1+	3.57	Indusind Bank Ltd.	CRISIL A1+	0.70
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	3.49	<b>Total</b>		<b>37.94</b>
Bajaj Finance Ltd.	CRISIL A1+	3.12	<b>Floating Rate Notes</b>		
ICICI Securities Ltd.	CRISIL A1+	3.07	Tata Capital Ltd.	[ICRA]AAA	0.64
HDFC Securities Ltd.	CRISIL A1+	2.38	<b>Total</b>		<b>0.64</b>
Kotak Securities Ltd.	CRISIL A1+	2.24	<b>Government Securities</b>		
Small Industries Development Bank Of India	CRISIL A1+	2.11	Government Of India	SOVEREIGN	1.16
L&T Finance Holdings Ltd.	CRISIL A1+	1.96	<b>Total</b>		<b>1.16</b>
Export-Import Bank Of India	CRISIL A1+	1.75	<b>Treasury Bills</b>		
Axis Securities Ltd.	CRISIL A1+	1.12	91 Day T-Bill 30.05.24	SOVEREIGN	4.36
Can Fin Homes Ltd.	[ICRA]A1+	1.05	91 Day T-Bill 12.07.24	SOVEREIGN	3.72
LIC Housing Finance Ltd.	CRISIL A1+	0.99	91 Day T-Bill 27.06.24	SOVEREIGN	3.62
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.98	91 Day T-Bill 04.07.24	SOVEREIGN	2.58
ICICI Securities Primary Dealership Ltd.	CRISIL A1+	0.97	91 Day T-Bill 20.06.24	SOVEREIGN	2.56
TMF Holdings Ltd.	CRISIL A1+	0.91	91 Day T-Bill 19.07.24	SOVEREIGN	2.22
Sikka Ports & Terminals Ltd.	CRISIL A1+	0.84	91 Day T-Bill 16.05.24	SOVEREIGN	2.20
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL A1+	0.77	182 Day T-Bill 18.07.24	SOVEREIGN	1.39
Titan Company Ltd.	[ICRA]A1+	0.70	91 Day T-Bill 23.05.24	SOVEREIGN	1.01
Tata Motors Finance Ltd.	CRISIL A1+	0.70	91 Day T-Bill 09.05.24	SOVEREIGN	0.98
HDB Financial Services Ltd.	CRISIL A1+	0.70	182 Day T-Bill 27.06.24	SOVEREIGN	0.95
Bharti Enterprises Ltd.	CRISIL A1+	0.43	91 Day T-Bill 13.06.24	SOVEREIGN	0.70
ICICI Home Finance Co. Ltd.	[ICRA]A1+	0.28	91 Day T-Bill 06.06.24	SOVEREIGN	0.70
Poonawalla Fincorp Ltd.	CRISIL A1+	0.21	182 Day T-Bill 13.06.24	SOVEREIGN	0.61
Bobcard Ltd.	CRISIL A1+	0.21	182 Day T-Bill 30.05.24	SOVEREIGN	0.52
Godrej & Boyce Manufacturing Co. Ltd.	CRISIL A1+	0.20	364 Day T-Bill 09.05.24	SOVEREIGN	0.42
Godrej Consumer Products Ltd.	CRISIL A1+	0.14	182 Day T-Bill 16.05.24	SOVEREIGN	0.28
			182 Day T-Bill 20.06.24	SOVEREIGN	0.15
<b>Total</b>		<b>44.55</b>	182 Day T-Bill 06.06.24	SOVEREIGN	0.15
<b>Certificate Of Deposits</b>			364 Day T-Bill 30.05.24	SOVEREIGN	0.14
HDFC Bank Ltd.	CRISIL A1+	6.81	182 Day T-Bill 02.05.24	SOVEREIGN	0.05
Bank Of Baroda	IND A1+	5.27	<b>Total</b>		<b>29.31</b>
Indian Bank	CRISIL A1+	4.93	<b>Cash, Cash Equivalents And Others</b>		
Bank Of Maharashtra	CRISIL A1+	4.18			<b>-13.60</b>
Union Bank Of India	[ICRA]A1+	3.49	<b>Grand Total</b>		<b>100.00</b>
Punjab & Sind Bank	[ICRA]A1+	3.21			
IDFC First Bank Ltd.	CRISIL A1+	2.80			
Axis Bank Ltd.	CRISIL A1+	2.27			

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	44.55
Certificate Of Deposits	37.94
Treasury Bills	29.31
Government Securities	1.16
Floating Rate Notes	0.64
Cash, Cash Equivalents And Others	-13.60

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



**SBI Liquid Fund**  
 This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for short term
- Investment in Debt and Money Market securities with residual maturity upto 91 days only.

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



**MAGNUM ULTRA SHORT DURATION FUND**

**Investment Objective**

To provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of debt and money market instruments.

**Fund Details**

**Type of Scheme**

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 22 of SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk

**Date of Allotment:** 21/05/1999

**Report As On:** 30/04/2024

**AAUM for the Month of April 2024**

₹ 10,271.08 Crores

**AUM as on April 30, 2024**

₹ 11,622.08 Crores

**Fund Manager:** Mr. R. Arun

Mr. Ardhendu Bhattacharya & Mr. Pradeep Kesavan (overseas investments)

Managing Since: Mr. R. Arun June-2021

Mr. Ardhendu Bhattacharya Dec-2023

Mr. Pradeep Kesavan Dec-2023

**Total Experience:**

Mr. R. Arun Over 17 years

Mr. Ardhendu Bhattacharya Over 13 years

Mr. Pradeep Kesavan Over 18 years

**First Tier Benchmark:**

CRISIL Ultra Short Duration Debt A-I Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP:**

(w.e.f. June 04, 2020)

Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year

Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.

Semi Annual - Minimum ₹3000 & in multiples of 1 thereafter for a minimum of 4 installments.

Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.

**Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.41 years

**Average Maturity** : 0.44 years

**Macaulay Duration** : 0.44 years

**Yield to Maturity<sup>^</sup>** : 7.52%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	5,493.8159	Dir-Plan-Cash	5,576.4843
Reg-Plan-Daily IDCW	2,069.2658	Dir-Plan-Daily IDCW	2,085.1910
Reg-Plan-Weekly IDCW	1,265.4520	Dir-Plan-Weekly IDCW	1,273.4442

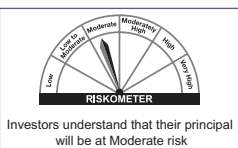
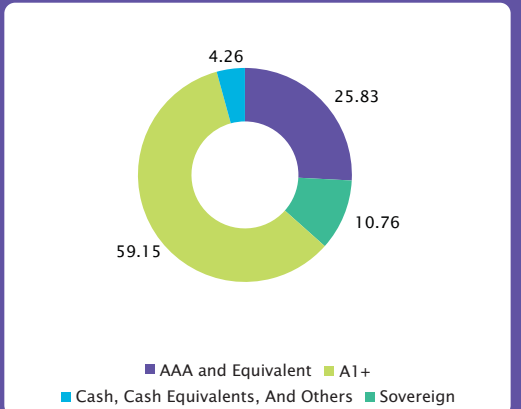
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Commercial Papers</b>			<b>Non Convertible Debentures</b>		
Tata Consumer Products Ltd.	[ICRA]A1+	4.79	Power Finance Corporation Ltd.	CRISIL AAA	5.03
Tata Teleservices (Maharashtra) Ltd.	CRISIL A1+	3.36	REC Ltd.	CRISIL AAA	4.04
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	2.95	Larsen & Toubro Ltd.	CRISIL AAA	3.07
Panatone Invest Ltd.	CRISIL A1+	2.49	LIC Housing Finance Ltd.	CRISIL AAA	2.17
Kotak Securities Ltd.	CRISIL A1+	2.15	SMFG India Credit Company Ltd.	[ICRA]AAA	1.73
Brookfield India Real Estate Trust	CRISIL A1+	2.14	Bajaj Housing Finance Ltd.	CRISIL AAA	1.53
Muthoot Finance Ltd.	CRISIL A1+	2.05	Kotak Mahindra Prime Ltd.	CRISIL AAA	1.21
Small Industries Development Bank Of India	CRISIL A1+	1.75	Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.79
Kotak Mahindra Prime Ltd.	CRISIL A1+	1.67	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.53
Export-Import Bank Of India	CRISIL A1+	1.24	Tata Capital Ltd.	CRISIL AAA	0.48
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.87	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.39
JM Financial Properties & Holdings Ltd.	CRISIL A1+	0.85	<b>Total</b>		<b>20.97</b>
<b>Total</b>		<b>26.31</b>	<b>Floating Rate Notes</b>		
<b>Certificate Of Deposits</b>			Power Finance Corporation Ltd.	CRISIL AAA	3.11
Small Industries Development Bank Of India	CRISIL A1+	5.58	REC Ltd.	CRISIL AAA	1.75
ICICI Bank Ltd.	[ICRA]A1+	5.44	<b>Total</b>		<b>4.86</b>
Kotak Mahindra Bank Ltd.	CRISIL A1+	3.37	<b>State Development Loans</b>		
Canara Bank	CRISIL A1+	3.33	State Government Of Rajasthan	SOVEREIGN	0.66
Bank Of Baroda	IND A1+	2.69	State Government Of Madhya Pradesh	SOVEREIGN	0.04
Axis Bank Ltd.	CRISIL A1+	2.53	<b>Total</b>		<b>0.70</b>
RBL Bank Ltd.	[ICRA]A1+	2.09	<b>Treasury Bills</b>		
Equitas Small Finance Bank Ltd.	CRISIL A1+	2.09	182 Day T-Bill 11.07.24	SOVEREIGN	3.90
Indusind Bank Ltd.	CRISIL A1+	1.94	182 Day T-Bill 06.06.24	SOVEREIGN	2.18
Punjab National Bank	CRISIL A1+	1.68	182 Day T-Bill 25.07.24	SOVEREIGN	2.16
HDFC Bank Ltd.	CRISIL A1+	1.26	91 Day T-Bill 30.05.24	SOVEREIGN	0.87
The Federal Bank Ltd.	CRISIL A1+	0.84	91 Day T-Bill 12.07.24	SOVEREIGN	0.65
<b>Total</b>		<b>32.84</b>	364 Day T-Bill 11.07.24	SOVEREIGN	0.30
			<b>Total</b>		<b>10.06</b>
			<b>Cash, Cash Equivalents And Others</b>		
			<b>Grand Total</b>		
			<b>100.00</b>		

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Certificate Of Deposits	32.84
Commercial Papers	26.31
Non Convertible Debentures	20.97
Treasury Bills	10.06
Floating Rate Notes	4.86
State Development Loans	0.70
Cash, Cash Equivalents And Others	4.26

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**SBI Magnum Ultra Short Duration Fund**  
This product is suitable for investors who are seeking<sup>^</sup>

- Regular income for short term
- Investment in Debt and Money Market instruments.

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




**FLOATING RATE DEBT FUND**
**Investment Objective**

The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

**Fund Details****Type of Scheme**

An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A moderate interest rate risk and relatively low credit risk

**Date of Allotment:** 27/10/2020

**Report As On:** 30/04/2024

**AAUM for the Month of April 2024**

₹ 1,163.48 Crores

**AUM as on April 30, 2024**

₹ 1,152.57 Crores

**Fund Manager:**

**Mr. Ardhendu Bhattacharya**

**Mr. Rajeev Radhakrishnan and (Co-Fund Manager) &**

**Mr. Pradeep Kesavan (overseas investments)**

**Managing Since:**

**Ardhendu Bhattacharya - Dec 2023**

**Rajeev Radhakrishnan - Dec 2023**

**Mr. Pradeep Kesavan - Dec 2023**

**Total Experience:**

**Mr. Rajeev Radhakrishnan:** -Over 20 years

**Mr. Ardhendu Bhattacharya:** -Over 13 years

**Mr. Pradeep Kesavan:** -Over 18 years

**First Tier Benchmark:**

Nifty Short Duration Debt Index A-II

**Exit Load:** For exit within 3 days from the date of

allotment: 0.10%,

For exit on or after 3 days from the date of

allotment: Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP:**

Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)

Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.

Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.

Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.

Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

**Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 1.75 years

**Average Maturity** : 6.02 years

**Macaulay Duration** : 1.80 years

**Yield to Maturity<sup>^</sup>** : 7.86%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

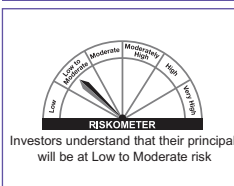
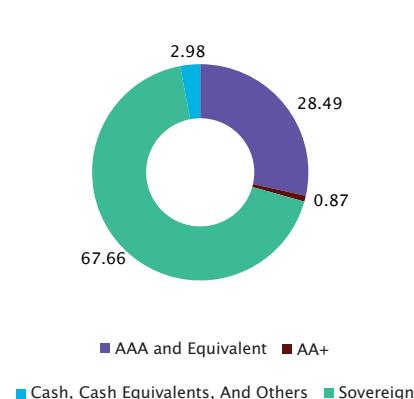
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	12.1141	Dir-Plan-Monthly IDCW	12.1987
Reg-Plan-Growth	12.1134	Dir-Plan-Growth	12.1994
Reg-Plan-Quarterly IDCW	12.1143	Dir-Plan-Quarterly IDCW	12.1996

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	6.75
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	5.07
SMFG India Home Finance Co. Ltd.	CRISIL AAA	3.47
Mindspace Business Parks Reit	CRISIL AAA	2.15
Nagpur Seoni Expressway Ltd.	IND AAA	1.10
<b>Total</b>		<b>18.54</b>
<b>Floating Rate Bonds</b>		
Government Of India	SOVEREIGN	57.71
<b>Total</b>		<b>57.71</b>
<b>Floating Rate Notes</b>		
Mahindra & Mahindra Financial Services Ltd.	IND AAA	4.33
HDFC Bank Ltd.	CRISIL AAA	4.32
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.30
Sundaram Home Finance Ltd.	CARE AA+	0.87
<b>Total</b>		<b>10.82</b>
<b>State Development Loans</b>		
State Government Of Tamil Nadu	SOVEREIGN	9.52
State Government Of Punjab	SOVEREIGN	0.43
<b>Total</b>		<b>9.95</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>2.98</b>
<b>Grand Total</b>		<b>100.00</b>

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**

Floating Rate Bonds	57.71
Non Convertible Debentures	18.54
Floating Rate Notes	10.82
State Development Loans	9.95
Cash, Cash Equivalents And Others	2.98

**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**

**SBI Floating Rate Debt Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

- 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)

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

**SBI**  
**LONG DURATION FUND**

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	11.1162
Reg-Plan-Growth	11.1160
Dir-Plan-IDCW	11.1842
Dir-Plan-Growth	11.1839

**Investment Objective**

To generate returns by investing in debt and money market instruments such that the Macaulay duration of the scheme portfolio is greater than 7 years. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. (Please refer to the page no. 47 of the SID for details on Macaulay's Duration). A Relatively High interest rate risk and Moderate Credit Risk.
- Date of Allotment:** 21/12/2022
- Report As On:** 30/04/2024
- AAUM for the Month of April 2024**  
₹ 1,652.60 Crores
- AUM as on April 30, 2024**  
₹ 1,698.29 Crores
- Fund Manager: Mr. Tejas Soman & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Tejas Soman (w.e.f. Dec 2023)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. Tejas Soman Over 8 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
CRISIL Long Duration Debt A-III Index
- Exit Load:** For exit on or before 90 days from the date of allotment - 0.25% For exit after 90 days from the date of allotment- Nil
- Entry Load:** N.A.
- Plans Available:** Direct, Regular Plan
- Options:** (with Growth, Income Distribution cum capital withdrawal (IDCW) Payout, Transfer & Reinvestment Option)
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
**Daily-**  
Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.  
**Weekly-**  
Minimum amount for weekly SIP : ₹1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. ₹500 and in multiples of Re.1 thereafter with minimum number of 12 installments. Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month  
**Monthly, Quarterly, Semi-Annual and Annual -**  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum 1 year Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & ₹5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<b>Modified Duration</b>	: 11.63 years
<b>Average Maturity</b>	: 30.54 years
<b>Macaulay Duration</b>	: 12.05 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.40%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

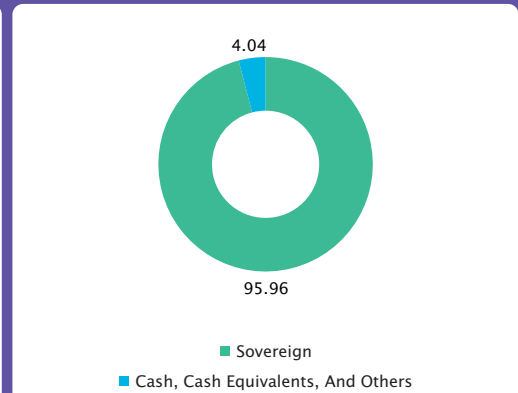
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	95.96
<b>Total</b>		<b>95.96</b>
<b>Cash, Cash Equivalents And Others</b>		<b>4.04</b>
<b>Grand Total</b>		<b>100.00</b>

**PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Government Securities	95.96
Cash, Cash Equivalents And Others	4.04

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**



Investors understand that their principal will be at Moderate risk

**SBI Long Duration Fund**

This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income generation for long term
- Investment predominantly in debt and money market instruments.

