

Investment report as on  
**FEBRUARY 28, 2026**



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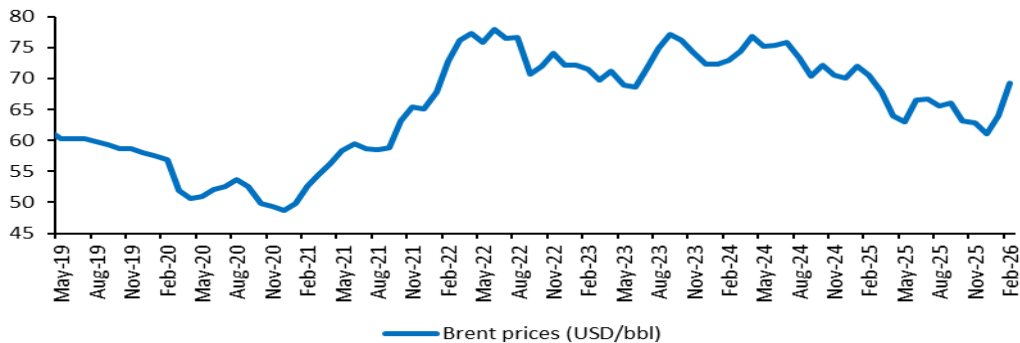
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# Market Overview

Geopolitical factors have re-emerged as a material risk factor for financial markets with the recent war in the Middle east. A prolonged conflict will put pressure on India's twin deficits and drive rupee weaker. Impact on WPI inflation and hence corporate profit margin will be sharper than the retail inflation which could have an initial layer of shock absorber from the OMCs and then possibly via fuel tax cut. The deterioration in terms of trade for India becomes quite stark with rising crude oil prices. The rupee, already Asia's worst-performing currency in 2025, hit a new low of 92 against US\$ this week.

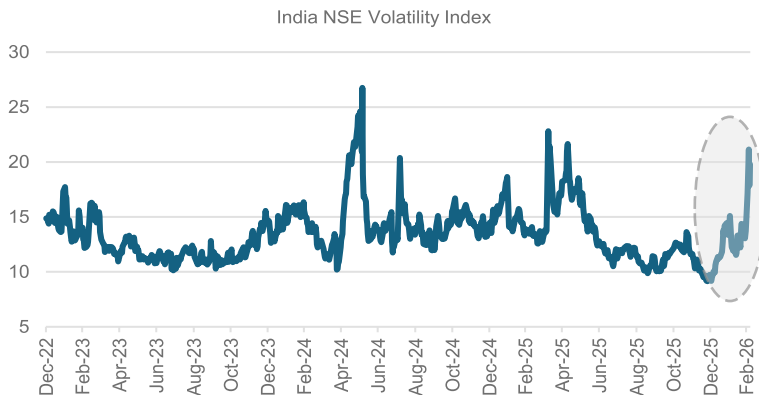


Source: Bloomberg, SBIFM Research

## EQUITY

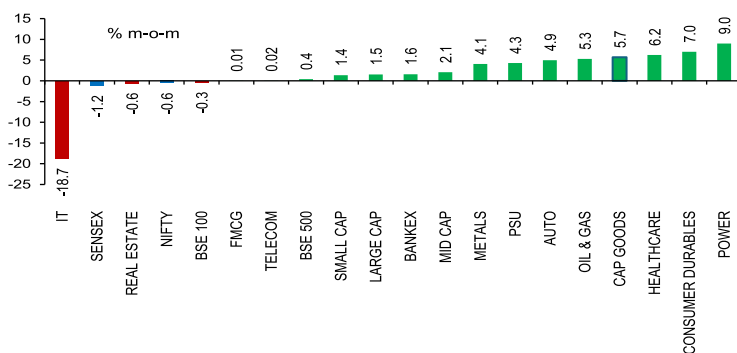
The defining feature of Indian equity markets in 2026 so far, has been a significant surge in volatility. While January saw aggressive FPI selling amidst a weakening rupee, February began with an STT (Securities and Transactions Tax) hike on derivatives in the Union Budget. Trade deal announcements with the EU and more importantly the US, provided some cheer for the markets before fears of a potential disruption for Indian software services exports from AI (artificial intelligence) soured sentiment again. The two-way volatility, however, resulted in broadly flat markets for February with the Nifty and the Sensex shedding 0.6% and 1.2% respectively for the month.

### Volatility has spiked in 2026 for Indian equities



Source: Bloomberg, SBIFM Research

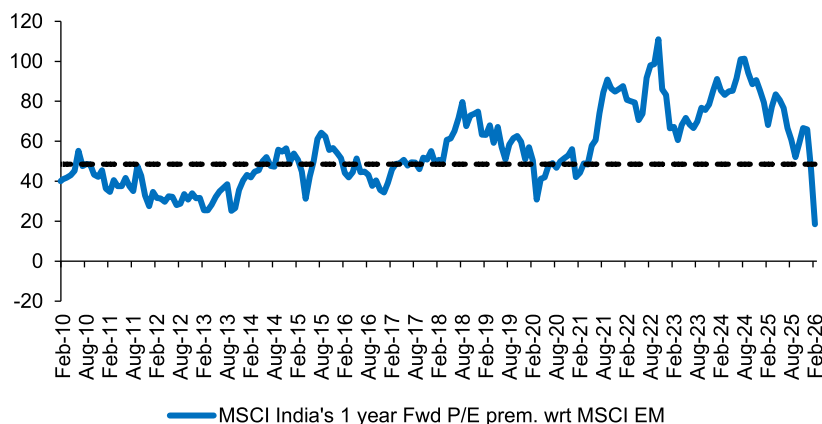
### Tech sell-off on potential AI disruption offset gains elsewhere in Indian equities



Source: Bloomberg, SBIFM Research

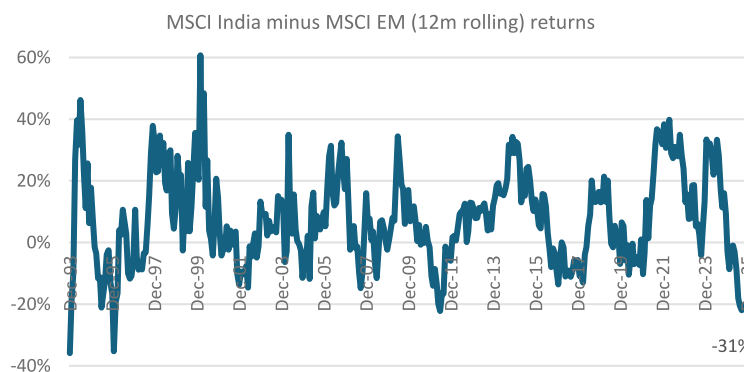
Even with the Tech sector sell-off, FPIs ended February as net buyers of Indian equities, breaking from the trend of the recent past, thanks to the deal with the US and corresponding easing of US tariffs on Indian exports. Other positives for Indian equities included a significant easing of premium versus other emerging markets owing to the sharp underperformance of the past six quarters and more importantly a likely improvement in corporate earnings. Revisions in earnings had stabilised after seeing downward revisions for a good part of CY25, signalling potential bottoming out. Trade deals could lift medium term earnings by improving visibility and reviving corporate expansion plans. Budget measures such as higher infra and manufacturing spends and incentivization of private capex on strategic sectors, past year's income tax and GST cuts, and the lagged impact of monetary easing, were also supportive of earnings going ahead. A reflation in economy and recovery in corporate earnings looked to be the base case. However, entering March, the energy shock from the US- Israel- Iran conflict, has brought in a fresh bout of sell-off for Indian equities.

### Indian equities' premium to EM (emerging market) peers has meaningfully eased ...



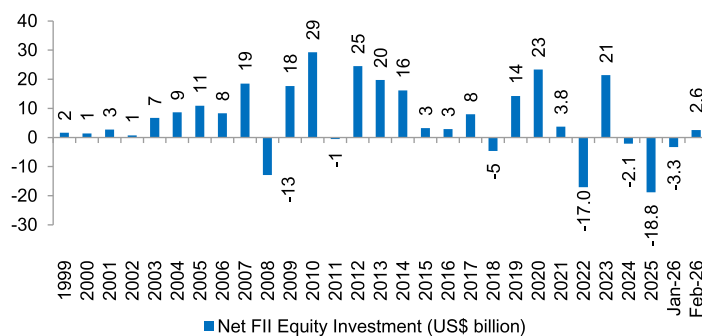
Source: Bloomberg, SBIFM Research

### ...owing to the sharp underperformance of the past six quarters



Source: Bloomberg, SBIFM Research

### FPIs turned buyers in Feb 2026 with the India-US trade deal helping sentiment

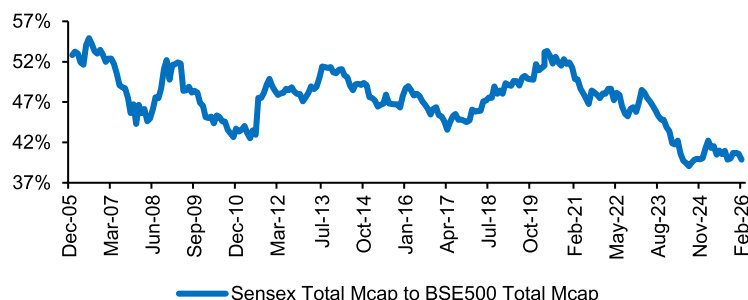


Source: Bloomberg, SBIFM Research

The US-Israel-Iran war has led to a practical shutdown of the Strait of Hormuz which accounts for transport of a fifth of global oil and liquefied natural gas consumption. This has led to a surge in crude oil and gas prices along with other commodities that act as substitutes such as coal or those that rely on energy for their own production such as aluminium. A prolonged disruption of Persian Gulf oil and gas exports could mean return to 2022-style energy prices which would have clear macro and market implications. In this scenario, inflation rises worldwide, more so in Europe and Asia. Central banks may initially look through the shock, but persistently higher energy prices risk unanchoring inflation expectations. Growth slows as household real incomes are squeezed and corporate margins weaken from higher input costs. Current accounts deteriorate across energy-importing economies such as India, pressuring currencies. In such an environment, global capital could also rotate away from equities further aggravating the macro crises.

While it is difficult to know how long the current shutdown lasts and consequently to what extent the energy crises persist, the base case is for the situation to be resolved sooner rather than later given the disastrous economic consequences for almost everyone involved. In this scenario, reflation of the economy and earnings recovery return into play. That said, a longer disruption, as outlined above, cannot entirely be ruled out as a risk scenario. On asset allocation, we continue to be neutral equities expecting positive albeit moderate returns, with preference for large caps over mid and small caps on relative valuations.

### Relative valuations favour large caps



Source: Bloomberg, SBIFM Research

### FIXED INCOME

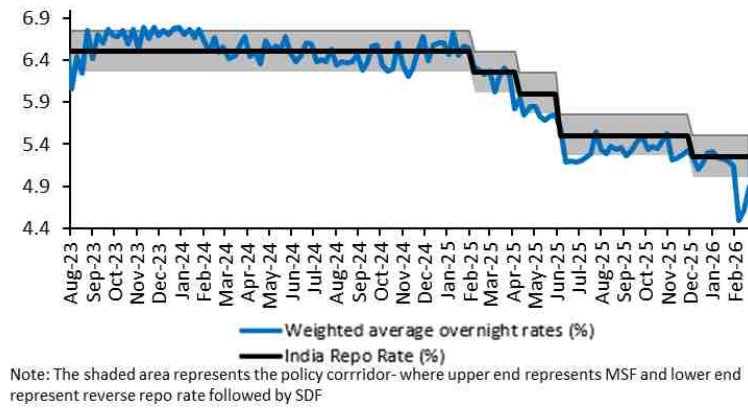
Enabling policy rate transmission and ensuring smoother absorption of market borrowing has been the objective of RBI market operations since the last policy review. Towards this, the central bank has ensured that the operating target and more importantly collateralized overnight rates stay materially lower than the policy rate. This has enabled market yields to stay anchored with a modest retracement over the previous month. However, the levels have moved back over the last few days with the escalating middle east crisis.

G-Sec	31-Dec-25	30-Jan-26	27-Feb-26
3-year G-Sec	6.07%	6.02%	5.84%
5-year G-Sec	6.31%	6.36%	6.37%
10-year G-Sec	6.59%	6.70%	6.66%
15-year G-Sec	6.99%	7.09%	7.04%
30-year G-Sec	7.27%	7.36%	7.34%
<b>slope 10x15y</b>	0.40%	0.39%	0.38%
<b>slope 10x30y</b>	0.68%	0.66%	0.67%
<b>SDL</b>			
10-12Y	7.35%	7.50%	7.44%
SDL Spread	0.76%	0.80%	0.78%
INR/USD	89.8591	91.916	91.044
DXY	98.238	96.991	97.608
UST	4.17%	4.24%	3.94%
Brent	61.33	72.72	72.48
<b>OIS Swaps</b>			
1Y	5.45%	5.56%	5.48%
3Y	5.72%	5.90%	5.74%
5Y	5.92%	6.16%	5.91%

Source: SBIFM Research

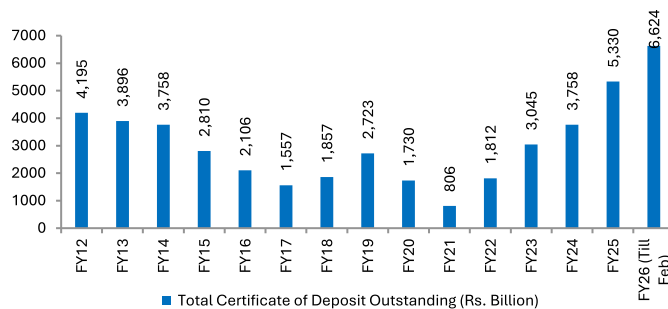
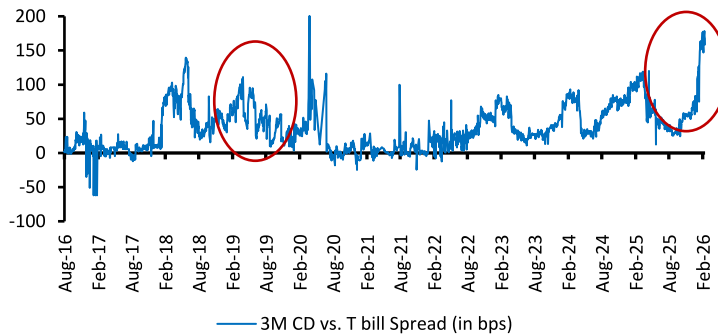
### Liquidity Operations & Money Market Segment

The most obvious shift in terms of RBI actions has been the tolerance for higher banking liquidity and weighted average call rates staying within the corridor rather than being aligned closer to the repo rate. Effectively this has translated into collateralized rates that are the main anchor for pricing in all money market segments trading below the SDF. Recent weeks have seen the RBI resume screen-based OMO purchases to counterbalance the likely forex market intervention. The immediate impact of surplus liquidity has been with respect to money market rates that have been largely capped at around 7% in the 3 month and 1-year segments. Even as further upticks have been capped, the large supply pressure so far as well as anticipated supply in the pipeline would keep rates elevated in the near future. Reversal of this seasonality is expected around the end of the quarter and moving into the coming quarter.



Source: SBIFM Research, RBI

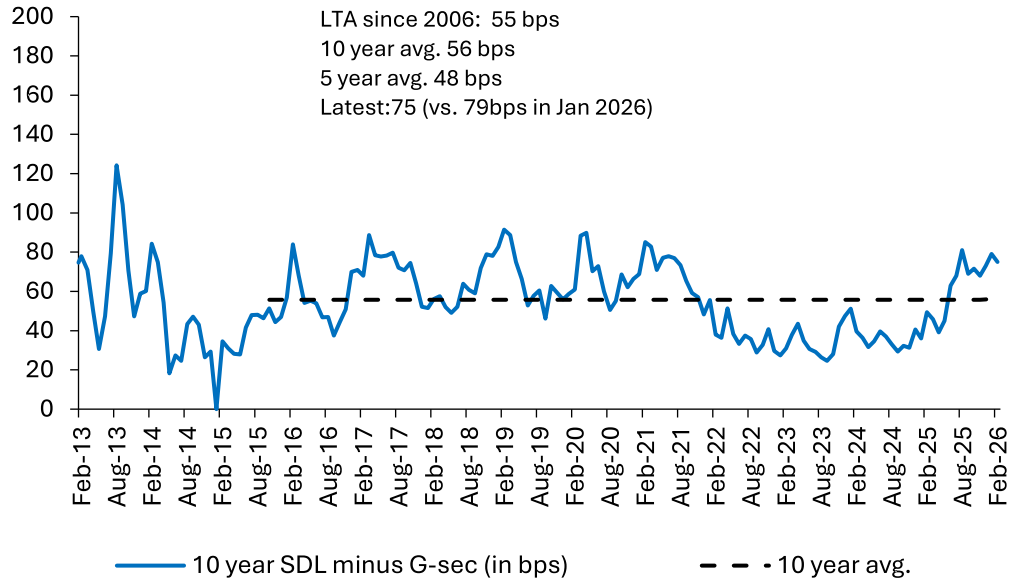
### Higher supply keeps CD spreads elevated.



Source: SBIFM Research, RBI

## Liquidity Operations and Sovereign Segment

Aside from ensuring surplus liquidity, screen-based OMO purchases timed around auction dates as well as possible Fx intervention dates have ensured that the market yields have remained anchored around 6.70% or so on the 10y benchmark. SDL spreads have also remained contained at around 70 bps on 10y.



Source: RBI, CEIC, SBIFM Research.

### Portfolio strategy

Monetary policy easing in the current cycle has possibly reached its end, with focus now likely to be on rates transmission. The recent geopolitical developments add an additional layer of risk on the overall macro environment with possible upside inflation pressures if crude prices were to stay elevated. This would also impact RBI's reaction function in various market segments. In the near term, the significant presence of RBI across the forex and rates markets have clearly anchored market yields. However, the risk of external negative factors sustaining/ worsening should also be assessed. Hence, apart from tactical positioning largely based on the seasonality factors around fiscal year end, we would continue to remain anchored to maintaining duration positioning at a moderate level.

Overall, on a risk-reward basis, spreads on high grade bonds as well as selective credits at the shorter-end remain attractive. Strategies on duration would continue to be nimble, with preference to remain relatively lighter on a directional basis. Curve steepness is expected to remain intact in the coming months. Short tenor high grade bond funds continue to provide higher accrual, wider spreads as well as an optimum risk/reward that provide opportunities over the coming months as well as into the coming year.

# Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Large Cap Fund (Previously known as SBI BlueChip 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 Midcap Fund (Previously known as SBI Magnum Midcap Fund)	SBI MNC Fund (Previously known as 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. Rohit Shimpi	Mr. Dinesh Balachandran Mr. Anup Upadhyay (Co-Fund Manager)	Mr. R. Srinivasan, Mr. Saurabh Pant	Ms. Nidhi Chawla	Mr. Dinesh Balachandran	Mr. Saurabh Pant	Mr. Bhavin Vithlani	Mr. Tamnaya Desai	
<b>Managing Since</b>	Mr. Saurabh Pant (w.e.f. Apr. 2024)	Mr. Rohit Jan-2022	Mr. Dinesh Balachandran Mr. Anup Upadhyay (w.e.f. Dec 2024)	Mr. R. Srinivasan, Mr. Saurabh Pant (w.e.f. April 2024)	w.e.f. Jan 2026	Mr. Dinesh May-2018	Mr. Saurabh Sep-2016	Mr. Bhavin (w.e.f. April 2024)	Mr. Tamnaya Desai Since April 2024 he was a Co-fund manager but from Feb-2025 he is managing the fund himself.	
<b>First Tier Benchmark</b>	BSE 100 (TRI)	Nifty 100 ESG TRI	BSE 500 (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)	
<b>Fund Details as on 28 February 2026</b>										
<b>Month End AUM (₹ in Crs)</b>	₹ 55,246.21	₹ 5,526.06	₹ 23,297.45	₹ 22,932.40	₹ 8,986.64	₹ 49,111.50	₹ 38,765.94	₹ 23,154.24	₹ 5,841.01	
<b>Portfolio Turnover</b>	0.61	0.22	0.95	0.47	0.19	1.92	0.55	0.69	0.47	
<b>Standard Deviation*</b>	10.98%	11.34%	11.00%	11.73%	-	12.05%	10.84%	13.26%	10.68%	
<b>Beta*</b>	0.91	0.91	0.85	0.80	-	0.93	0.79	0.80	0.60	
<b>Sharpe Ratio*</b>	0.88	0.82	0.81	1.00	-	1.17	1.23	0.88	0.36	
<b>Expense Ratio</b>	Regular- 1.47% Direct- 0.79%	Regular- 1.94% Direct- 1.30%	Regular- 1.66% Direct- 0.82%	Regular- 1.67% Direct- 0.84%	Regular- 1.78% Direct- 0.80%	Regular- 1.50% Direct- 0.73%	Regular- 1.55% Direct- 0.72%	Regular- 1.66% Direct- 0.86%	Regular- 1.92% Direct- 1.25%	
<b>Portfolio Classification By Asset Allocation (%) as on 28 February 2026</b>										
<b>Large Cap (%)</b>	81.70	78.36	65.90	35.21	74.41	49.85	37.63	5.12	36.11	
<b>Mid Cap (%)</b>	10.69	14.23	13.43	29.65	11.89	20.26	40.80	72.90	19.27	
<b>Small Cap (%)</b>	2.93	6.24	12.48	27.31	5.97	10.77	14.14	15.76	39.09	
<b>Unclassified (%)</b>	-	-	-	-	-	-	-	-	-	
<b>Other Assets (%)</b>	3.93	1.05	6.58	7.30	7.66	13.81	6.70	5.45	5.20	
<b>Portfolio Classification By Industry Allocation (%) as on 28 February 2026</b>										
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Financial Services 34.90 Oil, Gas & Consumable Fuels 8.15 Automobile And Auto Components 6.54 Fast Moving Consumer Goods 5.97 Construction 3.73 Capital Goods 5.02 Metals & Mining 4.76 Information Technology 4.24 Consumer Services 4.20 Healthcare 4.20	Financial Services 37.16 Automobile And Auto Components 11.89 Information Technology 8.19 Capital Goods 7.60 Consumer Durables 5.85 Construction 5.06 Construction Materials 3.74 Consumer Services 3.70 Metals & Mining 2.81 Healthcare 2.55	Financial Services 40.15 Metals & Mining 7.87 Automobile And Auto Components 7.57 Oil, Gas & Consumable Fuels 6.07 Construction 3.64 Capital Goods 3.20 Consumer Durables 4.72 Information Technology 4.16 Healthcare 3.11 Construction Materials 2.84	Financial Services 19.88 Consumer Durables 8.86 Healthcare 8.48 Cash, Cash Equivalents And Others 7.30 Power 6.12 Telecommunication 5.29 Chemicals 4.38 Textiles 4.17	Financial Services 25.89 Information Technology 11.48 Automobile And Auto Components 9.54 Oil, Gas & Consumable Fuels 8.55 Fast Moving Consumer Goods 7.45 Realty 5.33 Healthcare 4.38 Metals & Mining 4.04	Financial Services 25.93 Oil, Gas & Consumable Fuels 11.48 Healthcare 8.50 Information Technology 6.78 Automobile And Auto Components 6.53 Derivatives 5.55 Metals & Mining 5.14 Fast Moving Consumer Goods 4.98 Automobile And Auto Components 4.98 Cash, Cash Equivalents And Others 3.89 Telecommunication 3.81	Financial Services 20.94 Healthcare 10.98 Capital Goods 9.02 Automobile And Auto Components 8.80 Fast Moving Consumer Goods 8.24 Cash, Cash Equivalents And Others 7.56 Consumer Durables 7.32 Metals & Mining 6.04 Information Technology 4.64 Construction Materials 4.13	Financial Services 27.72 Capital Goods 15.87 Automobile And Auto Components 8.42 Construction Materials 7.24 Power 6.56 Cash, Cash Equivalents And Others 5.45 Healthcare 5.27 Consumer Services 4.76 Realty 4.18 Fast Moving Consumer Goods 4.06	Healthcare 19.45 Automobile And Auto Components 18.28 Fast Moving Consumer Goods 18.19 Capital Goods 14.40 Metals & Mining 11.95 Cash, Cash Equivalents And Others 6.15 Textiles 5.20 Information Technology 4.37 Consumer Durables 4.37 Consumer Services 1.81	
<b>Other Details</b>										
<b>Exit Load</b>	For exit within 30 days from the date of allotment - 0.25% For exit after 30 days from the date of allotment - 0.10% For exit after 90 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 1% For exit after 30 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 0.10% For exit after 30 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 0.25% For exit after 30 days from the date of allotment - 0.10% For exit after 90 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 1% For exit after 30 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 0.25% For exit after 30 days from the date of allotment - 0.10% For exit after 90 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 0.25% For exit after 30 days from the date of allotment - 0.10% For exit after 90 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 0.25% For exit after 30 days from the date of allotment - 0.10% For exit after 90 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 0.25% For exit after 30 days from the date of allotment - 0.10% For exit after 90 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 0.25% For exit after 30 days from the date of allotment - 0.10% For exit after 90 days 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 (5.17% as on 28th February 2026) 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

## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Fund <small>(Previously known as SBI Emerging Business Sector Focused Equity Fund)</small>	SBI Small Cap Fund <small>(Previously known as SBI Small &amp; Midcap Fund)</small>	SBI Elts Tax Saver Fund <small>(Previously known as SBI Magnum Taxgain Scheme)</small>	SBI Healthcare Opportunities Fund <small>(Previously known as SBI Pharma Fund)</small>	SBI Banking & Financial Services Fund	SBI Comma Fund <small>(Previously known as SBI Magnum COMMA Fund)</small>
<b>Ideal Investment Horizon</b>	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical
<b>Inception Date</b>	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	08/08/2005
<b>Fund Manager</b>	Mr. R. Srinivasan	Mr. R. Srinivasan	Mr. Milind Agrawal	Mr. Tanmaya Desai	Mr. Milind Agrawal	Mr. Dinesh Balachandran
<b>Managing Since</b>	Mr. R. Srinivasan May-2009	Mr. R. Srinivasan Nov-2013	w.e.f Jan - 2026	Mr. Tanmaya Jun-2011	Mr. Milind Aug-2019	Mr. Dinesh June-2024
<b>First Tier Benchmark</b>	BSE 500 (TRI)	BSE 250 Small Cap Index TRI	BSE 500 (TRI)	BSE HEALTH CARE (TRI)	Nifty Financial Services Index (TRI)	Nifty Commodities Index (TRI)
<b>Fund Details as on 28 February 2026</b>						
<b>Month End AUM (Rs. in Crs)</b>	₹ 43,310.55	₹ 34,931.72	₹ 32,171.48	₹ 4,076.67	₹ 10,724.55	₹ 999.26
<b>Portfolio Turnover</b>	0.35	1.16	0.21	0.22	1.32	0.13
<b>Standard Deviation*</b>	10.13%	14.52%	12.81%	14.34%	10.80%	20.95%
<b>Beta*</b>	0.71	0.73	0.97	0.85	0.83	0.93
<b>Sharpe Ratio*</b>	1.32	0.59	1.36	1.36	1.50	1.34
<b>Expense Ratio</b>	Regular- 1.53% Direct- 0.73%	Regular- 1.57% Direct- 0.75%	Regular- 1.57% Direct- 0.92%	Regular- 1.93% Direct- 0.91%	Regular- 1.75% Direct- 0.72%	Regular- 1.82% Direct- 0.80%
<b>Portfolio Classification By Asset Allocation (%) as on 28 February 2026</b>						
<b>Large Cap (%)</b>	56.78	-	62.87	33.03	72.99	71.31
<b>Mid Cap (%)</b>	15.02	3.95	20.24	24.92	17.45	18.79
<b>Small Cap (%)</b>	3.99	82.01	14.70	35.96	7.27	5.74
<b>Unclassified (%)</b>	-	-	-	-	-	-
<b>Other Assets (%)</b>	24.04	11.92	2.07	6.02	2.25	4.09
<b>Portfolio Classification By Industry Allocation (%) as on 28 February 2026</b>						
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Financial Services 30.57 Information Technology 11.83 Cash, Cash Equivalents And Others 11.35 Power 9.75 Automobile And Auto Components 8.55 Consumer Services 8.47 Telecommunication 4.44 Fast Moving Consumer Goods 4.25 Chemicals 3.43 Consumer Durables 2.91	Financial Services 15.33 Automobile And Auto Components 13.04 Capital Goods 11.68 Chemicals 8.98 Consumer Durables 8.35 Cash, Cash Equivalents And Others 8.29 Fast Moving Consumer Goods 7.97 Construction 5.93 Consumer Services 5.43 Derivatives 3.63	Financial Services 37.09 Oil, Gas & Consumable Fuels 10.91 Capital Goods 6.48 Information Technology 6.35 Healthcare 5.88 Automobile And Auto Components 5.75 Metals & Mining 5.51 Consumer Services 4.14 Telecommunication 2.99 Consumer Durables 2.75	Healthcare 93.09 Chemicals 3.29 Cash, Cash Equivalents And Others 2.93 Consumer Services 0.62 Sovereign 0.07	Financial Services 97.71 Cash, Cash Equivalents And Others 2.25 Sovereign 0.04	Financial Services 32.81 Oil, Gas & Consumable Fuels 26.70 Construction Materials 18.11 Chemicals 10.95 Power 6.19 Cash, Cash Equivalents And Others 6.19 Metals & Mining 4.09 Fast Moving Consumer Goods 3.49 Textiles 2.67 Financial Services 2.07 Capital Goods 1.96
<b>Other Details</b>						
<b>Exit Load</b>	Within 1 Year - 1%		NIL	Within 15 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 (5.17% as on 28th February 2026) 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

## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCC Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI US Specific Equity Active FoF (Previously known as SBI International Access - US Equity FoF)
<b>Ideal Investment Horizon</b>	Tactical	Tactical	Tactical	5 years +	Tactical
<b>Inception Date</b>	06/07/2007	05/07/1999	05/07/1999	02/03/2019	22/03/2021
<b>Fund Manager</b>	Mr. Bhavin Vithlani	Mr. Ashit Desai	Mr. Vivek Gedda	Ms. Sukanya Ghosh*	Mr. Rohit Shimpi
<b>Managing Since</b>	Mr. Bhavin Jan-2022	Mr. Ashit (w.e.f. April 2024)	Mr. Vivek (w.e.f. April 2024)	March 01, 2026	(w.e.f. Feb - 2025)
<b>First Tier Benchmark</b>	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	BSE Teck (TRI)	Nifty 50 Index (TRI)	S&P 500 Index, after converting it to Indian Rupee
<b>Fund Details as on 28 February 2026</b>					
<b>Month End AUM (₹ in Crs)</b>	₹ 4,645.51	₹ 2,969.84	₹ 4,273.37	₹ 216.34	₹ 1,153.19
<b>Portfolio Turnover</b>	0.49	0.69	0.27	0.47	-
<b>Standard Deviation*</b>	15.19%	14.38%	17.20%	12.70%	-
<b>Beta*</b>	0.88	0.91	0.88	1.06	-
<b>Sharpe Ratio*</b>	1.04	0.58	0.34	0.71	-
<b>Expense Ratio</b>	Regular- 1.93% Direct- 1.04%	Regular- 1.99% Direct- 0.94%	Regular- 1.92% Direct- 0.92%	Regular- 0.75% Direct- 0.41%	Regular- 1.64%, Direct- 0.95%
<b>Portfolio Classification By Asset Allocation (%) as on 28 February 2026</b>					
<b>Large Cap (In %)</b>	57.83	51.38	44.62	99.92	-
<b>Mid Cap (In %)</b>	14.64	26.15	19.36	-	-
<b>Small Cap (In %)</b>	21.60	19.95	20.71	-	Overseas Mutual Fund: 97.59
<b>Unclassified (%)</b>	-	-	-	-	-
<b>Other Assets (In %)</b>	4.76	2.39	15.24	0.08	2.41
<b>Portfolio Classification By Industry Allocation (%) as on 28 February 2026</b>					
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Oil, Gas & Consumable Fuels Capital Goods Power Construction Construction Materials Financial Services Telecommunication Cash, Cash Equivalents And Others Services Realty	Fast Moving Consumer Goods Consumer Durables Consumer Services Automobile And Auto Components Telecommunication Textiles Capital Goods Cash, Cash Equivalents And Others Financial Services Derivatives	Information Technology Consumer Services Services Telecommunication Cash, Cash Equivalents And Others Media, Entertainment & Publication Financial Services Healthcare Sovereign	Fast Moving Consumer Goods Healthcare Financial Services Information Technology Automobile And Auto Components Metals & Mining Consumer Durables Oil, Gas & Consumable Fuels Power Construction Materials	Mutual Fund/etf Cash, Cash Equivalents And Others
	16.49 16.10 15.06 13.33 11.32 8.05 5.46 4.76 3.93 2.58	27.66 23.26 15.90 15.02 5.79 3.10 1.95 1.55 0.44	56.11 16.15 10.77 8.88 2.67 2.20 2.11 1.04 0.07	28.95 19.40 17.31 5.81 5.10 4.31 3.53 3.18 2.26 2.11	97.59 2.41
<b>Other Details</b>					
<b>Exit Load</b>	Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	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	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

## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Energy Opportunities Fund	SBI Automotive Opportunities Fund	SBI Innovative Opportunities Fund	SBI Quant Fund	SBI Quality Fund	
<b>Ideal Investment Horizon</b>	Tactical	Tactical	Tactical	3 years +	Tactical	
<b>Inception Date</b>	26/02/2024	07/06/2024	20/08/2024	26/12/2024	17/02/2026	
<b>Fund Manager</b>	Mr. Raj Gandhi	Mr. Tanmaya Desai	Mr Vivek Gedda	Ms. Sukanya Ghosh	Mr. Anup Upadhyay	
<b>Managing Since</b>	Feb - 2024	June - 2024	w.e.f August 2025	December - 2024	(w.e.f. Feb - 2026)	
<b>First Tier Benchmark</b>	Nifty Energy TRI	Nifty Auto TRI	Nifty 500 TRI	BSE 200 TRI	Nifty 200 Quality 30 Index TRI	
<b>Fund Details as on 28 February 2026</b>						
<b>Month End AUM (₹ in Crs)</b>	₹ 8,908.10	₹ 5,332.85	₹ 4,968.76	₹ 3,452.25	₹ 2,245.82	
<b>Portfolio Turnover</b>	0.25	0.37	0.46	2.28	-	
<b>Standard Deviation<sup>#</sup></b>	-	-	-	-	-	
<b>Beta<sup>#</sup></b>	-	-	-	-	-	
<b>Sharpe Ratio<sup>#</sup></b>	-	-	-	-	-	
<b>Expense Ratio</b>	Regular- 1.78%, Direct- 0.78%	Regular- 1.87%, Direct- 0.81%	Regular- 1.90%, Direct- 0.90%	Regular- 1.97%, Direct- 0.97%	Regular- 2.02, Direct- 0.74	
<b>Portfolio Classification By Asset Allocation (%) as on 28 February 2026</b>						
<b>Large Cap (In %)</b>	42.21	42.42	21.66	77.50	67.38	
<b>Mid Cap (In %)</b>	20.51	13.78	25.46	20.25	7.08	
<b>Small Cap (In %)</b>	31.70	41.73	46.47	-	11.94	
<b>Unclassified (%)</b>	-	-	-	-	-	
<b>Other Assets (In %)</b>	4.97	1.90	6.31	2.25	11.39	
<b>Portfolio Classification By Industry Allocation (%) as on 28 February 2026</b>						
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Oil, Gas & Consumable Fuels Power Capital Goods Construction Cash, Cash Equivalents And Others Financial Services Automobile And Auto Components Sovereign Chemicals	Automobile And Auto Components Capital Goods Cash, Cash Equivalents And Others Sovereign	Consumer Services Healthcare Financial Services Services Automobile And Auto Components Capital Goods Cash, Cash Equivalents And Others Information Technology Media, Entertainment & Publication	Financial Services Information Technology Metals & Mining Automobile And Auto Components Oil, Gas & Consumable Fuels Telecommunication Capital Goods Cash, Cash Equivalents And Others	Financial Services Fast Moving Consumer Goods Automobile And Auto Components Capital Goods Cash, Cash Equivalents And Others Information Technology Healthcare Metals & Mining Oil, Gas & Consumable Fuels Consumer Durables	16.68 15.61 14.86 13.22 11.39 9.26 5.20 3.87 3.11 2.52

<b>Other Details</b>		
<b>Exit Load</b>	For exit within 30 days from the date of allotment - 1 % For exit after 30 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 1 % For exit after 30 days from the date of allotment - Nil
	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	1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out within 6 months from the date of allotment. NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment.