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


**OVERNIGHT FUND**

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,211.8581	Dir-Plan-Daily IDCW	1,215.6623
Reg-Plan-Growth	3,869.3255	Dir-Plan-Growth	3,916.6043
Reg-Plan-Weekly IDCW	1,237.4087	Dir-Plan-Weekly IDCW	1,241.3695

## Investment Objective

To provide the investors an opportunity to invest in overnight securities maturing on the next business day.

## Fund Details

- **Type of Scheme**  
An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk
- **Date of Allotment:** 01/10/2002
- **Report As On:** 30/04/2024
- **AAUM for the Month of April 2024**  
₹ 19,289.93 Crores
- **AUM as on April 30, 2024**  
₹ 15,477.09 Crores
- **Fund Manager:** Mr. R. Arun  
**Managing Since:** Apr-2012  
**Total Experience:** Over 17 years
- **First Tier Benchmark:**  
CRISIL Liquid Overnight Index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**  
For Growth option only:  
Weekly/Monthly frequency - ₹2,000 and 6 installments;  
Quarterly - ₹6,000 and 2 installments;  
Semi-Annual and Annual - ₹12,000 and 2 installments
- **Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

<b>Modified Duration</b>	: 1 day
<b>Average Maturity</b>	: 1 day
<b>Macaulay Duration</b>	: 1 day
<b>Yield to Maturity<sup>^</sup></b>	: 6.63%

<sup>^</sup>In case of semi-annual convention, the YTM is annualised

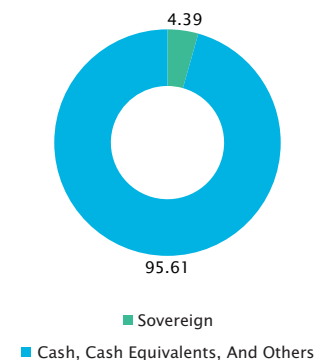
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Treasury Bills</b>		
91 Day T-Bill 16.05.24	SOVEREIGN	3.00
91 Day T-Bill 02.05.24	SOVEREIGN	1.39
<b>Total</b>		<b>4.39</b>
<b>Cash, Cash Equivalents And Others</b>		<b>95.61</b>
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	4.39
Cash, Cash Equivalents And Others	95.61

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Low risk

## SBI Overnight Fund

This product is suitable for investors who are seeking<sup>^</sup>:

- Regular income for short term
- Investment in overnight securities.

<sup>^</sup>Investors should understand that their principal will be at Low risk

# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
<b>SBI Dynamic Bond Fund</b>	6.09	10,614	5.14	11,623	7.14	14,122	5.96	32,253	Inception Date 09-02-2004  Managing Since Rajeev Nov-23 Tejas & Pradeep Dec-23
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	6.35	10,637	4.99	11,574	7.42	14,308	7.34	41,957	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	5.58	30,004	
<b>Funds Managed by Lokesh Mallya Adesh Sharma (Co Fund Manager) &amp; Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
<b>SBI Magnum Income Fund</b>	6.19	10,624	5.08	11,604	7.38	14,283	7.54	63,632	Inception Date 25-11-1998  Managing Since Dec 2023
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	6.46	10,647	5.02	11,584	7.45	14,331	9.37	97,581	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	N.A.	N.A.	
<b>Funds Managed by Lokesh Mallya &amp; Mr. Mohit Jain (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
<b>SBI Magnum Medium Duration Fund</b>	6.60	10,666	5.42	11,717	7.44	14,324	7.77	46,253	Inception Date 12-11-2003  Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23 Mr. Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	6.37	10,638	4.82	11,517	7.29	14,222	7.26	41,974	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	5.53	30,118	
<b>Funds Managed by Rajeev Radhakrishnan &amp; Tejas Soman (Co Fund Manager)</b>									
<b>SBI Magnum Gilt Fund</b>	6.50	10,656	5.54	11,757	7.89	14,628	7.95	59,599	Inception Date 30-12-2000  Managing Since Rajeev Nov-23 Tejas Dec-23
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	6.85	10,687	5.26	11,664	7.28	14,213	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	N.A.	N.A.	
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Equity Hybrid Fund</b>	25.53	12,577	14.10	14,860	13.96	19,234	15.35	5,92,520	Inception Date 09-10-1995  Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi & Pradeep Dec-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	25.21	12,528	14.54	15,033	14.46	19,656	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	12.88	3,18,929	
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Conservative Hybrid Fund</b>	14.20	11,433	10.50	13,495	10.80	16,712	8.46	65,202	Inception Date 09-04-2001  Managing Since Mansi - June 2021 Saurabh - Jan-22 Pradeep - Dec-23
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	9.52	10,955	7.12	12,294	8.94	15,354	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	N.A.	N.A.	
<b>Fund Managed by Rohit Shimpi &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI ESG Exclusionary Strategy Fund</b>	30.12	13,041	16.33	15,750	14.95	20,081	14.51	9,18,212	Inception Date 01-01-1991  Managing Since Rohit Jan-22 Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	33.70	13,402	16.27	15,726	16.34	21,333	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	15.27	11,43,537	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Magnum Children's Benefit Fund- Investment Plan</b>	39.56	13,994	31.91	22,971	N.A.	N.A.	40.66	33,992	Inception Date 29-09-2020  Managing Since R. Srinivasan - Sep-20 Rajeev - Nov 23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	25.21	12,528	14.54	15,033	N.A.	N.A.	18.41	18,331	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	N.A.	N.A.	22.01	20,412	
<b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
<b>SBI Credit Risk Fund</b>	6.67	10,673	6.18	11,972	6.95	14,000	7.62	20,530	Inception Date 17-07-2014  Managing Since Lokesh Feb-17 Adesh & Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	8.10	10,813	7.37	12,380	8.25	14,871	8.49	22,210	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.89	19,207	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) Mr. Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Balanced Advantage Fund</b>	25.14	12,537	N.A.	N.A.	N.A.	N.A.	13.29	13,947	Inception Date 31-08-2021  Managing Since Dinesh Aug-2021 Mansi Dec-2023 Rajeev Nov-2023 Pradeep Dec-2023
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	16.31	11,636	N.A.	N.A.	N.A.	N.A.	8.80	12,521	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	N.A.	N.A.	N.A.	N.A.	11.39	13,332	
<b>Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Multicap Fund</b>	36.51	13,686	N.A.	N.A.	N.A.	N.A.	18.63	14,432	Inception Date 08-03-2022  Managing Since R. Srinivasan & Pradeep March - 2022 Saurabh (w.e.f. April 2024)
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	47.36	14,783	N.A.	N.A.	N.A.	N.A.	26.70	16,626	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	N.A.	N.A.	N.A.	N.A.	18.16	14,309	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Mr. Pradeep Kesavan - Investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no. of schemes managed by Mr. Rohit Shimpi is 6 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar). The total no. of schemes managed by Ms. Mansi Sajeja is 2 (1 scheme is jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla).
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI ESG Exclusionary Strategy Fund growth option was introduced later on 27-Nov-2006 and SBI Equity Hybrid Fund growth option was introduced later on 19-Jan-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Equity Hybrid Fund, SBI Conservative Hybrid Fund, SBI ESG Exclusionary Strategy Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Hybrid Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex TRI values from 9-Oct-95 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Magnum Gilt Fund, SBI Magnum Income Fund, SBI Conservative Hybrid Fund: As the scheme was launched before the launch of the additional benchmark index, additional benchmark index figures since inception or the required period are not available.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022.
- SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023), Ms. Mansi Sajeja and Mr. Pradeep Kesavan (w.e.f. 01st December 2023).
- Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- Mr. Rajeev Radhakrishnan is managing SBI Magnum Gilt Fund (w.e.f. Nov 2023) & Mr. Tejas Soman (Co Fund Manager) (w.e.f. 01st December 2023).
- SBI Multicap Fund Scheme are jointly managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023). Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.
- SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities)
- SBI Multicap Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024.

**Note:** Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by R. Srinivasan &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Focused Equity Fund</b>	31.97	13,227	16.73	15,911	16.52	21,499	19.01	3,04,570	Inception Date 17-09-2004
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	38.26	13,863	20.44	17,481	18.19	23,088	16.07	1,86,252	Managing Since R. Srinivasan May-09 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	15.67	1,74,082	
<b>SBI Small Cap Fund</b>	40.86	14,126	24.78	19,441	25.52	31,198	20.85	1,60,271	Inception Date 09-09-2009
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	62.72	16,337	29.75	21,860	24.58	30,049	12.88	58,999	Managing Since R. Srinivasan Nov-13 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	12.47	55,920	
<b>Funds Managed by R. Srinivasan &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Flexicap Fund</b>	29.10	12,938	16.61	15,861	15.31	20,403	13.18	1,00,066	Inception Date 29-09-2005
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	38.26	13,863	20.44	17,481	18.19	23,088	14.22	1,18,593	Managing Since R. Srinivasan Jan-22 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.76	1,10,021	
<b>Funds Managed by R. Srinivasan, Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Magnum Global Fund</b>	16.75	11,689	13.33	14,560	15.17	20,280	14.36	5,31,575	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	37.40	13,776	20.68	17,583	17.24	22,172	N.A.	N.A.	Managing Since R. Srinivasan Jan-22 Tanmaya (w.e.f. April 2024) Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	11.73	2,66,921	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund Jointly Managed by Neeraj Kumar (Equity portion) &amp; Arun R. (Debt portion)</b>									
<b>SBI Arbitrage Opportunities Fund</b>	7.75	10,781	5.85	11,860	5.23	12,909	6.72	31,199	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	8.01	10,808	5.81	11,847	5.06	12,804	N.A.	N.A.	Managing Since Neeraj Oct-12 Arun R. June-21
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.08	10,710	5.24	11,657	5.56	13,108	6.17	28,537	
<b>Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)</b>									
<b>SBI Equity Savings Fund</b>	19.94	12,012	10.90	13,642	10.61	16,562	9.02	21,633	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	14.10	11,414	9.72	13,213	9.67	15,874	9.02	21,623	Managing Since Neeraj - May-15 Mansi - June-21 Nidhi - Jan-22 Pradeep Dec 23 Vandna - Jan 24
Additional Benchmark: - Crisil 10 Yr Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.25	17,195	

- Notes:**
- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Ms. Nidhi Chawla & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no of schemes managed by Mr. R. Srinivasan is 4. The total no of schemes jointly managed by Mr. Lokesh Malya is 1. The total no of schemes managed by Mansi Sajeja is 12 schemes are jointly managed with Mr. Saurabh Pant & Mr. Pradeep Kesavan - Investments in foreign securities portion and 1 scheme is jointly managed with Mr. Neeraj Kumar & Ms. Nidhi Chawla
  - Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Magnum Global Fund regular growth option was introduced later on 27-Jun-2005 and SBI Technology Opportunities Fund regular growth option was introduced later on 01-Jan-2013, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
  - Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
  - Load is not considered for computation of returns.
  - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
  - Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
  - SBI Flexicap Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 TRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.
  - SBI Magnum Global Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex TRI values 30-Sep-04 to 15-Aug-06 and TRI values since 19-Aug-06.
  - SBI Arbitrage Opportunities Fund, SBI Technology Opportunities Fund & SBI Magnum Global Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
  - The performance of the schemes is benchmarked to the Total Return variant of the Index.
  - SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021
  - The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchi Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 30th June 2021.
  - Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. January 1, 2022. Mr. Pradeep Kesavan is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.
  - \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
  - The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Equity Savings Fund is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023
  - SBI Focused Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.
  - SBI Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities)
  - SBI Magnum Global Fund will be managed by Mr. Tanmaya Desai with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Tejas Soman &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Long Duration Fund</b>	6.51	10,657	N.A.	N.A.	N.A.	N.A.	8.10	11,116	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	6.54	10,656	N.A.	N.A.	N.A.	N.A.	7.38	11,016	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	6.22	10,624	N.A.	N.A.	N.A.	N.A.	7.35	11,012	
<b>Funds Managed by Bhavin Vithlani &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Infrastructure Fund</b>	66.65	16,735	35.11	24,682	25.89	31,662	9.74	47,794	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	60.91	16,154	29.76	21,867	24.21	29,599	6.12	27,191	Managing Since Bhavin Jan-22 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	11.47	62,136	

- Notes:**
- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vithlani is 1.
  - Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
  - Load is not considered for computation of returns.
  - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
  - Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan.
  - Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
  - The data of the last working day has been considered for the calculation of performance.
  - The performance of the schemes is benchmarked to the Total Return variant of the Index.
  - \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
  - SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan



# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Bhavin Vithlani &amp; Pradeep Kesavan (investments in foreign securities portion)</b>									
<b>SBI Magnum MidCap Fund</b>	40.17	14,056	24.43	19,277	23.75	29,053	17.32	2,11,489	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	58.64	15,924	28.41	21,190	25.65	31,354	N.A.	N.A.	Managing Since Bhavin (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	15.30	1,51,636	
<b>Funds Managed by Saurabh Pant &amp; Pradeep Kesavan (investments in foreign securities portion)</b>									
<b>SBI Blue Chip Fund</b>	24.93	12,516	16.57	15,845	15.49	20,562	12.18	81,108	Inception Date 14-02-2006
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	31.10	13,139	18.54	16,664	16.39	21,374	13.31	97,499	Managing Since Saurabh (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.10	94,162	
<b>Fund Managed by Milind Agrawal &amp; Pradeep Kesavan (investments in foreign securities portion)</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	32.01	13,231	16.14	15,672	13.88	19,166	14.53	34,753	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	15.01	11,514	12.84	14,374	12.41	17,961	12.85	30,344	Managing Since Milind Aug-19 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	12.32	29,063	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Ms. Sohini Andani has been managing SBI Blue Chip Fund since September 2010 and SBI Magnum Midcap Fund since July 2010. The total number of schemes managed by Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Blue Chip Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI Magnum Midcap Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Blue Chip Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities) | SBI Magnum Midcap Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Ashit Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Consumption Opportunities Fund</b>	35.65	13,599	26.60	20,304	19.59	24,486	15.89	3,89,733	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	39.44	13,982	22.55	18,415	18.00	22,897	N.A.	N.A.	Managing Since Ashit (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.87	2,51,798	
<b>Funds Managed by Saurabh Pant &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Large &amp; Midcap Fund</b>	34.01	13,434	22.59	18,433	19.16	24,050	15.09	8,01,104	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	44.97	14,541	23.15	18,687	20.77	25,714	N.A.	N.A.	Managing Since Saurabh Sep-16 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	12.82	4,30,814	
<b>Funds Managed by Vivek Gedda Pant &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Technology Opportunities Fund</b>	25.49	12,572	16.05	15,636	20.71	25,655	15.06	3,26,031	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	28.00	12,826	12.10	14,092	16.65	21,615	N.A.	N.A.	Managing Since Vivek (w.e.f. April 2024) & Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.87	2,51,798	
<b>Funds Managed by Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Healthcare Opportunities Fund</b>	53.19	15,373	17.58	16,264	23.22	28,442	16.55	4,48,845	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	54.16	15,471	15.32	15,342	20.60	25,536	14.85	3,11,467	Managing Since Tanmaya Jun-11 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.87	2,51,798	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Dividend Yield Fund</b>	34.56	13,488	N.A.	N.A.	N.A.	N.A.	34.37	13,970	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	38.89	13,926	N.A.	N.A.	N.A.	N.A.	41.13	14,767	Managing Since March - 2023
Additional Benchmark: S&P BSE Sensex TRI	23.23	12,344	N.A.	N.A.	N.A.	N.A.	26.38	13,033	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 3. The total no of schemes managed by Mr. Tanmaya Desai is 1.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Consumption Opportunities Fund growth option was introduced later on 01-Jan-2013. SBI Large & Midcap Fund growth option was introduced later on 25-May-2005 and SBI Healthcare Opportunities Fund growth option was introduced later on 31-Dec-2004. Hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Consumption Opportunities Fund & SBI Large & Midcap Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Large & Midcap Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values from 28-Feb-93 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Healthcare Opportunities Fund: As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of S&P BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- SBI Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities)
- SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Raviprakash Sharma</b>									
<b>SBI Gold Fund</b>	18.58	11,875	14.32	14,947	16.49	21,469	6.27	21,565	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	19.20	11,926	15.31	15,339	17.52	22,434	7.59	25,216	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	14.14	53,245	Managing Since Sep-11
<b>Funds Managed by Raviprakash Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Nifty Index Fund</b>	25.60	12,583	16.25	15,715	14.40	19,605	14.31	1,97,213	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	26.27	12,651	16.92	15,990	15.30	20,392	16.05	2,76,194	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	16.54	3,03,740	Managing Since Raviprakash Feb-11 Pradeep Dec-23
<b>Funds Managed by Raviprakash Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Equity Minimum Variance Fund</b>	30.65	13,094	17.96	16,420	16.41	21,398	16.86	22,211	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	26.27	12,651	16.92	15,990	15.30	20,392	15.35	20,779	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	15.13	20,245	15.16	20,603	Managing Since Raviprakash Mar-19 Pradeep Dec-23

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Raviprakash Sharma</b>									
<b>SBI Nifty Next 50 Index Fund</b>	63.21	16,387	N.A.	N.A.	N.A.	N.A.	20.95	17,528	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	64.60	16,527	N.A.	N.A.	N.A.	N.A.	22.02	17,991	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	N.A.	N.A.	N.A.	N.A.	15.94	15,472	Managing Since May - 2021

- Notes:**
- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Raviprakash Sharma has been managing SBI GOLD Fund since September 2011, SBI Nifty Index Fund since February 2011 and SBI Equity Minimum Variance Fund since March 2019. The total number of schemes managed by Mr. Raviprakash Sharma is 4.
  - Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
  - Load is not considered for computation of returns.
  - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
  - Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Regular Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for SBI Nifty Index Fund are of Growth Option-Regular Plan.
  - Scheme count for the total schemes managed by the Fund Managers does not include ETF managed by Mr. Raviprakash Sharma.
  - The data of the last working day has been considered for the calculation of performance.
  - The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Pradeep Kesavan</b>									
<b>SBI International Access - US Equity FoF</b>	31.55	13,184	10.60	13,534	N.A.	N.A.	12.88	14,575	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	23.13	12,334	10.75	13,589	N.A.	N.A.	13.30	14,746	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	N.A.	N.A.	15.17	15,515	Managing Since Dec - 2023

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Balachandran</b>									
<b>SBI Long Term Equity Fund</b>	59.99	16,061	28.71	21,339	22.04	27,096	16.68	12,11,513	Inception Date 31-03-1993
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	38.26	13,863	20.44	17,481	18.19	23,088	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.41	5,01,066	Managing Since Sep-16

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Contra Fund</b>	49.27	14,976	31.68	22,852	25.91	31,690	19.83	8,93,586	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE 500 TRI	38.26	13,863	20.44	17,481	18.19	23,088	15.88	3,88,804	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.87	2,51,798	Managing Since Dinesh May-18 Pradeep Dec-23

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Multi Asset Allocation Fund</b>	28.93	12,920	15.95	15,595	14.45	19,654	12.34	20,013	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	19.05	11,922	11.88	14,008	12.60	18,115	12.13	19,790	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	15.13	20,245	14.66	22,609	Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi & Pradeep Dec-23

- Notes:**
- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxgain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan). SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018. The total no. of schemes managed by Mr. Pradeep Kesavan is 43 (He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities).
  - Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Long Term Equity Fund growth Option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
  - Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
  - Load is not considered for computation of returns.
  - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
  - Scheme count for the total schemes managed by the Fund Managers does not include close-ended Schemes.
  - SBI Long Term Equity Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
  - SBI Long Term Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values 31-Mar-93 to 18-Aug-96 and TRI values since 19-Aug-96.
  - SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 05-Jul-99 to 31-Jul-06 and TRI values since 01-Aug-06.
  - SBI Multi Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCs w.e.f. February 27, 2020.
  - The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 Year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
  - SBI Multi Asset Allocation Fund - Mr. Dinesh Balachandran is appointed fund manager w.e.f. October 1, 2021.
  - SBI International Access - US Equity FoF - S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
  - Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
  - The Commodities portion of SBI Multi Asset Allocation Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Multi Asset Allocation is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.

# Comparative Performance for all Schemes – Regular Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan</b>															Inception Date
#SBI Liquid Fund	5.69	10,011	6.18	10,025	7.35	10,062	7.17	10,719	5.47	11,735	5.14	12,849	6.90	31,346	19-07-2004
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	5.40	10,010	6.09	10,025	7.74	10,066	7.35	10,737	5.63	11,789	5.23	12,906	7.21	32,928	Managing Since Arun Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	6.22	28,120	Rajeev Dec-23
<b>Funds Managed by Arun R Rajeev Radhakrishnan (Co Fund Manager) Pradeep Kesavan fund manager for overseas securities</b>															Inception Date
SBI Savings Fund	4.02	10,008	5.10	10,021	6.97	10,063	6.99	10,705	5.28	11,672	5.57	13,118	6.99	38,112	22-03-2007
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	4.91	10,009	5.84	10,024	7.28	10,062	7.48	10,750	5.82	11,850	5.73	13,218	6.97	37,969	Managing Since Arun R May-18
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	5.99	31,623	Rajeev Dec-23 Pradeep Dec-23
<b>Funds Managed by Arun R</b>															Inception Date
SBI Overnight Fund	6.55	10,013	6.41	10,026	6.44	10,055	6.65	10,667	5.15	11,628	4.65	12,557	6.46	38,643	01-10-2002
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.68	10,013	6.55	10,027	6.56	10,056	6.83	10,685	5.33	11,687	4.81	12,654	N.A.	N.A.	Managing Since Arun R May-18
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	5.93	34,665	Rajeev Dec-23 Pradeep Dec-23

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. R. Arun is 5 (1 scheme is jointly managed with Mr Neeraj Kumar)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Overnight Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan & Pradeep Kesavan (investments in foreign securities portion) (w.e.f. December, 01 2023)
- # The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "Institutional Plan" was discontinued for fresh subscription w.e.f. October 01, 2012 and Scheme continued to accept fresh subscriptions in surviving "Super Institutional Plan" to comply with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Richard D'souza &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Magnum Comma Fund	48.39	14,888	17.77	16,343	21.79	26,819	12.91	97,343	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	52.94	15,347	24.94	19,514	20.78	25,733	12.99	98,541	Managing Since Richard Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	14.45	1,25,378	Pradeep Dec-23
<b>Funds Managed by Richard D'souza</b>									
SBI PSU Fund	95.12	19,620	42.30	28,843	25.23	30,834	8.63	31,419	Inception Date 07-07-2010
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	102.99	20,418	49.63	33,537	26.78	32,801	8.83	32,199	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	12.54	51,199	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Richard D'souza is 2.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The data of the last working day has been considered for the calculation of performance.
- SBI Magnum Comma Fund: As TRI data is not available since inception of SBI Magnum Comma Fund, benchmark performance is calculated using composite CAGR of Nifty Commodities PRI values from 08-Aug-05 to 13-Feb-12 and TRI values since 14-Feb-12.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Tejas Soman</b>									
SBI Magnum Constant Maturity Fund	6.06	10,611	4.64	11,459	7.00	14,032	7.72	56,617	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	6.08	10,609	3.60	11,121	5.86	13,296	7.27	51,405	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	N.A.	N.A.	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13. The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. SBI Retirement Benefit Fund is jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt Portion).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- Mr. Tejas Soman scheme managed by SBI Magnum Constant Maturity Fund (w.e.f. 01st December 2023).

# Comparative Performance for all Schemes – Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since						
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-							
<b>Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
<b>SBI Short Term Debt Fund</b>	6.38	10,644	4.98	11,571	6.37	13,622	6.58	29,136	Inception Date 27-07-2007						
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	6.99	10,701	5.30	11,676	6.62	13,785	7.55	33,881	Managing Since Rajeev Jun-08						
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.08	10,710	5.24	11,657	5.56	13,108	6.15	27,192	Mansi & Pradeep Dec-23						
<b>Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
<b>SBI Magnum Children's Benefit Fund - Savings Plan</b>	18.31	11,847	12.85	14,377	11.40	17,167	10.67	95,018	Inception Date 21-02-2002						
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	9.52	10,955	7.12	12,294	8.94	15,354	8.98	67,545	Managing Since Srinivasan Jan-21						
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	15.13	20,245	16.35	2,88,727	Rajeev Jun-08 Pradeep Dec-23						
<b>Fund Managed Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
<b>SBI Banking and PSU Fund</b>	6.21	10,626	4.65	11,462	6.36	13,614	7.40	28,297	Inception Date 09-10-2009						
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	6.67	10,669	4.93	11,555	6.56	13,744	7.46	28,512	Managing Since Rajeev Nov-13						
Additional Benchmark: - Crisil 10 Yr Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.22	24,088	Ardhendu Dec-23 Pradeep Dec-23						
<b>SBI Corporate Bond Fund</b>	6.32	10,637	4.87	11,534	6.55	13,736	6.67	14,035	Inception Date 01-02-2019						
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	6.80	10,682	5.09	11,609	6.69	13,826	6.82	14,134	Managing Since Rajeev Feb-19						
Additional Benchmark: - Crisil 10 Yr Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.14	13,669	Ardhendu Dec-23 Pradeep Dec-23						
<b>Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
<b>SBI Floating Rate Debt Fund</b>	7.93	10,800	5.78	11,839	N.A.	N.A.	5.61	12,113	Inception Date 27-10-2020						
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	6.97	10,698	5.20	11,643	N.A.	N.A.	5.04	11,885	Managing Since Ardhendu Dec-23						
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.08	10,710	5.24	11,657	N.A.	N.A.	5.01	11,872	Rajeev Dec-23 Pradeep Dec-23						
	<b>7 Days</b>	<b>15 Days</b>	<b>1 Month</b>		<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>Since Inception</b>		<b>Inception Date &amp; Managing Since</b>					
	<b>Annualized %</b>	<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>	<b>Annualized %</b>	<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>	<b>Annualized %</b>	<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>	<b>CAGR %</b>	<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>	<b>CAGR %</b>		<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>				
<b>Fund managed by Mr. Arun R. Ardhendu Bhattacharya (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
<b>SBI Magnum Ultra Short Duration Fund</b>	5.10	10,010	5.72	10,023	7.28	10,066	7.13	10,719	5.39	11,708	5.68	13,186	7.05	54,812	Inception Date 21-05-1999
First Tier Scheme Benchmark:- CRISIL Ultra Short Duration Debt A-II Index	5.64	10,011	6.30	10,026	7.51	10,064	7.55	10,757	5.85	11,861	5.97	13,369	7.50	60,785	Managing Since R. Arun Jun-21
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	6.38	46,801	Ardhendu Dec-23 Pradeep Dec-23
<b>Fund Jointly Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
<b>SBI Magnum Low Duration Fund</b>	4.51	10,009	5.23	10,021	6.52	10,059	6.80	10,686	5.14	11,624	5.73	13,217	7.20	32,083	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index	4.60	10,009	5.68	10,023	6.98	10,059	7.38	10,741	5.68	11,803	6.22	13,527	7.19	32,061	Managing Since Rajeev Jun-08
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	6.15	27,192	Arun Dec-2023 Pradeep Dec-23

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. The total no. of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 1 scheme is jointly held with Mr. Dinesh Balachandran)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. 01st December 2023.
- Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
- Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan / Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
- Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), and Mr. Pradeep Kesavan (overseas investments) (w.e.f. 01st Dec 2023) are managing SBI Retirement Benefit Fund-Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

## Performance of Permitted Category FPI Portfolio (advised by Mr. R. Shimpi #)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category FPI Portfolio 1</b>	26.44	12,644	14.03	11,403	13.43	11,343	14.06	11,406	Inception Date 03-12-2018  Advising Since Dec-18
First Tier Benchmark: - MSCI INDIA 10/40 TRI	39.43	13,943	23.08	12,308	20.70	12,070	20.24	12,024	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,323	16.52	11,652	15.13	11,513	15.54	11,554	

# From 16th April, 2019, Rohit Shimpi is added as Deputy Adviser.

## Performance of Permitted Category FPI Portfolio (advised by Mr. Rohit Shimpi)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Absolute/CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category - FPI Portfolio 2</b>	32.55	13,255	19.56	11,956	18.67	11,867	19.55	11,955	Inception Date 1-Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	23.23	12,323	16.52	11,652	15.13	11,513	16.38	11,638	Advising Since Nov-2018
<b>Permitted Category - FPI Portfolio 3</b>	35.65	13,565	18.53	11,853	17.05	11,705	16.76	11,676	Inception Date 21-Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	23.23	12,323	16.52	11,652	15.13	11,513	16.00	11,600	Advising Since Dec-2018
<b>Permitted Category - FPI Portfolio 4</b>	35.83	13,583	19.08	11,908	N.A.	N.A.	16.67	11,667	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	23.23	12,323	16.52	11,652	N.A.	N.A.	15.29	11,529	Advising Since Apr-2019
<b>Permitted Category - FPI Portfolio 5</b>	37.89	13,789	21.32	12,132	N.A.	N.A.	19.51	11,951	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	23.23	12,323	16.52	11,652	N.A.	N.A.	15.29	11,529	Advising Since Apr-2019
<b>Permitted Category - FPI Portfolio 6</b>	32.61	13,261	12.83	11,283	12.72	11,272	13.02	11,302	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	29.38	12,938	16.99	11,699	14.88	11,488	15.69	11,569	Advising Since Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	23.23	12,323	16.52	11,652	15.13	11,513	16.38	11,638	
<b>Permitted Category - FPI Portfolio 7</b>	30.23	13,023	16.33	11,633	16.16	11,616	15.64	11,564	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	35.42	13,542	17.02	11,702	14.85	11,485	15.06	11,506	Advising Since Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	23.23	12,323	16.52	11,652	15.13	11,513	15.54	11,554	
<b>Permitted Category - FPI Portfolio 8</b>	8.83	10,883	-3.57	9,643	N.A.	N.A.	5.80	10,580	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	12.39	11,239	-1.53	9,847	N.A.	N.A.	6.52	10,652	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	23.23	12,323	16.52	11,652	N.A.	N.A.	15.21	11,521	
<b>Permitted Category - FPI Portfolio 9</b>	10.13	11,013	-2.46	9,754	N.A.	N.A.	5.47	10,547	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	12.39	11,239	-1.53	9,847	N.A.	N.A.	6.52	10,652	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	23.23	12,323	16.52	11,652	N.A.	N.A.	15.21	11,521	
<b>Permitted Category - FPI Portfolio 10</b>	9.15	10,915	-5.14	9,486	N.A.	N.A.	5.99	10,599	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	10.02	11,002	-3.13	9,687	N.A.	N.A.	6.67	10,667	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	23.23	12,323	16.52	11,652	N.A.	N.A.	15.21	11,521	

Past performance may or may not be sustained in the future. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/F/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI - Foreign Portfolio Investor

**Notes:**

- The above Performance returns are calculated and compared from the date of inception of respective Permitted Category - FPI Portfolios.
- Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
- For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USD/INR rate. (Source: Bloomberg Closing Price)
- The performance is benchmarked to the Total Return Variant of the index.
- Benchmark return is based on INR value (Source: Bloomberg)
- For Permitted Category - FPI Portfolio 7 date of inception taken from date of FM taking over as Adviser.
- For Permitted Category - FPI Portfolio 6, and 8 to 10, though SBI FM advises a portion of the Fund, the entire NAV as received from Client is taken for Comparative performance.
- For Permitted Category - FPI Portfolio Nos.8 to 10, comparative returns of benchmark relevant extracts from Bloomberg are taken

## Performance of Permitted Category FPI Portfolio (advised by Mr. Rajeev Radhakrishnan)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category FPI Portfolio 11</b>	4.50	10,450	N.A.	N.A.	N.A.	N.A.	9.59	10,959	Inception Date 17-06-2021  Advising Since Jun - 21
First Tier Benchmark: - JP MORGAN GBI-EM BROAD INDIA	6.83	10,683	N.A.	N.A.	N.A.	N.A.	16.23	11,623	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.17	10,817	N.A.	N.A.	N.A.	N.A.	10.54	11,054	

Past performance may or may not be sustained in the future. Inception date is June 17, 2021. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/F/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI - Foreign Portfolio Investor.