**SBI**  
**LARGE CAP FUND**

An open-ended Equity Scheme predominantly investing in large cap stocks.  
 (Previously known as SBI BlueChip Fund)

**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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 55,502.48 Crores
- AUM as on February 28, 2026**  
₹ 55,246.21 Crores
- Fund Manager: Mr. Saurabh Pant**  
**Managing Since:**  
Mr. Saurabh Pant (w.e.f. Apr 2024)  
**Total Experience:**  
Mr. Saurabh Pant Over 18 years
- First Tier Benchmark:** BSE 100 (TRI)
- Exit Load:**
  - For exit within 30 days from the date of allotment - 0.25%
  - For exit after 30 days and within 90 days from the date of allotment - 0.10%
  - For exit after 90 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>	: 10.98%
<b>Beta</b>	: 0.91
<b>Sharpe Ratio</b>	: 0.88
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.34
Total Turnover	: 0.61

*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 (5.17% as on 28th February 2026) 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 June 27, 2024.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	53.9888
Reg-Plan-Growth	94.9031
Dir-Plan-IDCW	68.5120
Dir-Plan-Growth	105.5664

**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.

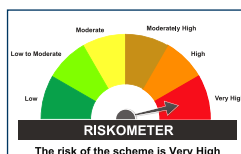
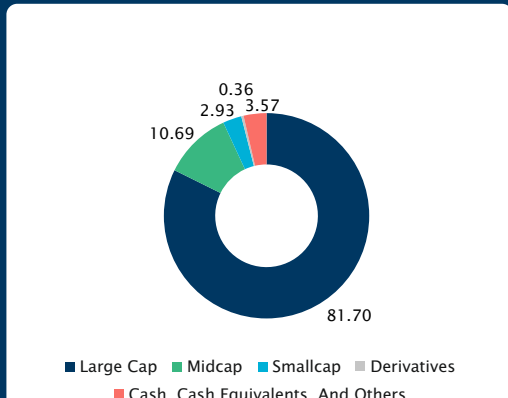
**PORTFOLIO**

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>			
ICICI Bank Ltd	8.20		8.20
HDFC Bank Ltd	6.54		6.54
Reliance Industries Ltd	6.18		6.18
Larsen & Toubro Ltd	5.73		5.73
State Bank Of India	4.16		4.16
HDFC Life Insurance Company Ltd	3.75		3.75
Asian Paints Ltd	3.57		3.57
Tata Motors Ltd	3.48		3.48
Kotak Mahindra Bank Ltd	3.46		3.46
Axis Bank Ltd	3.44		3.44
Infosys Ltd	3.16		3.16
Samvardhana Motherson International Ltd	2.78		2.78
Bharti Airtel Ltd	2.48		2.48
Divi'S Laboratories Ltd	2.36		2.36
Avenue Supermarts Ltd	2.15		2.15
Cholamandalam Investment & Finance Co. Ltd	2.07		2.07
Varun Beverages Ltd	2.00		2.00
Hindustan Unilever Ltd	1.94		1.94
Page Industries Ltd	1.84		1.84
Hindalco Industries Ltd	1.84		1.84
Tata Steel Ltd	1.81		1.81
Shree Cement Ltd	1.79		1.79
Mankind Pharma Ltd	1.66		1.66
Thermax Ltd	1.64		1.64
Tech Mahindra Ltd	1.60		1.60
Vedanta Ltd	1.37		1.37
Eternal Ltd	1.29		1.29

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
ICICI Prudential Life Insurance Company Ltd	1.20		1.20
ICICI Prudential Asset Management Company Ltd	1.20		1.20
Schaeffler India Ltd	1.04		1.04
Britannia Industries Ltd	1.03		1.03
Oil & Natural Gas Corporation Ltd	1.01		1.01
ITC Ltd	0.98		0.98
Eicher Motors Ltd	0.98		0.98
Sona Blw Precision Forgings Ltd	0.97		0.97
Gail (India) Ltd	0.89		0.89
ICICI Lombard General Insurance Company Ltd	0.88		0.88
Brainbees Solutions Ltd	0.80		0.80
PI Industries Ltd	0.64		0.64
Motherson Sumi Wiring India Ltd	0.52		0.52
SKF India (Industrial) Ltd	0.37		0.37
SKF India Ltd	0.25		0.25
Cipla Ltd	0.18		0.18
Bharat Petroleum Corporation Ltd	0.07		0.07
Kwality Walls India Ltd	0.02		0.02
DLF Ltd-30-Mar-26		0.36	0.36
<b>Total</b>	<b>95.32</b>	<b>0.36</b>	<b>95.68</b>
<b>Treasury Bills</b>			
91 Day T-Bill 27.03.26	0.63		0.63
364 Day T-Bill 19.11.26	0.12		0.12
<b>Total</b>	<b>0.75</b>		
<b>Cash, Cash Equivalents And Others</b>			
	<b>3.57</b>		
<b>Grand Total</b>	<b>100.00</b>		

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

Financial Services	34.90
Oil, Gas & Consumable Fuels	8.15
Automobile And Auto Components	6.54
Fast Moving Consumer Goods	5.97
Construction	5.73
Capital Goods	5.49
Metals & Mining	5.02
Information Technology	4.76
Consumer Services	4.24
Healthcare	4.20
Consumer Durables	3.57
Telecommunication	2.48
Textiles	1.84
Construction Materials	1.79
Sovereign	0.75
Chemicals	0.64
Derivatives	0.36
Cash, Cash Equivalents And Others	3.57

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


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

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

^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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 5,579.46 Crores
- AUM as on February 28, 2026**  
₹ 5,526.06 Crores
- Fund Manager: Mr. Rohit Shimpi**  
**Managing Since:** Mr. Rohit Shimpi Jan-2022  
**Total Experience:** Mr. Rohit Shimpi Over 19 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** : 11.34%  
**Beta** : 0.91  
**Sharpe Ratio** : 0.82  
**Portfolio Turnover\***  
**Equity Turnover** : 0.22  
**Total Turnover** : 0.22

*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: FBL Overnight Mibor rate (5.17% as on 28th February 2026) 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 June 27, 2024.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	75.4488
Reg-Plan-Growth	241.2471
Dir-Plan-IDCW	95.2407
Dir-Plan-Growth	265.2976

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

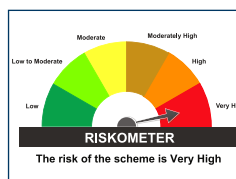
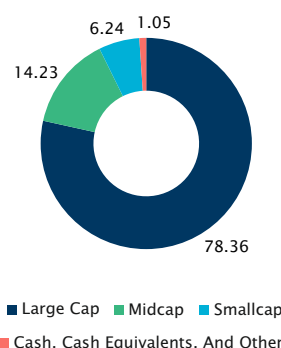
Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	3.40	29.0857
16-Mar-18 (Dir Plan)	4.00	34.6356
30-May-17 (Reg Plan)	2.00	30.8936
30-May-17 (Dir Plan)	2.50	36.5027
29-Apr-16 (Reg Plan)	4.50	27.4893
29-Apr-16 (Dir Plan)	5.00	32.3240
24-Apr-15 (Reg Plan)	6.00	31.7479
24-Apr-15 (Dir Plan)	7.00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

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Sona Blw Precision Forgings Ltd	1.35
HDFC Bank Ltd	8.66	Page Industries Ltd	1.30
ICICI Bank Ltd	8.46	Voltas Ltd	1.19
State Bank Of India	5.61	Oberoi Realty Ltd	1.19
Axis Bank Ltd	5.17	FSN E-Commerce Ventures Ltd	1.18
Larsen & Toubro Ltd	5.06	Kajaria Ceramics Ltd	1.17
Infosys Ltd	4.96	Godrej Properties Ltd	1.08
Maruti Suzuki India Ltd	4.14	Jubilant Foodworks Ltd	1.07
Kotak Mahindra Bank Ltd	3.88	L&T Technology Services Ltd	1.05
Bajaj Finance Ltd	3.78	Dr. Lal Path Labs Ltd	1.04
Ultratech Cement Ltd	3.74	Honeywell Automation India Ltd	0.95
Hindalco Industries Ltd	2.81	Berger Paints India Ltd	0.91
TVS Motor Company Ltd	2.72	Colgate Palmolive (India) Ltd	0.84
Asian Paints Ltd	2.58	<b>Total</b>	<b>98.83</b>
Reliance Industries Ltd	2.54	<b>Non-Convertible Preference Share</b>	
Eicher Motors Ltd	2.19	TVS Motor Company Ltd	0.03
LTIMindtree Ltd	2.18	<b>Total</b>	<b>0.03</b>
Abb India Ltd	2.01	<b>Treasury Bills</b>	
Pidilite Industries Ltd	1.89	364 Day T-Bill 19.11.26	0.09
Timken India Ltd	1.73	<b>Total</b>	<b>0.09</b>
ICICI Prudential Life Insurance Company Ltd	1.60	<b>Cash, Cash Equivalents And Others</b>	<b>1.05</b>
Siemens Ltd	1.55	<b>Grand Total</b>	<b>100.00</b>
Divi'S Laboratories Ltd	1.51		
Britannia Industries Ltd	1.47		
Schaeffler India Ltd	1.46		
The Indian Hotels Company Ltd	1.45		
Thermax Ltd	1.36		

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

Financial Services	37.16
Automobile And Auto Components	11.89
Information Technology	8.19
Capital Goods	7.60
Consumer Durables	5.85
Construction	5.06
Construction Materials	3.74
Consumer Services	3.70
Metals & Mining	2.81
Healthcare	2.55
Oil, Gas & Consumable Fuels	2.54
Fast Moving Consumer Goods	2.31
Realty	2.27
Chemicals	1.89
Textiles	1.30
Sovereign	0.09
Cash, Cash Equivalents And Others	1.05

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

**SBI ESG Exclusionary Strategy Fund**  
 This product is suitable for investors who are seeking:

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

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

# SBI 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 23,432.74 Crores
- AUM as on February 28, 2026**  
₹ 23,297.45 Crores
- Fund Manager:** Mr. Dinesh Balachandran, Mr. Anup Upadhyay (Co fund Manager)  
**Managing Since:** Mr. Dinesh Balachandran (w.e.f. Dec 2024)  
Mr. Anup Upadhyay (w.e.f. Dec 2024)  
**Total Experience:** Mr. Dinesh Balachandran Over 24 years  
Mr. Anup Upadhyay Over 18 years
- First Tier Benchmark:** BSE 500 (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	: 11.00%
Beta	: 0.85
Sharpe Ratio	: 0.81
Portfolio Turnover*	
Equity Turnover	: 0.63
Total Turnover	: 0.95

**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 (5.17% as on 28th February 2026) 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 June 27, 2024.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	49.2131
Reg-Plan-Growth	109.9055
Dir-Plan-IDCW	61.6678
Dir-Plan-Growth	123.3777

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 (₹)
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

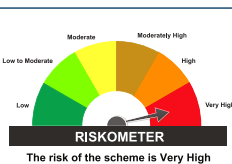
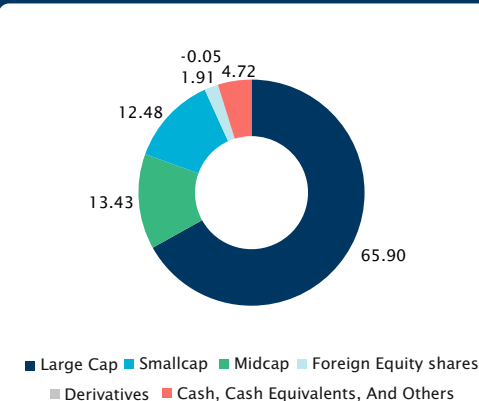
## PORTFOLIO

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>				Pearl Global Industries Ltd	0.84		0.84
ICICI Bank Ltd	5.89		5.89	Jubilant Foodworks Ltd	0.84		0.84
HDFC Bank Ltd	5.70		5.70	Aavas Financiers Ltd	0.79		0.79
Axis Bank Ltd	5.65		5.65	VIP Industries Ltd	0.74		0.74
Larsen & Toubro Ltd	4.77		4.77	Aptus Value Housing Finance India Ltd	0.74		0.74
Kotak Mahindra Bank Ltd	3.57		3.57	Bank Of Baroda	0.67	0.67	1.34
Eicher Motors Ltd	3.36		3.36	Kingfa Science & Technology India Ltd	0.64		0.64
Tata Steel Ltd	3.32		3.32	Carborundum Universal Ltd	0.64		0.64
Reliance Industries Ltd	2.93		2.93	Sona Blw Precision Forgings Ltd	0.61		0.61
Bharti Airtel Ltd	2.69	-0.92	1.77	V-Guard Industries Ltd	0.47		0.47
Infosys Ltd	2.23		2.23	JSW Cement Ltd	0.47		0.47
HDFC Asset Management Co. Ltd	2.21		2.21	Asian Paints Ltd	0.47		0.47
Max Financial Services Ltd	2.11		2.11	Power Mech Projects Ltd	0.45		0.45
SBI Life Insurance Co. Ltd	2.07		2.07	Eternal Ltd	0.43		0.43
Maruti Suzuki India Ltd	2.05		2.05	G R Infra Projects Ltd	0.42		0.42
Muthoot Finance Ltd	1.99		1.99	Berger Paints India Ltd	0.39		0.39
NTPC Ltd	1.77	0.20	1.97	Pine Labs Ltd	0.38		0.38
JSW Steel Ltd	1.62		1.62	HDB Financial Services Ltd	0.33		0.33
Oil & Natural Gas Corporation Ltd	1.56		1.56	Timken India Ltd	0.32		0.32
Coal India Ltd	1.56		1.56	Grindwell Norton Ltd	0.29		0.29
Bajaj Finance Ltd	1.55		1.55	Sheela Foam Ltd	0.22		0.22
Mahindra & Mahindra Ltd	1.53		1.53	Relaxo Footwears Ltd	0.19		0.19
Multi Commodity Exchange Of India Ltd	1.52		1.52	Thermax Ltd	0.13		0.13
Jindal Steel Ltd	1.51		1.51	Page Industries Ltd	0.03		0.03
Nuvoco Vistas Corporation Ltd	1.47		1.47	Tenneco Clean Air India Ltd	0.02		0.02
Cholamandalam Investment & Finance Co. Ltd	1.44		1.44	Gujarat State Petronet Ltd	0.02		0.02
Hindalco Industries Ltd	1.42		1.42	Fractal Analytics Ltd	0.02		0.02
Shriram Finance Ltd	1.37		1.37	<b>Total</b>	<b>91.81</b>	<b>-0.05</b>	<b>91.76</b>
ICICI Lombard General Insurance Company Ltd	1.22		1.22	<b>Foreign Equityshares</b>			
Ashok Leyland Ltd	1.20		1.20	Nvidia Corporation	0.98		0.98
Biocon Ltd	1.17		1.17	Microsoft Corporation	0.93		0.93
Swiggy Ltd	1.14		1.14	<b>Total</b>	<b>1.91</b>		
Cummins India Ltd	1.08		1.08	<b>Treasury Bills</b>			
Sun Pharmaceutical Industries Ltd	1.00		1.00	91 Day T-Bill 23.04.26	0.43		0.43
ICICI Prudential Life Insurance Company Ltd	0.95		0.95	91 Day T-Bill 07.05.26	0.43		0.43
Krishna Institute Of Medical Sciences Ltd	0.94		0.94	91 Day T-Bill 28.05.26	0.21		0.21
Star Cement Ltd	0.90		0.90	91 Day T-Bill 14.05.26	0.21		0.21
AlA Engineering Ltd	0.90		0.90	182 Day T-Bill 16.04.26	0.21		0.21
United Breweries Ltd	0.89		0.89	364 Day T-Bill 19.11.26	0.12		0.12
				<b>Total</b>	<b>1.61</b>		
				<b>Cash, Cash Equivalents And Others</b>	<b>4.72</b>		
				<b>Grand Total</b>	<b>100.00</b>		

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	40.15
Metals & Mining	7.87
Automobile And Auto Components	7.57
Oil, Gas & Consumable Fuels	6.07
Construction	5.64
Capital Goods	5.20
Information Technology	4.16
Healthcare	3.11
Construction Materials	2.84
Telecommunication	2.69
Consumer Durables	2.48
Consumer Services	2.41
Power	1.77
Sovereign	1.61
Fast Moving Consumer Goods	0.89
Textiles	0.87
Derivatives	-0.05
Cash, Cash Equivalents And Others	4.72

## 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.



# 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:** 28/02/2026

• **AAUM for the Month of February 2026**  
₹ 23,220.94 Crores

• **AUM as on February 28, 2026**  
₹ 22,932.40 Crores

• **Fund Manager: Mr. R. Srinivasan, Mr. Saurabh Pant**

**Managing Since:**  
Mr. R. Srinivasan March-2022  
Mr. Saurabh Pant (w.e.f. April 2024)

**Total Experience:**  
Mr. R. Srinivasan Over 33 years  
Mr. Saurabh Pant Over 18 years

• **First Tier Benchmark:**  
NIFTY 500 Multicap 50:25:25 TRI

### • Exit Load:

• For exit within 30 days from the date of allotment - 0.25%

• For exit after 30 days and within 90 days from the date of allotment - 0.10%

• For exit after 90 days from the date of allotment - Nil

• **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

Standard Deviation : 11.73%

Beta : 0.80

Sharpe Ratio : 1.00

### Portfolio Turnover\*

Equity Turnover : 0.26

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.

Risk Free rate: RBI Overnight Mibor rate (5.17% as on 28th February 2026) 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 June 27, 2024.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.4296
Reg-Plan-Growth	16.4269
Dir-Plan-IDCW	17.0376
Dir-Plan-Growth	17.0375

## PORTFOLIO

### Stock Name

#### Equity Shares

Stock Name	(%) Of Total AUM
Kotak Mahindra Bank Ltd	4.24
HDFC Bank Ltd	3.72
ICICI Bank Ltd	3.26
Indus Towers Ltd	3.25
Bajaj Finserv Ltd	3.25
Adani Power Ltd	3.16
K.P.R. Mill Ltd	3.09
Torrent Power Ltd	2.96
Bharti Airtel Ltd	2.82
Dalmia Bharat Ltd	2.73
Asian Paints Ltd	2.70
Divi'S Laboratories Ltd	2.57
Hindalco Industries Ltd	2.55
Jubilant Foodworks Ltd	2.49
Jupiter Life Line Hospitals Ltd	2.31
Paradeep Phosphates Ltd	2.18
Axis Bank Ltd	2.14
Blue Star Ltd	2.12
Krishna Institute Of Medical Sciences Ltd	2.11
ELGI Equipments Ltd	2.10
Berger Paints India Ltd	2.05
United Breweries Ltd	2.03
Biocon Ltd	1.87
Aether Industries Ltd	1.67
Infosys Ltd	1.64
Kalpataru Projects International Ltd	1.60
EIH Ltd	1.50
Vishal Mega Mart Ltd	1.39
Tata Steel Ltd	1.35
The Federal Bank Ltd	1.31
Carborundum Universal Ltd	1.26
Sona Blw Precision Forgings Ltd	1.17
Balkrishna Industries Ltd	1.14
ASK Automotive Ltd	1.14

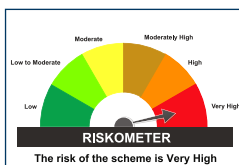
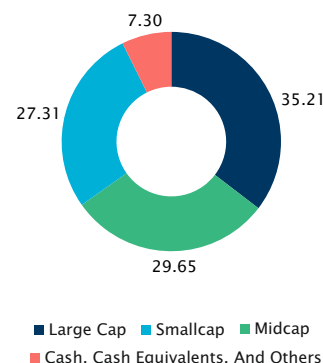
### Stock Name

Stock Name	(%) Of Total AUM
Aptus Value Housing Finance India Ltd	1.14
TTK Prestige Ltd	1.09
JSW Cement Ltd	1.09
V-Guard Industries Ltd	1.08
Page Industries Ltd	1.08
Petronet Lng Ltd	1.06
Archean Chemical Industries Ltd	1.03
Eternal Ltd	0.99
V-Mart Retail Ltd	0.97
Mrs. Bectors Food Specialities Ltd	0.91
Punjab National Bank	0.82
Kalpataru Ltd	0.50
NMDC Ltd	0.48
VIP Industries Ltd	0.47
Deepak Fertilizers And Petrochemicals Corporation Ltd	0.41
Brainbees Solutions Ltd	0.37
Persistent Systems Ltd	0.36
Electronics Mart India Ltd	0.28
Sai Silks (Kalamandir) Ltd	0.27
Relaxo Footwears Ltd	0.25
Escorts Kubota Ltd	0.24
Brigade Hotel Ventures Ltd	0.22
Stanley Lifestyles Ltd	0.19
<b>Total</b>	<b>92.17</b>
<b>Government Securities</b>	
GOI 7.38% 20.06.2027 GOV	0.45
<b>Total</b>	<b>0.45</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.08
<b>Total</b>	<b>0.08</b>
<b>Cash, Cash Equivalents And Others</b>	<b>7.30</b>
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.88
Consumer Durables	9.95
Healthcare	8.86
Consumer Services	8.48
Power	6.12
Telecommunication	6.07
Chemicals	5.29
Metals & Mining	4.38
Textiles	4.17
Construction Materials	3.82
Capital Goods	3.60
Automobile And Auto Components	3.45
Fast Moving Consumer Goods	2.94
Information Technology	2.00
Construction	1.60
Oil, Gas & Consumable Fuels	1.06
Sovereign	0.53
Realty	0.50
Cash, Cash Equivalents And Others	7.30

## 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:** 28/02/2026

**AAUM for the Month of February 2026**

₹ 8,978.44 Crores

**AUM as on February 28, 2026**

₹ 8,986.64 Crores

**Fund Manager: Ms. Nidhi Chawla**

**Managing Since:**

Ms. Nidhi Chawla Jan - 2026

**Total Experience:**

Ms. Nidhi Chawla: Over 18 years

**First Tier Benchmark:**

NIFTY 500 TRI

**Exit Load:** For exit within 30 days from the date of allotment - 1 %

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

**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 installments 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<sup>¶</sup>**

Equity Turnover : 0.19

Total Turnover : 0.19

<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. Tracking Error is computed for the 3 Year Period ending 28th February 2026, 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 June 27, 2024.

**NET ASSET VALUE**

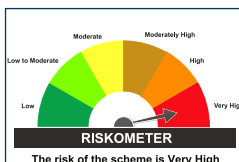
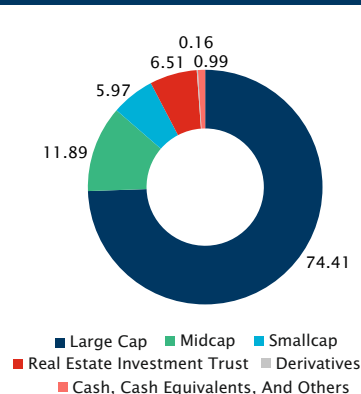
Option	NAV (₹)
Reg-Plan-IDCW	15.6376
Reg-Plan-Growth	15.6377
Dir-Plan-IDCW	16.1224
Dir-Plan-Growth	16.1209

**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 Prudential Asset Management Company Ltd	1.09		1.09
HDFC Bank Ltd	8.21		8.21	Oil India Ltd	1.08		1.08
ICICI Bank Ltd	6.21		6.21	SKF India (Industrial) Ltd	1.03		1.03
State Bank Of India	5.50		5.50	Dr. Lal Path Labs Ltd	1.03		1.03
Larsen & Toubro Ltd	5.39		5.39	Abbott India Ltd	1.03		1.03
Infosys Ltd	4.69		4.69	Sanofi Consumer Healthcare India Ltd	0.95		0.95
Power Grid Corporation Of India Ltd	4.04		4.04	Timken India Ltd	0.24		0.24
Tata Consultancy Services Ltd	3.89		3.89	Page Industries Ltd	0.18		0.18
Maruti Suzuki India Ltd	3.80		3.80	Kwality Walls India Ltd	0.03		0.03
Oil & Natural Gas Corporation Ltd	3.10		3.10	<b>Total</b>	<b>92.27</b>	<b>0.16</b>	<b>92.43</b>
Gail (India) Ltd	2.83		2.83	<b>Real Estate Investment Trust</b>			
Hindustan Unilever Ltd	2.43		2.43	Nexus Select Trust	2.16		
Schaeffler India Ltd	2.18		2.18	Embassy Office Parks Reit	1.67		
Axis Bank Ltd	2.16		2.16	Brookfield India Real Estate Trust	1.66		
Colgate Palmolive (India) Ltd	1.81		1.81	Mindspace Business Parks Reit	1.02		
Eicher Motors Ltd	1.80		1.80	<b>Total</b>	<b>6.51</b>		
TVS Motor Company Ltd	1.74		1.74	<b>Non-Convertible Preference Share</b>			
Nestle India Ltd	1.74		1.74	TVS Motor Company Ltd	0.02		
National Aluminium Company Ltd	1.68		1.68	<b>Total</b>	<b>0.02</b>		
Tech Mahindra Ltd	1.65		1.65	<b>Treasury Bills</b>			
Asian Paints Ltd	1.59		1.59	364 Day T-Bill 19.11.26	0.05		
Tata Steel Ltd	1.58		1.58	<b>Total</b>	<b>0.05</b>		
Bharat Petroleum Corporation Ltd	1.54		1.54	<b>Cash, Cash Equivalents And Others</b>			
Divi'S Laboratories Ltd	1.53		1.53	<b>Total</b>	<b>0.99</b>		
The Great Eastern Shipping Co. Ltd	1.45		1.45	<b>Grand Total</b>	<b>100.00</b>		
Britannia Industries Ltd	1.44		1.44				
Volta Ltd	1.39		1.39				
Bank Of Baroda	1.37		1.37				
Cholamandalam Investment & Finance Co. Ltd	1.35	0.16	1.51				
Ultratech Cement Ltd	1.34		1.34				
Glaxosmithkline Pharmaceuticals Ltd	1.29		1.29				
Pidilite Industries Ltd	1.28		1.28				
L&T Technology Services Ltd	1.25		1.25				
Grindwell Norton Ltd	1.24		1.24				
Vedanta Ltd	1.12		1.12				

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

Financial Services	25.89
Information Technology	11.48
Automobile And Auto Components	9.54
Oil, Gas & Consumable Fuels	8.55
Fast Moving Consumer Goods	7.45
Realty	6.51
Healthcare	5.83
Construction	5.39
Metals & Mining	4.38
Power	4.04
Consumer Durables	2.98
Capital Goods	2.51
Services	1.45
Construction Materials	1.34
Chemicals	1.28
Textiles	0.18
Sovereign	0.05
Derivatives	0.16
Cash, Cash Equivalents And Others	0.99

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


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

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

<sup>^</sup>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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 49,194.33 Crores
- AUM as on February 28, 2026**  
₹ 49,111.50 Crores
- Fund Manager: Mr. Dinesh Balachandran**  
**Managing Since:**  
Mr. Dinesh May-2018  
**Total Experience:**  
Mr. Dinesh Over 24 Years
- First Tier Benchmark:** BSE 500 TRI
- Exit Load:**
  - For exit within 30 days from the date of allotment - 0.25%
  - For exit after 30 days and within 90 days from the date of allotment - 0.10%
  - For exit after 90 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	: 12.05%
Beta	: 0.93
Sharpe Ratio	: 1.17
Portfolio Turnover*	
Equity Turnover	: 0.08
Total Turnover	: 1.92

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 (5.17% as on 28th February 2026) 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 June 27, 2024.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	67.7812
Reg-Plan-Growth	390.8833
Dir-Plan-IDCW	90.5359
Dir-Plan-Growth	428.9918

## LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
09-Mar-18 (Dir Plan)	2.90	24.7907
09-Mar-18 (Reg Plan)	2.30	19.7427
23-Jun-17 (Dir Plan)	2.90	25.7138
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.

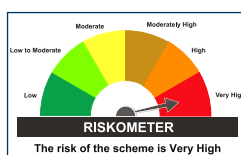
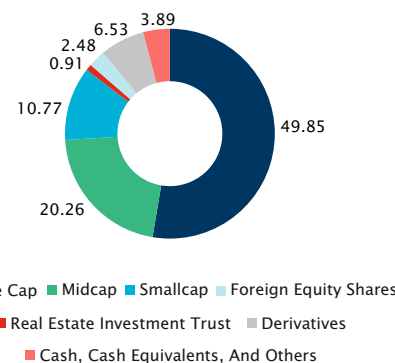
## PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>				Equitas Small Finance Bank Ltd	0.43		0.43
HDFC Bank Ltd	7.31		7.31	Neogen Chemicals Ltd	0.37		0.37
Reliance Industries Ltd	5.03		5.03	HDFC Asset Management Co. Ltd	0.36		0.36
Tata Steel Ltd	3.20		3.20	Steel Authority Of India Ltd	0.35		0.35
Biocon Ltd	3.18		3.18	G R Infra Projects Ltd	0.35		0.35
Punjab National Bank	3.05		3.05	K.P.R. Mill Ltd	0.34		0.34
Kotak Mahindra Bank Ltd	2.71		2.71	Aurobindo Pharma Ltd	0.31		0.31
Indus Towers Ltd	2.60		2.60	Gland Pharma Ltd	0.30		0.30
Gail (India) Ltd	2.12		2.12	Indian Energy Exchange Ltd	0.29		0.29
Torrent Power Ltd	2.09		2.09	Disa India Ltd	0.29		0.29
Dabur India Ltd	1.99		1.99	Grindwell Norton Ltd	0.27		0.27
ITC Ltd	1.98		1.98	E.L.D-Parry (India) Ltd	0.27		0.27
ICICI Bank Ltd	1.96		1.96	UPL Ltd	0.26		0.26
Mahindra & Mahindra Financial Services Ltd	1.54		1.54	Timken India Ltd	0.26		0.26
Hindalco Industries Ltd	1.51		1.51	Bank Of India	0.26	-0.15	0.11
Tech Mahindra Ltd	1.46		1.46	Prism Johnson Ltd	0.25		0.25
ICICI Prudential Life Insurance Company Ltd	1.46		1.46	Sanofi India Ltd	0.20		0.20
Indian Oil Corporation Ltd	1.38		1.38	Ingersoll Rand (India) Ltd	0.19		0.19
Axis Bank Ltd	1.38		1.38	V-Guard Industries Ltd	0.17		0.17
Oil & Natural Gas Corporation Ltd	1.36		1.36	Wendt (India) Ltd	0.16		0.16
Bajaj Auto Ltd	1.32		1.32	Carborundum Universal Ltd	0.15		0.15
Tata Motors Ltd	1.28		1.28	Gateway Distriparks Ltd	0.12		0.12
Aster Dm Healthcare Ltd	1.23		1.23	Mothersum Sumi Wiring India Ltd	0.09		0.09
State Bank Of India	1.22	-0.37	0.85	Automotive Axles Ltd	0.08		0.08
Bharti Airtel Ltd	1.21		1.21	Sula Vineyards Ltd	0.07		0.07
FSN E-Commerce Ventures Ltd	1.20		1.20	Greenply Industries Ltd	0.06		0.06
Maruti Suzuki India Ltd	1.19	-0.36	0.83	NMDC Steel Ltd	0.02		0.02
Petronet Lng Ltd	1.15		1.15	Nifty Index 30-03-2026		7.74	7.74
Alkem Laboratories Ltd	1.15		1.15	<b>Total</b>	<b>80.88</b>	<b>6.53</b>	<b>87.41</b>
Cipla Ltd	1.05		1.05	<b>Real Estate Investment Trust</b>			
HCL Technologies Ltd	1.00		1.00	Embassy Office Parks Reit	0.91		0.91
Tata Motors Passenger Vehicles Ltd	0.97		0.97	<b>Total</b>	<b>0.91</b>		
Larsen & Toubro Ltd	0.88	-0.03	0.85	<b>Foreign Equity Shares</b>			
United Spirits Ltd	0.83		0.83	Cognizant Technology Solutions Corporation	1.29		1.29
Samvardhana Motherson International Ltd	0.81		0.81	Epam Systems Inc	1.19		1.19
Whirlpool Of India Ltd	0.76		0.76	<b>Total</b>	<b>2.48</b>		
Infosys Ltd	0.73		0.73	<b>Certificate Of Deposits</b>			
CELC Ltd	0.70		0.70	Union Bank Of India	1.00		1.00
Grasim Industries Ltd	0.64	-0.19	0.45	<b>Total</b>	<b>1.00</b>		
Delhivery Ltd	0.63		0.63	<b>Non Convertible Debentures</b>			
Wipro Ltd	0.61		0.61	Small Industries Development Bank Of India	1.25		1.25
Mankind Pharma Ltd	0.61		0.61	National Bank For Agriculture And Rural Development	0.61		0.61
Asian Paints Ltd	0.57	-0.11	0.46	<b>Total</b>	<b>1.86</b>		
Nuvoco Vistas Corporation Ltd	0.56		0.56	<b>Treasury Bills</b>			
Bandhan Bank Ltd	0.56		0.56	91 Day T-Bill 14.05.26	1.21		1.21
Life Insurance Corporation Of India	0.54		0.54	182 Day T-Bill 26.03.26	1.01		1.01
Rallis India Ltd	0.52		0.52	91 Day T-Bill 27.03.26	0.20		0.20
Hero Motocorp Ltd	0.52		0.52	364 Day T-Bill 19.11.26	0.03		0.03
Tata Consultancy Services Ltd	0.50		0.50	<b>Total</b>	<b>2.45</b>		
The Ramco Cements Ltd	0.48		0.48	<b>Cash, Cash Equivalents And Others</b>	<b>3.89</b>		
NMDC Ltd	0.47		0.47	<b>Grand Total</b>	<b>100.00</b>		
Lupin Ltd	0.47		0.47				
Ashiana Housing Ltd	0.47		0.47				
ACC Ltd	0.47		0.47				

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.93
Oil, Gas & Consumable Fuels	11.04
Healthcare	8.50
Information Technology	6.78
Metals & Mining	5.55
Fast Moving Consumer Goods	5.14
Automobile And Auto Components	4.98
Telecommunication	3.81
Power	2.79
Capital Goods	2.60
Sovereign	2.45
Construction Materials	2.40
Consumer Durables	1.56
Realty	1.38
Construction	1.23
Consumer Services	1.20
Chemicals	1.15
Services	0.75
Textiles	0.34
Derivatives	6.53
Cash, Cash Equivalents And Others	3.89

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



## SBI Contra Fund

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
  - Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.
- ^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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 38,504.40 Crores
- AUM as on February 28, 2026**  
₹ 38,765.94 Crores
- Fund Manager: Mr. Saurabh Pant**  
**Managing Since:**  
Mr. Saurabh Pant Sep-2016  
**Total Experience**  
Mr. Saurabh Pant 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	: 10.84%
Beta	: 0.79
Sharpe Ratio	: 1.23
Portfolio Turnover*	
Equity Turnover	: 0.28
Total Turnover	: 0.55

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 (5.17% as on 28th February 2026) 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 June 27, 2024.

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	295.2450	09-Mar-18 (Reg-plan)	11.00	94.1106
Reg-Plan-Growth	653.5051	09-Mar-18 (Dir-plan)	13.00	111.1062
Dir-Plan-IDCW	371.4103	27-Feb-17 (Reg-plan)	7.80	89.6546
Dir-Plan-Growth	712.5787	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.