**Notes:**

- The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. June 17, 2021.
- Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
- For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USD/INR rate. (Source: Bloomberg Closing Price)
- Benchmark return is based on INR value (Source: Bloomberg)



# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
<b>SBI Dynamic Bond Fund</b>	6.95	10,701	5.96	11,899	7.93	14,653	8.16	24,328	Inception Date 01-01-2013 Managing Since Rajeev Nov-23 Tejas & Pradeep Dec-2023
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	6.35	10,637	4.99	11,574	7.42	14,308	7.81	23,460	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.31	20,016	
<b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager) &amp; Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
<b>SBI Magnum Income Fund</b>	6.89	10,695	5.77	11,836	8.07	14,748	8.08	24,125	Inception Date 01-01-2013 Managing Since Dec 2023
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	6.46	10,647	5.02	11,584	7.45	14,331	7.82	23,464	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.31	20,016	
<b>Funds Managed by Lokesh Mallya &amp; Mr. Pradeep Kesavan (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities</b>									
<b>SBI Magnum Medium Duration Fund</b>	7.17	10,723	5.98	11,905	7.97	14,681	8.97	26,296	Inception Date 28-01-2013 Managing Since Lokesh Jan-13 Mohit & Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	6.37	10,638	4.82	11,517	7.29	14,222	7.67	22,994	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.22	19,732	
<b>Funds Managed by Rajeev Radhakrishnan &amp; Tejas Soman (Co Fund Manager)</b>									
<b>SBI Magnum Gilt Fund</b>	7.01	10,707	6.05	11,928	8.41	14,978	9.21	27,148	Inception Date 02-01-2013 Managing Since Rajeev Nov-23 Tejas Dec-23
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	6.85	10,687	5.26	11,664	7.28	14,213	7.25	22,111	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.31	20,011	
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Equity Hybrid Fund</b>	26.39	12,663	14.89	15,172	14.73	19,892	15.25	49,959	Inception Date 01-01-2013 Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi & Pradeep Dec-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	25.21	12,528	14.54	15,033	14.46	19,656	12.88	39,462	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Conservative Hybrid Fund</b>	14.77	11,490	11.08	13,712	11.42	17,183	10.11	29,755	Inception Date 07-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	9.52	10,955	7.12	12,294	8.94	15,354	8.77	25,894	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.25	19,868	
<b>Fund Managed by Rohit Shimpi &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI ESG Exclusionary Strategy Fund</b>	30.95	13,125	17.12	16,073	15.77	20,809	14.84	48,009	Inception Date 01-01-2013 Managing Since May-18
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	33.70	13,402	16.27	15,726	16.34	21,333	15.14	49,440	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Magnum Children's Benefit Fund- Investment Plan</b>	41.28	14,168	33.67	23,902	N.A.	N.A.	42.60	35,708	Inception Date 29-09-2020 Managing Since Sep-20
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	25.21	12,528	14.54	15,033	N.A.	N.A.	18.41	18,331	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	N.A.	N.A.	22.01	20,412	
<b>Funds Managed by R. Srinivasan &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Focused Equity Fund</b>	33.14	13,345	17.86	16,381	17.69	22,595	16.25	55,087	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	38.26	13,863	20.44	17,481	18.19	23,088	15.29	50,181	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>SBI Small Cap Fund</b>	42.26	14,267	26.08	20,054	26.89	32,938	26.30	1,40,975	Inception Date 02-01-2013 Managing Since Nov-13
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	62.72	16,337	29.75	21,860	24.58	30,049	15.76	52,521	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.90	43,719	
<b>Funds Managed by R. Srinivasan &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Flexicap Fund</b>	30.22	13,050	17.66	16,295	16.37	21,358	16.82	58,174	Inception Date 04-01-2013 Managing Since Jan-2022
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	38.26	13,863	20.44	17,481	18.19	23,088	15.18	49,586	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.88	43,564	
<b>Funds Managed by R. Srinivasan, Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Magnum Global Fund</b>	17.56	11,772	14.14	14,876	16.01	21,027	16.09	54,246	Inception Date 01-01-2013 Managing Since R. Srinivasan & Pradeep Jan-2022 Tanmaya (w.e.f. April 2024)
First Tier Scheme Benchmark: - Nifty MNC (TRI)	37.40	13,776	20.68	17,583	17.24	22,172	16.01	53,815	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Pradeep Kesavan (investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla).
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021
- "Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- SBI Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities).
- SBI Magnum Global Fund will be managed by Mr. Tanmaya Desai with effect from April 01, 2024.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund Jointly Managed by Neeraj Kumar (Equity portion) &amp; Arun R. (Debt portion)</b>									
<b>SBI Arbitrage Opportunities Fund</b>	8.33	10,840	6.36	12,034	5.73	13,216	6.78	20,990	Inception Date 11-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	8.01	10,808	5.81	11,847	5.06	12,804	5.96	19,240	
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.08	10,710	5.24	11,657	5.56	13,108	6.41	20,189	
<b>Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)</b>									
<b>SBI Equity Savings Fund</b>	20.56	12,075	11.50	13,865	11.25	17,055	10.14	23,700	Inception Date 27-05-2015 Managing Since Neeraj-May-15 Mansi-June-21 Nidhi-Jan-22 Vandna-Jan-24
First Tier Scheme Benchmark: - Nifty Equity Savings	14.10	11,414	9.72	13,213	9.67	15,874	9.02	21,623	
Additional Benchmark: - Crisil 10 Yr Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.25	17,195	
<b>Funds Managed by Lokesh Mallya Mr. Adesh Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Credit Risk Fund</b>	7.36	10,742	6.85	12,201	7.62	14,445	8.32	21,873	Inception Date 17-07-2014 Managing Since Lokesh Feb-17 Adesh Dec-23 Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	8.10	10,813	7.37	12,380	8.25	14,871	8.49	22,210	
Additional Benchmark: - CRISIL 10 Year Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.89	19,207	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Mr. Ruchit Mehta & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no of schemes jointly managed by Mr. Lokesh Mallya is 1. The total no of schemes managed by Mansi Sajeja is 2 (2 schemes are jointly managed with Mr Ruchit Mehta and 1 scheme is jointly managed with Mr Neeraj Kumar)
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021
- The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 30th June 2021.
- \*Mr. Pradeep Kesavan is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.
- The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 15th Dec 2023.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Bhavin Vithlani &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Infrastructure Fund</b>	67.52	16,823	35.79	25,059	26.56	32,516	16.97	59,081	Inception Date 02-01-2013 Managing Since Nov-18
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	60.91	16,154	29.76	21,867	24.21	29,599	12.56	38,227	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.90	43,719	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) Mr. Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Balanced Advantage Fund</b>	26.27	12,651	N.A.	N.A.	N.A.	N.A.	14.47	14,336	Inception Date 31-08-2021 Managing Since Dinesh Aug-2021 Mansi Dec-2023 Rajeev Nov-2023 Pradeep Dec-2023
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	16.31	11,636	N.A.	N.A.	N.A.	N.A.	8.80	12,521	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	N.A.	N.A.	N.A.	N.A.	11.39	13,332	
<b>Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Multicap Fund</b>	37.69	13,805	N.A.	N.A.	N.A.	N.A.	19.82	14,745	Inception Date 08-03-2022 Managing Since R. Srinivasan & Pradeep March - 2022 Saurabh (w.e.f. April 2024)
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	47.36	14,783	N.A.	N.A.	N.A.	N.A.	26.70	16,626	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	N.A.	N.A.	N.A.	N.A.	18.16	14,309	
<b>Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Dividend Yield Fund</b>	36.01	13,635	N.A.	N.A.	N.A.	N.A.	35.84	14,142	Inception Date 14-03-2023 Managing Since March - 2023
Scheme Benchmark: Nifty 500 TRI	38.89	13,926	N.A.	N.A.	N.A.	N.A.	41.13	14,767	
Additional Benchmark: S&P BSE Sensex TRI	23.23	12,344	N.A.	N.A.	N.A.	N.A.	26.38	13,033	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vithlani is 1.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and Mr. Pradeep Kesavan (w.e.f. 01st December 2023).
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- SBI Multicap Fund Scheme are jointly managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023). \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.
- SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan and Mr. Pradeep Kesavan (Foreign Securities).
- SBI Multicap Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Bhavin Vithlani &amp; *Pradeep Kesavan (investments in foreign securities portion)</b>									
<b>SBI Magnum MidCap Fund</b>	41.41	14,182	25.54	19,798	24.84	30,362	20.69	84,294	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	58.64	15,924	28.41	21,190	25.65	31,354	19.96	78,656	Managing Since Bhavin (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Funds Managed by Saurabh Pant &amp; *Pradeep Kesavan (investments in foreign securities portion)</b>									
<b>SBI Blue Chip Fund</b>	25.81	12,605	17.41	16,192	16.34	21,335	15.91	53,289	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	31.10	13,139	18.54	16,664	16.39	21,374	14.39	45,909	Managing Since Saurabh (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Fund Managed by Milind Agrawal &amp; *Pradeep Kesavan (investments in foreign securities portion)</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	33.51	13,383	17.50	16,231	15.21	20,310	15.75	38,304	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	15.01	11,514	12.84	14,374	12.41	17,961	12.85	30,344	Managing Since Aug-19
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	12.32	29,063	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Blue Chip Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities). | SBI Magnum Midcap Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Ashit Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Consumption Opportunities Fund</b>	37.14	13,750	27.96	20,968	20.86	25,818	17.75	63,729	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	39.44	13,982	22.55	18,415	18.00	22,897	15.23	49,889	Managing Since Ashit (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Funds Managed by Saurabh Pant &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Large &amp; Midcap Fund</b>	35.22	13,556	23.61	18,900	20.08	24,988	17.94	64,914	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	44.97	14,541	23.15	18,687	20.77	25,714	17.26	60,761	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Funds Managed by Vivek Gedda &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Technology Opportunities Fund</b>	26.89	12,714	17.42	16,197	22.02	27,082	20.69	83,896	Inception Date 09-01-2013
First Tier Scheme Benchmark: - S&P BSE TECH (TRI)	28.00	12,826	12.10	14,092	16.65	21,615	16.24	54,887	Managing Since Vivek (w.e.f. April 2024) & Pradeep Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.95	43,825	
<b>Funds Managed by Tanmaya Desai &amp; *Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Healthcare Opportunities Fund</b>	54.83	15,539	18.85	16,797	24.55	30,008	17.97	65,089	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	54.16	15,471	15.32	15,342	20.60	25,536	14.54	46,566	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Fund managed by Mr. Tejas Soman &amp; Mr. Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Long Duration Fund</b>	6.99	10,705	N.A.	N.A.	N.A.	N.A.	8.58	11,184	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	6.54	10,656	N.A.	N.A.	N.A.	N.A.	7.38	11,016	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	6.22	10,624	N.A.	N.A.	N.A.	N.A.	7.35	11,012	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Saurabh Pant is 2. The total no. of schemes managed by Mr. Tanmaya Desai is 1.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan
- SBI Consumption Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities). | SBI Technology Opportunities Fund will be managed by Mr. Pradeep Kesavan (Foreign Securities).
- SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Raviprakash Sharma</b>									
<b>SBI Gold Fund</b>	18.88	11,905	14.67	15,086	16.89	21,839	6.73	20,928	Inception Date 01-01-2013  Managing Since Jan-13
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	19.20	11,926	15.31	15,339	17.52	22,434	7.71	23,201	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Funds Managed by Raviprakash Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Nifty Index Fund</b>	25.99	12,623	16.62	15,867	14.81	19,961	13.13	40,473	Inception Date 01-01-2013  Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty 50 (TRI)	26.27	12,651	16.92	15,990	15.30	20,392	13.85	43,494	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Funds Managed by Raviprakash Sharma &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Equity Minimum Variance Fund</b>	31.06	13,135	18.36	16,591	16.84	21,798	17.30	22,637	Inception Date 19-03-2019  Managing Since Mar-19
First Tier Scheme Benchmark: - Nifty 50 TRI	26.27	12,651	16.92	15,990	15.30	20,392	15.35	20,779	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	15.13	20,245	15.16	20,603	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Raviprakash Sharma is 4.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Direct Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for and SBI Equity Minimum Variance Fund are of Growth Option - Direct Plan.
- Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Raviprakash Sharma.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Pradeep Kesavan</b>									
<b>SBI International Access - US Equity FoF</b>	32.48	13,278	11.45	13,847	N.A.	N.A.	13.75	14,928	Inception Date 22-03-2021  Managing Since Mar - 2021
First Tier Scheme Benchmark: - S&P 500	23.13	12,334	10.75	13,589	N.A.	N.A.	13.30	14,746	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	N.A.	N.A.	15.17	15,515	
<b>Funds Managed by Dinesh Balachandran</b>									
<b>SBI Long Term Equity Fund</b>	61.13	16,176	29.55	21,760	22.81	27,973	17.45	61,915	Inception Date 01-01-2013  Managing Since Sep-16
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	38.26	13,863	20.44	17,481	18.19	23,088	15.29	50,181	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Contra Fund</b>	50.70	15,121	32.80	23,438	26.85	32,887	17.88	64,552	Inception Date 01-01-2013  Managing Since Dinesh May-18 Pradeep Dec-23
First Tier Scheme Benchmark: - S&P BSE 500 TRI	38.26	13,863	20.44	17,481	18.19	23,088	15.29	50,181	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	
<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Multi Asset Allocation Fund</b>	30.08	13,036	16.99	16,020	15.35	20,439	13.30	21,048	Inception Date 16-05-2018  Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi & Pradeep Dec-23
First Tier Scheme Benchmark: - 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	19.05	11,922	11.88	14,008	12.60	18,115	12.13	19,790	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	15.13	20,245	14.66	22,609	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxgain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan). SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018. The total no. of schemes managed by Mr. Pradeep Kesavan is 43 (He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities)
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.
- SBI Multi Asset Allocation Fund - Mr. Vandna Soni is appointed as fund manager for managing investments in Commodities w.e.f. December 15, 2023.
- The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.
- SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

# Comparative Performance for all Schemes – Direct Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan</b>															
#SBI Liquid Fund	5.80	10,011	6.29	10,026	7.46	10,063	7.29	10,731	5.58	11,772	5.24	12,910	6.79	21,056	Inception Date 01-01-2013
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	5.40	10,010	6.09	10,025	7.74	10,066	7.35	10,737	5.63	11,789	5.23	12,906	6.75	20,971	Managing Since Arun Jan-13 Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	6.43	20,276	
<b>Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan Pradeep Kesavan fund manager for overseas securities</b>															
SBI Savings Fund	4.53	10,009	5.61	10,023	7.48	10,068	7.55	10,761	5.84	11,857	6.14	13,476	7.53	22,777	Inception Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	4.91	10,009	5.84	10,024	7.28	10,062	7.48	10,750	5.82	11,850	5.73	13,218	7.03	21,588	Managing Since Arun May-18 Rajeev Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	6.43	20,276	
<b>Funds Managed by Arun R</b>															
SBI Overnight Fund	6.63	10,013	6.49	10,027	6.52	10,055	6.74	10,676	5.23	11,655	4.73	12,605	6.23	19,838	Inception Date 01-01-2013
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.68	10,013	6.55	10,027	6.56	10,056	6.83	10,685	5.33	11,687	4.81	12,654	6.09	19,545	Managing Since Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	6.43	20,276	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. R. Arun is 5 (1 scheme is jointly managed with Mr Neeraj Kumar)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan & Pradeep Kesavan (investments in foreign securities portion) (w.e.f. December, 01 2023)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Richard D'souza &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Magnum Comma Fund	49.20	14,969	18.42	16,615	22.46	27,574	14.87	48,096	Inception Date 04-01-2013 Managing Since Aug-14
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	52.94	15,347	24.94	19,514	20.78	25,733	13.62	42,472	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.88	43,564	
<b>Funds Managed by Richard D'souza</b>									
SBI PSU Fund	97.33	19,843	43.85	29,796	26.38	32,278	13.19	40,737	Inception Date 01-01-2013 Managing Since Aug-14
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	102.99	20,418	49.63	33,537	26.78	32,801	12.85	39,362	
Additional Benchmark: - S&P BSE Sensex (TRI)	23.23	12,344	16.52	15,827	15.13	20,245	13.97	44,017	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Richard D'souza is 2.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Tejas Soman</b>									
SBI Magnum Constant Maturity Fund	6.41	10,646	4.97	11,568	7.33	14,252	8.76	25,890	Inception Date 02-01-2013 Managing Since (w.e.f. Dec 2023)
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	6.08	10,609	3.60	11,121	5.86	13,296	6.23	19,827	
Additional Benchmark: - Crisil 10 Yr Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.31	20,011	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13. The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.