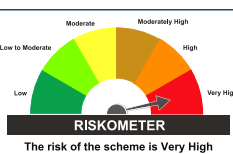
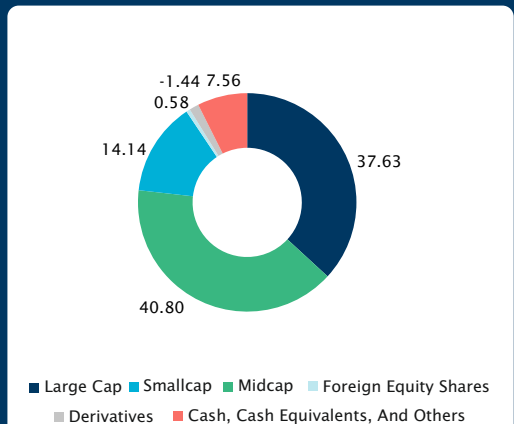
**PORTFOLIO**

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>				Steel Authority Of India Ltd	0.78	-0.78	
HDFC Bank Ltd	5.04		5.04	Emami Ltd	0.78		0.78
State Bank Of India	3.56		3.56	Voltas Ltd	0.76		0.76
Axis Bank Ltd	3.28		3.28	Punjab National Bank	0.67		0.67
Bharat Forge Ltd	3.20		3.20	Ingersoll Rand (India) Ltd	0.64		0.64
Ashok Leyland Ltd	3.05		3.05	Cholamandalam Financial Holdings Ltd	0.60		0.60
ICICI Bank Ltd	2.95		2.95	LG Electronics India Ltd	0.58		0.58
Reliance Industries Ltd	2.73		2.73	G R Infra Projects Ltd	0.56		0.56
Tata Motors Ltd	2.61		2.61	ACC Ltd	0.56		0.56
Colgate Palmolive (India) Ltd	2.42		2.42	Bharat Heavy Electricals Ltd	0.51		0.51
Asian Paints Ltd	2.36		2.36	Timken India Ltd	0.50		0.50
Jindal Steel Ltd	2.29		2.29	Acutaas Chemicals Ltd	0.50		0.50
Shree Cement Ltd	2.25		2.25	Kajaria Ceramics Ltd	0.49		0.49
Berger Paints India Ltd	2.25		2.25	Honeywell Automation India Ltd	0.49		0.49
Alkem Laboratories Ltd	2.15		2.15	Nuvoco Vistas Corporation Ltd	0.47		0.47
Torrent Power Ltd	2.04		2.04	Dr. Lal Path Labs Ltd	0.47		0.47
Abbott India Ltd	1.88		1.88	Bank Of India	0.45		0.45
Balkrishna Industries Ltd	1.78		1.78	Hatsun Agro Product Ltd	0.44		0.44
ICICI Prudential Asset Management Company Ltd	1.77		1.77	Relaxo Footweares Ltd	0.36		0.36
Aurobindo Pharma Ltd	1.70	-0.66	1.04	Neogen Chemicals Ltd	0.35		0.35
Indus Towers Ltd	1.66		1.66	Dabur India Ltd	0.33		0.33
United Breweries Ltd	1.57		1.57	Motherson Sumi Wiring India Ltd	0.32		0.32
Gland Pharma Ltd	1.49		1.49	Blue Star Ltd	0.32		0.32
Godrej Consumer Products Ltd	1.48		1.48	Angel One Ltd	0.26		0.26
Biocon Ltd	1.42		1.42	Tube Investments Of India Ltd	0.23		0.23
HDFC Asset Management Co. Ltd	1.39		1.39	Wipro Ltd	0.21		0.21
Divi'S Laboratories Ltd	1.37		1.37	Sheela Foam Ltd	0.20		0.20
Hexaware Technologies Ltd	1.32		1.32	Ganesha Ecosphere Ltd	0.19		0.19
LTIMindtree Ltd	1.31		1.31	Thermax Ltd	0.17		0.17
Jubilant Foodworks Ltd	1.24		1.24	Lemon Tree Hotels Ltd	0.12		0.12
FSN E-Commerce Ventures Ltd	1.23		1.23	Persistent Systems Ltd	0.05		0.05
Hindustan Unilever Ltd	1.21		1.21	Kwality Walls India Ltd	0.01		0.01
Infosys Ltd	1.17		1.17	Gujarat State Petronet Ltd	0.01		0.01
ZF Commercial Vehicle Control Systems India Ltd	1.13		1.13	<b>Total</b>	<b>92.57</b>	<b>-1.44</b>	<b>91.13</b>
Tata Steel Ltd	1.10		1.10	<b>Foreign Equityshares</b>			
UNO Minda Ltd	1.08		1.08	Epam Systems Inc	0.58		
Sundram Fasteners Ltd	1.06		1.06	<b>Total</b>	<b>0.58</b>		
Hindustan Petroleum Corporation Ltd	1.06		1.06	<b>Treasury Bills</b>			
AIA Engineering Ltd	1.05		1.05	91 Day T-Bill 27.03.26	0.64		
Page Industries Ltd	1.01		1.01	364 Day T-Bill 19.11.26	0.09		
HDFC Life Insurance Company Ltd	0.97		0.97	<b>Total</b>	<b>0.73</b>		
Hindalco Industries Ltd	0.95		0.95	<b>Cash, Cash Equivalents And Others</b>	<b>7.56</b>		
Vedanta Ltd	0.92		0.92	<b>Grand Total</b>	<b>100.00</b>		
The Ramco Cements Ltd	0.85		0.85				
Delhivery Ltd	0.84		0.84				

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

Financial Services	20.94
Healthcare	10.98
Capital Goods	9.02
Automobile And Auto Components	8.80
Fast Moving Consumer Goods	8.24
Consumer Durables	7.32
Metals & Mining	6.04
Information Technology	4.64
Construction Materials	4.13
Oil, Gas & Consumable Fuels	3.80
Consumer Services	2.59
Power	2.04
Telecommunication	1.66
Textiles	1.20
Services	0.84
Sovereign	0.73
Construction	0.56
Chemicals	0.35
Derivatives	-1.44
Cash, Cash Equivalents And Others	7.56

**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.

# SBI FOCUSED FUND

An open-ended Equity Scheme investing in maximum 30 stocks across multicap space. (Previously known as SBI Emerging Businesses Fund, was later renamed to SBI Focused Equity 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 43,483.31 Crores
- AUM as on February 28, 2026**  
₹ 43,310.55 Crores
- Fund Manager: Mr. R. Srinivasan**  
**Managing Since:**  
Mr. R. Srinivasan May-2009
- Total Experience:**  
Mr. R. Srinivasan Over 33 years
- First Tier Benchmark:** BSE 500 (TRI)
- Exit Load:**  
For exit within 30 days from the date of allotment - 0.25%  
For exit after 30 days and within 90 days from the date of allotment - 0.10%  
For exit after 90 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	: 10.13%
Beta	: 0.71
Sharpe Ratio	: 1.32
Portfolio Turnover*	
Equity Turnover	: 0.33
Total Turnover	: 0.35

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 (5.17% as on 28th February 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) ain terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	68.1339
Reg-Plan-Growth	372.5020
Dir-Plan-IDCW	102.4072
Dir-Plan-Growth	420.2350

## 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

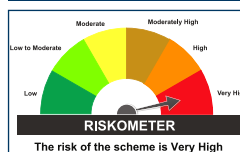
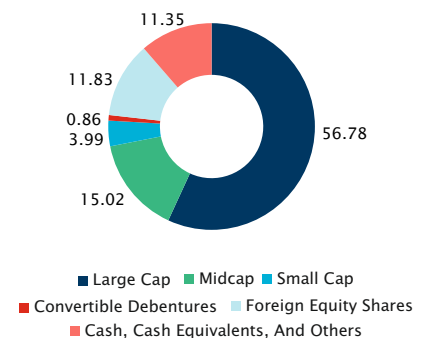
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
State Bank Of India	6.38
HDFC Bank Ltd	5.74
Muthoot Finance Ltd	5.42
Bajaj Finserv Ltd	4.60
Bharti Airtel Ltd	4.44
Kotak Mahindra Bank Ltd	4.31
Bajaj Finance Ltd	4.12
Adani Power Ltd	3.68
Adani Energy Solutions Ltd	3.54
Solar Industries India Ltd	3.43
Eicher Motors Ltd	3.14
Asian Paints Ltd	2.91
Divi'S Laboratories Ltd	2.62
Torrent Power Ltd	2.53
Jubilant Foodworks Ltd	2.52
Samvardhana Motherson International Ltd	2.45
Procter & Gamble Hygiene And Health Care Ltd	2.36
Lenskart Solutions Ltd	2.20
Sona Blw Precision Forgings Ltd	2.10
Vishal Mega Mart Ltd	1.90

Stock Name	(%) Of Total AUM
Hatsun Agro Product Ltd	1.89
Meesho Ltd	1.85
Thermax Ltd	1.66
<b>Total</b>	<b>75.79</b>
<b>Foreign Equityshares</b>	
Alphabet Inc.	9.17
Epam Systems Inc	2.66
<b>Total</b>	<b>11.83</b>
<b>Convertible Debentures</b>	
Samvardhana Motherson International Ltd	0.86
<b>Total</b>	<b>0.86</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.17
<b>Total</b>	<b>0.17</b>
<b>Cash, Cash Equivalents And Others</b>	
<b>Total</b>	<b>11.35</b>
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.57
Information Technology	11.83
Power	9.75
Automobile And Auto Components	8.55
Consumer Services	8.47
Telecommunication	4.44
Fast Moving Consumer Goods	4.25
Chemicals	3.43
Consumer Durables	2.91
Healthcare	2.62
Capital Goods	1.66
Sovereign	0.17
Cash, Cash Equivalents And Others	11.35

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



## SBI Focused 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.

# SBI MIDCAP FUND

An open-ended Equity Scheme predominantly investing in mid cap stocks.  
(Previously known as SBI Magnum 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 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:** 28/02/2026

• **AAUM for the Month of February 2026**  
₹ 23,105.24 Crores

• **AUM as on February 28, 2026**  
₹ 23,154.24 Crores

• **Fund Manager: Mr. Bhavin Vithlani**  
**Managing Since:**  
**Mr. Bhavin Vithlani** (w.e.f. April 2024)  
**Total Experience:**  
**Mr. Bhavin Vithlani** Over 22 years

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

### Exit Load:

For exit within 30 days from the date of allotment - 0.25%

For exit after 30 days and within 90 days from the date of allotment - 0.10%

For exit after 90 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** : 13.26%

**Beta** : 0.80

**Sharpe Ratio** : 0.88

### Portfolio Turnover\*

**Equity Turnover** : 0.45

**Total Turnover** : 0.69

*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: **FBI**. Overnight **Mibor** rate (5.17% as on 28th February 2026) 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 June 27, 2024.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	95.8669
Reg-Plan-Growth	234.6150
Dir-Plan-IDCW	149.8434
Dir-Plan-Growth	264.2971

## 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)

#### Equity Shares

Torrent Power Ltd	3.92
Bharat Heavy Electricals Ltd	3.43
Sundaram Finance Ltd	3.21
Crisil Ltd	3.21
Supreme Industries Ltd	3.07
Mahindra & Mahindra Financial Services Ltd	3.07
Bharat Forge Ltd	2.97
Max Financial Services Ltd	2.82
AIA Engineering Ltd	2.81
The Federal Bank Ltd	2.71
Biocon Ltd	2.63
FSN E-Commerce Ventures Ltd	2.55
ICICI Prudential Life Insurance Company Ltd	2.54
Shree Cement Ltd	2.53
State Bank Of India	2.34
HDB Financial Services Ltd	2.28
Schaeffler India Ltd	2.26
ICICI Lombard General Insurance Company Ltd	2.22
Grindwell Norton Ltd	2.08
Pine Labs Ltd	2.05
JK Cement Ltd	1.90
Hindustan Petroleum Corporation Ltd	1.89
Motherhood Sumi Wiring India Ltd	1.87
Indus Towers Ltd	1.85
L&T Technology Services Ltd	1.82
Oberoi Realty Ltd	1.78
Dalmia Bharat Ltd	1.76
Jubilant Foodworks Ltd	1.68
Berger Paints India Ltd	1.68

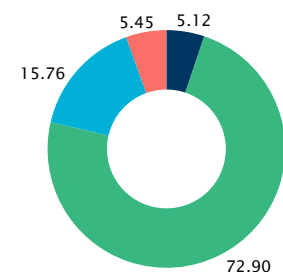
### Stock Name (% Of Total AUM)

Thermax Ltd	1.62
Colgate Palmolive (India) Ltd	1.54
Siemens Ltd	1.47
The Phoenix Mills Ltd	1.43
Carborundum Universal Ltd	1.39
Procter & Gamble Hygiene And Health Care Ltd	1.37
Page Industries Ltd	1.33
JSW Energy Ltd	1.33
Glaxosmithkline Pharmaceuticals Ltd	1.33
Sundram Fasteners Ltd	1.32
Adani Energy Solutions Ltd	1.31
Star Health & Allied Insurance Co. Ltd	1.27
Hatsun Agro Product Ltd	1.15
Lupin Ltd	1.07
The India Cements Ltd	1.05
Godrej Properties Ltd	0.97
PI Industries Ltd	0.82
Urban Company Ltd	0.53
Sanofi India Ltd	0.22
Hexaware Technologies Ltd	0.17
K.P.R. Mill Ltd	0.14
Cohance Lifesciences Ltd	0.02
<b>Total</b>	<b>93.78</b>
<b>Treasury Bills</b>	
91 Day T-Bill 27.03.26	0.65
364 Day T-Bill 19.11.26	0.12
<b>Total</b>	<b>0.77</b>
<b>Cash, Cash Equivalents And Others</b>	<b>5.45</b>
<b>Grand Total</b>	<b>100.00</b>

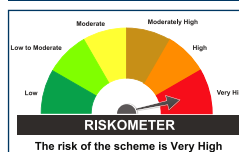
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.72
Capital Goods	15.87
Automobile And Auto Components	8.42
Construction Materials	7.24
Power	6.56
Healthcare	5.27
Consumer Services	4.76
Realty	4.18
Fast Moving Consumer Goods	4.06
Information Technology	1.99
Oil, Gas & Consumable Fuels	1.89
Telecommunication	1.85
Consumer Durables	1.68
Textiles	1.47
Chemicals	0.82
Sovereign	0.77
Cash, Cash Equivalents And Others	5.45

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



### SBI Midcap Fund

This product is suitable for investors who are seeking:

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

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


**MNC FUND**

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

(Previously known as SBI Magnum Global Fund)

### 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 5,793.02 Crores
- AUM as on February 28, 2026**  
₹ 5,841.01 Crores
- Fund Manager: Mr. Tanmaya Desai**  
**Managing Since:**  
Mr. Tanmaya Desai (Since April 2024 he was a Co-fund manager but from Feb 2025 he is managing it as the lead fund manager)  
**Total Experience:**  
Mr. Tanmaya Desai Over 17 years
- First Tier Benchmark:** Nifty MNC Index (TRI)
- Exit Load:**  
For exit within 30 days from the date of allotment - 1 %  
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	: 10.68%
Beta	: 0.60
Sharpe Ratio	: 0.36
Portfolio Turnover*	
Equity Turnover	: 0.47
Total Turnover	: 0.47

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 (5.17% as on 28th February 2026) 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 June 27, 2024.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	109.6308
Reg-Plan-Growth	358.8662
Dir-Plan-IDCW	141.7205
Dir-Plan-Growth	397.0150

### 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

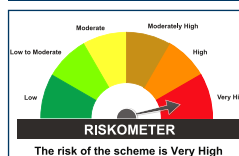
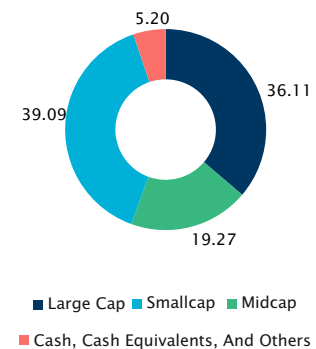
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Vedanta Ltd	6.15
Divi'S Laboratories Ltd	5.27
Britannia Industries Ltd	5.14
Cummins India Ltd	4.19
Hindustan Unilever Ltd	4.00
Aether Industries Ltd	3.96
Colgate Palmolive (India) Ltd	3.86
Sona Blw Precision Forgings Ltd	3.29
Bharat Forge Ltd	3.27
ZF Commercial Vehicle Control Systems India Ltd	3.25
Maruti Suzuki India Ltd	3.18
CCL Products (India) Ltd	3.13
Biocon Ltd	3.07
Navin Fluorine International Ltd	3.00
Tenneco Clean Air India Ltd	2.99
Sun Pharmaceutical Industries Ltd	2.97
Siemens Ltd	2.93
Grindwell Norton Ltd	2.85
Privi Speciality Chemicals Ltd	2.81
Garware Technical Fibres Ltd	2.68
Anthem Biosciences Ltd	2.40

Stock Name	(%) Of Total AUM
Samvardhana Motherson International Ltd	2.28
United Breweries Ltd	2.06
Abbott India Ltd	2.04
Lupin Ltd	1.97
Amagi Media Labs Ltd	1.81
Kennametal India Ltd	1.77
Gokaldas Exports Ltd	1.69
Timken India Ltd	1.49
Clean Science & Technology Ltd	1.26
Polymedicure Ltd	1.20
Whirlpool Of India Ltd	0.79
Aequus Ltd	0.59
Ashok Leyland Ltd	0.58
Cohance Lifesciences Ltd	0.53
Balkrishna Industries Ltd	0.02
<b>Total</b>	<b>94.47</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.33
<b>Total</b>	<b>0.33</b>
<b>Cash, Cash Equivalents And Others</b>	<b>5.20</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	19.45
Automobile And Auto Components	18.28
Fast Moving Consumer Goods	18.19
Capital Goods	14.40
Chemicals	11.03
Metals & Mining	6.15
Textiles	4.37
Information Technology	1.81
Consumer Durables	0.79
Sovereign	0.33
Cash, Cash Equivalents And Others	5.20

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI MNC Fund

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

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

<sup>^</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: 28/02/2026

#### • AAUM for the Month of February 2026

₹ 35,156.25 Crores

#### • AUM as on February 28, 2026

₹ 34,931.72 Crores

#### • Fund Manager: Mr. R. Srinivasan

##### Managing Since:

Mr. R. Srinivasan Nov - 2013

##### Total Experience:

Mr. R. Srinivasan Over 33 years

##### First Tier Benchmark:

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 : 14.52%

Beta : 0.73

Sharpe Ratio : 0.59

#### Portfolio Turnover\*

Equity Turnover : 0.14

Total Turnover : 1.16

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 (5.17% as on 28th February 2026) 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 June 27, 2024.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	94.9006
Reg-Plan-Growth	160.6351
Dir-Plan-IDCW	126.1051
Dir-Plan-Growth	184.7579

### 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.

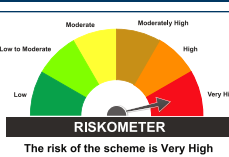
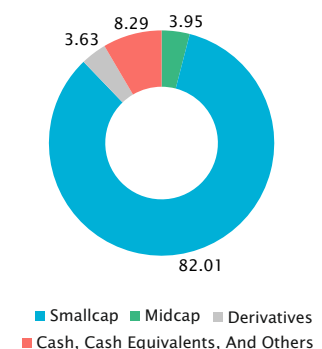
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>				Fractal Analytics Ltd	1.03		1.03
Ather Energy Ltd	4.09		4.09	Ahluwalia Contracts (India) Ltd	1.00		1.00
City Union Bank Ltd	3.21		3.21	Westlife Foodworld Ltd	0.99		0.99
ZF Commercial Vehicle Control Systems India Ltd	3.04		3.04	Fine Organic Industries Ltd	0.90		0.90
Kalpataru Projects International Ltd	2.80		2.80	Brigg Enterprises Ltd	0.88		0.88
Navin Fluorine International Ltd	2.69		2.69	TTK Prestige Ltd	0.87		0.87
Krishna Institute Of Medical Sciences Ltd	2.63		2.63	Lemon Tree Hotels Ltd	0.81		0.81
Sbfc Finance Ltd	2.38		2.38	Hawkins Cookers Ltd	0.78		0.78
Belrise Industries Ltd	2.34		2.34	Chemplast Sanmar Ltd	0.77		0.77
E.I.D-Parry (India) Ltd	2.31		2.31	Hatsun Agro Product Ltd	0.75		0.75
Doms Industries Ltd	2.20		2.20	Archean Chemical Industries Ltd	0.73		0.73
Chalet Hotels Ltd	2.08		2.08	RBL Bank Ltd	0.72		0.72
Honeywell Automation India Ltd	2.04		2.04	Happiest Minds Technologies Ltd	0.67		0.67
K.P.R. Mill Ltd	1.98		1.98	Triveni Turbine Ltd	0.62		0.62
Sundram Fasteners Ltd	1.93		1.93	Electronics Mart India Ltd	0.58		0.58
Kajaria Ceramics Ltd	1.92		1.92	Sheela Foam Ltd	0.49		0.49
Anandathi Wealth Ltd	1.85		1.85	Clean Science & Technology Ltd	0.46		0.46
Cholamandalam Financial Holdings Ltd	1.84		1.84	Rajratan Global Wire Ltd	0.45		0.45
Finolex Industries Ltd	1.83		1.83	G R Infra Projects Ltd	0.43		0.43
Privi Speciality Chemicals Ltd	1.65		1.65	PVR Inox Ltd	0.41		0.41
ELGI Equipments Ltd	1.53		1.53	Vedant Fashions Ltd	0.39		0.39
V-Guard Industries Ltd	1.52		1.52	KNR Constructions Ltd	0.37		0.37
Ratnamani Metals & Tubes Ltd	1.50		1.50	Amagi Media Labs Ltd	0.34		0.34
Deepak Fertilizers And Petrochemicals Corporation Ltd	1.50		1.50	Indiamart Intermesh Ltd	0.29		0.29
Balrampur Chini Mills Ltd	1.48		1.48	GO Fashion (India) Ltd	0.29		0.29
Thangamayil Jewellery Ltd	1.46		1.46	Rossari Biotech Ltd	0.28		0.28
ESAB India Ltd	1.42		1.42	Ajax Engineering Ltd	0.17		0.17
Happy Forgings Ltd	1.41		1.41	Blue Star Ltd	0.13		0.13
Pine Labs Ltd	1.37		1.37	Indian Energy Exchange Ltd	0.06		0.06
Aptus Value Housing Finance India Ltd	1.36		1.36	Star Cement Ltd	0.01		0.01
Afcans Infrastructure Ltd	1.33		1.33	Nifty Index 30-03-2026		3.63	3.63
CMS Info Systems Ltd	1.30		1.30	<b>Total</b>	<b>85.96</b>	<b>3.63</b>	<b>89.59</b>
Star Health & Allied Insurance Co. Ltd	1.29		1.29	<b>Treasury Bills</b>			
CSB Bank Ltd	1.25		1.25	182 Day T-Bill 28.05.26	1.24		
Dodla Dairy Ltd	1.23		1.23	364 Day T-Bill 18.06.26	0.56		
Sansera Engineering Ltd	1.19		1.19	364 Day T-Bill 19.11.26	0.18		
Relaxo Footwears Ltd	1.18		1.18	364 Day T-Bill 11.06.26	0.14		
Carborundum Universal Ltd	1.16		1.16	<b>Total</b>	<b>2.12</b>		
				<b>Cash, Cash Equivalents And Others</b>	<b>8.29</b>		
				<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	15.33
Automobile And Auto Components	13.04
Capital Goods	11.68
Chemicals	8.98
Consumer Durables	8.35
Fast Moving Consumer Goods	7.97
Construction	5.93
Consumer Services	5.43
Healthcare	2.63
Sovereign	2.12
Information Technology	2.04
Textiles	1.98
Services	1.30
Realty	0.88
Media, Entertainment & Publication	0.41
Construction Materials	0.01
Derivatives	3.63
Cash, Cash Equivalents And Others	8.29

### 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.


**ELSS TAX SAVER FUND**

An open-ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit  
 (Previously known as SBI Long Term Equity Fund)

### 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 32,324.53 Crores
- AUM as on February 28, 2026**  
₹ 32,171.48 Crores
- Fund Manager:** Mr. Milind Agrawal  
**Managing Since:** Mr. Milind Agrawal Jan - 2026  
**Total Experience:** Mr. Milind Agrawal Over 18 years
- First Tier Benchmark:** BSE 500 (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

<b>Standard Deviation</b>	: 12.81%
<b>Beta</b>	: 0.97
<b>Sharpe Ratio</b>	: 1.36
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.21
Total Turnover	: 0.21

**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 (5.17% as on 28th February 2026) 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 June 27, 2024.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	90.1796
Reg-Plan-Growth	444.8040
Dir-Plan-IDCW	119.5302
Dir-Plan-Growth	482.5823

### LAST IDCW

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

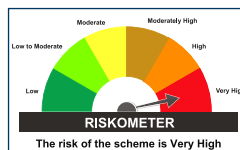
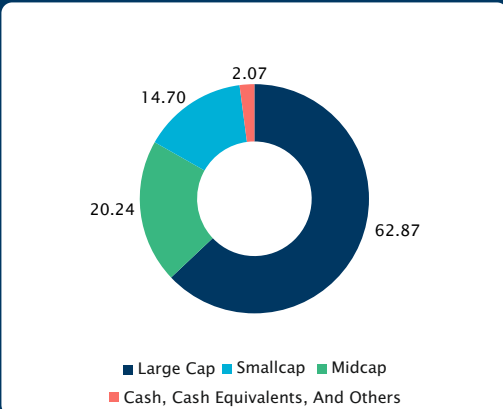
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
ICICI Bank Ltd	7.74
Reliance Industries Ltd	4.89
State Bank of India	4.61
HDFC Bank Ltd	4.44
Axis Bank Ltd	4.29
Kotak Mahindra Bank Ltd	4.23
Tata Steel Ltd	4.09
Torrent Power Ltd	2.73
Mahindra & Mahindra Ltd	2.66
Cipla Ltd	2.56
Mahindra & Mahindra Financial Services Ltd	2.14
Infosys Ltd	2.05
Lupin Ltd	1.92
FSN E-Commerce Ventures Ltd	1.82
Bharti Airtel Ltd	1.79
AIA Engineering Ltd	1.78
Tech Mahindra Ltd	1.60
Bharat Petroleum Corporation Ltd	1.55
Tata Consultancy Services Ltd	1.52
Oil & Natural Gas Corporation Ltd	1.48
Hindalco Industries Ltd	1.42
ICICI Prudential Life Insurance Company Ltd	1.40
Gail (India) Ltd	1.40
TVS Holdings Ltd	1.26
Tata Motors Ltd	1.25
Tata Communications Ltd	1.20
Asian Paints Ltd	1.18
Petronet Lng Ltd	1.15
Medplus Health Services Ltd	1.15
HDFC Life Insurance Company Ltd	1.15
Mahindra Lifespace Developers Ltd	1.00
Grindwell Norton Ltd	0.99
Tata Motors Passenger Vehicles Ltd	0.95
Equitas Small Finance Bank Ltd	0.89
Bharat Forge Ltd	0.87
Sundaram Clayton Ltd	0.85
Bharat Heavy Electricals Ltd	0.82
Delhivery Ltd	0.81
Hexaware Technologies Ltd	0.80
Prism Johnson Ltd	0.79
Bajaj Finance Ltd	0.78
Godrej Consumer Products Ltd	0.76
Rallis India Ltd	0.74

Stock Name	(%) Of Total AUM
Sheela Foam Ltd	0.70
Swiggy Ltd	0.69
ITC Ltd	0.63
Life Insurance Corporation Of India	0.62
United Breweries Ltd	0.61
BSE Ltd	0.61
Thermax Ltd	0.58
Cummins India Ltd	0.58
Sun Pharmaceutical Industries Ltd	0.52
Shree Cement Ltd	0.52
Bank Of Baroda	0.50
Biocon Ltd	0.49
Jubilant Foodworks Ltd	0.48
Cholamandalam Investment & Finance Co. Ltd	0.48
JSW Cement Ltd	0.45
Berger Paints India Ltd	0.45
Gujarat State Petronet Ltd	0.44
Kajaria Ceramics Ltd	0.42
Balkrishna Industries Ltd	0.42
Heidelbergcement India Ltd	0.39
Wipro Ltd	0.38
Niva Bupa Health Insurance Company Ltd	0.38
Multi Commodity Exchange Of India Ltd	0.37
Bajaj Finserv Ltd	0.32
Pitti Engineering Ltd	0.31
Punjab National Bank	0.28
Chemplast Sanmar Ltd	0.28
Aavas Financiers Ltd	0.26
ACC Ltd	0.25
Sanofi Consumer Healthcare India Ltd	0.21
Sanofi India Ltd	0.18
Timken India Ltd	0.17
Canara Bank	0.09
ICICI Prudential Asset Management Company Ltd	0.08
HDB Financial Services Ltd	0.07
Cholamandalam Financial Holdings Ltd	0.05
Bank Of India	0.05
<b>Total</b>	<b>97.81</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.12
<b>Total</b>	<b>0.12</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.07</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	37.09
Oil, Gas & Consumable Fuels	10.91
Capital Goods	6.48
Information Technology	6.35
Healthcare	5.88
Automobile And Auto Components	5.75
Metals & Mining	5.51
Consumer Services	4.14
Telecommunication	2.99
Consumer Durables	2.75
Power	2.73
Construction Materials	2.40
Fast Moving Consumer Goods	2.00
Chemicals	1.02
Realty	1.00
Services	0.81
Sovereign	0.12
Cash, Cash Equivalents And Others	2.07

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI ELSS Tax Saver 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:** 28/02/2026
- **AAUM for the Month of February 2026**  
₹ 3,956.80 Crores
- **AUM as on February 28, 2026**  
₹ 4,076.67 Crores
- **Fund Manager: Mr. Tanmaya Desai**  
**Managing Since:**  
Mr. Tanmaya Desai Jun-2011  
**Total Experience:**  
Mr. Tanmaya Desai Over 17 years
- **First Tier Benchmark:** BSE HEALTHCARE (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**

Standard Deviation	: 14.34%
Beta	: 0.85
Sharpe Ratio	: 1.36
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.22
Total Turnover	: 0.22

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 (5.17% as on 28th February 2026) 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 June 27, 2024.

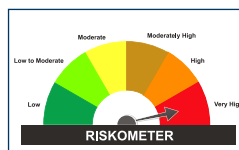
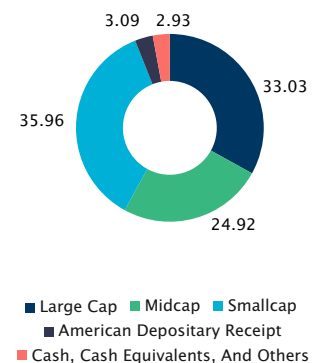
NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	271.7658	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	431.4106	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	345.3873	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	497.1239	Pursuant to payment 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>			
Sun Pharmaceutical Industries Ltd	10.65	Sai Life Sciences Ltd	1.96
Divi'S Laboratories Ltd	7.55	Abbott India Ltd	1.95
Apollo Hospitals Enterprise Ltd	5.76	Ajanta Pharma Ltd	1.84
Max Healthcare Institute Ltd	4.82	Nephrocure Health Service Pvt. Ltd	1.17
Acutaas Chemicals Ltd	4.77	Cohance Lifesciences Ltd	0.91
Torrent Pharmaceuticals Ltd	4.25	Sanofi Consumer Healthcare India Ltd	0.83
Lupin Ltd	4.23	Gufic Biosciences Ltd	0.69
Aster Dm Healthcare Ltd	3.85	Vijaya Diagnostic Centre Ltd	0.62
Biocon Ltd	3.59	Medplus Health Services Ltd	0.62
Laurus Labs Ltd	3.48	Corona Remedies Ltd	0.39
Aether Industries Ltd	3.29	Pfizer Ltd	0.37
Fortis Healthcare Ltd	3.24	<b>Total</b>	<b>93.91</b>
Mankind Pharma Ltd	2.98	<b>American Depository Receipt</b>	
Krishna Institute Of Medical Sciences Ltd	2.92	Lonza Group	3.09
Jupiter Life Line Hospitals Ltd	2.79	<b>Total</b>	<b>3.09</b>
Alkem Laboratories Ltd	2.77	<b>Treasury Bills</b>	
Gland Pharma Ltd	2.68	364 Day T-Bill 19.11.26	0.07
Anthem Biosciences Ltd	2.68	<b>Total</b>	<b>0.07</b>
Concord Biotech Ltd	2.16	<b>Cash, Cash Equivalents And Others</b>	
Sudeep Pharma Ltd	2.13		2.93
Polymedure Ltd	1.97	<b>Grand Total</b>	<b>100.00</b>

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

Healthcare	93.09
Chemicals	3.29
Consumer Services	0.62
Sovereign	0.07
Cash, Cash Equivalents And Others	2.93

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

**SBI Healthcare Opportunities Fund**

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
  - Equity investments in stocks of companies in the healthcare sector.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

SBI

## 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 10,671.75 Crores
- AUM as on February 28, 2026**  
₹ 10,724.55 Crores
- Fund Manager: Mr. Milind Agrawal**  
**Managing Since:**  
Mr. Milind Agrawal Aug-2019  
**Total Experience:**  
Mr. Milind Agrawal 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<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 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	: 10.80%
Beta	: 0.83
Sharpe Ratio	: 1.50
Portfolio Turnover*	
Equity Turnover	: 0.84
Total Turnover	: 1.32

*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: RBI Overnight Mibor rate (5.17% as on 28th February 2026) 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 June 27, 2024.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	41.3798
Reg-Plan-Growth	46.0773
Dir-Plan-IDCW	46.2777
Dir-Plan-Growth	51.7736

### LAST IDCW

Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	1.50	13.1746
16-Mar-18 (Dir Plan)	1.60	13.4469

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

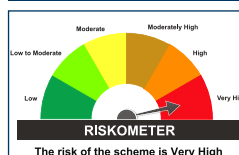
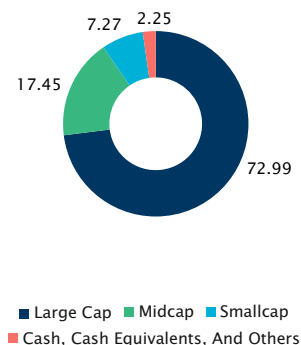
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
ICICI Bank Ltd	13.46
State Bank Of India	10.45
Axis Bank Ltd	9.37
Kotak Mahindra Bank Ltd	8.50
HDFC Bank Ltd	6.80
Bajaj Finserv Ltd	6.34
Muthoot Finance Ltd	4.30
SBI Life Insurance Co. Ltd	3.29
Multi Commodity Exchange Of India Ltd	3.20
Bank Of Baroda	3.00
BSE Ltd	2.78
ICICI Prudential Life Insurance Company Ltd	2.77
Bajaj Finance Ltd	2.61
HDFC Life Insurance Company Ltd	2.44
Bank Of India	1.71
Equity Shares	1.70
Aptus Value Housing Finance India Ltd	1.69
Star Health & Allied Insurance Co. Ltd	1.44
Aditya Birla Capital Ltd	1.34
Mahindra & Mahindra Financial Services Ltd	1.17

Stock Name	(%) Of Total AUM
Cholamandalam Investment & Finance Co. Ltd	1.17
Cholamandalam Financial Holdings Ltd	1.04
Care Ratings Ltd	0.84
360 One Wam Ltd	0.82
ICRA Ltd	0.79
The South Indian Bank Ltd	0.72
Angel One Ltd	0.67
Niva Bupa Health Insurance Company Ltd	0.64
Canara Bank	0.64
ICICI Prudential Asset Management Company Ltd	0.62
Pine Labs Ltd	0.48
HDB Financial Services Ltd	0.35
Crisil Ltd	0.34
Billionbrains Garage Ventures Ltd	0.23
<b>Total</b>	<b>97.71</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.04
<b>Total</b>	<b>0.04</b>
<b>Cash, Cash Equivalents And Others</b>	
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	97.71
Sovereign	0.04
Cash, Cash Equivalents And Others	2.25

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

<sup>^</sup>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:** 28/02/2026
- **AAUM for the Month of February 2026**  
₹ 6,285.60 Crores
- **AUM as on February 28, 2026**  
₹ 6,545.08 Crores
- **Fund Manager: Mr. Rohit Shimpi**  
**Managing Since:**  
Mr. Rohit Shimpi June 2024  
**Total Experience:**  
Mr. Rohit Shimpi Over 19 years
- **First Tier Benchmark:** BSE PSU (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	: 20.95%
Beta	: 0.93
Sharpe Ratio	: 1.34
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.13
Total Turnover	: 0.13

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: FBL Overnight Mibor rate (5.17% as on 28th February 2026) 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 June 27, 2024.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	37.1004
Reg-Plan-Growth	37.1047
Dir-Plan-IDCW	41.0510
Dir-Plan-Growth	41.1111

### LAST IDCW

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

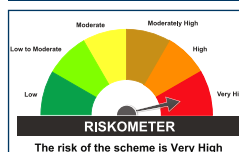
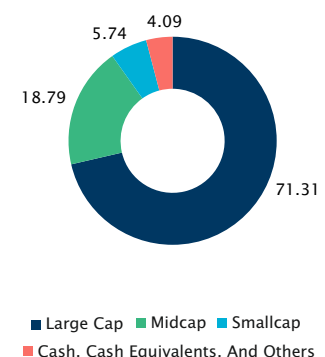
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
State Bank Of India	18.23
Bharat Electronics Ltd	9.33
Power Grid Corporation Of India Ltd	9.10
Gail (India) Ltd	9.05
NTPC Ltd	9.01
Bharat Petroleum Corporation Ltd	5.71
Bank Of Baroda	5.41
Indian Bank	3.67
NMDC Ltd	3.48
Oil India Ltd	2.85
National Aluminium Company Ltd	2.71
Oil & Natural Gas Corporation Ltd	2.54
General Insurance Corporation Of India	2.43
Petronet Lng Ltd	2.03
Life Insurance Corporation Of India	1.70
Bharat Heavy Electricals Ltd	1.62
Canara Robeco Asset Management Company Ltd	1.37

Stock Name	(%) Of Total AUM
Indraprastha Gas Ltd	1.31
Indian Oil Corporation Ltd	1.23
Gujarat State Petronet Ltd	1.23
Engineers India Ltd	1.08
Gujarat Gas Ltd	0.75
<b>Total</b>	<b>95.84</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.07
<b>Total</b>	<b>0.07</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.09</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.81
Oil, Gas & Consumable Fuels	26.70
Power	18.11
Capital Goods	10.95
Metals & Mining	6.19
Construction	1.08
Sovereign	0.07
Cash, Cash Equivalents And Others	4.09

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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


**COMMA FUND**

An open-ended Equity Scheme investing in commodity and commodity related sectors. (Previously known as SBI Magnum COMMA Fund)

### 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 962.86 Crores
- AUM as on February 28, 2026**  
₹ 999.26 Crores
- Fund Manager: Mr. Dinesh Balachandran**  
**Managing Since:**  
Mr. Dinesh Balachandran June-2024  
**Total Experience:**  
Mr. Dinesh Balachandran Over 24 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 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	: 14.69%
Beta	: 0.81
Sharpe Ratio	: 1.09
Portfolio Turnover*	
Equity Turnover	: 0.13
Total Turnover	: 0.14

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 (5.17% as on 28th February 2026) 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 June 27, 2024.