# Comparative Performance for all Schemes – Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Short Term Debt Fund</b>	6.91	10,697	5.50	11,745	6.90	13,967	7.75	23,295	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	6.99	10,701	5.30	11,676	6.62	13,785	7.59	22,907	Managing Since Rajeev Jan-13
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.08	10,710	5.24	11,657	5.56	13,108	6.43	20,276	Mansi & Pradeep Dec-23
<b>Fund jointly managed by R. Srinivasan (Equity Portion) and Rajeev Radhakrishnan (Debt Portion) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Magnum Children's Benefit Fund - Savings Plan</b>	18.71	11,888	13.29	14,545	11.99	17,629	12.39	37,537	Inception Date 21-02-2002
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	9.52	10,955	7.12	12,294	8.94	15,354	8.77	25,908	Managing Since Jun-08
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	15.13	20,245	13.88	43,564	
<b>Fund Managed Rajeev Radhakrishnan Ardhendu Bhattacharya (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Banking and PSU Fund</b>	6.71	10,677	5.14	11,625	6.86	13,938	7.87	23,579	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	6.67	10,669	4.93	11,555	6.56	13,744	7.36	22,348	Managing Since Rajeev Nov-13
Additional Benchmark: - Crisil 10 Yr Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.25	19,868	Ardhendu Dec-23
<b>SBI Corporate Bond Fund</b>	6.79	10,685	5.34	11,690	7.05	14,061	7.18	14,386	Inception Date 01-02-2019
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	6.80	10,682	5.09	11,609	6.69	13,826	6.82	14,134	Managing Since Rajeev Feb-19
Additional Benchmark: - Crisil 10 Yr Gilt Index	6.22	10,624	3.70	11,151	6.04	13,410	6.14	13,669	Ardhendu Dec-23
<b>Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Floating Rate Debt Fund</b>	8.14	10,821	6.00	11,911	N.A.	N.A.	5.83	12,199	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	6.97	10,698	5.20	11,643	N.A.	N.A.	5.04	11,885	Managing Since Ardhendu Dec-23
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.08	10,710	5.24	11,657	N.A.	N.A.	5.01	11,872	Rajeev Dec-23

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Arun R. Ardhendu Bhattacharya (Co-Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
<b>SBI Magnum Ultra Short Duration Fund</b>	5.33	10,010	5.95	10,024	7.51	10,068	7.38	10,744	5.61	11,779	5.88	13,310	7.19	21,961	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	5.64	10,011	6.30	10,026	7.51	10,064	7.55	10,757	5.85	11,861	5.97	13,369	7.22	22,042	Managing Since Arun Jun-21
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	6.43	20,276	Pradeep Dec-23
<b>Fund Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) &amp; Pradeep Kesavan fund manager for overseas securities</b>															
<b>SBI Magnum Low Duration Fund</b>	5.10	10,010	5.83	10,024	7.12	10,064	7.40	10,746	5.72	11,817	6.31	13,586	7.41	22,483	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	4.60	10,009	5.68	10,023	6.98	10,059	7.38	10,741	5.68	11,803	6.22	13,527	7.49	22,669	Managing Since Rajeev Jun-2008
Additional Benchmark: - CRISIL 1 Year T-Bill Index	6.81	10,013	6.60	10,027	7.54	10,064	7.08	10,710	5.24	11,657	5.56	13,108	6.43	20,276	Pradeep Dec-23

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion) &amp; Mr. Pradeep Kesavan – Overseas Investments</b>									
<b>SBI Retirement Benefit Fund - Aggressive Plan</b>	32.23	13,253	23.03	18,635	N.A.	N.A.	22.52	19,228	
First Tier Scheme Benchmark: - S&P BSE 500 TRI	38.26	13,863	20.44	17,481	N.A.	N.A.	18.82	17,421	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	N.A.	N.A.	13.59	15,071	
<b>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</b>	27.59	12,785	20.00	17,287	N.A.	N.A.	19.58	17,782	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	25.21	12,528	14.54	15,033	N.A.	N.A.	13.42	14,999	Inception Date 10-02-2021
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	N.A.	N.A.	13.59	15,071	
<b>SBI Retirement Benefit Fund - Conservative Hybrid Plan</b>	16.34	11,649	12.00	14,055	N.A.	N.A.	12.05	14,422	Managing Since Rohit Oct - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	16.39	11,644	10.20	13,388	N.A.	N.A.	9.69	13,467	Ardhendu June - 2021
Additional Benchmark: - CRISIL 10 Yr Gilt Index	23.23	12,344	16.52	15,827	N.A.	N.A.	13.59	15,071	Pradeep Dec - 2023
<b>SBI Retirement Benefit Fund - Conservative Plan</b>	11.36	11,146	8.66	12,834	N.A.	N.A.	8.85	13,137	
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	10.78	11,081	7.32	12,362	N.A.	N.A.	7.19	12,505	
Additional Benchmark: - S&P BSE Sensex TRI	23.23	12,344	16.52	15,827	N.A.	N.A.	13.59	15,071	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total no. of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023)). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 1 scheme is jointly held with Mr. Dinesh Balaschandan)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investments.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. December 01, 2023.
- Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
- Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
- Mr. Rajeev Radhakrishnan (debt portion) w.e.f. Nov 2023, Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) and Mr. Pradeep Kesavan (overseas investments) are managing SBI Retirement Benefit Fund-Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.
- Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on April 30, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

### SBI Blue Chip Fund FUND MANAGER – SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	21,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	88,65,124	58,96,197	25,27,065	9,49,286	4,59,987	1,34,315
Returns (Annualised) (%)	13.72	14.49	14.26	18.42	16.61	22.92
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.70	14.35	15.58	20.24	19.15	30.61
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.19	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # S&P BSE 100, ## S&P BSE SENSEX, Inception Date: February 14, 2006

Returns are calculated for Regular Plan Growth Option

### SBI ESG Exclusionary Strategy Fund FUND MANAGER – ROHIT SHIMPI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	40,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	8,05,70,509	55,58,220	25,15,154	9,35,696	4,58,822	1,36,716
Returns (Annualised) (%)	14.52	13.80	14.17	17.83	16.43	26.89
First Tier Benchmark Returns (Annualised) (%) (TRI) #	N.A.	N.A.	15.73	19.04	16.77	31.05
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.78	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # Nifty ESG 100 TRI, ## S&P BSE SENSEX, Inception Date: January 01, 1991

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

For calculation of Scheme returns, where the NAV is not declared for SIP date due to SEBI regulation related to frequency of NAV declaration applicable on that time, returns are computed considering the declared NAV of next business day.

### SBI Contra Fund FUND MANAGER – DINESH BALACHANDRAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	6,73,59,005	76,19,441	36,47,068	13,81,152	5,71,189	1,49,462
Returns (Annualised) (%)	20.63	17.43	21.07	34.14	32.45	48.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.97	15.24	16.72	22.64	21.86	37.10
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.04	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # S&P BSE 500 TRI, ## S&P BSE SENSEX, Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

### SBI Large & Midcap Fund FUND MANAGER – SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	9,34,95,057	70,96,287	29,69,452	10,78,585	4,95,260	1,39,801
Returns (Annualised) (%)	16.56	16.61	17.26	23.70	21.88	32.06
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	17.10	18.55	25.79	25.27	41.83
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.86	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # NIFTY Large Midcap 250, ## S&P BSE SENSEX, Inception Date: February 28, 1993

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

### SBI Magnum MidCap Fund FUND MANAGER – BHAVIN VITHLANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	1,52,59,754	88,24,310	32,22,930	12,11,567	5,14,630	1,41,429
Returns (Annualised) (%)	17.24	19.10	18.78	28.57	24.68	34.81
First Tier Benchmark Returns (Annualised) (TRI) (%) #	18.23	19.83	21.64	31.96	31.82	51.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.45	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # Nifty Midcap 150, ## S&P BSE SENSEX, Inception Date: March 29, 2005

Returns are calculated for Regular Plan Growth Option

Source: ICRA Online

Investors are advised to refer to the performance summary table on page 67 - 79. Returns are calculated for the Regular Plan & Direc Plan.

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.

The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager–wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on April 30, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

### SBI Magnum Global Fund FUND MANAGER –R. SRINIVASAN, TANMAYA DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	35,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	8,87,87,509	60,74,188	23,44,442	8,78,842	4,22,554	1,24,933
Returns (Annualised) (%)	17.52	14.83	12.85	15.27	10.70	7.73
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.81	15.56	20.69	22.48	39.38
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.26	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # Nifty MNC, ## S&P BSE SENSEX, Inception Date: September 30, 1994

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

### SBI Focused Equity Fund FUND MANAGER –R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	1,53,17,166	72,17,858	27,52,673	9,55,593	4,62,514	1,39,085
Returns (Annualised) (%)	16.59	16.81	15.85	18.69	16.99	30.86
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.60	15.24	16.72	22.64	21.86	37.10
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.64	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P BSE SENSEX, Inception Date: September 17, 2004

Returns are calculated for Regular Growth

### SBI Small Cap Fund FUND MANAGER –R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	17,60,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	1,17,82,909	N.A.	39,45,190	12,20,870	5,17,110	1,43,810
Returns (Annualised) (%)	23.19	N.A.	22.52	28.89	25.03	38.86
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.50	N.A.	19.91	33.71	32.60	53.97
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.81	N.A.	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # S&P BSE 250 Small Cap Index TRI, ## S&P BSE SENSEX, Inception Date: September 09, 2009

Returns are calculated for Regular Plan Growth Option

### SBI Long Term Equity Fund FUND MANAGER –DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	13,77,45,803	71,83,123	32,10,836	12,48,056	5,83,469	1,56,320
Returns (Annualised) (%)	18.42	16.75	18.71	29.82	34.07	60.71
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.24	16.72	22.64	21.86	37.10
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.90	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P BSE SENSEX, Inception Date: March 31, 1993

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

### SBI Equity Hybrid Fund FUND MANAGER –R. SRINIVASAN (EQUITY) & (RAJEEV RADHAKRISHNAN (DEBT) MANSI SAJEJA (CO FUND MANAGER FOR DEBT), PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	34,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	5,20,69,127	55,01,211	23,86,862	8,86,424	4,48,867	1,36,203
Returns (Annualised) (%)	15.64	13.69	13.19	15.62	14.89	26.04
First Tier Benchmark Returns (Annualised) (%) #	N.A.	12.80	13.52	16.29	15.74	24.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.50	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index, ## S&P BSE SENSEX, Inception Date: October 09, 1995

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

Investors are advised to refer to the performance summary table on page 67-79. Returns are calculated for the Regular Plan & Direc Plan.

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The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on April 30, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

### SBI Flexicap Fund FUND MANAGER –R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	94,11,773	61,40,837	26,06,872	9,55,130	4,63,875	1,37,572
Returns (Annualised) (%)	13.72	14.96	14.84	18.67	17.20	28.32
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.40	15.24	16.72	22.64	21.86	37.10
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.25	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P BSE SENSEX, Inception Date: September 29, 2005

Returns are calculated for Regular Plan Growth Option

### SBI Technology Opportunities Fund FUND MANAGER –VIVEK GEDDA & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	3,16,53,818	79,02,325	31,62,926	9,99,620	4,26,572	1,29,409
Returns (Annualised) (%)	16.00	17.84	18.43	20.55	11.35	14.90
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.72	15.31	16.35	9.04	17.89
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.04	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # S&P BSE Teck, ## S&P BSE SENSEX, Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

### SBI Consumption Opportunities Fund FUND MANAGER –ASHIT DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	5,31,07,080	86,89,659	31,50,753	11,38,956	5,16,427	1,39,886
Returns (Annualised) (%)	19.17	18.92	18.36	25.97	24.93	32.20
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.87	16.07	21.79	23.34	38.51
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.04	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # Nifty India Consumption, ## S&P BSE SENSEX, Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

### SBI Banking & Financial Services Fund FUND MANAGER –MILIND AGRAWAL & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	11,10,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	24,17,957	N.A.	N.A.	9,52,515	4,81,653	1,41,266
Returns (Annualised) (%)	16.18	N.A.	N.A.	18.56	19.88	34.54
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.42	N.A.	N.A.	14.58	12.71	16.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.25	N.A.	N.A.	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # Nifty Financial Services Index, ## S&P BSE SENSEX, Inception Date: February 26, 2015

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Infrastructure Fund FUND MANAGER –BHAVIN VITHLANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	20,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	83,24,333	70,98,897	36,77,825	13,83,929	6,21,576	1,59,556
Returns (Annualised) (%)	15.13	16.62	21.22	34.22	38.95	66.51
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.86	13.37	18.33	30.52	34.82	66.66
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.45	13.77	14.78	17.72	15.71	21.76

Past performance may or may not be sustained in the future. # Nifty Infrastructure Index (TRI), ## S&P BSE SENSEX, Inception Date: June 06, 2007

Returns are calculated for Regular Plan Growth Option

Investors are advised to refer to the performance summary table on page 67 -79. Returns are calculated for the Regular Plan & Direc Plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.



# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on April 30, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

<b>SBI Magnum COMMA Fund</b>		<b>FUND MANAGER –RICHARD D'SOUZA &amp; PRADEEP KESAVAN (OVERSEAS INVESTMENTS)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	22,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	88,66,867	59,32,800	31,18,047	11,09,379	4,95,040	1,50,039
<b>Returns (Annualised) (%)</b>	13.09	14.56	18.17	24.87	21.85	49.63
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	18.87	29.22	28.76	61.44
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.27	13.77	14.78	17.72	15.71	21.76
<b>Past performance may or may not be sustained in the future. # Nifty Commodities Index, ## S&amp;P BSE SENSEX, Inception Date: August 08, 2005</b>						
Returns are calculated for Regular Plan Growth Option						

<b>SBI Healthcare Opportunities Fund</b>		<b>FUND MANAGER –TANMAYA DESAI &amp; PRADEEP KESAVAN (OVERSEAS INVESTMENTS)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	29,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	4,12,46,463	74,23,074	27,93,531	11,30,089	5,24,859	1,47,805
<b>Returns (Annualised) (%)</b>	17.63	17.13	16.12	25.64	26.12	45.74
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.29	14.70	23.49	23.85	47.68
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.04	13.77	14.78	17.72	15.71	21.76
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE Health Care, ## S&amp;P BSE SENSEX, Inception Date: June 07, 1999</b>						
Returns are calculated for Regular Plan Growth Option						

<b>SBI PSU Fund</b>		<b>FUND MANAGER –RICHARD D'SOUZA</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	16,60,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	51,67,155	N.A.	34,33,679	15,60,594	7,46,132	1,82,391
<b>Returns (Annualised) (%)</b>	15.15	N.A.	19.95	39.41	53.65	108.95
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.44	N.A.	22.11	44.93	59.10	119.78
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.07	N.A.	14.78	17.72	15.71	21.76
<b>Past performance may or may not be sustained in the future. # S&amp;P BSE PSU, ## S&amp;P BSE SENSEX, Inception Date: July 07, 2010</b>						
Returns are calculated for Regular Plan IDCW Option.						