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	65.2961	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	115.0367	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	71.0984	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	124.9431	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.

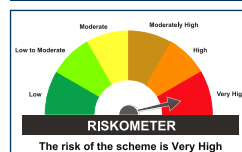
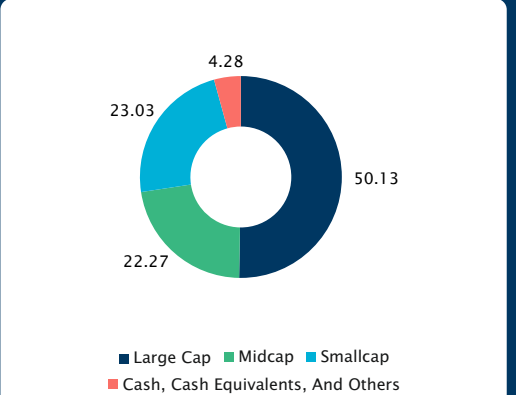
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		UPL Ltd	2.17
Tata Steel Ltd	9.09	Balrampur Chini Mills Ltd	2.12
Oil & Natural Gas Corporation Ltd	7.08	Indian Energy Exchange Ltd	2.07
Reliance Industries Ltd	5.06	Torrent Power Ltd	2.04
Vedanta Ltd	4.85	Nuvoco Vistas Corporation Ltd	1.97
Ultratech Cement Ltd	4.31	Shyam Metalics And Energy Ltd	1.96
Steel Authority Of India Ltd	3.90	Coromandel International Ltd	1.89
Oil India Ltd	3.80	Clean Science & Technology Ltd	1.87
JSW Steel Ltd	3.80	Ambuja Cements Ltd	1.63
NMDC Ltd	3.38	CCL Products (India) Ltd	1.37
CESC Ltd	3.28	Sagar Cements Ltd	0.71
Gail (India) Ltd	3.05	<b>Total</b>	<b>95.43</b>
Hindalco Industries Ltd	2.87	<b>Treasury Bills</b>	
Indian Oil Corporation Ltd	2.81	364 Day T-Bill 19.11.26	0.29
Coal India Ltd	2.80	<b>Total</b>	<b>0.29</b>
Power Grid Corporation Of India Ltd	2.78	<b>Cash, Cash Equivalents And Others</b>	<b>4.28</b>
JSW Cement Ltd	2.78	<b>Grand Total</b>	<b>100.00</b>
Arvind Ltd	2.67		
Hindustan Petroleum Corporation Ltd	2.63		
Jindal Stainless Ltd	2.46		
Neogen Chemicals Ltd	2.23		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Metals & Mining	30.35
Oil, Gas & Consumable Fuels	27.23
Construction Materials	11.40
Chemicals	8.16
Power	8.10
Fast Moving Consumer Goods	3.49
Textiles	2.67
Financial Services	2.07
Capital Goods	1.96
Sovereign	0.29
Cash, Cash Equivalents And Others	4.28

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Comma Fund**  
This product is suitable for investors who are seeking:~

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

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


**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:** 28/02/2026
- **AAUM for the Month of February 2026**  
₹ 4,664.83 Crores
- **AUM as on February 28, 2026**  
₹ 4,645.51 Crores
- **Fund Manager: Mr. Bhavin Vithlani**  
**Managing Since:** Mr. Bhavin Vithlani Jan-2022  
**Total Experience:** Mr. Bhavin Vithlani Over 22 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	: 15.19%
Beta	: 0.88
Sharpe Ratio	: 1.04
Portfolio Turnover*	
Equity Turnover	: 0.44
Total Turnover	: 0.49

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 (5.17% as on 28th February 2026) 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 June 27, 2024.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	43.5990
Reg-Plan-Growth	49.0107
Dir-Plan-IDCW	47.0881
Dir-Plan-Growth	53.2060

### LAST IDCW

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

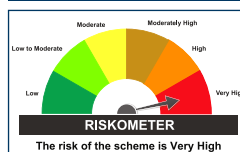
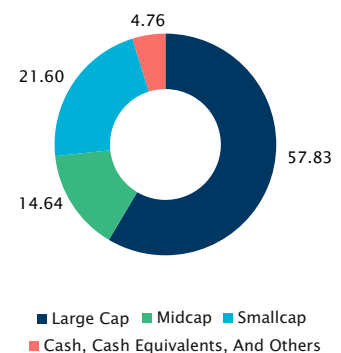
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Larsen & Toubro Ltd	10.13
Reliance Industries Ltd	9.00
Shree Cement Ltd	5.61
Bharti Airtel Ltd	5.46
Torrent Power Ltd	4.72
Adani Energy Solutions Ltd	4.57
Adani Ports And Special Economic Zone Ltd	3.93
Siemens Ltd	3.68
State Bank Of India	3.62
Oil & Natural Gas Corporation Ltd	3.61
Grindwell Norton Ltd	3.58
Ultratech Cement Ltd	3.27
NTPC Ltd	2.93
Indian Oil Corporation Ltd	2.42
Bharat Heavy Electricals Ltd	2.28
Ahluwalia Contracts (India) Ltd	2.00
HDFC Bank Ltd	1.91
Adani Power Ltd	1.84
Samhi Hotels Ltd	1.75
Kalpataru Ltd	1.75
Pitti Engineering Ltd	1.57

Stock Name	(%) Of Total AUM
ICRA Ltd	1.49
Gail (India) Ltd	1.46
Ajax Engineering Ltd	1.36
JSW Cement Ltd	1.35
Kennametal India Ltd	1.29
Ashoka Buildcon Ltd	1.20
Carborundum Universal Ltd	1.19
ELGI Equipments Ltd	1.15
The India Cements Ltd	1.09
Bank Of India	1.03
JSW Energy Ltd	1.00
Mahindra Lifespace Developers Ltd	0.83
<b>Total</b>	<b>94.07</b>
<b>Treasury Bills</b>	
91 Day T-Bill 07.05.26	1.07
364 Day T-Bill 19.11.26	0.10
<b>Total</b>	<b>1.17</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.76</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	16.49
Capital Goods	16.10
Power	15.06
Construction	13.33
Construction Materials	11.32
Financial Services	8.05
Telecommunication	5.46
Services	3.93
Realty	2.58
Consumer Services	1.75
Sovereign	1.17
Cash, Cash Equivalents And Others	4.76

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 2,998.54 Crores
- AUM as on February 28, 2026**  
₹ 2,969.84 Crores
- Fund Manager: Mr. Ashit Desai**  
**Managing Since:** Mr. Ashit Desai (w.e.f. April 2024)  
**Total Experience:** Mr. Ashit Desai Over 22 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 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	: 14.38%
Beta	: 0.91
Sharpe Ratio	: 0.58
Portfolio Turnover*	
Equity Turnover	: 0.50
Total Turnover	: 0.69

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 (5.17% as on 28th February 2026) 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 June 27, 2024.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	175.0996
Reg-Plan-Growth	290.8300
Dir-Plan-IDCW	235.1056
Dir-Plan-Growth	333.9616

**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.

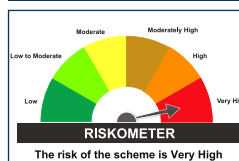
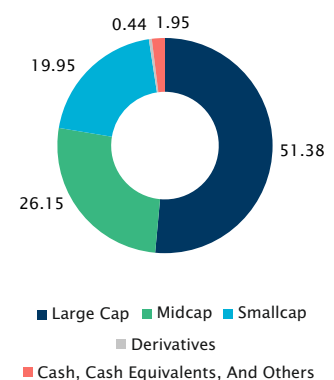
**PORTFOLIO**

Stock Name	(%) Of AUM	Derivatives as a % of AUM	Net % of AUM
<b>Equity Shares</b>			
Bharti Airtel Ltd	5.79		5.79
Asian Paints Ltd	4.63		4.63
Mahindra & Mahindra Ltd	4.58		4.58
Britannia Industries Ltd	4.50		4.50
Jubilant Foodworks Ltd	4.18	0.44	4.62
Eicher Motors Ltd	4.05		4.05
Titan Company Ltd	4.04		4.04
Hindustan Unilever Ltd	3.76		3.76
Maruti Suzuki India Ltd	3.75		3.75
United Breweries Ltd	3.67		3.67
Colgate Palmolive (India) Ltd	3.61		3.61
Berger Paints India Ltd	3.61		3.61
Page Industries Ltd	3.21		3.21
Avenue Supermarts Ltd	3.14		3.14
TVS Motor Company Ltd	2.61		2.61
Voltas Ltd	2.43		2.43
Varun Beverages Ltd	2.43		2.43
ELH Ltd	2.31		2.31
Godrej Consumer Products Ltd	2.04		2.04
Meesho Ltd	2.02		2.02
Ganesha Ecosphere Ltd	2.02		2.02
Doms Industries Ltd	1.96		1.96
Tata Motors Ltd	1.84		1.84
Vishal Mega Mart Ltd	1.79		1.79
Blue Star Ltd	1.63		1.63
LG Electronics India Ltd	1.61		1.61
Flair Writing Industries Ltd	1.61		1.61

Stock Name	(%) Of AUM	Derivatives as a % of AUM	Net % of AUM
Bajaj Finserv Ltd	1.55		1.55
Hawkins Cookers Ltd	1.52		1.52
Aditya Infotech Ltd	1.26		1.26
Brainbees Solutions Ltd	1.24		1.24
Campus Activewear Ltd	1.22		1.22
Whirlpool Of India Ltd	1.20		1.20
Nestle India Ltd	1.06		1.06
Westlife Foodworld Ltd	0.94		0.94
Emami Ltd	0.94		0.94
V-Guard Industries Ltd	0.86		0.86
Hatsun Agro Product Ltd	0.82		0.82
Dodla Dairy Ltd	0.79		0.79
Sula Vineyards Ltd	0.47		0.47
Relaxo Footwears Ltd	0.34		0.34
Brigade Hotel Ventures Ltd	0.28		0.28
Stanley Lifestyles Ltd	0.17		0.17
<b>Total</b>	<b>97.48</b>	<b>0.44</b>	<b>97.92</b>
<b>Non-Convertible Preference Share</b>			
TVS Motor Company Ltd	0.03		0.03
<b>Total</b>	<b>0.03</b>		
<b>Treasury Bills</b>			
364 Day T-Bill 19.11.26	0.10		0.10
<b>Total</b>	<b>0.10</b>		
<b>Cash, Cash Equivalents</b>			
<b>And Others</b>	<b>1.95</b>		
<b>Grand Total</b>	<b>100.00</b>		

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

Fast Moving Consumer Goods	27.66
Consumer Durables	23.26
Consumer Services	15.90
Automobile And Auto Components	15.02
Telecommunication	5.79
Textiles	5.23
Capital Goods	3.10
Financial Services	1.55
Sovereign	0.10
Derivatives	0.44
Cash, Cash Equivalents And Others	1.95

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

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

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

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:** 28/02/2026
- **AAUM for the Month of February 2026**  
₹ 4,675.36 Crores
- **AUM as on February 28, 2026**  
₹ 4,273.37 Crores
- **Fund Manager: Mr. Vivek Gedda**  
**Managing Since:**  
**Mr. Vivek Gedda** (w.e.f. April 2024)  
**Total Experience:**  
**Mr. Vivek Gedda** Over 15 years
- **First Tier Benchmark:** BSE Teck (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**

Standard Deviation	: 17.20%
Beta	: 0.88
Sharpe Ratio	: 0.34
Portfolio Turnover*	
Equity Turnover	: 0.27
Total Turnover	: 0.27

*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 (5.17% as on 28th February 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Note: Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	114.1805
Reg-Plan-Growth	189.6099
Dir-Plan-IDCW	154.3360
Dir-Plan-Growth	217.2935

**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.

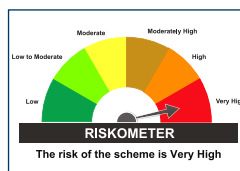
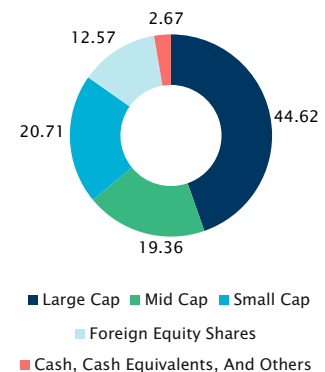
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Infosys Ltd	13.37
Bharti Airtel Ltd	8.80
Tata Consultancy Services Ltd	6.30
Eternal Ltd	6.11
LTIMindtree Ltd	5.22
Blackbuck Ltd	4.09
Firstsource Solutions Ltd	3.74
Swiggy Ltd	3.53
Coforge Ltd	3.33
Delhivery Ltd	2.94
Amagi Media Labs Ltd	2.86
HCL Technologies Ltd	2.60
Persistent Systems Ltd	2.44
Info Edge (India) Ltd	2.41
Tech Mahindra Ltd	2.22
PB Fintech Ltd	2.11
Hexaware Technologies Ltd	1.99
FSN E-Commerce Ventures Ltd	1.86
L&T Technology Services Ltd	1.64
TBO Tek Ltd	1.56
Nazara Technologies Ltd	1.24

Stock Name	(%) Of Total AUM
Indegene Ltd	1.04
PVR Inox Ltd	0.96
Capillary Technologies India Ltd	0.96
NIIT Learning Systems Ltd	0.63
Emudhra Ltd	0.51
Unicommerce Esolutions Ltd	0.10
Route Mobile Ltd	0.08
Meesho Ltd	0.05
<b>Total</b>	<b>84.69</b>
<b>Foreign Equityshares</b>	
Cognizant Technology Solutions Corporation	4.53
Alphabet Inc.	3.72
Microsoft Corporation	3.18
Epam Systems Inc	1.14
<b>Total</b>	<b>12.57</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.07
<b>Total</b>	<b>0.07</b>
<b>Cash, Cash Equivalents And Others</b>	
<b>Grand Total</b>	<b>100.00</b>

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

Information Technology	56.11
Consumer Services	16.15
Services	10.77
Telecommunication	8.88
Media, Entertainment & Publication	2.20
Financial Services	2.11
Healthcare	1.04
Sovereign	0.07
Cash, Cash Equivalents And Others	2.67

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

**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:** 28/02/2026
- **AAUM for the Month of February 2026**  
₹ 216.24 Crores
- **AUM as on February 28, 2026**  
₹ 216.34 Crores
- **Fund Manager: Ms. Sukanya Ghosh**  
**Managing Since:**  
Ms. Sukanya Ghosh March - 2026  
**Total Experience:**  
Ms. Sukanya Ghosh Over 20 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<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 Re. 1 thereafter for minimum of six installments. (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 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**

Standard Deviation	: 12.70%
Beta	: 1.06
Sharpe Ratio	: 0.71
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.47
Total Turnover	: 0.47

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: RBI Overnight Mibor rate (5.17% as on 28th February 2026) 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 June 27, 2024.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	23.9885
Reg-Plan-Growth	23.9847
Dir-Plan-IDCW	24.5917
Dir-Plan-Growth	24.5932

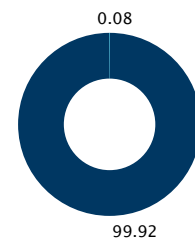
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Nestle India Ltd	8.32
Hindustan Unilever Ltd	8.21
Sun Pharmaceutical Industries Ltd	7.83
ITC Ltd	7.39
Cipla Ltd	5.04
Tata Consumer Products Ltd	5.03
Apollo Hospitals Enterprise Ltd	3.49
ICICI Bank Ltd	3.35
HDFC Bank Ltd	3.21
Asian Paints Ltd	2.43
Tata Consultancy Services Ltd	2.42
Dr. Reddy'S Laboratories Ltd	1.98
Bharti Airtel Ltd	1.94
SBI Life Insurance Co. Ltd	1.74
HDFC Life Insurance Company Ltd	1.65
State Bank Of India	1.24
Tata Steel Ltd	1.20
Oil & Natural Gas Corporation Ltd	1.19
Power Grid Corporation Of India Ltd	1.14
Bharat Electronics Ltd	1.14
Eicher Motors Ltd	1.13
Axis Bank Ltd	1.13
NTPC Ltd	1.12
Ultratech Cement Ltd	1.10
Titan Company Ltd	1.10
Shriram Finance Ltd	1.10
JSW Steel Ltd	1.10
Coal India Ltd	1.09

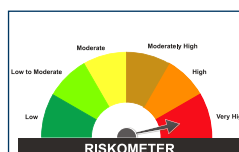
Stock Name	(%) Of Total AUM
Bajaj Auto Ltd	1.08
Tata Motors Passenger Vehicles Ltd	1.07
Max Healthcare Institute Ltd	1.06
Larsen & Toubro Ltd	1.06
Adani Ports And Special Economic Zone Ltd	1.05
Bajaj Finance Ltd	1.04
Hindalco Industries Ltd	1.03
Grasim Industries Ltd	1.01
Bajaj Finserv Ltd	1.01
Adani Enterprises Ltd	0.98
Kotak Mahindra Bank Ltd	0.97
Interglobe Aviation Ltd	0.97
Mahindra & Mahindra Ltd	0.92
Trent Ltd	0.91
Reliance Industries Ltd	0.90
Maruti Suzuki India Ltd	0.90
Eternal Ltd	0.89
Tech Mahindra Ltd	0.87
Jio Financial Services Ltd	0.87
HCL Technologies Ltd	0.87
Wipro Ltd	0.83
Infosys Ltd	0.82
<b>Total</b>	<b>99.92</b>
<b>Cash, Cash Equivalents And Others</b>	<b>0.08</b>
<b>Grand Total</b>	<b>100.00</b>

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

Fast Moving Consumer Goods	28.95
Healthcare	19.40
Financial Services	17.31
Information Technology	5.81
Automobile And Auto Components	5.10
Metals & Mining	4.31
Consumer Durables	3.53
Oil, Gas & Consumable Fuels	3.18
Power	2.26
Construction Materials	2.11
Services	2.02
Telecommunication	1.94
Consumer Services	1.80
Capital Goods	1.14
Construction	1.06
Cash, Cash Equivalents And Others	0.08

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


■ Large Cap ■ Cash, Cash Equivalents, And Others


**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.

**Note :** Previously the fund manager was Mr. Raviprakash Sharma till February 28, 2026 but with effect from March 01, 2026, Ms. Sukanya Ghosh manages the fund.

**SBI**  
**US SPECIFIC EQUITY**  
**ACTIVE FOF<sup>3</sup>**

An open-ended fund of funds scheme investing in actively managed overseas equity oriented schemes that invest in US markets  
(Previously known as SBI International Access - US Equity FoF)

**Investment Objective**

The scheme seeks to provide long term capital appreciation by investing in units of one or more actively managed overseas equity oriented schemes predominantly investing 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 actively managed overseas equity oriented schemes that invest in US markets
- Date of Allotment:** 22/03/2021
- Report As On:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 1,146.83 Crores
- AUM as on February 28, 2026**  
₹ 1,153.19 Crores
- Fund Manager: Mr. Rohit Shimpi**  
**Managing Since:**  
Mr. Rohit Shimpi (w.e.f. Feb 2025)  
**Total Experience:**  
Mr. Rohit Shimpi Over 19 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
- 1. 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 in SBI US Specific Equity Active FoF (the Scheme) is discontinued with effect from December 26, 2024 i.e. post cut-off timing of December 26, 2024 ('Effective Date').
- 2. Existing systematic registrations like SIPs/ STPs/ Transfer of IDCW-ins etc. will remain suspended under the Scheme from the Effective Date, till further notice.
- 3. The aforesaid suspension is not applicable for intra scheme switches between the Plan(s) and Options(s) in the Scheme. Kindly refer notice cum addendum dated December 24, 2024 for details.

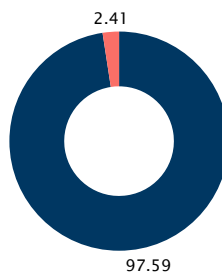
**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	22.3020
Reg-Plan-Growth	22.3028
Dir-Plan-IDCW	23.1277
Dir-Plan-Growth	23.1277

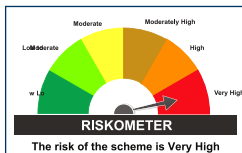
**PORTFOLIO**

Mutual Fund Units	(%) Of Total AUM
<b>Overseas Mutual Fund</b>	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	97.59
<b>Total</b>	<b>97.59</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.41</b>
<b>Grand Total</b>	<b>100.00</b>

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



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



**SBI US Specific Equity Active FoF<sup>3</sup>**  
**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 US Specific Equity Active FoF makes investments

**Note:** \$With effect from May 5, 2025 the name changed to SBI US Specific Equity Active FOF from SBI International Access - US Equity FOF & type of scheme changed.

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:** 28/02/2026
- **AAUM for the Month of February 2026**  
₹ 8,769.13 Crores
- **AUM as on February 28, 2026**  
₹ 8,908.10 Crores
- **Fund Manager: Mr. Raj Gandhi**  
**Managing Since:**  
**Mr. Raj Gandhi** (w.e.f. Feb 2024)  
**Total Experience:**  
**Mr. Raj Gandhi** Over 20 years
- **First Tier Benchmark:** Nifty Energy TRI
- **Entry Load:** N.A
- **Exit Load:**  
For exit within 30 days from the date of allotment - 1 %  
For exit after 30 days 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 : 0.18  
Total Turnover : 0.25

\*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 28th February 2026, based on month-end NAV.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	11.0659
Reg-Plan-Growth	11.0657
Dir-Plan-IDCW	11.3118
Dir-Plan-Growth	11.3120

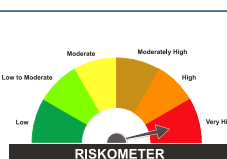
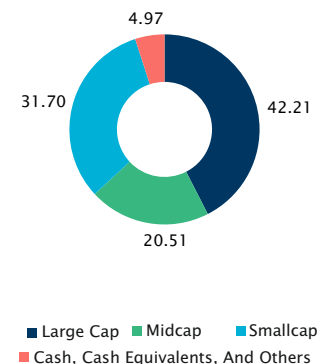
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Reliance Industries Ltd	8.29
Gail (India) Ltd	6.78
Bharat Petroleum Corporation Ltd	6.32
Indian Oil Corporation Ltd	6.14
Gujarat State Petronet Ltd	5.92
Kalpataru Projects International Ltd	5.58
NTPC Ltd	4.82
Petronet Lng Ltd	4.80
Oil & Natural Gas Corporation Ltd	4.79
HEG Ltd	4.36
Torrent Power Ltd	4.02
Thermax Ltd	3.97
Honeywell Automation India Ltd	2.65
JSW Energy Ltd	2.55
Graphite India Ltd	2.25
Indraprastha Gas Ltd	2.15
CESC Ltd	2.15
Power Finance Corporation Ltd	1.98
Savita Oil Technologies Ltd	1.94
REC Ltd	1.70
Gujarat Gas Ltd	1.69
Adani Energy Solutions Ltd	1.42
Tube Investments Of India Ltd	1.40

Stock Name	(%) Of Total AUM
Shivalik Bimetal Controls Ltd	1.18
Oil India Ltd	1.14
Power Grid Corporation Of India Ltd	1.01
NHPC Ltd	0.93
Indian Energy Exchange Ltd	0.80
KEC International Ltd	0.59
Adani Power Ltd	0.35
Siemens Ltd	0.31
Inox India Ltd	0.26
Chemplast Sanmar Ltd	0.18
<b>Total</b>	<b>94.42</b>
<b>Treasury Bills</b>	
364 Day T-Bill 07.05.26	0.56
364 Day T-Bill 19.11.26	0.05
<b>Total</b>	<b>0.61</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.97</b>
<b>Grand Total</b>	<b>100.00</b>

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

Oil, Gas & Consumable Fuels	49.96
Power	17.25
Capital Goods	14.98
Construction	6.17
Financial Services	4.48
Automobile And Auto Components	1.40
Sovereign	0.61
Chemicals	0.18
Cash, Cash Equivalents And Others	4.97

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

**SBI Energy Opportunities Fund**  
This product is suitable for investors who are seeking<sup>Δ</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>Δ</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

SBI

**AUTOMOTIVE OPPORTUNITIES FUND**

An open-ended equity scheme following automotive & allied business activities theme

**Investment Objective**

The investment objective of the scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested in equity and equity related instruments of companies engaged in automotive & allied business activities theme.

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 following automotive & allied business activities theme.
- **Date of Allotment:** 07/06/2024
- **Report As On:** 28/02/2026
- **AAUM for the Month of February 2026**  
₹ 5,276.07 Crores
- **AUM as on February 28, 2026**  
₹ 5,332.85 Crores
- **Fund Manager: Mr. Tanmaya Desai**  
**Managing Since:**  
Mr. Tanmaya Desai June 2024  
**Total Experience:**  
Mr. Tanmaya Desai Over 17 years
- **First Tier Benchmark:** NIFTY Auto TRI
- **Entry Load:** N.A
- **Exit Load:**  
For exit within 30 days from the date of allotment - 1 %  
For exit after 30 days 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 : 0.37  
Total Turnover : 0.37

\*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 28th February 2026, based on month-end NAV.

**NET ASSET VALUE**

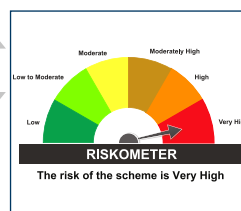
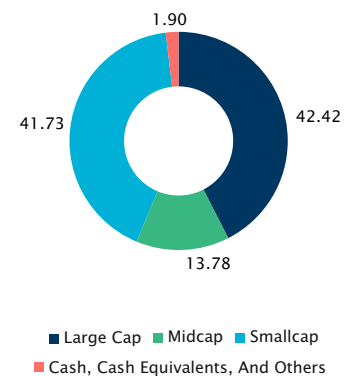
Option	NAV (₹)
Reg-Plan-IDCW	11.6416
Reg-Plan-Growth	11.6414
Dir-Plan-IDCW	11.8721
Dir-Plan-Growth	11.8724

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Asahi India Glass Ltd	1.35
Mahindra & Mahindra Ltd	14.53	Sundram Fasteners Ltd	1.31
Eicher Motors Ltd	8.11	ASK Automotive Ltd	1.25
TVS Motor Company Ltd	5.81	Balkrishna Industries Ltd	0.80
Maruti Suzuki India Ltd	5.71	Alicon Castalloy Ltd	0.72
Bharat Forge Ltd	4.73	Ashok Leyland Ltd	0.63
Tata Motors Ltd	4.26	Sundaram Clayton Ltd	0.54
Sona Blw Precision Forgings Ltd	4.01	Rolex Rings Ltd	0.38
Samvardhana Motherson International Ltd	4.00	<b>Total</b>	<b>97.93</b>
ZF Commercial Vehicle Control Systems India Ltd	3.98	<b>Non-Convertible Preference Share</b>	
Sansera Engineering Ltd	3.95	TVS Motor Company Ltd	0.08
Happy Forgings Ltd	3.75	<b>Total</b>	<b>0.08</b>
Tenneco Clean Air India Ltd	3.60	<b>Treasury Bills</b>	
Craftsman Automation Ltd	3.39	364 Day T-Bill 19.11.26	0.09
UNO Minda Ltd	3.12	<b>Total</b>	<b>0.09</b>
Schaeffler India Ltd	2.70	<b>Cash, Cash Equivalents And Others</b>	
Ather Energy Ltd	2.67	<b>Grand Total</b>	<b>100.00</b>
Timken India Ltd	2.60		
Gabriel India Ltd	2.47		
Belrise Industries Ltd	2.25		
Minda Corporation Ltd	1.88		
Endurance Technologies Ltd	1.80		
Kingfa Science & Technology India Ltd	1.63		

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

Automobile And Auto Components	85.14
Capital Goods	12.87
Sovereign	0.09
Cash, Cash Equivalents And Others	1.90

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

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

- Long term Capital appreciation
- Investment in equity and equity related instruments of companies engaged in and/or expected to benefit from the growth in automotive & its allied business activities theme

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

## SBI INNOVATIVE OPPORTUNITIES FUND

An open-ended equity scheme following the innovation 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 that seeks to benefit from adoption of innovative strategies & theme.

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

### Fund Details

- **Type of Scheme**  
An open-ended equity scheme following the innovation theme.
- **Date of Allotment:** 20/08/2024
- **Report As On:** 28/02/2026
- **AAUM for the Month of February 2026**  
₹ 5,233.55 Crores
- **AUM as on February 28, 2026**  
₹ 4,968.76 Crores
- **Fund Manager: Mr Vivek Gedda**  
**Managing Since:**  
Mr Vivek Gedda w.e.f 1st Aug 2025  
**Total Experience:**  
Mr Vivek Gedda Over 16 years
- **First Tier Benchmark:** Nifty 500 TRI
- **Entry Load:** N.A
- **Exit Load:**  
For exit within 30 days from the date of allotment - 1 %  
For exit after 30 days 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 : 0.37  
Total Turnover : 0.46

\*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 28th February 2026, based on month-end NAV.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	8.7896
Reg-Plan-Growth	8.7892
Dir-Plan-IDCW	8.9402
Dir-Plan-Growth	8.9402

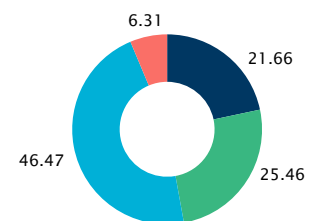
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Route Mobile Ltd	2.12
Eternal Ltd	7.93	Indegene Ltd	2.09
TBO Tek Ltd	6.91	GO Digit General Insurance Ltd	2.05
Blackbuck Ltd	5.86	Hero Motocorp Ltd	1.72
Ather Energy Ltd	4.47	Nazara Technologies Ltd	1.60
FSN E-Commerce Ventures Ltd	4.27	Hexaware Technologies Ltd	1.43
Divi'S Laboratories Ltd	3.87	PB Fintech Ltd	1.42
Meesho Ltd	3.83	Grindwell Norton Ltd	1.34
Honeywell Automation India Ltd	3.54	Maruti Suzuki India Ltd	1.20
Firstsource Solutions Ltd	3.38	Amagi Media Labs Ltd	1.11
Bajaj Finance Ltd	3.31	Teamlease Services Ltd	1.05
Swiggy Ltd	3.04	Tata Motors Ltd	1.02
Thermax Ltd	2.86	Pine Labs Ltd	0.96
Lupin Ltd	2.78	Lenskart Solutions Ltd	0.67
Abbott India Ltd	2.67	Capillary Technologies India Ltd	0.03
Happiest Minds Technologies Ltd	2.66	<b>Total</b>	<b>93.59</b>
Bajaj Finserv Ltd	2.61	<b>Treasury Bills</b>	
Sona Blw Precision Forgings Ltd	2.60	364 Day T-Bill 19.11.26	0.10
Info Edge (India) Ltd	2.49	<b>Total</b>	<b>0.10</b>
Urban Company Ltd	2.46	<b>Cash, Cash Equivalents And Others</b>	<b>6.31</b>
NIIT Learning Systems Ltd	2.24	<b>Grand Total</b>	<b>100.00</b>

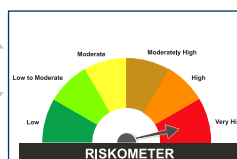
### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Services	33.84
Healthcare	11.41
Financial Services	10.35
Services	10.29
Automobile And Auto Components	9.99
Capital Goods	8.76
Information Technology	5.23
Telecommunication	2.12
Media, Entertainment & Publication	1.60
Sovereign	0.10
Cash, Cash Equivalents And Others	6.31

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



### SBI Innovative 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 adoption of innovative strategies & theme.

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



# QUANT FUND

An open ended equity scheme following Quant based investing theme

## Investment Objective

The investment objective of the scheme is to seek to generate long term capital appreciation by investing in equity and equity related instruments selected based on quant model theme.

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

## Fund Details

- Type of Scheme**  
An open ended equity scheme following Quant based investing theme
- Date of Allotment:** 26/12/2024
- Report As On:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 3,487.91 Crores
- AUM as on February 28, 2026**  
₹ 3,452.25 Crores
- Fund Manager: Ms. Sukanya Ghosh**  
**Managing Since:**  
Ms. Sukanya Ghosh Dec 2024  
**Total Experience:**  
Ms. Sukanya Ghosh Over 20 years
- First Tier Benchmark:** BSE 200 TRI
- Entry Load:** N.A
- Exit Load:** For exit within 30 days from the date of allotment - 0.5%  
For exit after 30 days 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

## Quantitative Data

**Portfolio Turnover\***  
Equity Turnover : 2.28  
Total Turnover : 2.28

\*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 28th February 2026, based on month-end NAV.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.4743
Reg-Plan-Growth	10.4743
Dir-Plan-IDCW	10.6199
Dir-Plan-Growth	10.6200

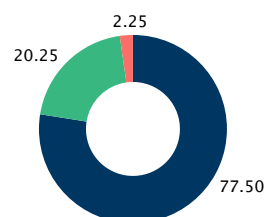
## PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
State Bank Of India	7.67
Infosys Ltd	6.54
Vedanta Ltd	5.73
Hero Motocorp Ltd	5.48
Eicher Motors Ltd	5.46
Bharat Petroleum Corporation Ltd	5.45
HDFC Asset Management Co. Ltd	5.22
HCL Technologies Ltd	5.21
Axis Bank Ltd	5.17
Indus Towers Ltd	5.06
AU Small Finance Bank Ltd	4.97
Punjab National Bank	3.20
HDFC Bank Ltd	3.07
Ashok Leyland Ltd	2.80
Indian Bank	2.65
NMDC Ltd	2.63
Hindustan Zinc Ltd	2.61
Union Bank Of India	2.44
Muthoot Finance Ltd	2.29
Coal India Ltd	2.17
Hindalco Industries Ltd	2.11
LTIMindtree Ltd	1.69
Tech Mahindra Ltd	1.62
The Federal Bank Ltd	1.44
Cummins India Ltd	1.29
Bajaj Auto Ltd	0.97
ICICI Bank Ltd	0.85
Reliance Industries Ltd	0.70
Mahindra & Mahindra Financial Services Ltd	0.70
Maruti Suzuki India Ltd	0.56
<b>Total</b>	<b>97.75</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.25</b>
<b>Grand Total</b>	<b>100.00</b>

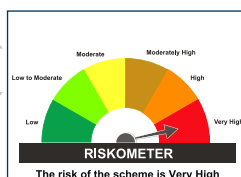
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	39.67
Information Technology	15.06
Metals & Mining	13.08
Automobile And Auto Components	12.47
Oil, Gas & Consumable Fuels	8.32
Telecommunication	5.06
Capital Goods	4.09
Cash, Cash Equivalents And Others	2.25

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



## SBI Quant Fund

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

- Long term Capital appreciation
- Investment in equity and equity related instruments selected based on Quant model

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

SBI

## QUALITY FUND

An open ended equity scheme following Quality Factor theme.

### Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation by investing in Equity & Equity related instruments of companies identified based on the Quality Factor.

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 Quality Factor theme.
- **Date of Allotment:** 17/02/2026
- **Report As On:** 28/02/2026
- **AAUM for the Month of February 2026**  
₹ 962.63 Crores
- **AUM as on February 28, 2026**  
₹ 2,245.82 Crores
- **Fund Manager: Mr. Anup Upadhyay**  
**Managing Since:**  
Mr. Anup Upadhyay Feb 2026  
**Total Experience:**  
Mr. Anup Upadhyay Over 14 years
- **First Tier Benchmark:** Nifty 200 Quality 30 Index TRI.
- **Exit Load:**  
1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment  
NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment
- **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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.8956
Reg-Plan-Growth	9.8956
Dir-Plan-IDCW	9.8997
Dir-Plan-Growth	9.8997

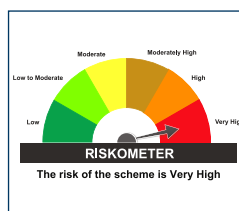
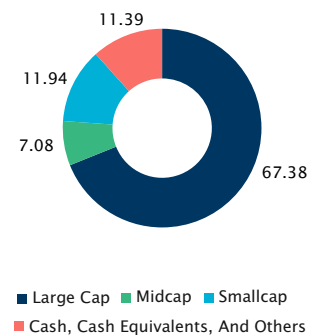
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Muthoot Finance Ltd	1.94
Bajaj Auto Ltd	7.09	ICICI Lombard General Insurance Company Ltd	1.94
Infosys Ltd	6.45	Bajaj Finance Ltd	1.93
Britannia Industries Ltd	5.70	HCL Technologies Ltd	1.86
Bharat Electronics Ltd	5.65	Maruti Suzuki India Ltd	1.46
Marico Ltd	4.19	Bharti Airtel Ltd	1.44
HDFC Asset Management Co. Ltd	3.79	Dodla Dairy Ltd	1.33
Cummins India Ltd	3.45	Mahindra & Mahindra Ltd	1.32
Coal India Ltd	3.11	Divi'S Laboratories Ltd	1.14
TVS Motor Company Ltd	3.00	Hindalco Industries Ltd	0.99
SBI Life Insurance Co. Ltd	2.96	Persistent Systems Ltd	0.95
Hindustan Zinc Ltd	2.88	Asian Paints Ltd	0.48
Nestle India Ltd	2.33	Pearl Global Industries Ltd	0.40
Cholamandalam Investment & Finance Co. Ltd	2.07	Eternal Ltd	0.23
CCL Products (India) Ltd	2.06	Ajax Engineering Ltd	0.16
Bank Of Baroda	2.05	<b>Total</b>	<b>86.40</b>
Titan Company Ltd	2.04	<b>Treasury Bills</b>	
Ajanta Pharma Ltd	2.04	364 Day T-Bill 07.05.26	2.21
Apollo Hospitals Enterprise Ltd	2.02	<b>Total</b>	<b>2.21</b>
Grindwell Norton Ltd	2.01	<b>Cash, Cash Equivalents And Others</b>	<b>11.39</b>
Sona Blw Precision Forgings Ltd	1.99	<b>Grand Total</b>	<b>100.00</b>
AIA Engineering Ltd	1.95		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	16.68
Fast Moving Consumer Goods	15.61
Automobile And Auto Components	14.86
Capital Goods	13.22
Information Technology	9.26
Healthcare	5.20
Metals & Mining	3.87
Oil, Gas & Consumable Fuels	3.11
Consumer Durables	2.52
Sovereign	2.21
Telecommunication	1.44
Textiles	0.40
Consumer Services	0.23
Cash, Cash Equivalents And Others	11.39

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Quality Fund

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

- Long term Capital appreciation
- An open ended equity scheme investing in equity and equity related instruments based on the Quality Factor

<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 SBI 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 Children's Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Savings Plan)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Children's Fund - Investment Plan (Previously known as 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	Mr. Saurabh Pant - (Equity Portion) Mr. Milind Agrawal - (Co-Fund manager) Equity Ms. Mansi Sajeja (Debt Portion)	Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) Ms. Vandana Soni (Commodities Portion)	Mr. R. Srinivasan - Equity Lokesh Mallya - Debt	Ms. Nidhi Chawla (Equity Portion) Mr. Mohit Jan (Debt Portion) Mr. Neeraj Kumar Ms. Vandana Soni (Commodities)	Mr. Ardhendu Bhattacharya (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion)	Mr. R. Srinivasan - Equity Portion Lokesh Mallya Debt Portion	
<b>Managing Since</b>	Mr. R. Srinivasan Jan-2012, Mr. Rajeev (w.e.f. Nov 2023)	Saurabh-Jan-2022 & Milind - Aug 2025 & Mansi-June 2021	Dinesh- Oct - 2019- Mansi-Dec-2023 Vandana Jan-2024	Mr. R. Srinivasan Jan 2021 Lokesh Mallya July 2025	Nidhi-Jan-2022 Mohit w.e.f 15 May Neeraj-May-2020 S. Vandana-w.e.f. Jan 2024	Oct 2012 - Neeraj Kumar (w.e.f. Dec 2024) - Ardhendu	Dinesh (Aug 21), Anup (w.e.f. Dec 2024), Rajeev, (Aug 21) Mansi Dec - 2023)	R Srinivasan - Sep 2020 Lokesh Mallya(July 2025)	
<b>First Tier Benchmark</b>	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	Composite Bond Fund Index + 1.0% 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 28 February 2026</b>									
<b>Month End AUM (Rs. in Crores)</b>	₹ 82,317.66	₹ 9,870.94	₹ 14,626.44	₹ 133.79	₹ 5,478.34	₹ 36,255.94	₹ 40,952.49	₹ 5,353.51	
<b>Modified Duration (years)</b>	2.79	2.90	2.35	4.44	1.72	0.32	2.63	0.01	
<b>Average Maturity (years)</b>	3.39	3.81	3.49	6.33	2.06	0.40	3.88	0.01	
<b>Macaulay Duration (years)</b>	2.93	3.07	2.48	4.61	1.82	0.34	2.76	0.01	
<b>Yield to Maturity (%)^</b>	6.93	7.56	7.20	6.74	7.33	6.38	6.65	4.93	
<b>Standard Deviation*</b>	8.49%	-	-	-	-	0.37%	6.14%	-	
<b>Beta*</b>	0.99	-	-	-	-	0.42	0.95	-	
<b>Sharpe Ratio*</b>	1.14	-	-	-	-	4.70	1.39	-	
<b>Expense Ratio</b>	Regular-1.38% Direct-0.70%	Regular-1.54% Direct-1.04%	Regular-1.37% Direct-0.59%	Regular-1.25% Direct-0.86%	Regular-1.52% Direct-0.94%	Regular-0.92% Direct-0.40%	Regular-1.54% Direct-0.69%	Regular-1.83% Direct-0.83%	
<b>Composition by Assets as on 28 February 2026</b>									
<b>Equity Shares</b>	74.48	22.68	40.82	19.41	65.71	71.28	65.93	84.02	
<b>Corporate Debt</b>	13.34	61.59	24.19	18.33	17.90	1.30	12.48	-	
<b>Gilts</b>	4.32	7.84	6.52	37.31	4.43	-	7.40	-	
<b>Money Market Instruments</b>	0.69	-	5.18	-	1.01	6.82	5.54	0.18	
<b>Other Assets</b>	7.17	7.89	23.29	24.95	10.95	20.60	8.65	15.80	
<b>Composition by Ratings &amp; Assets as on 28 February 2026</b>									
<b>Large Cap</b>	56.72	7.51	16.70	4.17	54.99	51.48	50.65	21.01	
<b>Mid Cap</b>	14.95	4.07	12.29	0.98	8.38	16.50	10.68	2.68	
<b>Small Cap</b>	2.36	11.10	11.83	14.26	2.34	3.29	4.60	50.35	
<b>Unclassified</b>	-	-	-	-	-	-	-	-	
<b>AA, AA+, AAA And EQUIVALENT</b>	11.19	54.26	19.91	16.09	11.76	1.30	12.48	-	
<b>Below AA</b>	2.15	7.33	4.28	2.24	6.14	-	-	-	
<b>Sovereign</b>	4.32	7.87	6.52	47.51	5.44	0.05	8.76	0.18	
<b>Below A1+, A1+</b>	0.69	-	5.18	-	-	6.78	4.18	-	
<b>Cash, Cash Equivalents, Derivatives and Others</b>	7.62	7.86	23.29	14.75	10.95	20.60	8.65	25.78	
<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 unit holders, lock-in period and the holding period is 36 months for the redemption/switch-out after 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. 3% 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 - 0.25% For exit after 1 month from the date of allotment - Nil	For exit within 3 months from the date of allotment - 0.25% For exit after 3 months from the date of allotment - Nil	For exit within 3 months from the date of allotment - 0.25% For exit after 3 months from the date of allotment - Nil	For exit within 3 months from the date of allotment - 0.25% For exit after 3 months 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: RBI Overnight Mibor rate (5.17% as on 28th February 2026) 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 for both Direct and Regular plan. ^In case of semi-annual convention, the YTM is annualised

## Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Income Plus Arbitrage Active FOF	SBI Dynamic Asset Allocation Active FOF	SBI Retirement Benefit Fund Aggressive Plan	SBI Retirement Benefit Fund Aggressive Hybrid Plan	SBI Retirement Benefit Fund Conservative Hybrid	SBI Retirement Benefit Fund Conservative Plan
<b>Ideal Investment Horizon</b>	1-3 Years	3 years+	5 years +	5 years +	5 years +	5 years +
<b>Inception Date</b>	02/05/2025	15/09/2025	10/02/2021	10/02/2021	10/02/2021	10/02/2021
<b>Fund Manager</b>	Mr. Ardhendu Bhattacharya	Ms. Nidhi Chawla (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)
<b>Managing Since</b>	Ardhendu Bhattacharya May - 2025	Ms. Nidhi Chawla Sep - 2025 & Ardhendu Bhattacharya Sep - 2025	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021
<b>First Tier Benchmark</b>	65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	NIFTY 50 Hybrid Composite debt 50:50 Index	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 28 February 2026</b>						
<b>Month End AUM (Rs. in Crores)</b>	₹ 1,715.59	₹ 2,366.95	₹ 3,077.97	₹ 1,557.29	₹ 269.17	₹ 162.07
<b>Modified Duration (years)</b>	-	-	2.25	2.07	4.75	7.03
<b>Average Maturity (years)</b>	-	-	3.18	2.98	12.89	18.84
<b>Macaulay Duration (years)</b>	-	-	2.33	2.14	4.95	7.33
<b>Yield to Maturity (%)<sup>^</sup></b>	-	-	5.61%	4.01%	6.63%	7.01%
<b>Standard Deviation<sup>#</sup></b>	-	-	-	-	-	-
<b>Beta<sup>#</sup></b>	-	-	-	-	-	-
<b>Sharpe Ratio<sup>#</sup></b>	-	-	-	-	-	-
<b>Expense Ratio</b>	Regular-0.21% Direct-0.11%	Regular-1.33% Direct-0.26%	Regular-1.92% Direct-0.86%	Regular-2.06% Direct-1.03%	Regular-1.67% Direct-1.16%	Regular-1.38% Direct-0.91%
<b>Composition by Assets as on 28 February 2026</b>						
<b>Equity Shares</b>	-	-	97.27	79.51	39.04	19.50
<b>Corporate Debt</b>	-	-	0.17	0.32	18.70	29.16
<b>Gilts</b>	-	-	0.83	4.76	26.28	33.98
<b>Money Market Instruments</b>	-	-	-	1.52	-	-
<b>Other Assets</b>	Others 1.37, MFU 98.63	Others 2.13, MFU 97.87	1.73	13.89	15.98	17.36
<b>Composition by Ratings &amp; Assets as on 28 February 2026</b>						
<b>Large Cap</b>	-	-	60.20	48.58	24.25	12.15
<b>Mid Cap</b>	-	-	18.77	15.31	7.39	3.74
<b>Small Cap</b>	-	-	18.30	15.62	7.40	3.61
<b>Unclassified</b>	-	-	-	-	-	-
<b>AA, AA+, AAA And EQUIVALENT</b>	-	-	0.17	0.32	18.70	29.16
<b>Below AA</b>	-	-	-	-	-	-
<b>Sovereign</b>	-	-	0.83	4.76	26.28	33.98
<b>Below A1+, A1+</b>	-	-	0.02	1.54	0.01	0.01
<b>Cash, Cash Equivalents, Derivatives and Others</b>	Others 1.37, MFU 98.63	Others 2.13, MFU 97.87	1.71	13.87	15.97	17.35
<b>Other Details</b>						
<b>Exit Load</b>	Nil	For units purchased or switched in from another scheme to the fund or redeemed or switched out on or before 12 months from the date of allotment Upto 25% of the investments - Nil; For remaining investments - 1% of applicable NAV For exit after 12 months from the date of allotment:	Nil	Nil	Nil	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 (5.17% as on 28th February 2026) 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. ^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:** 28/02/2026
- AUM for the Month of February 2026**  
₹ 82,726.13 Crores
- AUM as on February 28, 2026**  
₹ 82,317.66 Crores
- Fund Managers:**  
**Mr. R. Srinivasan – Equity**  
**Mr. Rajeev Radhakrishnan – Debt**  
**Managing Since:**  
**Mr. R. Srinivasan Jan-2012**  
**Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)**  
**Total Experience:**  
**Mr. R. Srinivasan – Over 33 years**  
**Mr. Rajeev Radhakrishnan – Over 24 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	: 8.49%
Beta	: 0.99
Sharpe Ratio	: 1.14
Modified Duration	: 2.79 years
Average Maturity	: 3.39 years
Macaulay Duration	: 2.93 years
Yield to Maturity <sup>A</sup>	: 6.93%
Portfolio Turnover <sup>B</sup>	: 0.20
Equity Turnover	: 0.89
Total Turnover	: 0.89

<sup>A</sup>Total Turnover = Equity + Debt + Derivatives  
<sup>B</sup>Risk Free rate: FBIL Overnight Mibor rate (5.17% as on 28th February 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
<sup>C</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	64.5211
Reg-Plan-Growth	304.4801
Dir-Plan-IDCW	98.8188
Dir-Plan-Growth	337.7042

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

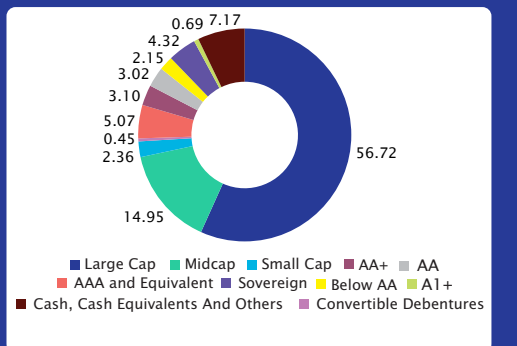
Issuer Name	Rating	% of AUM
<b>Equity Shares</b>		
State Bank Of India	4.82	
Bharti Airtel Ltd	3.63	
Kotak Mahindra Bank Ltd	3.53	
HDFC Bank Ltd	3.24	
ICICI Bank Ltd	3.18	
Solar Industries India Ltd	2.94	
MRF Ltd	2.91	
Muthoot Finance Ltd	2.85	
Larsen & Toubro Ltd	2.68	
Hindalco Industries Ltd	2.58	
Divi's Laboratories Ltd	2.57	
Bajaj Finance Ltd	2.54	
Interglobe Aviation Ltd	2.52	
Adani Energy Solutions Ltd	2.48	
Shree Cement Ltd	2.44	
Adani Power Ltd	2.27	
Reliance Industries Ltd	2.20	
Infosys Ltd	1.89	
Coal India Ltd	1.73	
Adani Ports And Special Economic Zone Ltd	1.66	
Avenue Supermarts Ltd	1.59	
Asian Paints Ltd	1.59	
Lenskart Solutions Ltd	1.46	
Aia Engineering Ltd	1.36	
Tata Consultancy Services Ltd	1.28	
Page Industries Ltd	1.24	
JSW Energy Ltd	1.13	
Astral Ltd	1.07	
Vishal Mega Mart Ltd	1.00	
NTPC Ltd	0.96	
Max Healthcare Institute Ltd	0.93	
Oberoi Realty Ltd	0.83	
Swiggy Ltd	0.70	
Messho Ltd	0.69	
Procter & Gamble Hygiene And Health Care Ltd	0.59	
United Breweries Ltd	0.58	
Bajaj Finserv Ltd	0.48	
Westlife Foodworld Ltd	0.46	
Power Grid Corporation Of India Ltd	0.40	
Jindal Steel Ltd	0.31	
Vedant Fashions Ltd	0.24	
Brainbees Solutions Ltd	0.19	
Varun Beverages Ltd	0.18	
Relaxo Footweares Ltd	0.11	
<b>Total</b>	<b>74.03</b>	
<b>Convertible Debentures</b>		
Samvardhana Motherson International Ltd	0.45	
<b>Total</b>	<b>0.45</b>	
<b>Commercial Papers</b>		
Aditya Birla Money Ltd	CRISIL A1+	0.18
<b>Total</b>	<b>0.18</b>	
<b>Certificate Of Deposits</b>		
CSB Bank Ltd	CRISIL A1+	0.42
HDFC Bank Ltd	CRISIL A1+	0.09
<b>Total</b>	<b>0.51</b>	
<b>Non Convertible Debentures</b>		
Adani Power Ltd	CRISIL AA	1.21

Issuer Name	Rating	% of AUM
Adani Airport Holdings Ltd	CRISIL AA-	0.89
Vertis Infrastructure Trust	CRISIL AAA	0.72
Sundaram Finance Ltd	CRISIL AAA	0.68
Rensry Global Pvt Ltd	CARE A(CE)	0.63
TVS Holdings Ltd	CRISIL AA+	0.55
Tata Housing Development Co. Ltd	CARE AA	0.54
Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	0.49
GMR Airports Ltd	CRISIL A+	0.48
National Housing Bank	IND AAA	0.40
Torrent Power Ltd	CRISIL AA+	0.39
Muthoot Finance Ltd	CRISIL AA+	0.39
Tata Power Renewable Energy Ltd		
(Guaranteed By Tata Power Ltd)	[ICRA]AA+	0.37
LIC Housing Finance Ltd	CRISIL AAA	0.36
India Infrastructure Finance Company Ltd	IND AAA	0.36
Aditya Birla Renewables Ltd	CRISIL AA	0.35
National Bank For Agriculture And Rural Development	[ICRA]AAA	0.31
Cube Highways Trust	IND AAA	0.31
Power Finance Corporation Ltd	CRISIL AAA	0.29
National Bank For Agriculture And Rural Development	CRISIL AAA	0.26
Canara Bank (At1 Bond Under Basel III)	[ICRA]AA+	0.26
REC Ltd	CRISIL AAA	0.23
Bharti Telecom Ltd	CRISIL AAA	0.22
Torrent Investments Ltd	CRISIL AA+	0.20
Aditya Birla Real Estate Ltd	CRISIL AA	0.20
Summit Digital Infrastructure Pvt. Ltd	CRISIL AAA	0.18
Muthoot Finance Ltd	[ICRA]AA+	0.18
Indian Railway Finance Corporation Ltd	CRISIL AAA	0.18
Canara Bank (At1 Bond Under Basel III)	CRISIL AA+	0.16
Avane Financial Services Ltd	CARE AA-	0.15
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.11
State Bank Of India	CRISIL AAA	0.10
REC Ltd	[ICRA]AAA	0.09
Bajaj Finance Ltd	CRISIL AAA	0.09
Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.02
<b>Total</b>		<b>12.35</b>
<b>Zero Coupon Bonds</b>		
JTPM Metal Traders Ltd	CRISIL AA	0.70
National Highways Infra Trust	IND AAA	0.03
<b>Total</b>		<b>0.73</b>
<b>Securitized Debt</b>		
India Universal Trust A12	CRISIL AAA(SO)	0.26
<b>Total</b>		<b>0.26</b>
<b>Government Securities</b>		
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	4.28
GOI 7.24% 18.08.2035 GOV	SOVEREIGN	0.02
GOI 6.33% 05.05.2035 GOV	SOVEREIGN	0.01
GOI 6.92% 18.11.2039 GOV	SOVEREIGN	0.01
<b>Total</b>		<b>4.32</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>7.17</b>
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.67
Power	10.19
Services	6.61
Consumer Services	6.33
Sovereign	4.32
Oil, Gas & Consumable Fuels	3.93
Telecommunication	3.81
Metals & Mining	3.59
Healthcare	3.50
Automobile And Auto Components	3.36
Information Technology	3.17
Chemicals	2.94
Construction	2.68
Construction Materials	2.44
Capital Goods	2.43
Consumer Durables	1.70
Realty	1.37
Fast Moving Consumer Goods	1.35
Textiles	1.24
Forest Materials	0.20
Cash, Cash Equivalents And Others	7.17

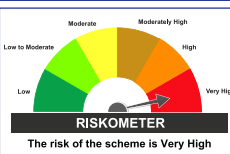
### PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



### Quantitative Data

Standard Deviation	: 8.49%
Beta	: 0.99
Sharpe Ratio	: 1.14
Modified Duration	: 2.79 years
Average Maturity	: 3.39 years
Macaulay Duration	: 2.93 years
Yield to Maturity <sup>A</sup>	: 6.93%
Portfolio Turnover <sup>B</sup>	: 0.20
Equity Turnover	: 0.89
Total Turnover	: 0.89

<sup>A</sup>Total Turnover = Equity + Debt + Derivatives  
<sup>B</sup>Risk Free rate: FBIL Overnight Mibor rate (5.17% as on 28th February 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
<sup>C</sup>In case of semi-annual convention, the YTM is annualised  
Ratios including debt instruments and cash



### SBI Equity Hybrid Fund

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

- Long term capital appreciation.
  - Investments primarily in equity and equity related instruments, with exposure in debt and money market instruments.
- <sup>A</sup>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:** 28/02/2026
- AUM for the Month of February 2026**  
₹ 9,845.78 Crores
- AUM as on February 28, 2026**  
₹ 9,870.94 Crores
- Fund Managers:**  
**Mr. Saurabh Pant & Mr Milind Agrawal** (Co.Fund Manager) - (Equity Portion)  
**Ms. Mansi Sajeja** - (Debt Portion)  
**Managing Since:**  
**Mr. Saurabh Pant** - January 2022  
**Mr Milind Agrawal** - w.e.f August 2025  
**Ms. Mansi Sajeja** - June 2021  
**Total Experience**  
**Mr. Saurabh Pant** - Over 18 years  
**Mr Milind Agrawal** - Over 18 years  
**Ms. Mansi Sajeja** - Over 19 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)  
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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	: 2.90 years
Average Maturity	: 3.81 years
Macaulay Duration	: 3.07 years
Yield to Maturity <sup>^</sup>	: 7.56%

<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	74.6994	Dir-Plan-Growth	81.8538
Reg-Plan-Monthly IDCW	21.5764	Dir-Plan-Monthly IDCW	28.2247
Reg-Plan-Quarterly IDCW	21.5443	Dir-Plan-Quarterly IDCW	25.0094
Reg-Plan-Annual IDCW	26.3493	Dir-Plan-Annual IDCW	32.6419

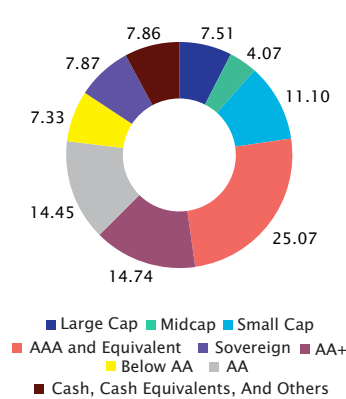
**PORTFOLIO**

Issuer Name	Rating	% of AUM	Issuer Name	Rating	% of AUM
<b>Equity Shares</b>			<b>Zero Coupon Bonds</b>		
Asian Paints Ltd	1.79		JTPM Metal Traders Ltd	CRISIL AA	2.64
Kingfa Science & Technology India Ltd	1.57		<b>Total</b>		<b>2.64</b>
Biocon Ltd	1.50		<b>Securitized Debt</b>		
Axis Bank Ltd	1.42		Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	1.27
Bajaj Finserv Ltd	1.31		Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.27
Reliance Industries Ltd	1.30		<b>Total</b>		<b>2.54</b>
HDFC Life Insurance Company Ltd	1.20		<b>Government Securities</b>		
Aether Industries Ltd	1.00		GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.00
Avanti Feeds Ltd	0.96		GOI 7.18% 14.08.2033 GOV	SOVEREIGN	1.57
Graphite India Ltd	0.84		GOI 6.01% 21.07.2030 GOV	SOVEREIGN	1.00
Grindwell Norton Ltd	0.81		GOI 7.24% 18.08.2055 GOV	SOVEREIGN	1.00
Max Financial Services Ltd	0.73		GOI 6.79% 30.12.2031 GOV	SOVEREIGN	0.77
Hatsun Agro Product Ltd	0.69		GOI 6.28% 14.07.2032 GOV	SOVEREIGN	0.50
VST Industries Ltd	0.64		<b>Total</b>		<b>7.84</b>
Gland Pharma Ltd	0.59		<b>State Development Loans</b>		
Shree Cement Ltd	0.53		State Government Of Rajasthan 7.74% 06.12.2033 SDL	SOVEREIGN	0.03
G R Infra Projects Ltd	0.53		<b>Total</b>		<b>0.03</b>
Voltas Ltd	0.49		<b>Cash, Cash Equivalents And Others</b>		
Godrej Consumer Products Ltd	0.49				<b>7.86</b>
Wonderla Holidays Ltd	0.47		<b>Grand Total</b>		<b>100.00</b>
Finolex Industries Ltd	0.46				
Jubilant Foodworks Ltd	0.44				
Carborundum Universal Ltd	0.39				
Escorts Kubota Ltd	0.38				
Aptus Value Housing Finance India Ltd	0.34				
Restaurant Brands Asia Ltd	0.24				
Ganesha Ecosphere Ltd	0.23				
PNC Infratech Ltd	0.22				
Nuvoco Vistas Corporation Ltd	0.22				
Afcoss Infrastructure Ltd	0.22				
Sundram Fasteners Ltd	0.18				
Sheela Foam Ltd	0.18				
Garware Technical Fibres Ltd	0.14				
Andhra Paper Ltd	0.12				
Chemplast Sanmar Ltd	0.05				
Ajax Engineering Ltd	0.01				
<b>Total</b>		<b>22.68</b>			
<b>Non Convertible Debentures</b>					
Bharti Telecom Ltd	CRISIL AAA	3.45			
Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	3.28			
Tata Power Renewable Energy Ltd (Guaranteed By Tata Power Ltd)	[ICRA]AA+	3.11			
Aditya Birla Renewables Ltd	CRISIL AA	3.06			
Infopark Properties Ltd	CARE AA-	3.04			
Adani Power Ltd	CRISIL AA	3.03			
Bajaj Finance Ltd	CRISIL AAA	2.56			
Muthoot Finance Ltd	CRISIL AA+	2.55			
Avanse Financial Services Ltd	CARE AA-	2.43			
LIC Housing Finance Ltd	CRISIL AAA	2.29			
Godrej Industries Ltd	CRISIL AA+	2.22			
Mahanagar Telephone Nigam Ltd	IND AAA(CE)	2.15			
Torrent Power Ltd	CRISIL AA+	2.10			
Small Industries Development Bank Of India	CRISIL AAA	2.03			
Godrej Seeds & Genetics Ltd	CRISIL AA	2.00			
GMR Airports Ltd	CRISIL AA+	1.86			
Tata Communications Ltd	CARE AAA	1.77			
Mottilal Oswal Finvest Ltd	CRISIL AA	1.74			
Indgrid Infrastructure Trust	CRISIL AAA	1.55			
Mahindra Rural Housing Finance Ltd	CRISIL AAA	1.53			
Tata Projects Ltd	IND AA	1.27			
Cube Highways Trust	IND AAA	1.12			
Summit Digital Infrastructure Pvt. Ltd	CRISIL AAA	1.02			

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

Financial Services	29.97
Power	13.86
Sovereign	7.87
Telecommunication	7.48
Fast Moving Consumer Goods	4.78
Capital Goods	4.46
Realty	3.65
Services	2.98
Metals & Mining	2.64
Consumer Durables	2.46
Construction	2.24
Diversified	2.22
Healthcare	2.09
Oil, Gas & Consumable Fuels	1.82
Consumer Services	1.15
Chemicals	1.05
Construction Materials	0.75
Textiles	0.37
Automobile And Auto Components	0.18
Forest Materials	0.12
Cash, Cash Equivalents And Others	7.86

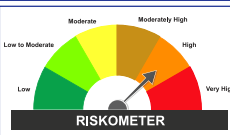
**PORTFOLIO CLASSIFICATION BY  
ASSET CLASS / RATING CLASS (%)**



**Quantitative Data**

Modified Duration	: 2.90 years
Average Maturity	: 3.81 years
Macaulay Duration	: 3.07 years
Yield to Maturity <sup>^</sup>	: 7.56%

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



**SBI Conservative Hybrid Fund**  
This product is suitable for investors who are seeking:

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

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



**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:** 28/02/2026

**AAUM for the Month of February 2026**

₹ 15,647.82 Crores

**AUM as on February 28, 2026**

₹ 14,626.44 Crores

**Fund Manager:** Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) & Ms. Vandna Soni (for Commodities Portion)

**Managing Since:** Mr. Dinesh Balachandran - Oct 2019

Ms. Mansi Sajeja Dec 2023

Ms. Vandna Soni - Jan 2024

**Total Experience:**

Mr. Dinesh Balachandran - Over 24 years

Ms. Mansi Sajeja - Over 19 years

Ms. Vandna Soni - Over 12 years

**First Tier Benchmark:**

45% 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\* 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.

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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	: 2.35 years
Average Maturity	: 3.49 years
Macaulay Duration	: 2.48 years
Yield to Maturity <sup>Δ</sup>	: 7.20%

<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-Growth	67.2170	Dir-Plan-Growth	74.9139
Reg-Plan-Monthly IDCW	30.0568	Dir-Plan-Monthly IDCW	33.6390
Reg-Plan-Quarterly IDCW	30.0274	Dir-Plan-Quarterly IDCW	35.5836
Reg-Plan-Annual IDCW	38.0100	Dir-Plan-Annual IDCW	42.6815

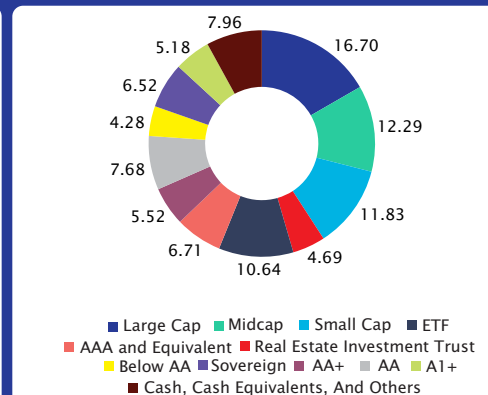
**PORTFOLIO**

Issuer Name	Rating	% of AUM	Issuer Name	Rating	% of AUM			
<b>Equity Shares</b>								
Gail (India) Ltd		2.42	Elin Electronics Ltd		0.05			
Bandhan Bank Ltd		2.28	Urban Company Ltd		0.03			
Oil & Natural Gas Corporation Ltd		1.97	<b>Total</b>		<b>40.82</b>			
Punjab National Bank		1.66	<b>Real Estate Investment Trust</b>					
The Federal Bank Ltd		1.65	Brookfield India Real Estate Trust		3.42			
Reliance Industries Ltd		1.46	Embassy Office Parks Reit		1.27			
HDFC Bank Ltd		1.44	<b>Total</b>		<b>4.69</b>			
Biocon Ltd		1.44	<b>Commercial Papers</b>					
Indus Towers Ltd		1.39	JM Financial Services Ltd	CRISIL A1+	0.57			
UPL Ltd		1.27	Mahindra Lifespace Developers Ltd	IND A1+	0.46			
Restaurant Brands Asia Ltd		1.18	ICICI Securities Ltd	CRISIL A1+	0.46			
Indian Oil Corporation Ltd		1.15	<b>Total</b>		<b>1.49</b>			
Privi Speciality Chemicals Ltd		0.86	<b>Certificate Of Deposits</b>					
Gokaldas Exports Ltd		0.85	Union Bank Of India	[ICRA]A1+	1.50			
Coromandel International Ltd		0.81	Small Industries Development Bank Of India	CRISIL A1+	1.43			
VRL Logistics Ltd		0.80	Bank Of Baroda	IND A1+	0.76			
Bank Of Baroda		0.77	<b>Total</b>		<b>3.69</b>			
Dabur India Ltd		0.76	<b>Non Convertible Debentures</b>					
VIP Industries Ltd		0.74	Bharti Telecom Ltd	CRISIL AAA	2.17			
Mahindra & Mahindra Financial Services Ltd		0.74	Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	2.01			
Oil India Ltd		0.73	Small Industries Development Bank Of India	CRISIL AAA	1.84			
ITC Ltd		0.73	Adani Power Ltd	CRISIL AA	1.83			
State Bank Of India		0.70	Muthoot Finance Ltd	CRISIL AA+	1.39			
Axis Bank Ltd		0.68	Tata Power Renewable Energy Ltd					
PB Fintech Ltd		0.66	(Guaranteed By Tata Power Ltd)	[ICRA]AA+	1.25			
HCL Technologies Ltd		0.66	Aditya Birla Renewables Ltd	CRISIL AA	1.23			
Indian Energy Exchange Ltd		0.64	GMR Airports Ltd	CRISIL A+	1.12			
Steel Authority Of India Ltd		0.63	Indostar Capital Finance Ltd	CARE AA-	1.11			
Bajaj Finserv Ltd		0.61	Godrej Seeds & Genetics Ltd	CRISIL AA	1.08			
CESC Ltd		0.60	Avanse Financial Services Ltd	CARE AA-	1.07			
ZF Commercial Vehicle Control Systems India Ltd		0.59	Infopark Properties Ltd	CARE AA-	0.98			
FSN E-Commerce Ventures Ltd		0.54	Motilal Oswal Finvest Ltd	CRISIL AA-	0.74			
Mahindra Lifespace Developers Ltd		0.49	Tata Projects Ltd	IND AA	0.64			
Kalpitaru Projects International Ltd		0.43	National Bank For Agriculture And Rural Development	[ICRA]AAA	0.62			
Colgate Palmolive (India) Ltd		0.43	National Bank For Agriculture And Rural Development	CRISIL AAA	0.62			
ICICI Prudential Life Insurance Company Ltd		0.40	Godrej Industries Ltd	CRISIL AAA	0.62			
Tech Mahindra Ltd		0.39	Mahindra Rural Housing Finance Ltd	CRISIL AAA	0.47			
Sagar Cements Ltd		0.39	SMFG India Home Finance Co. Ltd	CRISIL AAA	0.31			
Wipro Ltd		0.37	JM Financial Credit Solutions Ltd	[ICRA]AA	0.31			
LTIIndtree Ltd		0.37	Bajaj Housing Finance Ltd	CRISIL AAA	0.30			
Vishal Mega Mart Ltd		0.36	Torrent Power Ltd	CRISIL AA+	0.25			
HeidelbergCement India Ltd		0.30	Mahindra & Mahindra Financial Services Ltd	CRISIL AAA	0.22			
Infosys Ltd		0.28	Sundaram Finance Ltd	CRISIL AAA	0.16			
Emami Ltd		0.28	JM Financial Services Ltd	[ICRA]AA	0.15			
ICICI Bank Ltd		0.27	Aadhar Housing Finance Ltd	IND AA	0.11			
Life Insurance Corporation Of India		0.26	<b>Total</b>		<b>22.60</b>			
Tata Technologies Ltd		0.25	<b>Zero Coupon Bonds</b>					
Tata Steel Ltd		0.25	JTPM Metal Traders Ltd	CRISIL AA	1.59			
Ashoka Buildcon Ltd		0.24	<b>Total</b>		<b>1.59</b>			
Jubilant Foodworks Ltd		0.20	<b>Government Securities</b>					
Bharti Airtel Ltd		0.18	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.02			
Gland Pharma Ltd		0.16	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	1.51			
Ashiana Housing Ltd		0.16	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	1.39			
United Spirits Ltd		0.15	GOI 6.28% 14.07.2032 GOV	SOVEREIGN	0.60			
Billionbrains Garage Ventures Ltd		0.15	<b>Total</b>		<b>6.52</b>			
Equitas Small Finance Bank Ltd		0.14	<b>Exchange Traded Funds</b>					
Afcons Infrastructure Ltd		0.14	SBI Gold ETF		5.53			
V-Mart Retail Ltd		0.10	SBI Silver ETF		5.11			
Rallis India Ltd		0.08	<b>Total</b>		<b>10.64</b>			
ICICI Prudential Asset Management Company Ltd		0.08	<b>Cash, Cash Equivalents And Others</b>		<b>7.96</b>			
PVR Inox Ltd		0.05	<b>Grand Total</b>		<b>100.00</b>			