<b>SBI Banking and PSU Fund</b>		<b>FUND MANAGER –Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) &amp; Pradeep Kesavan (overseas investments)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	17,50,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	30,12,286	N.A.	16,72,441	6,87,246	3,91,299	1,24,070
<b>Returns (Annualised) (%)</b>	7.08	N.A.	6.46	5.38	5.50	6.37
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.18	N.A.	6.60	5.67	5.75	6.89
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.21	N.A.	5.83	4.81	5.57	6.41
<b>Past performance may or may not be sustained in the future. # NIFTY Banking and PSU Debt Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Corporate Bond Fund</b>		<b>FUND MANAGER –Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) &amp; Pradeep Kesavan (overseas investments)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	6,30,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	7,32,331	N.A.	N.A.	6,90,717	3,92,318	1,24,127
<b>Returns (Annualised) (%)</b>	5.68	N.A.	N.A.	5.58	5.67	6.46
First Tier Benchmark Returns (Annualised) (TRI) (%) #	5.95	N.A.	N.A.	5.87	5.92	6.85
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.93	N.A.	N.A.	4.81	5.57	6.41
<b>Past performance may or may not be sustained in the future. # NIFTY Corporate Bond Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019</b>						
Returns are calculated for Regular Plan Growth Option						

Investors are advised to refer to the performance summary table on page 67-79. Returns are calculated for the Regular Plan & Direc Plan.

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing. The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.



# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on April 30, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

### SBI Dynamic Bond Fund FUND MANAGER – RAJEEV RADHAKRISHNAN, TEJAS SOMAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	52,05,076	32,60,414	17,11,188	6,93,759	3,94,897	1,23,782
Returns (Annualised) (%)	6.97	7.50	6.90	5.75	6.11	5.92
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.81	7.68	7.08	5.90	5.90	6.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.19	6.19	5.83	4.81	5.57	6.41

Past performance may or may not be sustained in the future. # CRISIL Dynamic Bond A-III Index, ## Crisil 10 Yr Gilt Index, Inception Date: February 09, 2005

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Magnum Medium Duration Fund FUND MANAGER – LOKESH MALLYA, MOHIT JAIN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	59,58,105	34,06,289	17,59,952	7,02,469	3,94,891	1,24,232
Returns (Annualised) (%)	7.92	8.03	7.44	6.25	6.11	6.63
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.62	7.46	6.90	5.81	5.52	6.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.17	6.19	5.83	4.81	5.57	6.41

Past performance may or may not be sustained in the future. # NIFTY Medium Duration Debt Index A-III, ## Crisil 10 Yr Gilt Index, Inception Date: November 12, 2003

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Savings Fund FUND MANAGER – R. ARUN, RAJEEV RADHAKRISHNAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	50,12,146	30,64,801	16,36,063	6,90,319	3,95,378	1,24,560
Returns (Annualised) (%)	6.97	6.75	6.04	5.55	6.19	7.15
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.99	6.84	6.26	5.93	6.69	7.57
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.20	6.26	5.94	5.52	6.14	7.16

Past performance may or may not be sustained in the future. # CRISIL Money Market A-I Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 19, 2004

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Short Term Debt Fund FUND MANAGER – Rajeev Radhakrishnan, Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	32,88,169	31,42,899	16,68,514	6,90,512	3,92,766	1,24,152
Returns (Annualised) (%)	7.05	7.06	6.42	5.57	5.75	6.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.33	7.32	6.77	5.93	6.14	7.15
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.25	6.26	5.94	5.52	6.14	7.16

Past performance may or may not be sustained in the future. # CRISIL Short Duration Fund All Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 27, 2007

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

Note: During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.

### SBI Magnum Childrens Benefit Fund – Savings Plan FUND MANAGER – R. SRINIVASAN (Equity), Rajeev Radhakrishnan (Debt) & Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	26,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	1,05,34,473	46,42,429	21,70,966	8,31,978	4,34,851	1,30,402
Returns (Annualised) (%)	10.94	11.71	11.41	13.05	12.68	16.52
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.77	8.71	8.51	8.13	7.82	9.52
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.16	13.77	14.78	17.75	15.67	21.79

Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## S&P BSE Sensex TRI, Inception Date: February 21, 2002

Returns are calculated for Regular Plan Growth Option

Investors are advised to refer to the performance summary table on page 67-79. Returns are calculated for the Regular Plan & Direct Plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

"Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month. Intervening periods where plan does not have corpus are excluded.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on April 30, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI Magnum Childrens Benefit Fund –Investment Plan		FUND MANAGER –R. Srinivasan (Equity) & ^Rajeev Radhakrishnan (Debt) Pradeep Kesavan (overseas investments)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,40,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	7,50,499	N.A.	N.A.	N.A.	5,17,986	1,41,718
Returns (Annualised) (%)	30.34	N.A.	N.A.	N.A.	25.15	35.30
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.83	N.A.	N.A.	N.A.	15.74	24.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	16.56	N.A.	N.A.	N.A.	15.71	21.76
<b>Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## S&amp;P BSE Sensex TRI, Inception Date: September 29, 2020</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Magnum Gilt Fund		FUND MANAGER –^RAJEEV RADHAKRISHNAN & TEJAS SOMAN (Co Fund Manager)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	74,69,754	34,77,046	17,66,511	7,02,672	3,97,015	1,24,088
Returns (Annualised) (%)	7.58	8.28	7.51	6.26	6.47	6.40
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	7.23	7.02	6.01	6.50	7.15
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.19	5.83	4.81	5.57	6.41
<b>Past performance may or may not be sustained in the future. # Nifty All Duration G-Sec Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 30, 2000</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Magnum Constant Maturity Fund		FUND MANAGER –TEJAS SOMAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	76,87,515	33,96,038	17,41,561	6,87,263	3,92,564	1,23,962
Returns (Annualised) (%)	7.78	7.99	7.24	5.38	5.71	6.20
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.15	6.10	5.66	4.67	5.44	5.87
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.19	5.83	4.81	5.57	6.41
<b>Past performance may or may not be sustained in the future. # Nifty 10 yr Benchmark G-Sec, ## Crisil 10 Yr Gilt Index, Inception Date: December 30, 2000</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Magnum Income Fund		FUND MANAGER –LOKESH MALLYA ADESH SHARMA (Co Fund Manager) & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	83,42,157	32,58,182	17,22,266	6,97,776	3,93,504	1,23,866
Returns (Annualised) (%)	7.11	7.49	7.03	5.98	5.87	6.05
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.11	7.65	7.14	5.92	5.91	6.64
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.19	5.83	4.81	5.57	6.41
<b>Past performance may or may not be sustained in the future. # CRISIL Medium to Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: November 25, 1998</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Equity Savings Fund		FUND MANAGER –Mansi Sajeja (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Mr. Pradeep Kesavan (overseas investments), Ms. Vandna Soni (Commodities Portion)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	10,80,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	17,22,789	N.A.	N.A.	8,14,891	4,32,706	1,30,474
Returns (Annualised) (%)	10.08	N.A.	N.A.	12.21	12.34	16.63
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.73	N.A.	N.A.	10.52	10.26	13.71
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.59	N.A.	N.A.	4.79	5.55	6.35
<b>Past performance may or may not be sustained in the future. # Nifty Equity Savings Index, ## Crisil 10 Yr Gilt Index, Inception Date: May 27, 2015</b>						
Returns are calculated for Regular Plan Growth Option						

Investors are advised to refer to the performance summary table on page 67 -79. Returns are calculated for the Regular Plan & Direc Plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on April 30, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

<b>SBI Conservative Hybrid Fund</b>		<b>FUND MANAGER –Saurabh Pant (Equity) &amp; Mansi Sajeja (Debt) &amp; Pradeep Kesavan (overseas investments)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	27,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	83,95,447	38,41,744	19,71,094	7,95,928	4,22,920	1,28,330
<b>Returns (Annualised) (%)</b>	8.64	9.47	9.59	11.26	10.76	13.17
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	8.71	8.51	8.13	7.82	9.52
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.19	5.83	4.81	5.57	6.41
<b>Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## CRISIL 10 Year Gilt Index, Inception Date: September 04, 2001</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Credit Risk Fund</b>		<b>FUND MANAGER –LOKESH MALLYA ADESH SHARMA &amp; PRADEEP KESAVAN (OVERSEAS INVESTMENTS)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	11,80,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	16,75,807	N.A.	N.A.	7,09,828	3,98,772	1,24,332
<b>Returns (Annualised) (%)</b>	6.94	N.A.	N.A.	6.67	6.77	6.79
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.15	N.A.	N.A.	7.87	7.78	7.93
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.78	N.A.	N.A.	4.81	5.57	6.41
<b>Past performance may or may not be sustained in the future. # NIFTY Credit Risk Bond Index B-II, ## CRISIL 10 Year Gilt Index, Inception Date: July 17, 2014</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Multi Asset Allocation Fund</b>		<b>FUND MANAGER –Dinesh Balachandran (Equity) Mansi Sajeja (Debt) &amp; Vandna Soni (for Commodities Portion) &amp; Pradeep Kesavan (overseas investments)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	7,20,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	11,43,019	N.A.	N.A.	9,01,840	4,73,047	1,37,672
<b>Returns (Annualised) (%)</b>	15.28	N.A.	N.A.	16.33	18.59	28.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.90	N.A.	N.A.	13.15	14.01	22.20
Additional Benchmark Returns (Annualised) (TRI) (%) ##	16.79	N.A.	N.A.	17.75	15.67	21.79
<b>Past performance may or may not be sustained in the future. # 45% S&amp;P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, ## S&amp;P BSE Sensex TRI, Inception Date: May 16, 2018</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Multicap Fund</b>		<b>FUND MANAGER –R. SRINIVASAN, SAURABH PANT &amp; PRADEEP KESAVAN (OVERSEAS INVESTMENTS)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	2,60,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on April 30, 2024 (₹)	3,36,968	N.A.	N.A.	N.A.	N.A.	1,41,946
<b>Returns (Annualised) (%)</b>	24.95	N.A.	N.A.	N.A.	N.A.	35.69
First Tier Benchmark Returns (Annualised) (TRI) (%) #	32.55	N.A.	N.A.	N.A.	N.A.	43.87
Additional Benchmark Returns (Annualised) (TRI) (%) ##	18.56	N.A.	N.A.	N.A.	N.A.	21.76
<b>Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## S&amp;P BSE Sensex TRI, Inception Date: March 08, 2022</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Balanced Advantage Fund</b>		<b>FUND MANAGER –Mr. Dinesh Balachandran (Equity), Ms. Mansi Sajeja (Debt), Mr. Rajeev Radhakrishnan (Co Fund Manager Debt) &amp; Mr. Pradeep Kesavan (overseas investments)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	3,20,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on April 30, 2024 (₹)	4,04,882	N.A.	N.A.	N.A.	N.A.	1,35,947
<b>Returns (Annualised) (%)</b>	18.02	N.A.	N.A.	N.A.	N.A.	25.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.89	N.A.	N.A.	N.A.	N.A.	15.78
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.89	N.A.	N.A.	N.A.	N.A.	21.76
<b>Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## S&amp;P BSE Sensex TRI, Inception Date: August 31, 2021</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 67-79. Returns are calculated for the Regular Plan & Direct Plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on April 30, 2024.

1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

### SBI Retirement Benefit Fund –Aggressive Plan

**FUND MANAGER –Mr. Rohit Shimpi Equity,  
Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)**

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,90,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	5,37,673	N.A.	N.A.	N.A.	4,82,790	1,36,393
Returns (Annualised) (%)	20.23	N.A.	N.A.	N.A.	20.05	26.36
First Tier Benchmark Returns (Annualised) (TRI) (%) #	21.41	N.A.	N.A.	N.A.	21.86	37.10
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.51	N.A.	N.A.	N.A.	15.71	21.76

Past performance may or may not be sustained in the future. # S&P BSE 500 TRI, ## S&P BSE Sensex TRI, Inception Date: January 10, 2021

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Retirement Benefit Fund –Aggressive Hybrid Plan

**FUND MANAGER –Mr. Rohit Shimpi Equity,  
Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)**

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,90,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	5,16,269	N.A.	N.A.	N.A.	4,65,224	1,34,073
Returns (Annualised) (%)	17.57	N.A.	N.A.	N.A.	17.41	22.51
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.42	N.A.	N.A.	N.A.	15.74	24.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.51	N.A.	N.A.	N.A.	15.71	21.76

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## S&P BSE Sensex TRI, Inception Date: January 10, 2021

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Retirement Benefit Fund –Conservative Hybrid Plan

**FUND MANAGER –Mr. Rohit Shimpi Equity,  
Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)**

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,90,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	4,70,068	N.A.	N.A.	N.A.	4,27,893	1,28,694
Returns (Annualised) (%)	11.54	N.A.	N.A.	N.A.	11.57	13.75
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.10	N.A.	N.A.	N.A.	11.31	16.33
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.51	N.A.	N.A.	N.A.	15.67	21.79

Past performance may or may not be sustained in the future. # CRISIL Hybrid 65+35 - Conservative Index, ## CRISIL 10 Yr Gilt Index, Inception Date: January 10, 2021

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Retirement Benefit Fund –Conservative Plan

**FUND MANAGER –Mr. Rohit Shimpi Equity,  
Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)**

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,90,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	4,50,100	N.A.	N.A.	N.A.	4,11,517	1,26,208
Returns (Annualised) (%)	8.80	N.A.	N.A.	N.A.	8.90	9.77
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.21	N.A.	N.A.	N.A.	8.37	10.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.51	N.A.	N.A.	N.A.	15.67	21.79

Past performance may or may not be sustained in the future. # CRISIL Hybrid 85+15 - Conservative Index, ## S&P BSE Sensex TRI, Inception Date: January 10, 2021

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Long Duration Fund

**FUND MANAGER –MR. TEJAS SOMAN & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)**

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,70,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on April 30, 2024 (₹)	1,79,731	N.A.	N.A.	N.A.	N.A.	1,24,619
Returns (Annualised) (%)	7.72	N.A.	N.A.	N.A.	N.A.	7.24
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.32	N.A.	N.A.	N.A.	N.A.	6.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	7.00	N.A.	N.A.	N.A.	N.A.	6.41

Past performance may or may not be sustained in the future. CRISIL Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 21, 2022

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 67 -79. Returns are calculated for the Regular Plan & Direc Plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes – Fund Manager-wise

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1. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

### SBI Dividend Yield Fund FUND MANAGER –MR. ROHIT SHIMPI & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,40,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on April 30, 2024 (₹)	1,69,591	N.A.	N.A.	N.A.	N.A.	1,41,847
Returns (Annualised) (%)	35.24	N.A.	N.A.	N.A.	N.A.	35.52
First Tier Benchmark Returns (Annualised) (TRI) (%) #	38.76	N.A.	N.A.	N.A.	N.A.	37.78
Additional Benchmark Returns (Annualised) (TRI) (%) ##	22.90	N.A.	N.A.	N.A.	N.A.	21.76

Past performance may or may not be sustained in the future. NIFTY 500 TRI, ## S&P BSE Sensex TRI, Inception Date: March 14, 2023

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Magnum Ultra Short Duration Fund FUND MANAGER –MR. R. ARUN MR. ARDHENDHU BHATTACHARYA & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	78,20,662	30,86,702	16,50,463	6,92,143	3,95,978	1,24,640
Returns (Annualised) (%)	6.95	6.84	6.21	5.66	6.29	7.27
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.28	7.05	6.44	6.05	6.74	7.67
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.14	6.26	5.94	5.52	6.14	7.16

Past performance may or may not be sustained in the future. CRISIL Ultra Short Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: May 21, 1999

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

### SBI Magnum Low Duration Fund FUND MANAGER –MR. RAJEEV RADHAKRISHNAN MR. ARUN R. MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	20,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on April 30, 2024 (₹)	37,61,836	30,97,084	16,49,884	6,89,470	3,94,317	1,24,447
Returns (Annualised) (%)	6.96	6.88	6.20	5.51	6.01	6.97
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.20	7.21	6.64	6.04	6.56	7.52
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.24	6.26	5.94	5.52	6.14	7.16

Past performance may or may not be sustained in the future. CRISIL Low Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: July 07, 2007

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 67 -79. Returns are calculated for the Regular Plan & Direc Plan.