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

Financial Services	31.45
Mutual Fund/etf	10.64
Oil, Gas & Consumable Fuels	7.73
Realty	6.78
Sovereign	6.52
Power	5.16
Fast Moving Consumer Goods	3.41
Chemicals	3.02
Metals & Mining	2.47
Consumer Services	2.41
Information Technology	2.32
Services	1.92
Healthcare	1.60
Telecommunication	1.57
Construction	1.45
Textiles	0.85
Consumer Durables	0.79
Construction Materials	0.69
Diversified	0.62
Automobile And Auto Components	0.59
Media, Entertainment & Publication	0.05
Cash, Cash Equivalents And Others	7.96

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



**SBI Multi Asset Allocation Fund**

This product is suitable for investors who are seeking<sup>Δ</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>Δ</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**SBI**

**CHILDREN'S 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- Savings Plan)

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-Growth	111.2305
Dir-Plan-Growth	121.5262

**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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 133.20 Crores
- AUM as on February 28, 2026**  
₹ 133.79 Crores
- Fund Manager:**  
**Mr. R Srinivasan –Equity**  
**Mr Lokesh Mallya –Debt**  
**Managing since:**  
**Mr. R Srinivasan** January 13, 2021  
**Mr Lokesh Mallya** (w.e.f. July 1st 2025)  
**Total Experience:**  
**Mr. R Srinivasan** –Over 33 years  
**Mr Lokesh Mallya** –Over 20 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 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	: 4.44 years
Average Maturity	: 6.33 years
Macaulay Duration	: 4.61 years
Yield to Maturity <sup>A</sup>	: 6.74%

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

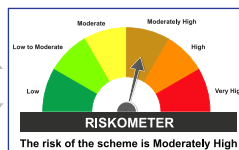
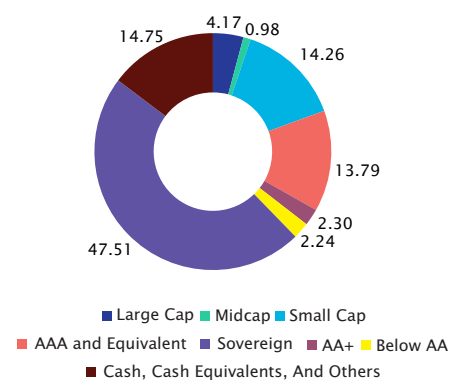
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Government Securities</b>		
Thangamayil Jewellery Ltd.		2.28	Muthoot Finance Ltd.	CRISIL AA+	2.30
Muthoot Finance Ltd.		1.75	Avanse Financial Services Ltd.	CARE AA-	2.24
Samvardhana Motherson International Ltd.		1.35	Cube Highways Trust	IND AAA	2.21
Hatsun Agro Product Ltd.		1.33	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.23
Hawkins Cookers Ltd.		1.26	<b>Total</b>		<b>18.33</b>
E.I.D-Parry (India) Ltd.		1.23	<b>State Development Loans</b>		
Sanathan Textiles Ltd.		1.13	GOI 6.79% 07.10.2034 GOV	SOVEREIGN	15.07
ICICI Prudential Asset Management Company Ltd.		1.07	GOI 6.68% 07.07.2040 GOV	SOVEREIGN	10.84
Garware Technical Fibres Ltd.		0.96	GOI 7.18% 14.08.2033 GOV	SOVEREIGN	7.71
Doms Industries Ltd.		0.96	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.69
K.P.R. Mill Ltd.		0.94	<b>Total</b>		<b>37.31</b>
Aether Industries Ltd.		0.93	<b>State Development Loans</b>		
Pitti Engineering Ltd.		0.88	State Government of Rajasthan		
Sona Blw Precision Forgings Ltd.		0.84	7.44% 25.02.2033 SDL	SOVEREIGN	3.77
EIH Ltd.		0.77	State Government of Karnataka		
Wonderla Holidays Ltd.		0.46	7.47% 25.08.2036 SDL	SOVEREIGN	3.75
Sheela Foam Ltd.		0.45	<b>Total</b>		<b>7.52</b>
Ganesha Ecosphere Ltd.		0.40	<b>Strips</b>		
Relaxo Footwears Ltd.		0.38	GOI 16.12.2026 GOV	SOVEREIGN	2.68
Meesho Ltd.		0.04	<b>Total</b>		<b>2.68</b>
<b>Total</b>		<b>19.41</b>	<b>Cash, Cash Equivalents And Others</b>		
<b>Non Convertible Debentures</b>			<b>Grand Total</b>		
Sundaram Finance Ltd.	CRISIL AAA	3.82			<b>14.75</b>
NABARD	CRISIL AAA	3.77			<b>100.00</b>
LIC Housing Finance Ltd.	CRISIL AAA	3.76			

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

Sovereign	47.51
Financial Services	18.71
Consumer Durables	4.37
Fast Moving Consumer Goods	3.52
Textiles	3.43
Services	2.21
Automobile And Auto Components	2.19
Consumer Services	1.27
Chemicals	0.93
Capital Goods	0.88
Power	0.23
Cash, Cash Equivalents And Others	14.75

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



**SBI Children's 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>A</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	24.4398	Dir-Plan-Growth	27.0436
Reg-Plan-Monthly IDCW	22.6583	Dir-Plan-Monthly IDCW	24.7543
Reg-Plan-Quarterly IDCW	23.1109	Dir-Plan-Quarterly IDCW	25.6096



**EQUITY SAVINGS FUND**

An open-ended Scheme investing in equity, arbitrage and debt

**Investment Objective**

The investment objective of the scheme is to generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market and fixed income instruments. The Scheme also aims to generate long-term capital appreciation by investing a part of the Scheme's assets in equity and equity related 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 Scheme investing in equity, arbitrage and debt.
- Date of Allotment:** 27/05/2015
- Report As On:** 28/02/2026
- AUM for the Month of February 2026**  
₹ 5,786.40 Crores
- AUM as on February 28, 2026**  
₹ 5,478.34 Crores
- Fund Manager:**  
Ms. Nidhi Chawla (Equity Portion)  
Mr. Mohit Jain (Debt Portion)  
Mr. Neeraj Kumar (Arbitrage Portion)  
Ms. Vandna Soni (Commodities Portion)  
**Managing Since:**  
Ms. Nidhi Chawla - Jan 2022  
Mr. Mohit Jain - May 2025  
Mr. Neeraj Kumar - May 2015  
Ms. Vandna Soni - Jan 2024  
**Total Experience:**  
Ms. Nidhi Chawla – Over 18 years  
Ms. Mohit Jain – Over 14 years  
Mr. Neeraj Kumar – Over 29 years  
Ms. Vandna Soni – Over 12 years
- First Tier Benchmark:** NIFTY Equity Savings Index

- Exit Load:**  
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
- 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 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**

Modified Duration : 1.72 years  
Average Maturity : 2.06 years  
Macaulay Duration : 1.82 years  
Yield to Maturity^ : 7.33%

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

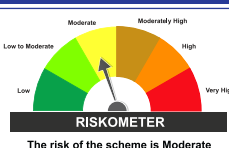
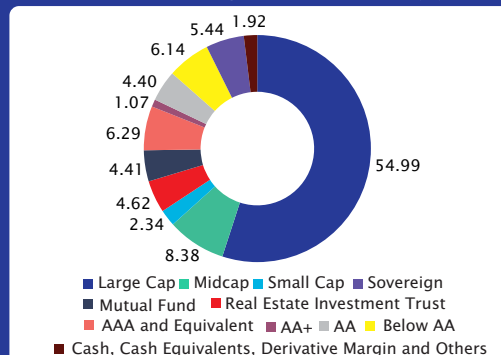
**PORTFOLIO**

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>Real Estate Investment Trust</b>					
Jindal Steel Ltd.	1.87	-	1.87	-	-	HDFC Asset Management Co. Ltd.		0.06	-0.07	-0.01	
Aster Dm Healthcare Ltd.	1.29	-	1.29	-	-	TVS Motor Company Ltd.		0.05	-0.05	-	
Avenue Supermarts Ltd.	1.01	-	1.01	-	-	Indian Bank		0.04	-0.04	-	
Muthoo Finance Ltd.	0.99	-	0.99	-	-	GAIL (India) Ltd.		0.04	-0.04	-	
Godrej Consumer Products Ltd.	0.96	-	0.96	-	-	Dabur India Ltd.		0.04	-0.04	-	
Shree Cement Ltd.	0.22	-	0.22	-	-	Marico Ltd.		0.03	-0.03	-	
Jubilant Foodworks Ltd.	0.11	-	0.11	-	-	Jio Financial Services Ltd.		0.03	-0.03	-	
<b>Total</b>	<b>6.45</b>	<b>-</b>	<b>6.45</b>	<b>-</b>	<b>-</b>	Hindustan Zinc Ltd.		0.03	-0.03	-	
<b>Equity Shares &amp; Derivatives</b>						<b>CG Power And Industrial Solutions Ltd.</b>					
HDFC Bank Ltd.	5.19	-5.23	-0.04	-	-	Aurobindo Pharma Ltd.		0.03	-0.03	-	
Reliance Industries Ltd.	4.87	-1.89	2.98	-	-	Syngene International Ltd.		0.02	-0.02	-	
Kotak Mahindra Bank Ltd.	4.23	-4.26	-0.03	-	-	PB Fintech Ltd.		0.02	-0.02	-	
ICICI Bank Ltd.	3.11	-3.13	-0.02	-	-	NTPC Ltd.		0.02	-0.02	-	
State Bank Of India	2.74	-1.70	1.04	-	-	Mphasis Ltd.		0.02	-0.02	-	
Larsen & Toubro Ltd.	2.73	-0.50	2.23	-	-	Max Financial Services Ltd.		0.02	-0.02	-	
Axis Bank Ltd.	2.27	-0.29	1.98	-	-	Hindustan Petroleum Corporation Ltd.		0.02	-0.02	-	
Bajaj Finserv Ltd.	2.26	-0.14	2.12	-	-	Grasim Industries Ltd.		0.02	-0.02	-	
Bank Of Baroda	2.17	-2.18	-0.01	-	-	The Federal Bank Ltd.		0.01	-0.01	-	
Bharti Airtel Ltd.	2.06	-2.07	-0.01	-	-	Power Grid Corporation Of India Ltd.		0.01	-0.01	-	
Oil & Natural Gas Corporation Ltd.	1.83	-0.08	1.75	-	-	Pidilite Industries Ltd.		0.01	-0.01	-	
Infosys Ltd.	1.66	-0.24	1.42	-	-	Dalmia Bharat Ltd.		0.01	-0.01	-	
Tech Mahindra Ltd.	1.65	-0.04	1.61	-	-	<b>Total</b>		<b>59.26</b>	<b>-43.36</b>	<b>15.90</b>	
Mahindra & Mahindra Ltd.	1.65	-1.66	-0.01	-	-	<b>Non Convertible Debentures</b>					
National Aluminium Company Ltd.	1.56	-1.57	-0.01	-	-	Bharti Telecom Ltd.	CRISIL AAA	2.24	-	-	
Samvardhana Motherhood International Ltd.	1.21	-1.01	0.20	-	-	NABARD	CRISIL AAA	1.76	-	-	
Tata Steel Ltd.	1.20	-0.46	0.74	-	-	Infopark Properties Ltd.	CARE AA	1.74	-	-	
Interglobe Aviation Ltd.	0.98	-0.98	-	-	-	Godrej Seeds & Genetics Ltd.	CRISIL AA	1.74	-	-	
DLF Ltd.	0.94	-0.95	-0.01	-	-	Indostar Capital Finance Ltd.	CARE AA	1.32	-	-	
Asian Paints Ltd.	0.83	-0.83	-	-	-	Avance Financial Services Ltd.	CARE AA	1.31	-	-	
JSW Steel Ltd.	0.81	-0.81	-	-	-	Muthoo Finance Ltd.	CRISIL AA+	1.07	-	-	
Sammaan Capital Ltd.	0.80	-0.80	-	-	-	H.G. Infra Engineering Ltd.	[ICRA]AA	1.04	-	-	
Hindalco Industries Ltd.	0.77	-0.77	-	-	-	<b>Zero Coupon Bonds</b>					
Eternal Ltd.	0.77	-0.77	-	-	-	JTFM Metal Traders Ltd.	CRISIL AA	0.91	-	-	
Colgate Palmolive (India) Ltd.	0.69	-0.69	-	-	-	<b>Total</b>		<b>0.91</b>	<b>-</b>	<b>-</b>	
Maruti Suzuki India Ltd.	0.65	-0.66	-0.01	-	-	<b>Government Securities</b>					
Aditya Birla Capital Ltd.	0.61	-0.61	-	-	-	GOI 7.1% 08.04.2034 GOV	SOVEREIGN	2.24	-	-	
GMR Airports Ltd.	0.59	-0.59	-	-	-	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	1.30	-	-	
Indus Towers Ltd.	0.58	-0.59	-0.01	-	-	GOI 7.38% 20.06.2027 GOV	SOVEREIGN	0.89	-	-	
Vedanta Ltd.	0.53	-0.54	-0.01	-	-	<b>Total</b>		<b>4.43</b>	<b>-</b>	<b>-</b>	
Shriram Finance Ltd.	0.50	-0.50	-	-	-	<b>Mutual Fund Units</b>					
Hindustan Aeronautics Ltd.	0.50	-0.50	-	-	-	SBI Liquid Fund - Direct Plan - Growth Option		2.65	-	-	
Tata Power Company Ltd.	0.46	-0.46	-	-	-	SBI Savings Fund - Direct Plan - Growth Option		1.76	-	-	
Patanjali Foods Ltd.	0.45	-0.45	-	-	-	<b>Total</b>		<b>4.41</b>	<b>-</b>	<b>-</b>	
Adani Green Energy Ltd.	0.45	-0.45	-	-	-	<b>Treasury Bills</b>					
Bharat Heavy Electricals Ltd.	0.41	-0.41	-	-	-	364 Day T-Bill 12.11.26	SOVEREIGN	0.84	-	-	
Punjab National Bank	0.33	-0.33	-	-	-	364 Day T-Bill 19.11.26	SOVEREIGN	0.17	-	-	
Apollo Hospitals Enterprise Ltd.	0.26	-0.26	-	-	-	<b>Total</b>		<b>1.01</b>	<b>-</b>	<b>-</b>	
REC Ltd.	0.25	-0.25	-	-	-	<b>Cash, Cash Equivalents, Derivative Margin And Others</b>					
RBL Bank Ltd.	0.23	-0.23	-	-	-	<b>Total</b>		<b>100.00</b>	<b>-</b>	<b>-</b>	
Hindustan Unilever Ltd.	0.22	-0.22	-	-	-						
Div's Laboratories Ltd.	0.22	-0.22	-	-	-						
Sun Pharmaceutical Industries Ltd.	0.18	-0.18	-	-	-						
Power Finance Corporation Ltd.	0.17	-0.16	0.01	-	-						
ITC Ltd.	0.17	-0.17	-	-	-						
Ambuja Cements Ltd.	0.17	-0.17	-	-	-						
Zydus Lifesciences Ltd.	0.15	-0.15	-	-	-						
United Spirits Ltd.	0.15	-0.15	-	-	-						
Steel Authority Of India Ltd.	0.14	-0.14	-	-	-						
HDFC Life Insurance Company Ltd.	0.14	-0.14	-	-	-						
IndusInd Bank Ltd.	0.13	-0.13	-	-	-						
One 97 Communications Ltd.	0.12	-0.12	-	-	-						
NMDC Ltd.	0.11	-0.11	-	-	-						
Adani Enterprises Ltd.	0.11	-0.11	-	-	-						
Trent Ltd.	0.10	-0.10	-	-	-						
Bajaj Finance Ltd.	0.09	-0.09	-	-	-						
The Indian Hotels Company Ltd.	0.08	-0.08	-	-	-						
SBI Life Insurance Co. Ltd.	0.08	-0.08	-	-	-						
Ultratech Cement Ltd.	0.07	-0.07	-	-	-						
Tata Consultancy Services Ltd.	0.07	-0.07	-	-	-						
Bosch Ltd.	0.07	-0.07	-	-	-						
Titan Company Ltd.	0.06	-0.06	-	-	-						
Polycab India Ltd.	0.06	-0.06	-	-	-						
Nestle India Ltd.	0.06	-0.06	-	-	-						

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

Financial Services	37.73
Metals & Mining	8.04
Realty	7.30
Oil, Gas & Consumable Fuels	6.76
Sovereign	5.44
Fast Moving Consumer Goods	4.51
Mutual Fund/etf	4.41
Construction	3.77
Automobile And Auto Components	3.63
Information Technology	3.40
Services	2.90
Telecommunication	2.64
Healthcare	2.15
Consumer Services	2.07
Capital Goods	1.00
Power	0.94
Consumer Durables	0.89
Construction Materials	0.49
Chemicals	0.01
Cash, Cash Equivalents, Derivative Margin And Others	1.92

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



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

- Regular income & Capital appreciation.
- To generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market, fixed income securities and capital appreciation through an exposure to equity and equity related instruments.

^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

NET ASSET VALUE		LAST IDCW	
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit) NAV (₹)
Reg-Plan-IDCW	18.4796	27-Mar-20 (Reg Plan)	0.07 13.3989
Reg-Plan-Growth	35.1397	27-Mar-20 (Dir Plan)	0.07 14.2690
Dir-Plan-IDCW	20.2528	28-Feb-20 (Reg Plan)	0.07 13.4634
Dir-Plan-Growth	37.4833	28-Feb-20 (Dir Plan)	0.07 14.3281
		31-Jan-20 (Reg Plan)	0.07 13.4238
		31-Jan-20 (Dir Plan)	0.07 14.2766

**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 and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.

**Fund Details**

- Type of Scheme**  
An open-ended Scheme investing in arbitrage opportunities.
- Date of Allotment:** 03/11/2006
- Report As On:** 28/02/2026
- AUM for the Month of February 2026**  
₹ 43,819.68 Crores
- AUM as on February 28, 2026**  
₹ 36,255.94 Crores
- Fund Manager:**  
**Mr. Neeraj Kumar** - Equity Portion  
**Mr. Ardhendu Bhattacharya** - Debt Portion  
**Managing Since:**  
**Mr. Neeraj Kumar** - Oct 2012  
**Mr. Ardhendu Bhattacharya** - (w.e.f. Dec-2024)  
**Total Experience:**  
**Mr. Neeraj Kumar** - Over 29 years  
**Mr. Ardhendu Bhattacharya** - Over 15 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 ₹
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

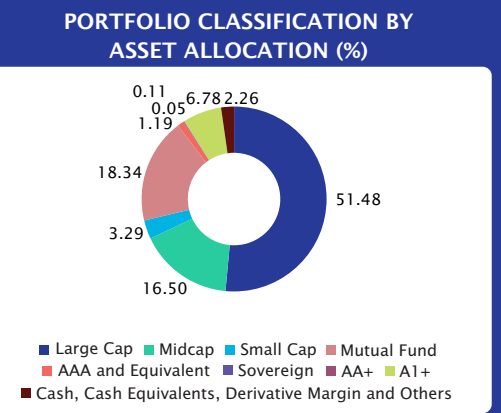
**Quantitative Data**

Standard Deviation : 0.37%  
Beta : 0.42  
Sharpe Ratio : 4.70  
Modified Duration : 0.32 years  
Average Maturity : 0.40 years  
Macaulay Duration : 0.34 years  
Yield to Maturity^A : 6.38%  
Portfolio Turnover\*  
Equity Turnover : 1.52  
Total Turnover : 11.53  
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 (5.17% as on 28th February 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
^A In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

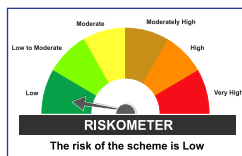
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO					
Issuer Name	Rating	(% Of Total % of AUM Derivatives Net % of AUM	Issuer Name	Rating	(% Of Total % of AUM Derivatives Net % of AUM
Equity Shares		0.80	0.04	0.04	0.15
HDFC Bank Ltd.	4.08	4.10	0.02	0.13	-0.15
ICICI Bank Ltd.	2.01	2.03	0.02	0.14	-0.14
Reliance Industries Ltd.	1.71	1.72	0.01	0.13	-0.13
Axis Bank Ltd.	1.65	1.65	-	0.13	-0.13
ZW Steel Ltd.	1.56	1.68	0.12	0.12	-0.12
Bharat Airtel Ltd.	1.53	1.54	-0.01	0.12	-0.13
Vedanta Ltd.	1.51	1.51	-	0.12	-0.12
Tata Consultancy Services Ltd.	1.46	1.46	-	0.11	-0.11
Bharat Electronics Ltd.	1.31	1.32	-0.01	0.11	-0.11
ITC Ltd.	1.21	1.21	-	0.11	-0.11
Vedhika Idea Ltd.	1.13	1.14	-0.01	0.10	-0.10
Hindustan Aeronautics Ltd.	1.10	1.11	-0.01	0.10	-0.10
Shreeyan Finance Ltd.	1.05	1.05	-	0.10	-0.10
Power Finance Corporation Ltd.	0.99	0.99	-	0.10	-0.10
Kotak Mahindra Bank Ltd.	0.99	0.99	-	0.10	-0.10
Axis Finance Services Ltd.	0.96	1.21	-0.25	0.10	-0.11
Adani Enterprises Ltd.	0.88	0.89	-0.01	0.09	-0.09
Larsen & Toubro Ltd.	0.87	0.88	-0.01	0.09	-0.09
Grasim Industries Ltd.	0.83	0.83	-	0.09	-0.09
Indus Towers Ltd.	0.81	0.82	-0.01	0.08	-0.08
Eternal Ltd.	0.80	0.80	-	0.08	-0.08
Mahindra & Mahindra Ltd.	0.79	0.79	-	0.08	-0.08
Punjab National Bank	0.78	0.78	-	0.08	-0.08
Bharat Heavy Electricals Ltd.	0.77	0.78	-0.01	0.07	-0.07
State Bank of India	0.76	0.76	-	0.07	-0.07
Interjet Airline Ltd.	0.73	-	-	0.06	-0.06
RECF Ltd.	0.71	0.70	0.03	0.06	-0.06
CAR Airport Ltd.	0.69	0.70	-0.01	0.06	-0.06
Adani Ports And Special Economic Zone Ltd.	0.66	0.66	-	0.06	-0.06
Clenmark Pharmaceuticals Ltd.	0.63	0.64	-0.01	0.06	-0.06
Steel Authority Of India Ltd.	0.62	0.61	-0.01	0.05	-0.05
Aurobindo Pharma Ltd.	0.61	0.61	-	0.05	-0.05
NMDC Ltd.	0.60	0.60	-	0.05	-0.05
Adani Green Energy Ltd.	0.57	0.57	-	0.05	-0.05
DLF Ltd.	0.56	0.56	-	0.05	-0.05
Tata Steel Ltd.	0.53	0.53	-	0.04	-0.04
National Aluminium Company Ltd.	0.52	0.52	-	0.04	-0.04
Asian Paints Ltd.	0.49	0.49	-0.01	0.04	-0.04
TVS Motor Company Ltd.	0.48	0.48	-	0.04	-0.04
Dixon's Laboratories Ltd.	0.46	0.46	-	0.04	-0.04
Manuvar Sukshi India Ltd.	0.45	0.45	-	0.03	-0.03
Tran Company Ltd.	0.45	0.45	-	0.03	-0.03
Max Financial Services Ltd.	0.45	0.46	-0.01	0.03	-0.03
Ambuja Cements Ltd.	0.45	0.45	-	0.03	-0.03
Adani Energy Solutions Ltd.	0.44	0.44	-	0.03	-0.03
Indian Oil Corporation Ltd.	0.44	0.44	-	0.03	-0.03
Coal India Ltd.	0.43	0.43	-	0.03	-0.03
Venrus Biorep Ltd.	0.42	0.42	-	0.02	-0.02
Laurus Labs Ltd.	0.42	0.41	0.01	0.02	-0.02
Aditya Birla Capital Ltd.	0.40	0.40	-	0.02	-0.02
Trent Ltd.	0.40	0.40	-	0.02	-0.02
Lupin Ltd.	0.40	0.40	-	0.02	-0.02
LIC Housing Finance Ltd.	0.40	0.40	-	0.02	-0.02
Sun Pharmaceutical Industries Ltd.	0.39	0.40	-0.01	0.02	-0.02
CEAT Corporation Ltd.	0.39	0.38	0.01	0.02	-0.02
Solar Industries India Ltd.	0.38	0.37	0.01	0.02	-0.02
Hindustan Zinc Ltd.	0.38	0.38	-	0.02	-0.02
Hindalco Industries Ltd.	0.37	0.37	-	0.02	-0.02
Multi Commodity Exchange Of India Ltd.	0.36	0.35	0.01	0.02	-0.02
Chilamantham Investment & Finance Co. Ltd.	0.36	0.37	-0.01	0.01	-0.01
Suzlon Energy Ltd.	0.35	0.36	-0.01	0.01	-0.01
DW Energy Ltd.	0.35	0.35	-	0.01	-0.01
Hindustan Petroleum Corporation Ltd.	0.35	0.35	-	0.01	-0.01
Apollo Hospitals Enterprise Ltd.	0.35	0.35	-	0.01	-0.01
Manappuram Finance Ltd.	0.34	0.34	-	0.01	-0.01
Rajja Finervy Ltd.	0.34	0.35	-0.01	0.01	-0.01
Patanjali Foods Ltd.	0.32	0.32	-	0.01	-0.01
HDFC Life Insurance Company Ltd.	0.32	0.33	-0.01	0.01	-0.01
Crompton Greaves Consumer Electricals Ltd.	0.31	0.32	-0.01	0.01	-0.01
Bajaj Finance Ltd.	0.31	0.31	-	0.01	-0.01
UltraTech Cement Ltd.	0.31	0.31	-	0.01	-0.01
Salmann Capital Ltd.	0.31	0.31	-	0.01	-0.01
Power Grid Corporation Of India Ltd.	0.31	0.31	-	0.01	-0.01
NTPC Ltd.	0.31	0.32	-0.01	0.01	-0.01
The Indian Hotels Company Ltd.	0.30	0.30	-	0.01	-0.01
Tech Mahindra Ltd.	0.30	0.30	-	0.01	-0.01
Tata Consumer Products Ltd.	0.30	0.31	-0.01	0.01	-0.01
CARS Ltd.	0.30	0.30	-	0.01	-0.01
Mario Ltd.	0.29	0.29	-	0.01	-0.01
ICICI Prudential Life Insurance Company Ltd.	0.29	0.29	-	0.01	-0.01
Samvardhana Motherhood International Ltd.	0.28	0.28	-	0.01	-0.01
Bandhan Bank Ltd.	0.28	0.28	-	0.01	-0.01
Tata Motors Passenger Vehicles Ltd.	0.27	0.28	-0.01	0.01	-0.01
One 97 Communications Ltd.	0.27	0.27	-	0.01	-0.01
Canara Bank	0.27	0.27	-	0.01	-0.01
The Phoenix Mills Ltd.	0.26	0.26	-	0.01	-0.01
RBL Bank Ltd.	0.26	0.26	-	0.01	-0.01
Rajput Jewellers India Ltd.	0.26	0.26	-	0.01	-0.01
APL Apollo Tubes Ltd.	0.26	0.26	-	0.01	-0.01
PNB Housing Finance Ltd.	0.25	0.25	-	0.01	-0.01
Dabur India Ltd.	0.25	0.25	-	0.01	-0.01
Bank Of Baroda	0.25	0.25	-	0.01	-0.01
Britannia Industries Ltd.	0.24	0.25	-0.01	0.01	-0.01
Persimion Ltd.	0.23	0.23	-	0.01	-0.01
Consume Corporation Of India Ltd.	0.23	0.24	-0.01	0.01	-0.01
Bharat Petroleum Corporation Ltd.	0.22	0.22	-	0.01	-0.01
Tata Tea Company Ltd.	0.22	0.22	-	0.01	-0.01
Sona Bh Precision Forgings Ltd.	0.19	0.19	-	0.01	-0.01
Colgate India Ltd.	0.19	0.18	0.01	0.01	-0.01
Infosys Ltd.	0.18	0.18	-	0.01	-0.01
Havells India Ltd.	0.18	0.18	-	0.01	-0.01
Dr. Reddy's Laboratories Ltd.	0.18	0.18	-	0.01	-0.01
UNO Minds Ltd.	0.17	0.17	-	0.01	-0.01
OFSS Ltd.	0.17	0.17	-	0.01	-0.01
Loobu Developers Ltd.	0.17	0.17	-	0.01	-0.01
Biocon Ltd.	0.17	0.17	-	0.01	-0.01
IDFC First Bank Ltd.	0.15	0.15	-	0.01	-0.01
Dixon Technologies (India) Ltd.	0.15	0.15	-	0.01	-0.01

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)	
Financial Services	33.21
Mutual Fund/etf	18.34
Metals & Mining	7.22
Capital Goods	4.60
Oil, Gas & Consumable Fuels	4.39
Healthcare	4.25
Telecommunication	3.60
Fast Moving Consumer Goods	3.58
Automobile And Auto Components	3.12
Services	2.48
Information Technology	2.46
Power	2.29
Consumer Durables	1.96
Consumer Services	1.71
Construction Materials	1.64
Realty	1.09
Construction	0.98
Chemicals	0.77
Sovereign	0.05
Cash, Cash Equivalents, Derivative Margin And Others	2.26



**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:** 28/02/2026
- AUM for the Month of February 2026**  
₹ 40,688.03 Crores
- AUM as on February 28, 2026**  
₹ 40,952.49 Crores
- Fund Manager:**  
Mr. Dinesh Balachandran –(Equity Portion)  
Mr. Anup Upadhyay (Co- Fund Manager Equity Portion)  
Ms. Mansi Sajeja –(Debt Portion)  
Mr. Rajeev Radhakrishnan –(Co Fund Manager Debt Portion)  
**Managing Since:**  
Mr. Dinesh Balachandran August 2021  
Mr. Anup Upadhyay (w.e.f. Dec 2024)  
Ms. Mansi Sajeja Dec 2023  
Mr. Rajeev Radhakrishnan August 2021  
**Total Experience:**  
Mr. Dinesh Balachandran –Over 24 years  
Mr. Anup Upadhyay –Over 18 years  
Ms. Mansi Sajeja –Over 19 years  
Mr. Rajeev Radhakrishnan –Over 24 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**

Standard Deviation	:6.14%
Beta	:0.95
Sharpe Ratio	:1.39
Modified Duration	:2.63 years
Average Maturity	:3.88 years
Macaulay Duration	:2.76 years
Yield to Maturity <sup>Δ</sup>	:6.65%
Portfolio Turnover*	
Equity Turnover	:0.22
Total Turnover	:2.55

*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 (5.17% as on 28th February 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points*  
<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	16.0648	Dir-Plan-IDCW	16.7765
Reg-Plan-Growth	16.0646	Dir-Plan-Growth	16.7761

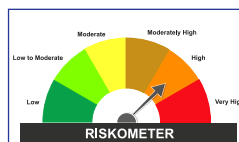
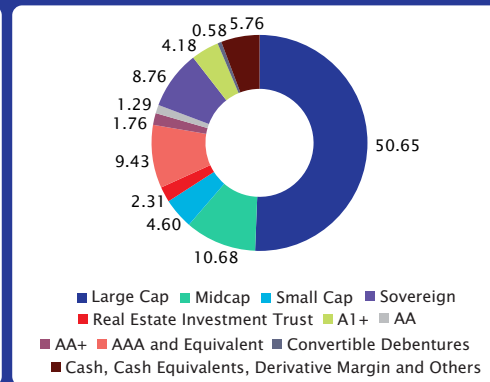
**PORTFOLIO**

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>Real Estate Investment Trust</b>					
GAIL (India) Ltd.		2.50	-	2.50	-	Brookfield India Real Estate Trust		1.44	-	-	-
Tata Motors Passenger Vehicles Ltd.		2.11	-	2.11	-	Embassy Office Parks Reit		0.87	-	-	-
Tata Steel Ltd.		2.10	-	2.10	-	<b>Total</b>		<b>2.31</b>		<b>-</b>	<b>-</b>
Punjab National Bank		1.96	-	1.96	-	<b>Convertible Debentures</b>					
Tech Mahindra Ltd.		1.82	-	1.82	-	Cholamandalam Investment & Finance Co. Ltd.		0.58	-	-	-
HCL Technologies Ltd.		1.47	-	1.47	-	<b>Total</b>		<b>0.58</b>		<b>-</b>	<b>-</b>
ICICI Bank Ltd.		1.38	-	1.38	-	<b>Commercial Papers</b>					
Cesc Ltd.		1.31	-	1.31	-	Bajaj Finance Ltd.	CRISIL A1+	0.12	-	-	-
Tata Motors Ltd.		1.30	-	1.30	-	<b>Total</b>		<b>0.12</b>		<b>-</b>	<b>-</b>
Blocon Ltd.		1.14	-	1.14	-	<b>Certificate Of Deposits</b>					
Cholamandalam Investment & Finance Co. Ltd.		1.04	-	1.04	-	Small Industries Development					
Bandhan Bank Ltd.		1.04	-	1.04	-	Bank Of India	CRISIL A1+	1.71	-	-	-
Mahindra & Mahindra Financial Services Ltd.		1.01	-	1.01	-	Union Bank Of India	[ICRA]A1+	1.21	-	-	-
ICICI Prudential Life Insurance Company Ltd.		0.90	-	0.90	-	Canara Bank	CRISIL A1+	0.84	-	-	-
Meesho Ltd.		0.72	-	0.72	-	IDBI Bank Ltd.	CRISIL A1+	0.24	-	-	-
Cipla Ltd.		0.70	-	0.70	-	Indian Overseas Bank	CARE A1+	0.06	-	-	-
Sona Blw Precision Forgings Ltd.		0.51	-	0.51	-	<b>Total</b>		<b>4.06</b>		<b>-</b>	<b>-</b>
Life Insurance Corporation Of India		0.50	-	0.50	-	<b>Non Convertible Debentures</b>					
Brainbees Solutions Ltd.		0.48	-	0.48	-	Bharti Telecom Ltd.	CRISIL AAA	1.74	-	-	-
Vishal Mega Mart Ltd.		0.47	-	0.47	-	Adani Power Ltd.	CRISIL AA	1.29	-	-	-
Steel Authority Of India Ltd.		0.32	-	0.32	-	NABARD	[ICRA]AAA	0.98	-	-	-
Carborundum Universal Ltd.		0.32	-	0.32	-	Bajaj Finance Ltd.	CRISIL AAA	0.93	-	-	-
Gateway Distriparks Ltd.		0.30	-	0.30	-	LIC Housing Finance Ltd.	CRISIL AAA	0.92	-	-	-
Wipro Ltd.		0.27	-	0.27	-	Small Industries Development					
Grasim Industries Ltd.		0.26	-	0.26	-	Bank Of India	CRISIL AAA	0.73	-	-	-
Alkem Laboratories Ltd.		0.25	-	0.25	-	Jammagar Utilities & Power Pvt. Ltd.	CRISIL AAA	0.61	-	-	-
Hindustan Unilever Ltd.		0.24	-	0.24	-	Muthoot Finance Ltd.	CRISIL AAA	0.56	-	-	-
Container Corporation Of India Ltd.		0.17	-	0.17	-	Godrej Properties Ltd.	[ICRA]AA+	0.55	-	-	-
ACC Ltd.		0.13	-	0.13	-	ICICI Prudential Life Insurance					
Infosys Ltd.		0.12	-	0.12	-	Company Ltd.	CRISIL AAA	0.54	-	-	-
GO Fashion (India) Ltd.		0.07	-	0.07	-	Mindspace Business Parks Reit	CRISIL AAA	0.47	-	-	-
ICICI Prudential Asset Management Company Ltd.		0.06	-	0.06	-	Torrent Power Ltd.	CRISIL AA+	0.44	-	-	-
Tube Investments Of India Ltd.		0.02	-	0.02	-	Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.38	-	-	-
Crompton Greaves Consumer Electricals Ltd.		0.02	-	0.02	-	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	0.37	-	-	-
<b>Total</b>		<b>27.01</b>	-	<b>27.01</b>	-	REC Ltd.	CRISIL AAA	0.37	-	-	-
<b>Equity Shares &amp; Derivatives</b>						<b>Government Securities</b>					
Reliance Industries Ltd.		5.22	-1.76	3.46	-	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	2.42	-	-	-
HDFC Bank Ltd.		4.83	-0.57	4.26	-	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	1.45	-	-	-
Axis Bank Ltd.		2.04	-0.03	2.01	-	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	1.21	-	-	-
Larsen & Toubro Ltd.		1.99	-1.50	0.49	-	GOI 7.32% 13.11.2030 GOV	SOVEREIGN	0.89	-	-	-
Mahindra & Mahindra Ltd.		1.81	-1.82	-0.01	-	GOI 7.18% 14.08.2033 GOV	SOVEREIGN	0.82	-	-	-
Bank Of Baroda		1.70	-1.55	0.15	-	GOI 5.63% 12.04.2026 GOV	SOVEREIGN	0.61	-	-	-
Torrent Power Ltd.		1.56	-	1.56	-	<b>Total</b>		<b>7.40</b>		<b>-</b>	<b>-</b>
ITC Ltd.		1.52	-0.01	1.51	-	<b>Treasury Bills</b>					
Bharti Airtel Ltd.		1.45	-1.07	0.38	-	91 Day T-Bill 7.04.26	SOVEREIGN	1.36	-	-	-
Indian Oil Corporation Ltd.		1.29	-0.94	0.35	-	<b>Total</b>		<b>1.36</b>		<b>-</b>	<b>-</b>
Sun Pharmaceutical Industries Ltd.		1.16	-0.38	0.78	-	<b>Cash, Cash Equivalents, Derivative Margin And Others</b>					
Kotak Mahindra Bank Ltd.		1.08	-1.09	-0.01	-	<b>Total</b>		<b>5.76</b>		<b>-</b>	<b>-</b>
Indus Towers Ltd.		1.01	-0.01	1.00	-	<b>Grand Total</b>		<b>100.00</b>		<b>-</b>	<b>-</b>
Asian Paints Ltd.		1.01	-1.02	-0.01	-						
Maruti Suzuki India Ltd.		0.99	-0.38	0.61	-						
State Bank Of India		0.92	-0.92	-	-						
OIL & Natural Gas Corporation Ltd.		0.81	-0.02	0.79	-						
United Spirits Ltd.		0.76	-0.01	0.75	-						
Petronet Lng Ltd.		0.75	-0.37	0.38	-						
Dabur India Ltd.		0.74	-0.01	0.73	-						
DLF Ltd.		0.68	-0.68	-	-						
Bharat Petroleum Corporation Ltd.		0.67	-0.67	-	-						
Cummins India Ltd.		0.57	-0.58	-0.01	-						
Bajaj Finserv Ltd.		0.53	-0.01	0.52	-						
Power Grid Corporation Of India Ltd.		0.46	-0.46	-	-						
Titan Company Ltd.		0.44	-0.44	-	-						
Delhivery Ltd.		0.42	0.00	0.42	-						
Tata Power Company Ltd.		0.36	-0.37	-0.01	-						
Tata Consultancy Services Ltd.		0.33	-0.05	0.28	-						
ICICI Lombard General Insurance Company Ltd.		0.01	0.28	-0.29	-						
Hindalco Industries Ltd.		0.26	-0.26	-	-						
Lupin Ltd.		0.23	-0.23	-	-						
Shriram Finance Ltd.		0.19	-0.19	-	-						
SBI Life Insurance Co. Ltd.		0.15	-0.15	-	-						
Hindustan Petroleum Corporation Ltd.		0.15	-0.15	-	-						
Indusind Bank Ltd.		0.14	-0.14	-	-						
Nestle India Ltd.		0.13	-0.14	-0.01	-						
Vedanta Ltd.		0.09	-0.09	-	-						

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

Financial Services	33.15
Oil, Gas & Consumable Fuels	11.39
Sovereign	8.76
Power	6.03
Automobile And Auto Components	5.44
Information Technology	4.02
Realty	4.01
Healthcare	3.49
Fast Moving Consumer Goods	3.41
Telecommunication	2.95
Metals & Mining	2.85
Capital Goods	2.21
Construction	1.99
Consumer Services	1.78
Consumer Durables	1.47
Services	0.89
Construction Materials	0.40
Cash, Cash Equivalents, Derivative Margin And Others	5.76

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



**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  
CHILDREN'S 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)  
(Previously known as SBI Magnum Children's Benefit Fund -Investment Plan)

**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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 5,319.24 Crores
- AUM as on February 28, 2026**  
₹ 5,353.51 Crores
- Fund Manager:**  
Mr. R Srinivasan –(Equity Portion)  
Mr Lokesh Mallya –(Debt Portion)  
**Managing since:**  
Mr. R Srinivasan –September 29, 2020  
Mr Lokesh Mallya –July 1st 2025  
**Total Experience:**  
Mr. R. Srinivasan –Over 33 years  
Mr Lokesh Mallya –Over 20 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** : 0.01 year  
**Average Maturity** : 0.01 year  
**Macaulay Duration** : 0.01 year  
**Yield to Maturity<sup>^</sup>** : 4.93%  
<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-Growth	43.2712
Dir-Plan-Growth	46.3482

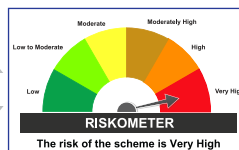
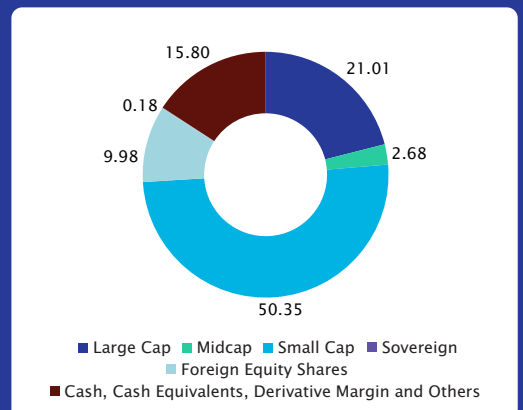
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Brigade Hotel Ventures Ltd.		0.68
Thangamayil Jewellery Ltd.		5.49	Pakka Ltd.		0.56
State Bank Of India		4.71	Hawkins Cookers Ltd.		0.48
Muthoot Finance Ltd.		4.38	Nephrocare Health Service Pvt. Ltd.		0.44
Hatsun Agro Product Ltd.		4.15	Lenskart Solutions Ltd.		0.34
Privi Speciality Chemicals Ltd.		3.47	Elin Electronics Ltd.		0.28
Aether Industries Ltd.		3.40	Meesho Ltd.		0.16
Sona Blw Precision Forgings Ltd.		3.29	ICICI Prudential Asset Management Company Ltd.		0.13
Adani Power Ltd.		2.96	Tenneco Clean Air India Ltd.		0.11
Aequs Ltd.		2.91	Capillary Technologies India Ltd.		0.11
Ather Energy Ltd.		2.90	<b>Total</b>		<b>74.04</b>
HDFC Bank Ltd.		2.62	<b>Foreign Equity Shares</b>		
Bajaj Finserv Ltd.		2.61	Alphabet Inc.		6.89
Asahi India Glass Ltd.		2.59	Renew Energy Global		3.09
Amagi Media Labs Ltd.		2.37	<b>Total</b>		<b>9.98</b>
Honeywell Automation India Ltd.		2.31	<b>Treasury Bills</b>		
LE Travenues Technology Ltd.		2.23	364 Day T-Bill 19.11.26	SOVEREIGN	0.18
Sanathan Textiles Ltd.		2.18	<b>Total</b>		<b>0.18</b>
K.P.R. Mill Ltd.		2.18	<b>Cash, Cash Equivalents And Others</b>		
Ajax Engineering Ltd.		2.02			<b>15.80</b>
Dodla Dairy Ltd.		1.96	<b>Grand Total</b>		<b>100.00</b>
Kotak Mahindra Bank Ltd.		1.94			
Kalpataru Ltd.		1.82			
Samvardhana Motherson International Ltd.		1.66			
E.I.D-Parry (India) Ltd.		1.45			
Relaxo Footweares Ltd.		1.18			
Gokaldas Exports Ltd.		1.08			
Wonderla Holidays Ltd.		0.89			

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

Financial Services	16.39
Automobile And Auto Components	10.55
Information Technology	9.37
Fast Moving Consumer Goods	7.56
Consumer Durables	7.43
Capital Goods	7.24
Chemicals	6.87
Power	6.05
Textiles	5.44
Consumer Services	4.30
Realty	1.82
Forest Materials	0.56
Healthcare	0.44
Sovereign	0.18
Cash, Cash Equivalents And Others	15.80

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



**SBI Children's 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.

**SBI**  
**INCOME PLUS ARBITRAGE  
ACTIVE FOF**

An open-ended fund of funds (FOF) scheme investing in units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes

**Investment Objective**

The investment objective of the scheme shall be to generate regular income and capital appreciation by investing in a mix of units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes.

**Fund Details**

- Type of Scheme**  
An open-ended fund of funds (FOF) scheme investing in units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes
- Date of Allotment:** 02/ 05/2025
- Report As On:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 1,716.90 Crores
- AUM as on February 28, 2026**  
₹ 1,715.59 Crores
- Fund Manager:**  
**Mr. Ardhendu Bhattacharya**  
Managing since:  
**Mr. Ardhendu Bhattacharya** –May 2025  
**Total Experience:**  
**Mr. Ardhendu Bhattacharya** –Over 15 years
- First Tier Benchmark:**  
65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index
- Exit Load:** NIL
- Entry Load:** NA
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- 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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	10.4380	Direct Plan-IDCW	10.4527
Reg-Plan-Growth	10.4379	Dir-Plan-Growth	10.4528

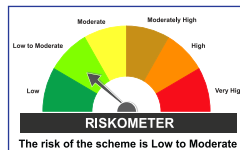
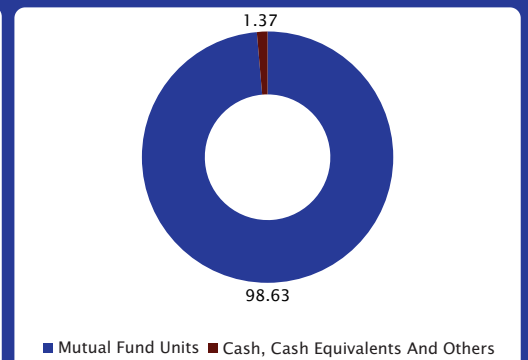
**PORTFOLIO**

Issuer Name	(%) Of Total AUM
<b>Mutual Fund Units</b>	
SBI Arbitrage Opportunities Fund - Direct Plan - Growth Option	37.79
SBI Short Term Debt Fund - Direct Plan - Growth Option	27.77
SBI Savings Fund - Direct Plan - Growth Option	16.74
SBI Banking & Psu Fund - Direct Plan - Growth Option	16.33
<b>Total</b>	<b>98.63</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.37</b>
<b>Grand Total</b>	<b>100.00</b>

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

Mutual Fund/etf	98.63
Cash, Cash Equivalents And Others	1.37

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



**SBI Income Plus Arbitrage Active FOF**  
This product is suitable for investors who are seeking^:

- Regular income and Capital appreciation
- Investment primarily in units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes

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



**DYNAMIC ASSET ALLOCATION  
ACTIVE FOF**

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

**Investment Objective**

The investment objective of the scheme shall be to generate long-term capital appreciation by investing in actively managed equity oriented and actively managed debt oriented mutual fund schemes

However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

**Fund Details**

**Type of Scheme**

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

**Date of Allotment:** 15/09/2025

**Report As On:** 28/02/2026

**AAUM for the Month of February 2026**  
₹ 2,375.31 Crores

**AUM as on February 28, 2026**  
₹ 2,366.95 Crores

**Fund Manager:**

**Ms. Nidhi Chawla** – Equity Portion  
**Mr. Ardhendu Bhattacharya** – Debt Portion

**Managing since:**

**Ms. Nidhi Chawla** – Sep 2025  
**Mr. Ardhendu Bhattacharya** – Sep 2025

**Total Experience:**

**Ms. Nidhi Chawla** – Over 18 years  
**Mr. Ardhendu Bhattacharya** – Over 15 years

**First Tier Benchmark:**

NIFTY 50 Hybrid Composite debt 50:50 Index

**Exit Load:**

For units purchased or switched in from another scheme to the fund are redeemed or switched out on or before 12 months from the date of allotment

Upto 25% of the investments – Nil;

For remaining investments – 1% of applicable NAV

For exit after 12 months from the date of allotment: Nil

**Plans Available:** Regular, Direct

**Option:** Growth, IDCW

**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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	10.0865	Direct Plan-IDCW	10.1346
Reg-Plan-Growth	10.0865	Dir-Plan-Growth	10.1351

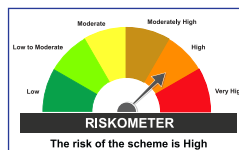
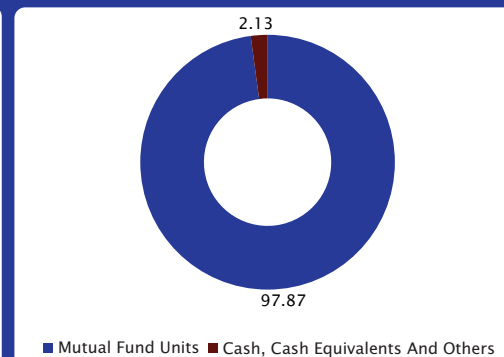
**PORTFOLIO**

Issuer Name	(%) Of Total AUM
SBI Medium Duration Fund - Direct Plan - Growth Option	18.19
SBI Large And Midcap Fund - Direct Plan - Growth Option	11.12
SBI Flexicap Fund - Direct Plan - Growth Option	9.06
SBI Focused Fund - Direct Plan - Growth Option	9.02
SBI Medium To Long Duration Fund - Direct Plan - Growth Option	8.58
SBI Dynamic Bond Fund - Direct Plan - Growth Option	8.40
SBI Dividend Yield Fund - Direct Plan - Growth Option	7.63
SBI Banking And Financial Services Fund - Direct Plan - Growth Option	5.69
SBI Technology Opportunities Fund - Direct Plan - Growth Option	5.36
SBI Low Duration Fund - Direct Plan - Growth Option	4.13
SBI Contra Fund - Direct Plan - Growth Option	4.07
SBI Comma Fund - Direct Plan - Growth Option	4.06
SBI Consumption Opportunities Fund - Direct Plan - Growth Option	2.56
<b>Total</b>	<b>97.87</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 (%)**

Mutual Fund/etf	97.87
Cash, Cash Equivalents And Others	2.13

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



**SBI Dynamic Asset Allocation Active FoF**  
This product is suitable for investors who are seeking^:

- Long term Capital appreciation
- Investment in units of actively managed equity and debt oriented mutual fund schemes

^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:** 28/02/2026

**AAUM for the Month of February 2026**  
₹ 3,110.46 Crores

**AUM as on February 28, 2026**  
₹ 3,077.97 Crores

**Fund Manager:**

**Mr. Rohit Shimpi** (Equity Portion)  
**Mr. Ardhendu Bhattacharya** (Debt portion)  
**Managing since:**

**Mr. Rohit Shimpi:** Oct - 2021  
**Mr. Ardhendu Bhattacharya:** June - 2021

**Total Experience:**

**Mr. Rohit Shimpi** -Over 19 years  
**Mr. Ardhendu Bhattacharya** -Over 15 years

**First Tier Benchmark:** 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** : 2.25 years  
**Average Maturity** : 3.18 years  
**Macaulay Duration** : 2.33 years  
**Yield to Maturity<sup>^</sup>** : 5.61%  
<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-IDCW	19.8521	Direct Plan-IDCW	21.1462
Reg-Plan-Growth	19.8516	Dir-Plan-Growth	21.1575

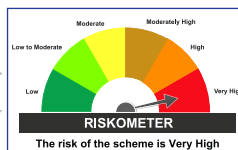
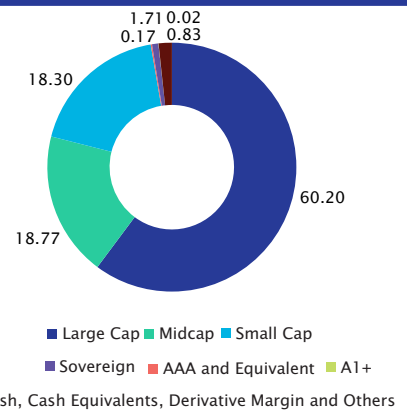
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Thermax Ltd.		1.07
HDFC Bank Ltd.		7.65	Ltimindtree Ltd.		1.06
ICICI Bank Ltd.		5.85	Kajaria Ceramics Ltd.		1.05
Reliance Industries Ltd.		5.57	Honeywell Automation India Ltd.		1.04
State Bank Of India		4.50	Berger Paints India Ltd.		1.01
Larsen & Toubro Ltd.		4.38	Dr. Lal Path Labs Ltd.		1.00
Maruti Suzuki India Ltd.		3.91	Oberoi Realty Ltd.		0.98
Infosys Ltd.		3.02	Balrampur Chini Mills Ltd.		0.96
Axis Bank Ltd.		2.99	Godrej Properties Ltd.		0.91
Ultratech Cement Ltd.		2.98	DLF Ltd.		0.90
Kotak Mahindra Bank Ltd.		2.64	Page Industries Ltd.		0.82
Bajaj Finance Ltd.		2.31	AIA Engineering Ltd.		0.78
Timken India Ltd.		2.16	Pitti Engineering Ltd.		0.74
Schaeffler India Ltd.		2.10	Brigade Hotel Ventures Ltd.		0.72
Urban Company Ltd.		2.03	Carborundum Universal Ltd.		0.56
Hindalco Industries Ltd.		2.01	Nuvoco Vistas Corporation Ltd.		0.52
TVS Motor Company Ltd.		1.97	<b>Total</b>		<b>97.27</b>
ZF Commercial Vehicle Control Systems India Ltd.		1.82	<b>Non Convertible Debentures</b>		
Bajaj Finserv Ltd.		1.62	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.17
Jubilant Foodworks Ltd.		1.60	<b>Total</b>		<b>0.17</b>
Navin Fluorine International Ltd.		1.48	<b>Non-Convertible Preference Share</b>		
Abbott India Ltd.		1.48	TVS Motor Company Ltd.	CARE A1+	0.02
Asian Paints Ltd.		1.47	<b>Total</b>		<b>0.02</b>
Divi'S Laboratories Ltd.		1.44	<b>Floating Rate Bonds</b>		
Endurance Technologies Ltd.		1.35	GOI FRB 07.12.2031 GOV	SOVEREIGN	0.03
Voltas Ltd.		1.34	<b>Total</b>		<b>0.03</b>
ABB India Ltd.		1.32	<b>Government Securities</b>		
Pidilite Industries Ltd.		1.31	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	0.80
FSN E-Commerce Ventures Ltd.		1.31	<b>Total</b>		<b>0.80</b>
The Indian Hotels Company Ltd.		1.30	<b>Cash, Cash Equivalents And Others</b>		
Torrent Power Ltd.		1.27	<b>Grand Total</b>		<b>100.00</b>
L&T Technology Services Ltd.		1.27			
Grindwell Norton Ltd.		1.23			
ICICI Prudential Life Insurance Company Ltd.		1.18			
Sona Blw Precision Forgings Ltd.		1.12			
ESAB India Ltd.		1.09			
HDB Financial Services Ltd.		1.08			

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

Financial Services	29.99
Automobile And Auto Components	12.29
Capital Goods	9.99
Consumer Services	6.96
Oil, Gas & Consumable Fuels	5.57
Information Technology	5.35
Consumer Durables	4.87
Construction	4.38
Healthcare	3.92
Construction Materials	3.50
Realty	2.79
Chemicals	2.79
Metals & Mining	2.01
Power	1.27
Fast Moving Consumer Goods	0.96
Sovereign	0.83
Textiles	0.82
Cash, Cash Equivalents And Others	1.71

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



**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:** 28/02/2026

**AAUM for the Month of February 2026**

₹ 1,665.05 Crores

**AUM as on February 28, 2026**

₹ 1,557.29 Crores

**Fund Manager:**

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

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

**Managing since:**

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

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

**Total Experience:**

**Mr. Rohit Shimpi** -Over 19 years

**Mr. Ardhendu Bhattacharya** -Over 15 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** : 2.07 years

**Average Maturity** : 2.98 years

**Macaulay Duration** : 2.14 years

**Yield to Maturity<sup>^</sup>** : 4.01%

<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-IDCW	19.1329	Direct Plan-IDCW	20.2849
Reg-Plan-Growth	19.1334	Dir-Plan-Growth	20.2828

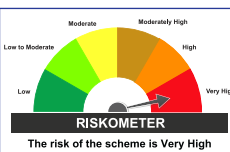
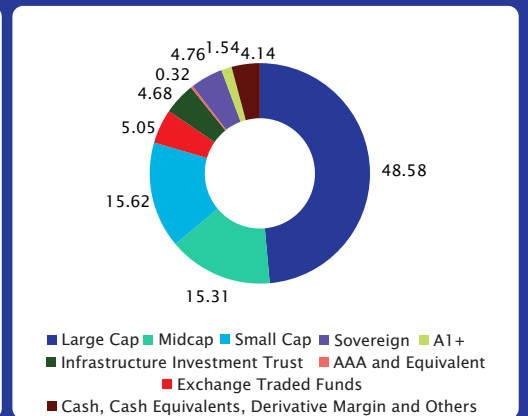
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.		6.30	Oberoi Realty Ltd.		0.80
ICICI Bank Ltd.		4.67	Ltimindtree Ltd.		0.76
Reliance Industries Ltd.		4.42	DLF Ltd.		0.75
Larsen & Toubro Ltd.		3.54	Godrej Properties Ltd.		0.74
State Bank Of India		3.51	ABB India Ltd.		0.74
Maruti Suzuki India Ltd.		3.16	Page Industries Ltd.		0.67
Ultratech Cement Ltd.		2.58	Pitti Engineering Ltd.		0.64
Infosys Ltd.		2.53	HDB Financial Services Ltd.		0.64
Axis Bank Ltd.		2.46	Brigade Hotel Ventures Ltd.		0.57
Kotak Mahindra Bank Ltd.		2.11	Carborundum Universal Ltd.		0.55
Bajaj Finance Ltd.		1.88	Nuvoco Vistas Corporation Ltd.		0.30
Timken India Ltd.		1.78	<b>Total</b>		<b>79.51</b>
Hindalco Industries Ltd.		1.75	<b>Certificate Of Deposits</b>		
Urban Company Ltd.		1.65	Punjab National Bank	CRISIL A1+	1.52
TVS Motor Company Ltd.		1.65	<b>Total</b>		<b>1.52</b>
Schaeffler India Ltd.		1.63	<b>Non Convertible Debentures</b>		
ZF Commercial Vehicle Control Systems India Ltd.		1.51	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.32
Abbott India Ltd.		1.43	<b>Total</b>		<b>0.32</b>
Jubilant Foodworks Ltd.		1.32	<b>Non-Convertible Preference Share</b>		
Bajaj Finserv Ltd.		1.32	TVS Motor Company Ltd.	CARE A1+	0.02
Navin Fluorine International Ltd.		1.22	<b>Total</b>		<b>0.02</b>
Asian Paints Ltd.		1.20	<b>Floating Rate Bonds</b>		
Divi'S Laboratories Ltd.		1.13	GOI FRB 07.12.2031 GOV	SOVEREIGN	0.25
Endurance Technologies Ltd.		1.12	<b>Total</b>		<b>0.25</b>
L&T Technology Services Ltd.		1.11	<b>Government Securities</b>		
Voltas Ltd.		1.09	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	4.51
The Indian Hotels Company Ltd.		1.06	<b>Total</b>		<b>4.51</b>
Pidilite Industries Ltd.		1.06	<b>Exchange Traded Funds</b>		
Grindwell Norton Ltd.		1.06	SBI Gold ETF		5.05
Torrent Power Ltd.		1.05	<b>Total</b>		<b>5.05</b>
AIA Engineering Ltd.		1.05	<b>Infrastructure Investment Trust</b>		
FSN E-Commerce Ventures Ltd.		1.04	National Highways Infra Trust		2.46
Sona Blw Precision Forgings Ltd.		0.98	Cube Highways Trust		2.22
ICICI Prudential Life Insurance Company Ltd.		0.98	<b>Total</b>		<b>4.68</b>
ESAB India Ltd.		0.91	<b>Cash, Cash Equivalents And Others</b>		
Honeywell Automation India Ltd.		0.87			<b>4.14</b>
Thermax Ltd.		0.86	<b>Grand Total</b>		<b>100.00</b>
Balrampur Chini Mills Ltd.		0.86			
Dr. Lal Path Labs Ltd.		0.85			
Berger Paints India Ltd.		0.83			
Kajaria Ceramics Ltd.		0.82			

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

Financial Services	25.71
Automobile And Auto Components	10.07
Capital Goods	8.46
Consumer Services	5.64
Mutual Fund/etf	5.05
Sovereign	4.76
Services	4.68
Oil, Gas & Consumable Fuels	4.42
Information Technology	4.40
Consumer Durables	3.94
Construction	3.54
Healthcare	3.41
Construction Materials	2.88
Realty	2.29
Chemicals	2.28
Metals & Mining	1.75
Power	1.05
Fast Moving Consumer Goods	0.86
Textiles	0.67
Cash, Cash Equivalents And Others	4.14

**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)

**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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 275.82 Crores
- AUM as on February 28, 2026**  
₹ 269.17 Crores
- Fund Manager:**  
**Mr. Rohit Shimpi** (Equity Portion)  
**Mr. Ardhendu Bhattacharya** (Debt portion)  
**Managing since:**  
**Mr. Rohit Shimpi:** Oct - 2021  
**Mr. Ardhendu Bhattacharya:** June - 2021  
**Total Experience:**  
**Mr. Rohit Shimpi** -Over 19 years  
**Mr. Ardhendu Bhattacharya** -Over 15 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** : 4.75 years  
**Average Maturity** : 12.89 years  
**Macaulay Duration** : 4.95 years  
**Yield to Maturity<sup>A</sup>** : 6.63%  
<sup>A</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	15.6052	Direct Plan-IDCW	16.0828
Reg-Plan-Growth	15.6035	Dir-Plan-Growth	16.0849

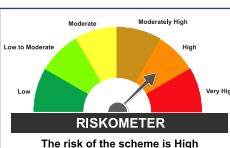
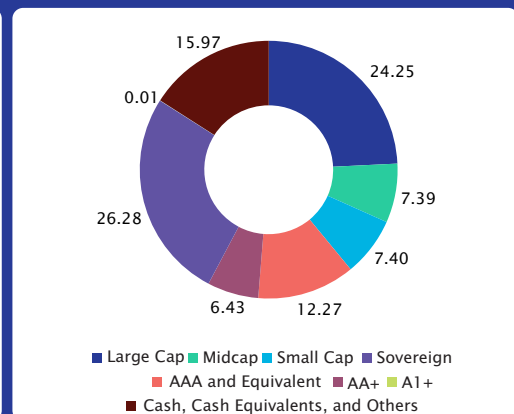
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Ltimindtree Ltd.		0.41
HDFC Bank Ltd.		3.17	ESAB India Ltd.		0.40
ICICI Bank Ltd.		2.33	HDB Financial Services Ltd.		0.39
Reliance Industries Ltd.		2.23	Godrej Properties Ltd.		0.39
State Bank Of India		1.83	DLF Ltd.		0.39
Larsen & Toubro Ltd.		1.76	AIA Engineering Ltd.		0.39
Maruti Suzuki India Ltd.		1.56	ABB India Ltd.		0.39
Ultratech Cement Ltd.		1.34	Page Industries Ltd.		0.38
Axis Bank Ltd.		1.26	Brigade Hotel Ventures Ltd.		0.31
Infosys Ltd.		1.20	Pitti Engineering Ltd.		0.28
Kotak Mahindra Bank Ltd.		1.08	Carborundum Universal Ltd.		0.28
Bajaj Finance Ltd.		0.96	Nuvoco Vistas Corporation Ltd.		0.05
Urban Company Ltd.		0.88	<b>Total</b>		<b>39.04</b>
Hindalco Industries Ltd.		0.85	<b>Non Convertible Debentures</b>		
Timken India Ltd.		0.84	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.78
TVS Motor Company Ltd.		0.73	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	2.81
Schaeffler India Ltd.		0.69	Torrent Power Ltd.	CRISIL AA+	1.92
Bajaj Finserv Ltd.		0.68	Tata Power Renewable Energy Ltd.		
ZF Commercial Vehicle Control Systems India Ltd.		0.65	(Guaranteed By Tata Power Ltd.)	[ICRA]AA+	1.90
Jubilant Foodworks Ltd.		0.61	Sundaram Finance Ltd.	CRISIL AAA	1.90
Abbott India Ltd.		0.59	REC Ltd.	CRISIL AAA	1.90
Voltas Ltd.		0.58	Power Finance Corporation Ltd.	CRISIL AAA	1.88
Grindwell Norton Ltd.		0.57	Godrej Properties Ltd.	[ICRA]AA+	1.86
Torrent Power Ltd.		0.56	Union Bank Of India		
Asian Paints Ltd.		0.56	(At1 Bond Under Basel III)	CRISIL AA+	0.75
Pidilite Industries Ltd.		0.55	<b>Total</b>		<b>18.70</b>
L&T Technology Services Ltd.		0.53	<b>Non-Convertible Preference Share</b>		
The Indian Hotels Company Ltd.		0.52	TVS Motor Company Ltd.	CARE A1+	0.01
Sona Blw Precision Forgings Ltd.		0.51	<b>Total</b>		<b>0.01</b>
ICICI Prudential Life Insurance Company Ltd.		0.49	<b>Floating Rate Bonds</b>		
Navin Fluorine International Ltd.		0.46	GOI FRB 07.12.2031 GOV	SOVEREIGN	9.55
Honeywell Automation India Ltd.		0.46	<b>Total</b>		<b>9.55</b>
Dr. Lal Path Labs Ltd.		0.46	<b>Government Securities</b>		
Thermax Ltd.		0.45	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	10.44
Divi'S Laboratories Ltd.		0.45	GOI 7.09% 25.11.2074 GOV	SOVEREIGN	3.56
Endurance Technologies Ltd.		0.44	GOI 6.33% 05.05.2035 GOV	SOVEREIGN	2.73
Berger Paints India Ltd.		0.44	<b>Total</b>		<b>16.73</b>
Balrampur Chini Mills Ltd.		0.44	<b>Cash, Cash Equivalents And Others</b>		
FSN E-Commerce Ventures Ltd.		0.43	<b>Grand Total</b>		<b>100.00</b>
Oberoi Realty Ltd.		0.42			
Kajaria Ceramics Ltd.		0.42			

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

Sovereign	26.28
Financial Services	18.62
Telecommunication	6.59
Automobile And Auto Components	4.59
Power	4.38
Capital Goods	4.06
Realty	3.06
Consumer Services	2.75
Oil, Gas & Consumable Fuels	2.23
Information Technology	2.14
Consumer Durables	2.00
Construction	1.76
Healthcare	1.50
Construction Materials	1.39
Chemicals	1.01
Metals & Mining	0.85
Fast Moving Consumer Goods	0.44
Textiles	0.38
Cash, Cash Equivalents And Others	15.97

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



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

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

<sup>A</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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 166.86 Crores
- AUM as on February 28, 2026**  
₹ 162.07 Crores
- Fund Manager:**  
**Mr. Rohit Shimpi** (Equity Portion)  
**Mr. Ardhendu Bhattacharya** (Debt portion)  
**Managing since:**  
**Mr. Rohit Shimpi:** Oct - 2021  
**Mr. Ardhendu Bhattacharya:** June - 2021  
**Total Experience:**  
**Mr. Rohit Shimpi** - Over 19 years  
**Mr. Ardhendu Bhattacharya** - Over 15 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	: 7.03 years
Average Maturity	: 18.84 years
Macaulay Duration	: 7.33 years
Yield to Maturity <sup>^</sup>	: 7.01%

<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-IDCW	14.4173	Direct Plan-IDCW	14.7799
Reg-Plan-Growth	14.4174	Dir-Plan-Growth	14.7821

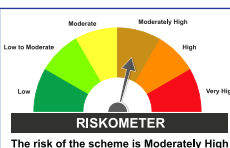
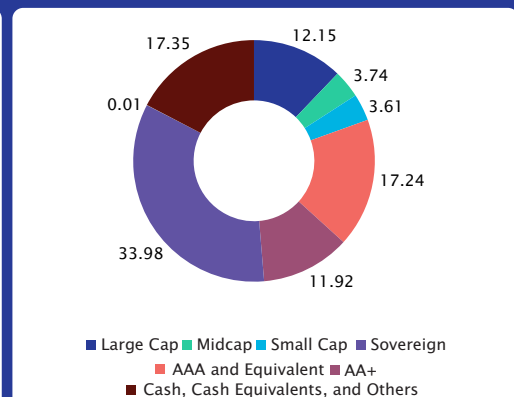
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Ltimindtree Ltd.		0.22
HDFC Bank Ltd.		1.53	Obero Realty Ltd.		0.21
ICICI Bank Ltd.		1.17	DLF Ltd.		0.21
Reliance Industries Ltd.		1.14	ABB India Ltd.		0.21
State Bank Of India		0.94	HDB Financial Services Ltd.		0.20
Larsen & Toubro Ltd.		0.86	Godrej Properties Ltd.		0.20
Maruti Suzuki India Ltd.		0.77	Dr. Lal Path Labs Ltd.		0.19
Ultratech Cement Ltd.		0.66	Page Industries Ltd.		0.18
Infosys Ltd.		0.65	ESAB India Ltd.		0.17
Axis Bank Ltd.		0.60	Brigade Hotel Ventures Ltd.		0.16
Kotak Mahindra Bank Ltd.		0.53	Pitti Engineering Ltd.		0.15
Urban Company Ltd.		0.45	Alia Engineering Ltd.		0.15
Timken India Ltd.		0.44	Carborundum Universal Ltd.		0.10
Bajaj Finance Ltd.		0.44	Nuvoco Vistas Corporation Ltd.		0.03
TVS Motor Company Ltd.		0.41	<b>Total</b>		<b>19.50</b>
Hindalco Industries Ltd.		0.40	<b>Non Convertible Debentures</b>		
ZF Commercial Vehicle Control Systems India Ltd.		0.38	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	6.28
Schaeffler India Ltd.		0.35	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	4.66
Bajaj Finserv Ltd.		0.34	Torrent Power Ltd.	CRISIL AA+	3.19
Volta Ltd.		0.30	Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	3.16
Torrent Power Ltd.		0.30	Sundaram Finance Ltd.	CRISIL AAA	3.15
L&T Technology Services Ltd.		0.29	REC Ltd.	CRISIL AAA	3.15
Asian Paints Ltd.		0.29	Godrej Properties Ltd.	[ICRA]AA+	3.09
Pidilite Industries Ltd.		0.28	Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	2.48
The Indian Hotels Company Ltd.		0.27	<b>Total</b>		<b>29.16</b>
Jubilant Foodworks Ltd.		0.26	<b>Non-Convertible Preference Share</b>		
Abbott India Ltd.		0.26	TVS Motor Company Ltd.	CARE A1+	0.01
Endurance Technologies Ltd.		0.25	<b>Total</b>		<b>0.01</b>
ICICI Prudential Life Insurance Company Ltd.		0.24	<b>Government Securities</b>		
Honeywell Automation India Ltd.		0.24	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	17.34
Grindwell Norton Ltd.		0.24	GOI 7.43% 19.01.2076 GOV	SOVEREIGN	6.20
FSN E-Commerce Ventures Ltd.		0.24	GOI 7.09% 25.11.2074 GOV	SOVEREIGN	5.91
Thermax Ltd.		0.23	GOI 6.33% 05.05.2035 GOV	SOVEREIGN	4.53
Navin Fluorine International Ltd.		0.23	<b>Total</b>		<b>33.98</b>
Kajaria Ceramics Ltd.		0.23	<b>Cash, Cash Equivalents And Others</b>		
Divi'S Laboratories Ltd.		0.23			<b>17.35</b>
Berger Paints India Ltd.		0.23	<b>Grand Total</b>		<b>100.00</b>
Balrampur Chini Mills Ltd.		0.23			
Sona Blw Precision Forgings Ltd.		0.22			