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# Total Expense Ratios (as on month end)

Equity Schemes	Reg -Plan	Dir-Plan	Debt Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.53	0.84	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	2.12	1.05
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.41	0.74	SBI Retirement Benefit Fund - Conservative Hybrid Plan	1.66	1.13
SBI Magnum Global Fund	1.89	1.20	SBI Retirement Benefit Fund - Conservative Plan	1.38	0.92
SBI Magnum Mid Cap Fund	1.69	0.82	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	1.02	0.43
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.93	1.31	SBI Short Term Debt Fund	0.84	0.34
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.58	0.74	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.11	0.61
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.06	0.97	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.30	0.19
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	2.01	0.95	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.21	0.86
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.93	0.85	SBI Magnum Income Fund	1.46	0.79
SBI Contra Fund	1.58	0.63	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.64	0.31
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.67	0.83	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.65	0.75	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.50	0.56
SBI Magnum Comma Fund	2.53	1.97	SBI Savings Fund	0.76	0.25
SBI PSU Fund	2.03	0.89	SBI Dynamic Bond Fund	1.44	0.61
SBI Infrastructure Fund	2.03	1.36	SBI Corporate Bond Fund	0.79	0.34
SBI Arbitrage Opportunities Fund	0.96	0.44	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.90
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.60	0.67	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.21	0.68
SBI Equity Savings Fund	1.19	0.67	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.54	0.31
SBI Banking And Financial Services Fund	1.85	0.75	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.15	0.07
SBI Gold Fund	0.42	0.10	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.80	0.33
SBI International Access- US Equity FoF	1.60	0.90	SBI Magnum Children's Benefit Fund - Investment Plan	2.02	0.86
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.62	0.94	SBI Floating Rate Debt Fund	0.46	0.26
SBI Equity Minimum Variance Fund	0.74	0.41	SBI Balanced Advantage Fund	1.59	0.69
SBI MultiCap Fund	1.72	0.91	SBI Long Duration Fund	0.68	0.23
SBI Dividend Yield Fund	1.80	0.74			
SBI Energy Opportunities Fund	1.74	0.47			
SBI Retirement Benefit Fund - Aggressive Plan	1.97	0.83			

**Note: Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) Regulations, 1996 for both Direct and Regular plan**

## Statutory Details & Risk Factors

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

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The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material.

## SBI Conservative Hybrid Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	11.8695
Direct Plan - Qtr IDCW	28-Jun-19	0.2200	13.2913
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	11.8903
Direct Plan - Qtr IDCW	27-Sep-19	0.2200	13.3387
Regular Plan - Qtr IDCW	27-Dec-19	0.1800	11.9186
Direct Plan - Qtr IDCW	27-Dec-19	0.2050	13.3878

Face value: ₹10

## SBI Conservative Hybrid Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	14.2182
Direct Plan - Annual IDCW	24-Mar-17	0.8000	16.3740
Regular Plan - Annual IDCW	23-Mar-18	0.8000	14.0798
Direct Plan - Annual IDCW	23-Mar-18	0.8000	16.4921
Regular Plan - Annual IDCW	29-Mar-19	0.8000	13.9783
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.6829

Face value: ₹10

## SBI Conservative Hybrid Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Mthly IDCW	27-Dec-19	0.0500	16.1384
Regular Plan - Mthly IDCW	27-Dec-19	0.0500	12.7925
Direct Plan - Mthly IDCW	31-Jan-20	0.0500	16.2508
Regular Plan - Mthly IDCW	31-Jan-20	0.0500	12.8634
Direct Plan - Mthly IDCW	28-Feb-20	0.0500	16.1993
Regular Plan - Mthly IDCW	28-Feb-20	0.0500	12.8064

Face value: ₹10

## SBI Multi Asset Allocation Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Reg. Plan - Monthly IDCW	27-Dec-19	0.0500	12.9939
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.8000
Reg. Plan - Monthly IDCW	31-Jan-20	0.0500	13.0258
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.8459
Reg. Plan - Monthly IDCW	28-Feb-20	0.0500	12.7450
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.5572

Face value: ₹10

## SBI Multi Asset Allocation Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	12.5479
Direct Plan - Qtr IDCW	28-Jun-19	0.2000	14.0457
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	12.8404
Direct Plan - Qtr IDCW	27-Sep-19	0.2000	14.4187
Regular Plan - Qtr IDCW	27-Dec-19	0.1950	12.8814
Direct Plan - Qtr IDCW	27-Dec-19	0.2150	14.4924

Face value: ₹10

## SBI Multi Asset Allocation Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	15.0660
Direct Plan - Annual IDCW	24-Mar-17	0.8000	15.5711
Regular Plan - Annual IDCW	23-Mar-18	0.8000	15.2971
Direct Plan - Annual IDCW	23-Mar-18	0.8000	15.9910
Regular Plan - Annual IDCW	29-Mar-19	0.8000	15.0775
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.0175

Face value: ₹10

## SBI Magnum Gilt Fund PF Regular - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Regular	28-Jun-19	0.2000	14.3123
IDCW - PF Regular	27-Sep-19	0.2100	14.4904
IDCW - PF Regular	27-Dec-19	0.2200	14.6101

Face value: ₹10

## SBI Magnum Gilt Fund PF Fixed 1 Year - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 1 Year	28-Jun-19	0.2000	13.6834
IDCW - PF Fixed 1 Year	27-Sep-19	0.2000	13.8546
IDCW - PF Fixed 1 Year	27-Dec-19	0.2100	13.9694

Face value: ₹10

## SBI Magnum Gilt Fund PF Fixed 2 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW-PF Fixed 2 Years	28-Jun-19	0.2000	13.8489
IDCW-PF Fixed 2 Years	27-Sep-19	0.2000	14.0244
IDCW-PF Fixed 2 Years	27-Dec-19	0.2150	14.1381

Face value: ₹10

## SBI Magnum Gilt Fund PF Fixed 3 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW-PF Fixed 3 Years	28-Jun-19	0.2000	13.4302
IDCW-PF Fixed 3 Years	27-Sep-19	0.2000	13.5943
IDCW-PF Fixed 3 Years	27-Dec-19	0.2050	13.7079

Face value: ₹10

## SBI Magnum Gilt Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Sep-19	0.2100	14.2970
Direct Plan - IDCW	27-Sep-19	0.2250	15.2465
Regular Plan - IDCW	27-Dec-19	0.2200	14.4121
Direct Plan - IDCW	27-Dec-19	0.2300	15.3912
Regular Plan - IDCW	31-Jan-22	0.5800	16.5691
Direct Plan - IDCW	31-Jan-22	0.5800	17.8701

Face value: ₹10

## SBI Magnum Income Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.3640
Direct Plan - IDCW	28-Jun-19	0.2000	14.2971
Regular Plan - IDCW	27-Sep-19	0.2000	13.5154
Direct Plan - IDCW	27-Sep-19	0.2100	14.4849
Regular Plan - IDCW	27-Dec-19	0.2100	13.8150
Direct Plan - IDCW	27-Dec-19	0.2250	14.8286

Face value: ₹10

## SBI Magnum Income Fund - Half Yearly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	12-Oct-18	0.4000	11.9114
Direct Plan - IDCW	12-Oct-18	0.4500	13.2953
Regular Plan - IDCW	29-Mar-19	0.4000	12.1369
Direct Plan - IDCW	29-Mar-19	0.4000	13.6399
Regular Plan - IDCW	27-Sep-19	0.4000	12.3642
Direct Plan - IDCW	27-Sep-19	0.4500	13.9366

Face value: ₹10

## SBI Dynamic Bond Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	12.8770
Direct Plan - IDCW	28-Jun-19	0.2000	14.3421
Regular Plan - IDCW	27-Sep-19	0.2000	13.0602
Direct Plan - IDCW	27-Sep-19	0.2200	14.5709
Regular Plan - IDCW	27-Dec-19	0.2000	13.1854
Direct Plan - IDCW	27-Dec-19	0.2250	14.7307

Face value: ₹10

## SBI Corporate Bond Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	29-Nov-19	0.0500	10.4941
Direct Plan - IDCW	29-Nov-19	0.0500	10.5400
Regular Plan - IDCW	27-Dec-19	0.0500	10.4402
Direct Plan - IDCW	27-Dec-19	0.0500	10.4902
Regular Plan - IDCW	28-Feb-20	0.0500	10.5457
Direct Plan - IDCW	28-Feb-20	0.0500	10.6052

Face value: ₹10

## SBI Magnum Medium Duration Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.2217
Direct Plan - IDCW	28-Jun-19	0.2000	13.8925
Regular Plan - IDCW	27-Sep-19	0.2000	13.3908
Direct Plan - IDCW	27-Sep-19	0.2000	14.0926
Regular Plan - IDCW	27-Dec-19	0.2050	13.5749
Direct Plan - IDCW	27-Dec-19	0.2150	14.3000

Face value: ₹10

## SBI Short Term Debt Fund- Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.2848
Regular Plan - Monthly IDCW	27-Dec-19	0.0500	12.7269
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.3563
Regular Plan - Monthly IDCW	31-Jan-20	0.0500	12.7872
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.4462
Regular Plan - Monthly IDCW	28-Feb-20	0.0500	12.8662

Face value: ₹10

## SBI Short Term Debt Fund - Retail Plan - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Monthly IDCW	29-Nov-19	0.0500	11.9851
Monthly IDCW	31-Jan-20	0.0500	11.9887
Monthly IDCW	28-Feb-20	0.0500	12.0596

Face value: ₹10

## SBI Credit Risk Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2100	14.8612
Direct Plan - IDCW	28-Jun-19	0.2000	13.8909
Regular Plan - IDCW	27-Sep-19	0.2000	13.9993
Direct Plan - IDCW	27-Sep-19	0.2100	15.0036
Regular Plan - IDCW	27-Dec-19	0.2150	14.0246
Direct Plan - IDCW	27-Dec-19	0.2300	15.0539

Face value: ₹10

## SBI Magnum Low Duration Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	27-Dec-19	5.0000	1133.0361
Direct Plan - Mthly IDCW	27-Dec-19	5.0000	1158.0993
Regular Plan - Mthly IDCW	31-Jan-20	5.0000	1134.8321
Direct Plan - Mthly IDCW	31-Jan-20	5.0000	1160.7696
Regular Plan - Mthly IDCW	28-Feb-20	5.0000	1135.7857
Direct Plan - Mthly IDCW	28-Feb-20	5.0000	1162.4360

Face value: ₹1000

## SBI Savings Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	12.1447
Direct Plan - IDCW	27-Dec-19	0.0500	12.7250
Regular Plan - IDCW	31-Jan-20	0.0500	12.1597
Direct Plan - IDCW	31-Jan-20	0.0500	12.7505
Regular Plan - IDCW	28-Feb-20	0.0500	12.1628
Direct Plan - IDCW	28-Feb-20	0.0500	12.7620

Face value: ₹10

## SBI Corporate Bond Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.1600	10.6459
Direct Plan - IDCW	27-Dec-19	0.1600	10.6948

Face value: ₹10

## SBI Magnum Constant Maturity Fund - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	14.6579
Direct Plan - IDCW	27-Dec-19	0.0500	14.9787
Regular Plan - IDCW	31-Jan-20	0.0500	14.6400
Direct Plan - IDCW	31-Jan-20	0.0500	14.9658
Regular Plan - IDCW	28-Feb-20	0.0500	14.9477
Direct Plan - IDCW	28-Feb-20	0.0500	15.2849

Face value: ₹10

## SBI Banking and PSU Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	23-Feb-24	5.0000	1173.8663
Direct Plan - Mthly IDCW	23-Feb-24	5.0000	1239.4200
Regular Plan - Mthly IDCW	28-Mar-24	5.0000	1177.8910
Direct Plan - Mthly IDCW	28-Mar-24	5.0000	1244.4939
Regular Plan - Mthly IDCW	26-Apr-24	5.0000	1174.7781
Direct Plan - Mthly IDCW	26-Apr-24	5.0000	1241.9530

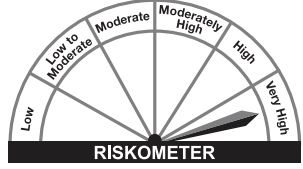


Face value: ₹1000

## SBI Magnum Gilt Fund - Regular Plan - IDCW Option



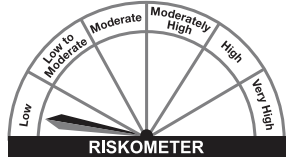
Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	08-Feb-22	0.5800	15.9191
Direct Plan - IDCW	08-Feb-22	0.5800	17.2166

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable. Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI ESG Exclusionary Strategy Fund	NIFTY100 ESG TRI	 <p>Investors understand that the scheme benchmark riskometer is at Very High risk</p>
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI Long Term Equity Fund	S&P BSE 500 TRI	
4	SBI Magnum Global Fund	Nifty MNC TRI	
5	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
7	SBI Technology Opportunities Fund	S&P BSE Teck TRI	
8	SBI Healthcare Opportunities Fund	S&P BSE HC TRI	
9	SBI Contra Fund	S&P BSE 500 TRI	
10	SBI Nifty Index Fund	Nifty 50 TRI	
11	SBI Focused Equity Fund	S&P BSE 500 TRI	
12	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI	
13	SBI Magnum Comma Fund	Nifty Commodities TRI	
14	SBI Flexicap Fund	S&P BSE 500 TRI	
15	SBI Blue Chip Fund	S&P BSE 100 TRI	
16	SBI Infrastructure Fund	Nifty Infrastructure TRI	
17	SBI PSU Fund	S&P BSE PSU TRI	
18	SBI Smallcap Fund	S&P BSE 250 Small Cap TRI	
19	SBI Banking And Financial Services Fund	Nifty Financial Services TRI	
20	SBI Magnum Children's Benefit Fund- Investment Plan	CRISIL Hybrid 35+65 - Aggressive Index	
21	SBI Retirement Benefit Fund - Aggressive Plan	S&P BSE 500 TRI	
22	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	CRISIL Hybrid 35+65 - Aggressive Index	
23	SBI International Access- US Equity FoF	S&P 500	
24	SBI Equity Minimum Variance Fund	Nifty 50 TRI	
25	SBI MultiCap Fund	Nifty 500 Multicap 50:25:25 TRI	
26	SBI Nifty Next 50 Index Fund	Nifty Next 50 TRI	
27	SBI Energy Opportunities Fund	Nifty Energy TRI	
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	 <p>Investors understand that the scheme benchmark riskometer is at High risk</p>
2	SBI Magnum Medium Duration Fund	NIFTY Medium Duration Debt Index A-III	
3	SBI Credit Risk Fund	NIFTY Credit Risk Bond Index B-II	
4	SBI Multi Asset Allocation Fund	45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	
5	SBI Gold Fund	Price of Gold	
6	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	
1	SBI Magnum Children's Benefit Fund - Savings Plan	NIFTY 50 Hybrid Composite Debt 15:85 Index	 <p>Investors understand that the scheme benchmark riskometer is at Moderately High risk</p>
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Magnum Income Fund	CRISIL Medium to Long Duration Debt A-III Index	
4	SBI Retirement Benefit Fund - Conservative Plan	CRISIL Hybrid 85+15 - Conservative Index	



SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Low Duration Fund	CRISIL Low Duration Debt A-I Index	 <p>Investors understand that the scheme benchmark riskometer is at Moderate risk</p>
2	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index A-II	
3	SBI Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	
4	SBI Magnum Gilt Fund	Nifty All Duration G-Sec Index	
5	SBI Equity Savings Fund	NIFTY Equity Savings Index	
6	SBI Corporate Bond Fund	NIFTY Corporate Bond Index A-II	
7	SBI Liquid Fund	NIFTY Liquid Index A-I	
8	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
9	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
1	SBI Savings Fund	CRISIL Money Market A-I Index	 <p>Investors understand that the scheme benchmark riskometer is at Low to Moderate risk</p>
2	SBI Short Term Debt Fund	CRISIL Short Duration Debt A-II Index	
3	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index A-II	
4	SBI Magnum Ultra Short Duration Fund	CRISIL Ultra Short Duration Debt A-I Index	
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	 <p>Investors understand that the scheme benchmark riskometer is at Low risk</p>
2	SBI Arbitrage Opportunities Fund	Nifty 50 Arbitrage Index	

**Disclosure of Potential Risk Class (PRC) matrix**

● **SBI Overnight Fund**

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

● **SBI Short Term Debt Fund | SBI Floating Rate Debt Fund**

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

● **SBI Magnum Constant Maturity Fund | SBI Dynamic Bond Fund | SBI Magnum Gilt Fund**

Potential Risk Class			
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)	A-III		

**Disclosure of Potential Risk Class (PRC) matrix**

- SBI Savings Fund | SBI Magnum Ultra Short Duration Fund | SBI Liquid Fund

Potential Risk Class			
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)			

- SBI Banking & PSU Fund | SBI Corporate Bond Fund | SBI Long Duration Fund

Potential Risk Class			
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	

**Disclosure of Potential Risk Class (PRC) matrix**

● **SBI Magnum Low Duration Fund**

Potential Risk Class			
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)			

● **SBI Magnum Income Fund | SBI Magnum Medium Duration Fund | SBI Credit Risk Fund**

Potential Risk Class			
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

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## WEST

**Chhattisgarh:** Bilai: 0788 - 4010955, 2292099 • Bilaspur: 07752 - 415300 • Korba: 07759 - 246777 • Raigarh: 07762 - 296946 • Raipur: 0771 - 2543355, 4056808 **Goa:** Margao: 0832 - 2725233/34Panjim: 0832 - 2235283, 2421806 • Vasco: 0832 - 2500626/36 **Gujarat:** Ahmedabad - Law Garden: 079 - 26423060/70 • Ahmedabad - Maninagar: 079 - 48442929 • Ahmedabad - S.G. Highway Branch: 079-40299122 • Anand: 02692 - 246210 • Bharuch: 02642 - 247550 • Bhavnagar: 0278 - 2523788 • Bhuj: 02832 - 250900 • Gandhidham: 02836 - 233615 • Gandhinagar: 079 - 29750620 • Jamangar: 0288 - 2660104 • Junagadh: 0285 - 2670350 • Mehsana: 02762 - 233872 • Nadiad: 0268 - 2560110 • Navsari: 02637 - 242266 • Rajkot: 0281 - 2466740/41 • Surat: 0261 - 2462763/64 • Vadodara: 0265 - 2323010 • Valsad: 02632 - 245440 • Vapi: 0260 - 2400480 **Madhya Pradesh:** BHOPAL: 0755 - 2557341 • GWALIOR: 0751 - 2447272 • Indore: 0731 - 4991080-83 / 4045944 • JABALPUR: 0761 - 2410042 • Ratlam: 07412 - 409492 • SAGAR: 07582 - 241367 • Ujjain: 0734 - 2536140/41 **Maharashtra:** Ahmednagar: 0241 - 2354555 • Akola: 0724 - 2457222 • Amravati: 0721 - 2560291 • AURANGABAD: 0240 - 2351460 • CHINCHWAD • 020 - 27355721 • Dhule: 0256 - 2237253 • JALGAON: 0257-2223450 • KOLHAPUR: 0231 - 2680880 • Mumbai - Alibag: 02141 - 225555 • Mumbai - Andheri: 022 - 26200231 • Mumbai - BKC: 022 - 61793000 • Mumbai - Borivali: 022 - 28922741, 28927551 • Mumbai - Chembur: 7045353653 • Mumbai - Dadar: 022 - 24322446/47 • Mumbai - Ghatkopar: 022 - 25012228 • Mumbai - Kalyan: 0251 - 2311980 • Mumbai - Kharghar: 022 - 27740359/69 • Mumbai - Nariman Point: 022 - 66532800 • Mumbai - Thane: 022 - 25414594 • Mumbai - Vashi: 022 - 27801018/16 • Mumbai - Versova: 022 - 26300155/56 • Nagpur: 0712 - 6621479, 6659601 • Nanded: 02462 - 244144 • NASHIK: 0253 - 2232553 • PUNE: 020 - 25670961, 25653398/99 • Pune - CAMP: 9850815152 • RATNAGIRI: 7506868073 • Sangli: 0233 - 2970379 • Satara: 02162 - 298732 • SOLAPUR: 0217 - 2315292



## Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.



## Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.



## SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests 500 every 15th of the month in an equity fund for a period of three years.



## Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.



## First Tier Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty 50, S&P BSE Sensex, S&P BSE 200, S&P BSE 500, 10-Year Gsec.



## Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is 100 and the exit load is 1%, the redemption price would be 99 Per Unit.



## Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.



## Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.



## Tracking Error

Measure that indicates how closely the portfolio return tracks the benchmark return. Tracking error is the standard deviation of the difference of returns between a portfolio and the benchmark over a specified holding period.



## Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.



## NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.



## Note

Pursuant to para 10.4 of master circular for mutual funds dated May 19, 2023. SEBI has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor



## Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is 100 and the entry load is 1%, the investor will enter the fund at ₹101.



## Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield



## Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.



## Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.



## AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.



## Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.



## Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



## Rating Profile

For details on IDCW, please refer notice cum addendum dated March 27, 2021. In Line with chapter 11 of master circular for mutual fund dated May 19, 2023. nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.



## IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

# TA%WISE

A ready reckoner for applicable taxation rates

The following Income Tax/TDS rates are applicable for Financial Year (FY) 2023-24 as per Finance Act 2023

## CAPITAL GAINS ON EQUITY-ORIENTED<sup>1</sup> MUTUAL FUNDS (SUBJECT TO STT<sup>2</sup>)

Type of Capital Gain →	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS	
Period of Holding →	Up to 12 months		More than 12 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(A) Resident Individual / HUF	Section 111A: 15% <sup>\$</sup>	NIL	Section 112A: 10% <sup>3 \$</sup>	NIL
(B) Domestic Company		NIL		NIL
(C) Non-Resident (other than FII)		15% <sup>\$ #</sup>		10% <sup>\$ #</sup>
(D) Foreign Institutional Investor (FII)	Section 111A: 15% <sup>\$</sup>	NIL		NIL

(1) Equity-Oriented Fund (EOF) refers to a scheme of a MF wherein minimum of 65% of the total proceeds of such fund are invested in the equity shares of domestic companies listed on a recognised stock exchange. A Fund of Fund (FOF) structure is treated as an EOF if a minimum of 90% of the total proceeds of such fund are invested in the units of another fund and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange. The equity holding is computed with reference to the annual average of the monthly averages of the opening and closing figures.

(2) STT @ 0.001% is applicable on redemption of units of Equity-oriented Mutual Funds

(3) Without Indexation & foreign exchange fluctuation benefit. LTCG on EOF are exempt from tax up to Rs.1,00,000.

## CAPITAL GAINS ON NON-EQUITY ORIENTED MUTUAL FUNDS

### [I] FOR INVESTMENTS MADE ON OR AFTER APRIL 1, 2023

CONDITION – % of Equity Holding in MF	Up to 35% <sup>4</sup>		More than 35%		More than 35%	
Type of Capital Gain →	SHORT TERM CAPITAL GAINS		SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS (Section 112)	
Period of Holding →	Irrespective of Holding Period		Up to 36 months		More than 36 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(A) Resident Individual / HUF	Applicable Slab rates <sup>\$</sup>	NIL	Applicable Slab rates <sup>\$</sup>	NIL	20% <sup>5 \$</sup>	NIL
(B) Domestic Company	Applicable Tax rates <sup>\$</sup>	NIL	Applicable Tax rates <sup>\$</sup>	NIL		NIL
(C) Non-Resident (other than FII)	Applicable Slab rates <sup>\$</sup>	30% <sup>6 \$ #</sup>	Applicable Slab rates <sup>\$</sup>	30% <sup>\$ #</sup>	Listed: 20% <sup>5 \$</sup> Unlisted: 10% <sup>6 \$</sup>	Listed: 20% <sup>5 \$ #</sup> Unlisted: 10% <sup>6 \$ #</sup>
(D) Foreign Institutional Investor (FII)	30% <sup>6 \$</sup>	NIL	30% <sup>\$</sup>	NIL	10% <sup>6 \$</sup>	NIL

**[II] FOR INVESTMENTS MADE ON OR BEFORE MARCH 31, 2023**

Type of Capital Gain →	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS (Section 112)	
Period of Holding →	Up to 36 months		More than 36 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(E) Resident Individual / HUF	Applicable slab rates <sup>§</sup>	NIL	20% <sup>§</sup>	NIL
(F) Domestic Company	Applicable Tax rates <sup>§</sup>	NIL	20% <sup>§</sup>	NIL
(G) Non-Resident (other than FII)	Applicable slab rates <sup>§</sup>	30% <sup>§ #</sup>	Listed: 20% <sup>§</sup> Unlisted: 10% <sup>§</sup>	Listed: 20% <sup>§ #</sup> Unlisted: 10% <sup>§ #</sup>
(H) Foreign Institutional Investor (FII)	30% <sup>§</sup>	NIL	10% <sup>§</sup>	NIL

(4) “Specified Mutual Fund” means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. Investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

(5) with indexation benefit

(6) without indexation and foreign exchange fluctuation benefit

**TAX ON INCOME DISTRIBUTION (IDCW OPTION)**

Status of Investor	INCOME TAX RATE	TDS
(A) Resident Individuals / HUF	Applicable Slab rates <sup>§</sup>	10% (if income distributed > Rs.5,000 during FY) <sup>#</sup>
(B) Domestic Company	Applicable Tax rates <sup>§</sup>	10% (if income distributed > Rs.5,000 during FY) <sup>#</sup>
(C) Non-Resident	20% <sup>§</sup>	20% <sup>§ #</sup>

**§ Surcharge:**

If taxpayer (Individual/HUF/AOP/BOI/AJP) opts for Old Tax Regime, then Surcharge to be levied on basic tax at:

- 37% where specified income exceeds Rs.5 crore;
- 25% where specified income exceeds Rs.2 crore but does not exceed Rs.5 crore;
- 15% where total income exceeds Rs.1 crore but does not exceed Rs.2 crore; and
- 10% where total income exceeds Rs.50 lakhs but does not exceed Rs.1 crore.

If taxpayer (Individual/HUF/AOP/BOI/AJP) pays tax as per default New Tax Regime u/s. 115BAC(1A), then maximum rate of Surcharge will be 25% where income exceeds Rs.2 crore.

In case of an AOP consisting of only companies as its members, the rate of surcharge shall not exceed 15%.

Surcharge for companies to be levied on basic tax:

- Domestic Company: 12% where income exceeds Rs.10 crore and 7% where income exceeds Rs.1 crore but less than Rs.10 crore. If domestic company opts for concessional tax regime u/s. 115BAA/115BAB: then flat rate of 10% on basic tax
- Non-resident Company: 5% where income exceeds Rs.10 crore and 2% where income exceeds Rs.1 crore but less than Rs.10 crore

Enhanced surcharge of 25% or 37%, as the case may be, will not apply in case of income by way of dividend or capital gains on securities covered under Section 111A (STCG on EOF), Section 112 (LTCCG on non-EOF acquired up to March 31, 2023 and LTCCG on non-EOF acquired from April 1, 2023 where equity exposure in such non-EOF > 35%), Section 112A (LTCCG on EOF) & Section 115AD (tax on income earned by FIIs).

**Cess:** Health & Education Cess @ 4% is applicable on aggregate of basic tax & surcharge

# The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

**TDS at higher rates:** TDS at twice the applicable rate in case of payments to specified persons (excluding non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply.

**In case of non-resident investors (other than FII):** As per provisions of Section 196A, TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY. Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance Act 2023 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

**In case of FII:** As per provisions of Section 196D, TDS is applicable at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.



## INCOME- TAX RATES FOR INDIVIDUAL/HUF/AOP/BOI/Artificial Juridical Person

### DEFAULT – NEW TAX REGIME [Section 115BAC(1A)]

TOTAL INCOME	TAX RATES \$
Up to INR 3,00,000	NIL
INR 3,00,001 to INR 6,00,000	5%
INR 6,00,001 to INR 9,00,000	10%
INR 9,00,001 to INR 12,00,000	15%
INR 12,00,001 to INR 15,00,000	20%
INR 15,00,001 and above	30%

### OPTIONAL – OLD TAX REGIME (with specified exemptions & deductions)

TOTAL INCOME	TAX RATES \$
Up to INR 2,50,000	NIL
INR 2,50,001 to INR 5,00,000	5%
INR 5,00,001 to INR 10,00,000	20%
INR 10,00,001 and above	30%

(i) Under the old tax regime, in the case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 300,000 and in the case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 500,000

(ii) In cases where the taxable income, reduced by long term capital gains / short term capital gains of a resident individual/HUF is below the basic exemption limit, the long-term capital gain / short-term capital gains will be reduced to the extent of this shortfall and only the balance is chargeable to income tax. The benefits of this provision are not available to non-resident individuals.

(iii) Rebate of up to INR 25,000 is available for resident individuals whose total income does not exceed INR 700,000 under the default New Tax Regime u/s. 115BAC(1A). In case such resident individual opts to pay tax under the old tax regime, then rebate of up to Rs.12,500 is available if total income does not exceed Rs.5,00,000. However, such rebate is not available with respect to income-tax on long-term capital gains arising on transfer of units of equity-oriented schemes.

## INCOME- TAX RATES FOR DOMESTIC COMPANIES

### If availing specified exemptions / deductions

### Optional Regime (Without specified exemptions / deductions)

	If availing specified exemptions / deductions		Optional Regime (Without specified exemptions / deductions)	
	Turnover ≤ Rs. 400 Crore	Turnover > Rs.400 Crore	Section 115BAA	Section 115BAB
Basic Tax Rate \$	25%	30%	22%	15%
Minimum Alternate Tax (MAT) \$	15%	15%	Not Applicable	

**Note:**

(1) The rates above are based on the Income Tax Act, 1961 as amended by the Finance Act, 2023.

(2) The above rates are based on the assumption that the units are held by the investors as capital assets and not as stock in trade.

(3) Transfer of units upon consolidation of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity-oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

(4) Under the provisions of the Income-tax Act, 1961, every person who has been allotted a PAN on or after July 1, 2017 and is eligible to obtain Aadhaar Number, is required to link his PAN with Aadhaar. The date for linking PAN and Aadhaar has now been extended to June 30, 2023 on payment of penalty of Rs.1,000. From July 1, 2023, the PAN of taxpayers who have failed to link PAN with Aadhaar, as required, shall become inoperative and the consequences during the period that PAN remains inoperative will be as follows:

(i) no refund shall be made against such PANs;

(ii) interest shall not be payable on such refund for the period during which PAN remains inoperative; and

(iii) TDS and TCS shall be deducted /collected at higher rate, as provided in the Act.

Additionally, such taxpayers will not be able to conduct transactions where quoting PAN is mandatory, like investments in mutual funds.

The PAN can be made operative again in 30 days, upon linking of PAN with Aadhaar after payment of fee of Rs.1,000.

Those persons who have been exempted from PAN-Aadhaar linking will not be liable to the consequences mentioned above. This category includes those residing in specified States, a non-resident as per the Income-tax Act, 1961, an individual who is not a citizen of India or individuals of the age of eighty years or more at any time during the previous year.

**Disclaimer:** The above overview is not exhaustive or comprehensive and is not intended to be a substitute for professional advice. The above information is provided for only general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax benefits, each investor is advised to consult with his/ her tax consultant with respect to the specific direct tax implications arising out of their transactions. The investor alone shall be fully responsible and/or liable for any decision/action taken on the basis of this document. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of SBI Mutual Fund.





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