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

Sovereign	33.98
Financial Services	14.77
Telecommunication	10.94
Power	6.65
Realty	3.71
Automobile And Auto Components	2.39
Capital Goods	1.93
Consumer Services	1.38
Information Technology	1.16
Oil, Gas & Consumable Fuels	1.14
Consumer Durables	1.05
Construction	0.86
Construction Materials	0.69
Healthcare	0.68
Chemicals	0.51
Metals & Mining	0.40
Fast Moving Consumer Goods	0.23
Textiles	0.18
Cash, Cash Equivalents And Others	17.35

**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 Gilt Fund (Previously known as SBI Magnum Gilt Fund)	SBI Medium to Long Duration Fund (Previously known as SBI Magnum Income Fund)	SBI Dynamic Bond Fund	SBI Corporate Bond Fund	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	SBI Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Constant Maturity 10-Year Gilt Fund (Previously known as SBI Magnum Constant Maturity Fund)
<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. Sudhir Agarwal	Mr Mohit Jain	Mr. Sudhir Agarwal	Mr. Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co-Fund Manager)	Mr. Lokesh Malliya	Mr. Lokesh Malliya Mr. Mohit Jain (Co Fund Manager)	Ms. Mansi Sajja	Mr. Sudhir Agarwal
<b>Managing Since</b>	(w.e.f. July 2025)	(w.e.f. July 2025)	(w.e.f. July 2025)	Rajeev Jan-2019-Ardhendhu	Lokesh Feb-2017	(w.e.f. Dec-2023)	Mansi May-2025	(w.e.f. July 2025)
<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 28 February 2026</b>								
<b>Month End AUM (Rs. in Crores)</b>	₹ 10,210.84	₹ 2,085.49	₹ 4,099.73	₹ 22,518.45	₹ 2,165.58	₹ 6,818.52	₹ 17,213.16	₹ 1,802.29
<b>Modified Duration (years)</b>	5.18	4.29	3.28	2.33	1.68	2.89	2.31	6.90
<b>Average Maturity (years)</b>	13.82	7.71	10.09	2.92	2.13	4.05	2.97	9.76
<b>Macaulay Duration (years)</b>	5.37	4.49	3.42	2.44	1.77	3.03	2.42	7.13
<b>Yield to Maturity (%)^</b>	6.60	7.51	7.02	7.14	8.41	8.03	7.17	6.81
<b>Expense Ratio</b>	Regular- 0.96% Direct- 0.46%	Regular- 1.50% Direct- 0.77%	Regular- 1.35% Direct- 0.63%	Regular- 0.77% Direct- 0.36%	Regular- 1.56% Direct- 0.89%	Regular- 1.22% Direct- 0.71%	Regular- 0.85% Direct- 0.40%	Regular- 0.63% Direct- 0.31%
<b>Composition by Assets as on 28 February 2026</b>								
<b>Equity Shares</b>	-	-	-	-	-	-	-	-
<b>Corporate Debt</b>	-	57.14	28.78	79.38	76.76	71.84	64.96	-
<b>Gilts</b>	62.02	28.21	42.70	4.46	10.18	19.47	11.04	97.72
<b>Money Market Instruments</b>	25.20	0.00	5.34	7.72	2.20	-	11.27	-
<b>Other Assets</b>	12.78	14.65	23.18	8.44	10.86	8.69	12.73	2.28
<b>Composition by Ratings as on 28 February 2026</b>								
<b>AA, AA+, AAA And EQUIVALENT</b>	-	48.26	28.78	79.38	34.94	46.77	64.96	-
<b>Below AA</b>	-	8.88	-	-	41.82	25.07	-	-
<b>Sovereign</b>	97.81	32.82	55.96	5.74	14.70	19.84	16.99	97.72
<b>Below A1+, A1+</b>	-	-	5.34	6.44	-	-	11.27	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	2.19	10.04	9.92	8.44	8.54	8.32	6.78	2.28
<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 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 3 months from the date of allotment: 1% - For exit after 3 months from the date of allotment: Nil	NIL	NIL

## Snapshot of Debt Funds

Scheme Name	SBI Low Duration Fund (Previously known as SBI Ultra known as SBI Magnum Low Duration Fund)	SBI Savings Fund	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	SBI Ultra Short Duration Fund (Previously known as SBI Magnum Ultra Short Duration Fund)	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)
<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. Sudhir Agrawal	Mr. Rajeev Radhakrishnan	Mr. Ardhendu Bhattacharya	Mr. Rajeev Radhakrishnan	Mr. Sudhir Agrawal	Mr. Ardhendu Bhattacharya Mr. Rajeev Radhakrishnan (Co-Fund Manager)	Mr. Ardhendu Bhattacharya	Ms. Ranjana Gupta
<b>Managing Since</b>	wef 15 May	Rajeev Dec-2023	Ardhendhu May-2025	Rajeev Dec-2023	wef 15 May	Ardhendhu June-21,Rajeev Oct-20	July - 2025	(w.e.f. Dec - 2024)
<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-II Index	CRISIL Liquid Overnight Index
<b>Fund Details as on 28 February 2026</b>								
<b>Month End AUM (Rs. in Crs)</b>	₹ 16,391.06	₹ 35,417.74	₹ 4,025.08	₹ 66,119.33	₹ 13,685.39	₹ 693.29	₹ 1,792.39	₹ 28,880.19
<b>Modified Duration (years)</b>	0.61	0.41	1.78	0.10	0.37	1.53	11.82	0.01
<b>Average Maturity (years)</b>	0.75	0.44	2.27	0.11	0.50	4.71	38.03	0.00
<b>Macaulay Duration (years)</b>	0.64	0.44	1.90	0.11	0.39	1.59	12.26	0.01
<b>Yield to Maturity (%)\^</b>	6.42	6.41	6.90	6.18	6.47	6.70	7.38	4.97
<b>Expense Ratio</b>	Regular- 0.95% Direct- 0.43%	Regular- 0.68% Direct- 0.25%	Regular- 0.75% Direct- 0.39%	Regular- 0.28% Direct- 0.19%	Regular- 0.56% Direct- 0.35%	Regular- 0.40% Direct- 0.25%	Regular- 0.67% Direct- 0.30%	Regular- 0.14% Direct- 0.08%
<b>Composition by Assets as on 28 February 2026</b>								
<b>Equity Shares</b>	-	-	-	-	-	-	-	-
<b>Corporate Debt</b>	35.23	-	52.17	3.19	29.05	11.53	-	-
<b>Gilts</b>	1.17	1.98	9.44	3.81	6.90	59.67	91.40	-
<b>Money Market Instruments</b>	38.59	95.03	31.08	84.80	47.78	-	-	5.20
<b>Other Assets</b>	25.01	2.99	7.31	8.20	16.27	28.80	8.60	94.80
<b>Composition by Ratings as on 28 February 2026</b>								
<b>AA, AA+, AAA And Equivalent</b>	35.23	-	52.17	3.19	27.95	11.53	-	-
<b>Below AA</b>	-	-	-	-	1.10	-	-	-
<b>Sovereign</b>	12.71	13.26	11.37	15.75	13.78	86.31	91.40	4.16
<b>Below A1+, A1+</b>	33.92	85.61	31.08	72.86	44.52	-	-	1.04
<b>Cash, Cash Equivalents, Derivatives and Others</b>	18.14	1.13	5.38	8.20	12.65	2.16	8.60	94.80
<b>Other Details</b>								
<b>Exit Load</b>	NIL	NIL	NIL	NIL	NIL	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	NIL	NIL



# GILT FUND

(Previously known as SBI 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: 28/02/2026

### • AAUM for the Month of February 2026

₹ 10,335.43 Crores

### • AUM as on February 28, 2026

₹ 10,210.84 Crores

### • Fund Manager: Mr Sudhir Agarwal

#### Managing Since:

Mr Sudhir Agarwal (w.e.f. July 2025)

#### Total Experience:

Mr Sudhir Agarwal Over 20 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 &amp; in multiples of ₹ 1

### • Additional Investment

₹ 1,000 &amp; in multiples of ₹ 1

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	20.6876	Regular IDCW	20.5905
PF-Fixed Period-2 Year-IDCW	20.9351	Reg-Plan-Growth	66.9615
PF-Fixed Period-3 Year-IDCW	20.2982	Dir-Plan-IDCW	22.7063
PF 3 Year - Growth	40.1646	Dir-Plan-Growth	71.1447
PF Regular - Growth	42.9975		

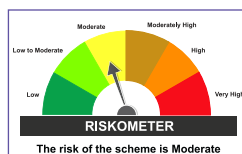
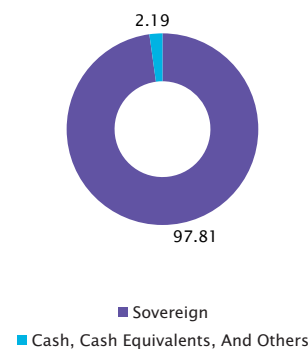
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	29.50
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	9.56
GOI 7.18% 14.08.2033 GOV	SOVEREIGN	6.57
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	5.70
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	4.31
GOI 6.79% 07.10.2034 GOV	SOVEREIGN	3.16
GOI 7.02% 18.06.2031 GOV	SOVEREIGN	1.91
GOI 6.68% 07.07.2040 GOV	SOVEREIGN	0.95
GOI 6.28% 14.07.2032 GOV	SOVEREIGN	0.36
<b>Total</b>		<b>62.02</b>
<b>State Development Loans</b>		
State Government of Karnataka 7.47% 25.08.2036 SDL	SOVEREIGN	4.82
State Government of Kerala 7.66% 18.02.2039 SDL	SOVEREIGN	3.12
State Government of Bihar 7.86% 11.02.2039 SDL	SOVEREIGN	1.50
State Government of Haryana 7.83% 11.02.2043 SDL	SOVEREIGN	1.05
State Government of Mizoram 7.85% 11.02.2042 SDL	SOVEREIGN	0.10
<b>Total</b>		<b>10.59</b>
<b>Treasury Bills</b>		
91 Day T-Bill 27.03.26	SOVEREIGN	7.03
91 Day T-Bill 23.04.26	SOVEREIGN	5.73
182 Day T-Bill 16.04.26	SOVEREIGN	4.14
182 Day T-Bill 05.03.26	SOVEREIGN	3.43
364 Day T-Bill 07.05.26	SOVEREIGN	2.91
91 Day T-Bill 05.03.26	SOVEREIGN	1.96
<b>Total</b>		<b>25.20</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>2.19</b>
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	62.02
Treasury Bills	25.20
State Development Loans	10.59
Cash, Cash Equivalents And Others	2.19

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



### SBI 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.

## Quantitative Data

Modified Duration	: 5.18 years
Average Maturity	: 13.82 years
Macaulay Duration	: 5.37 years
Yield to Maturity <sup>^</sup>	: 6.60%

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

**SBI**  
**MEDIUM TO LONG DURATION FUND**

(Previously known as SBI Magnum Income Fund)

**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. 13 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 2,084.14 Crores
- AUM as on February 28, 2026**  
₹ 2,085.49 Crores
- Fund Manager: Mr Mohit Jain**  
**Managing Since:**  
Mr Mohit Jain (w.e.f. July-2025)  
**Total Experience:**  
Mr Mohit Jain Over 14 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**

<b>Modified Duration</b>	: 4.29 years
<b>Average Maturity</b>	: 7.71 years
<b>Macaulay Duration</b>	: 4.49 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.51%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	43.7403	Dir-Plan-Bonus	47.4597
Reg-Plan-Growth	72.1894	Dir-Plan-Growth	78.2520
Reg-Plan-Half Yearly IDCW	18.8820	Dir-Plan-Half Yearly IDCW	22.2020
Reg-Plan-Quarterly IDCW	20.3295	Dir-Plan-Quarterly IDCW	22.7295

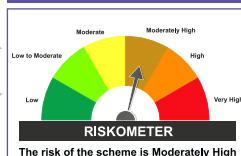
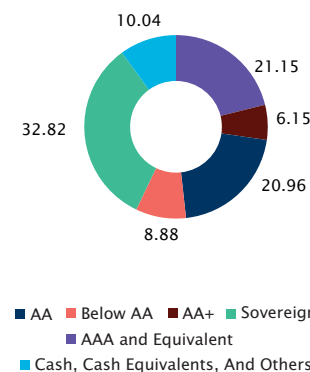
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
National Bank For Agriculture And Rural Development	CRISIL AAA	7.26
Bharti Telecom Ltd.	CRISIL AAA	4.83
Godrej Seeds & Genetics Ltd.	CRISIL AA	4.76
Torrent Power Ltd.	CRISIL AA+	3.70
Indostar Capital Finance Ltd.	CARE AA-	3.37
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.36
Adani Power Ltd.	CRISIL AA	3.34
Motilal Oswal Finvest Ltd.	CRISIL AA	2.90
H.G. Infra Engineering Ltd.	[ICRA]AA-	2.87
Avanse Financial Services Ltd.	CARE AA-	2.64
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.45
HDB Financial Services Ltd.	CRISIL AAA	2.42
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.40
Aadhar Housing Finance Ltd.	[ICRA]AA	1.20
<b>Total</b>		<b>47.50</b>
<b>Zero Coupon Bonds</b>		
JTPM Metal Traders Ltd.	CRISIL AA	3.00
National Highways Infra Trust	IND AAA	1.84
<b>Total</b>		<b>4.84</b>
<b>Securitisised Debt</b>		
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.40
Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.40
<b>Total</b>		<b>4.80</b>
<b>Government Securities</b>		
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	11.84
GOI 6.68% 07.07.2040 GOV	SOVEREIGN	9.27
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	7.10
<b>Total</b>		<b>28.21</b>
<b>State Development Loans</b>		
State Government of Bihar 6.9% 16.07.2035 SDL	SOVEREIGN	4.61
<b>Total</b>		<b>4.61</b>
<b>Cash, Cash Equivalents And Others</b>		<b>10.04</b>
<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	47.50
Government Securities	28.21
Zero Coupon Bonds	4.84
Securitisised Debt	4.80
State Development Loans	4.61
Cash, Cash Equivalents And Others	10.04

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



**SBI Medium to Long Duration 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	19.1534
Reg-Plan-Growth	36.5345
Dir-Plan-IDCW	22.4394
Dir-Plan-Growth	40.1735

## 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: 28/02/2026

## • AAUM for the Month of February 2026

₹ 4,143.33 Crores

## • AUM as on February 28, 2026

₹ 4,099.73 Crores

## • Fund Manager: Mr Sudhir Agarwal

Managing Since:

Mr Sudhir Agarwal (w.e.f. July 2025)

## Total Experience:

Mr Sudhir Agarwal Over 20 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 : 3.28 years

Average Maturity : 10.09 years

Macaulay Duration : 3.42 years

Yield to Maturity<sup>^</sup> : 7.02%

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

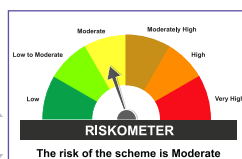
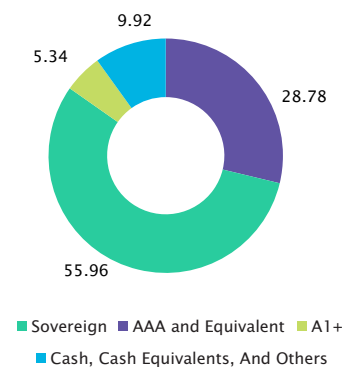
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>		
Union Bank Of India	[ICRA]A1+	4.20
Small Industries Development Bank Of India	CRISIL A1+	1.14
<b>Total</b>		<b>5.34</b>
<b>Non Convertible Debentures</b>		
LIC Housing Finance Ltd.	CRISIL AAA	4.88
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	3.85
National Bank For Agriculture And Rural Development	[ICRA]AAA	3.08
REC Ltd.	CRISIL AAA	3.07
Anzen India Energy Yield Plus Trust	CRISIL AAA	2.44
National Bank For Agriculture And Rural Development	CRISIL AAA	1.85
<b>Total</b>		<b>19.17</b>
<b>Zero Coupon Bonds</b>		
National Highways Infra Trust	IND AAA	2.81
<b>Total</b>		<b>2.81</b>
<b>Securitized Debt</b>		
India Universal Trust AI2	CRISIL AAA(SO)	2.53
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.44
Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.83
<b>Total</b>		<b>6.80</b>
<b>Government Securities</b>		
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	20.48
GOI 7.18% 14.08.2033 GOV	SOVEREIGN	9.56
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	8.34
GOI 6.75% 23.12.2029 GOV	SOVEREIGN	3.12
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	1.20
<b>Total</b>		<b>42.70</b>
<b>State Development Loans</b>		
State Government of Kerala 7.66% 18.02.2039 SDL	SOVEREIGN	6.74
State Government of Karnataka 7.47% 25.08.2036 SDL	SOVEREIGN	4.41
State Government of Bihar 7.86% 11.02.2039 SDL	SOVEREIGN	1.24
State Government of Haryana 7.83% 11.02.2043 SDL	SOVEREIGN	0.87
<b>Total</b>		<b>13.26</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>9.92</b>
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	42.70
Non Convertible Debentures	19.17
State Development Loans	13.26
Securitized Debt	6.80
Certificate Of Deposits	5.34
Zero Coupon Bonds	2.81
Cash, Cash Equivalents And Others	9.92

## 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.

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	15.1673	Dir-Plan-Monthly IDCW	15.6707
Reg-Plan-Growth	16.0713	Dir-Plan-Growth	16.6021
Reg-Plan-Quarterly IDCW	15.6151	Dir-Plan-Quarterly IDCW	16.1396

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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 22,535.10 Crores
- AUM as on February 28, 2026**  
₹ 22,518.45 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan  
Mr. Ardhendu Bhattacharya (Co-Fund Manager)  
**Managing Since:**  
Mr. Rajeev Radhakrishnan Jan-2019  
Mr. Ardhendu Bhattacharya Dec 2023  
**Total Experience:**  
Mr. Rajeev Radhakrishnan Over 24 years  
Mr. Ardhendu Bhattacharya Over 15 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

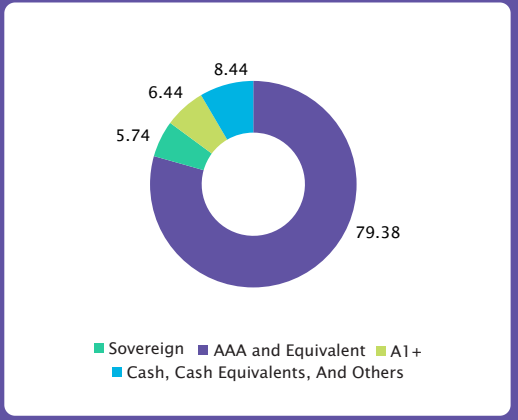
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>			RJ Corp Ltd.	CRISIL AAA	0.70
HDFC Bank Ltd.	CRISIL A1+	3.55	REC Ltd.	CRISIL AAA	0.61
Bank Of Baroda	IND A1+	1.67	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.54
Punjab National Bank	CRISIL A1+	1.11	Bajaj Housing Finance Ltd.	CRISIL AAA	0.49
Canara Bank	CRISIL A1+	0.11	SMFG India Credit Company Ltd.	[ICRA]AAA	0.45
<b>Total</b>		<b>6.44</b>	Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.45
<b>Non Convertible Debentures</b>			Bajaj Finance Ltd.	CRISIL AAA	0.45
National Bank For Agriculture And Rural Development	CRISIL AAA	5.55	SMFG India Credit Company Ltd.	CRISIL AAA	0.44
Small Industries Development Bank Of India	CRISIL AAA	5.45	Power Finance Corporation Ltd.	CRISIL AAA	0.36
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	5.01	Sundaram Home Finance Ltd.	[ICRA]AAA	0.20
Bharti Telecom Ltd.	CRISIL AAA	5.01	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.20
Tata Capital Housing Finance Ltd.	CRISIL AAA	3.94	ICICI Bank Ltd.( Tier II Bond Under Basel III )	[ICRA]AAA	0.11
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	3.62	Tata Capital Ltd.	CRISIL AAA	0.02
Brookfield India Real Estate Trust	CRISIL AAA	3.09	<b>Total</b>		<b>67.85</b>
Mindspace Business Parks Reit	CRISIL AAA	3.00	<b>Zero Coupon Bonds</b>		
LIC Housing Finance Ltd.	CRISIL AAA	2.83	National Highways Infra Trust	IND AAA	1.35
Indigrd Infrastructure Trust	CRISIL AAA	2.75	Sundaram Finance Ltd.	CRISIL AAA	0.73
Mindspace Business Parks Reit	[ICRA]AAA	2.47	<b>Total</b>		<b>2.08</b>
HDB Financial Services Ltd.	CRISIL AAA	2.33	<b>Securitized Debt</b>		
National Bank For Agriculture And Rural Development	[ICRA]AAA	2.29	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.87
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.77	India Universal Trust AII	CRISIL AAA(SO)	2.63
Vertis Infrastructure Trust	CRISIL AAA	1.73	Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.60
Nexus Select Trust	CRISIL AAA	1.55	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.35
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.46	<b>Total</b>		<b>9.45</b>
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.46	<b>Government Securities</b>		
Sundaram Finance Ltd.	[ICRA]AAA	1.41	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	4.42
Toyota Financial Services India Ltd.	[ICRA]AAA	1.33	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.04
Power Grid Corporation Of India Ltd.	CRISIL AAA	1.25	<b>Total</b>		<b>4.46</b>
Aditya Birla Housing Finance Ltd.	CRISIL AAA	1.01	<b>Treasury Bills</b>		
Sustainable Energy Infra Trust	CRISIL AAA	0.98	91 Day T-Bill 09.04.26	SOVEREIGN	1.10
REC Ltd.	[ICRA]AAA	0.77	182 Day T-Bill 16.04.26	SOVEREIGN	0.18
Interise Trust	[ICRA]AAA	0.77	<b>Total</b>		<b>1.28</b>
			<b>Cash, Cash Equivalents And Others</b>		
					<b>8.44</b>
			<b>Grand Total</b>		<b>100.00</b>

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	67.85
Securitized Debt	9.45
Certificate Of Deposits	6.44
Government Securities	4.46
Zero Coupon Bonds	2.08
Treasury Bills	1.28
Cash, Cash Equivalents And Others	8.44

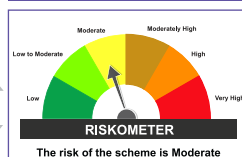
PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Quantitative Data

Modified Duration	: 2.33 years
Average Maturity	: 2.92 years
Macaulay Duration	: 2.44 years
Yield to Maturity <sup>^</sup>	: 7.14%

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



**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**

(Previously known as SBI Corporate Bond 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 2,164.79 Crores
- AUM as on February 28, 2026**  
₹ 2,165.58 Crores
- Fund Manager: Mr. Lokesh Mallya**  
**Managing Since:**  
Mr. Lokesh Mallya Feb-2017  
**Total Experience:**  
Mr. Lokesh Mallya Over 20 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 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- 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** : 1.68 years  
**Average Maturity** : 2.13 years  
**Macaulay Duration** : 1.77 years  
**Yield to Maturity** : 8.41%  
*Spes 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*

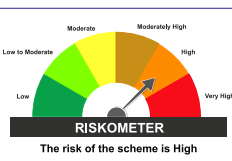
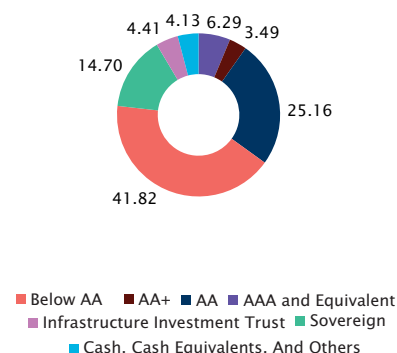
NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	21.5317	Dir-Plan-IDCW	24.0368
Reg-Plan-Daily IDCW	15.7636	Dir-Plan-Daily IDCW	16.3900
Reg-Plan-Growth	47.6276	Dir-Plan-Growth	51.6523

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>			<b>Total</b>		
Infopark Properties Ltd.	CARE AA-	4.85	<b>Zero Coupon Bonds</b>		
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	4.75	JTPM Metal Traders Ltd.	CRISIL AA	4.33
H.G. Infra Engineering Ltd.	[ICRA]AA-	4.61	<b>Total</b>		<b>4.33</b>
NJ Capital Pvt. Ltd.	[ICRA]AA-	4.58	<b>Government Securities</b>		
Godrej Seeds & Genetics Ltd.	CRISIL AA	4.58	GOI 7.02% 18.06.2031 GOV	SOVEREIGN	7.12
Eris Lifesciences Ltd.	IND AA	3.95	GOI 7.26% 22.08.2032 GOV	SOVEREIGN	1.92
Sandur Manganese & Iron Ores Ltd.	[ICRA]A+	3.76	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	1.14
Renserv Global Pvt Ltd.	CARE A(CE)	3.70	<b>Total</b>		<b>10.18</b>
Avanse Financial Services Ltd.	CARE AA-	3.69	<b>State Development Loans</b>		
Ashoka Buildcon Ltd.	CARE AA-	3.69	State Government of Karnataka 7.47% 25.08.2036 SDL	SOVEREIGN	2.32
Small Industries Development Bank Of India	CRISIL AAA	3.49	<b>Total</b>		<b>2.32</b>
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	3.49	<b>Treasury Bills</b>		
Aditya Birla Renewables Ltd.	CRISIL AA	3.49	364 Day T-Bill 28.01.27	SOVEREIGN	2.20
Yes Bank Ltd. ( Tier II Bond Under Basel III )	CRISIL AA-	3.00	<b>Total</b>		<b>2.20</b>
Kogta Financial (India) Ltd.	CARE A+	2.98	<b>Infrastructure Investment Trust</b>		
Gaursons India Pvt. Ltd.	[ICRA]A-	2.75	Cube Highways Trust		3.23
GMR Airports Ltd.	CRISIL A+	2.42	Vertis Infrastructure Trust		0.96
Aditya Birla Real Estate Ltd.	CRISIL AA	2.32	Capital Infra Trust		0.22
National Bank For Agriculture And Rural Development	CRISIL AAA	2.10	<b>Total</b>		<b>4.41</b>
Sheela Foam Ltd.	IND AA	1.74	<b>Cash, Cash Equivalents And Others</b>		<b>4.13</b>
Yes Bank Ltd.	CRISIL AA-	0.92	<b>Grand Total</b>		<b>100.00</b>
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.87			
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.70			

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

Non Convertible Debentures	72.43
Government Securities	10.18
Infrastructure Investment Trust	4.41
Zero Coupon Bonds	4.33
State Development Loans	2.32
Treasury Bills	2.20
Cash, Cash Equivalents And Others	4.13

**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 MEDIUM DURATION FUND**

(Previously known as SBI Magnum Medium Duration Fund)

**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. 13 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 6,822.67 Crores
- AUM as on February 28, 2026**  
₹ 6,818.52 Crores
- Fund Managers: Mr. Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager) Managing Since:**  
Mr. Lokesh Mallya (w.e.f. Dec 2023)  
Mr. Mohit Jain (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. Lokesh Mallya Over 20 years  
Mr. Mohit Jain Over 14 years
- First Tier Benchmark:**  
NIFTY Medium Duration Debt Index A-III
- Exit Load:**  
For exit within 3 months from the date of allotment: - 1%  
For exit after 3 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	: 2.89 years
Average Maturity	: 4.05 years
Macaulay Duration	: 3.03 years
Yield to Maturity <sup>^</sup>	: 8.03%

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	20.5941
Reg-Plan-Growth	53.1285
Dir-Plan-IDCW	22.3946
Dir-Plan-Growth	57.6114

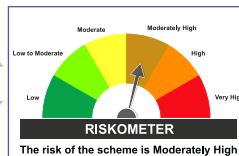
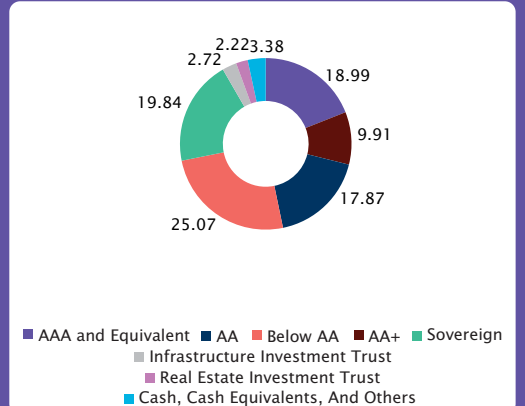
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Real Estate Investment Trust</b>			Astec Lifesciences Ltd.	[ICRA]AA-	0.72
Embassy Office Parks Reit		1.06	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.43
MindSpace Business Parks Reit		0.78	Motilal Oswal Home Finance Ltd.	[ICRA]AA+	0.37
Brookfield India Real Estate Trust		0.38	Eris Lifesciences Ltd.	IND AA	0.37
<b>Total</b>		<b>2.22</b>	Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.09
<b>Non Convertible Debentures</b>			<b>Total</b>		<b>65.12</b>
Godrej Properties Ltd.	[ICRA]AA+	4.43	<b>Zero Coupon Bonds</b>		
Godrej Seeds & Genetics Ltd.	CRISIL AA	3.78	JTPM Metal Traders Ltd.	CRISIL AA	3.06
Small Industries Development Bank Of India	CRISIL AAA	3.67	<b>Total</b>		<b>3.06</b>
Avanse Financial Services Ltd.	CARE AA-	3.67	<b>Floating Rate Bonds</b>		
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.29	GOI FRB 22.09.2033 GOV	SOVEREIGN	0.68
Yes Bank Ltd.	CRISIL AA-	3.28	<b>Total</b>		<b>0.68</b>
Aditya Birla Real Estate Ltd.	CRISIL AA	3.24	<b>Securitized Debt</b>		
Torrent Power Ltd.	CRISIL AA+	3.01	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	1.83
Renserv Global Pvt Ltd.	CARE A(CE)	3.01	Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.83
REC Ltd.	CRISIL AAA	2.98	<b>Total</b>		<b>3.66</b>
Motilal Oswal Finvest Ltd.	CRISIL AA	2.96	<b>Government Securities</b>		
National Bank For Agriculture And Rural Development	[ICRA]AAA	2.94	GOI 7.18% 14.08.2033 GOV	SOVEREIGN	7.79
Kogta Financial (India) Ltd.	CARE A+	2.70	GOI 6.68% 07.07.2040 GOV	SOVEREIGN	6.73
Bharti Telecom Ltd.	CRISIL AAA	2.65	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.62
H.G. Infra Engineering Ltd.	[ICRA]AA-	2.63	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.65
Gaursons India Pvt. Ltd.	[ICRA]A-	2.62	<b>Total</b>		<b>18.79</b>
GMR Airports Ltd.	CRISIL A+	2.39	<b>State Development Loans</b>		
Ashoka Buildcon Ltd.	CARE AA-	2.13	State Government of Rajasthan 7.49% 28.08.2035 SDL	SOVEREIGN	0.37
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.10	<b>Total</b>		<b>0.37</b>
National Bank For Agriculture And Rural Development	CRISIL AAA	1.55	<b>Infrastructure Investment Trust</b>		
Aadhar Housing Finance Ltd.	[ICRA]AA	1.17	Cube Highways Trust		1.93
LIC Housing Finance Ltd.	CRISIL AAA	1.11	Vertis Infrastructure Trust		0.72
Chalet Hotels Ltd.	CRISIL AA-	1.10	Capital Infra Trust		0.07
NJ Capital Pvt. Ltd.	[ICRA]AA-	0.73	<b>Total</b>		<b>2.72</b>
			<b>Cash, Cash Equivalents And Others</b>		
					<b>3.38</b>
			<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	65.12
Government Securities	18.79
Securitized Debt	3.66
Zero Coupon Bonds	3.06
Infrastructure Investment Trust	2.72
Real Estate Investment Trust	2.22
Floating Rate Bonds	0.68
State Development Loans	0.37
Cash, Cash Equivalents And Others	3.38

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



**SBI 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. 13 of SID for details on Macaulay's Duration). A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 27/7/2007
- Report As On:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 17,209.80 Crores
- AUM as on February 28, 2026**  
₹ 17,213.16 Crores
- Fund Manager:**  
Ms. Mansi Sajeja  
Managing Since: Ms. Mansi Dec-2023  
Total Experience: Ms. Mansi Over 19 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 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	: 2.31 years
Average Maturity	: 2.97 years
Macaulay Duration	: 2.42 years
Yield to Maturity <sup>^</sup>	: 7.17%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	15.6765	Reg-Plan-Monthly IDCW	18.4387
Retail-Plan-Growth	37.7345	Reg-Plan-Weekly IDCW	15.1218
Retail-Plan-Monthly IDCW	17.2834	Dir-Plan-Fortnightly IDCW	23.9321
Retail-Plan-Weekly IDCW	15.6529	Dir-Plan-Growth	35.5318
Reg-Plan-Fortnightly IDCW	15.1069	Dir-Plan-Monthly IDCW	19.8132
Reg-Plan-Growth	33.3515	Dir-Plan-Weekly IDCW	15.5640

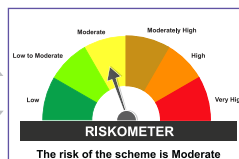
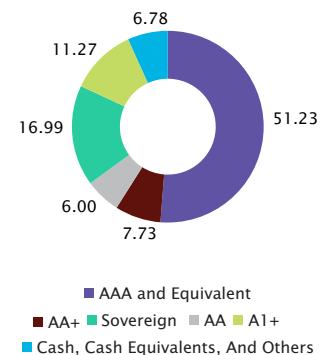
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Commercial Papers</b>			<b>Mahindra &amp; Mahindra Financial Services Ltd.</b>		
Small Industries Development Bank Of India	CRISIL A1+	1.72	LIC Housing Finance Ltd.	CRISIL AAA	0.59
<b>Total</b>		<b>1.72</b>	Bajaj Auto Credit Ltd.	[ICRA]AAA	0.58
<b>Certificate Of Deposits</b>			Tata Motors Passenger Vehicles Ltd.	CRISIL AA+	0.57
HDFC Bank Ltd.	CRISIL A1+	2.79	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.44
Axis Bank Ltd.	CRISIL A1+	1.72	TVS Credit Services Ltd.	CRISIL AA+	0.29
Union Bank Of India	[ICRA]A1+	1.45	Phoenix Arc Pvt. Ltd.	CRISIL AA	0.29
Small Industries Development Bank Of India	CRISIL A1+	1.36	Nexus Select Trust	CRISIL AAA	0.29
Bank Of Baroda	IND A1+	1.14	Torrent Power Ltd.	CRISIL AA+	0.20
Canara Bank	CRISIL A1+	1.09	Aditya Birla Capital Ltd.	CRISIL AAA	0.15
<b>Total</b>		<b>9.55</b>	<b>Total</b>		<b>56.21</b>
<b>Non Convertible Debentures</b>			<b>Securitized Debt</b>		
Muthoot Finance Ltd.	CRISIL AA+	3.82	Shivshakti Securitisation Trust	CRISIL AAA(SO)	3.49
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	3.45	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.18
Indigrid Infrastructure Trust	CRISIL AAA	3.14	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.16
Toyota Financial Services India Ltd.	[ICRA]AAA	2.95	India Universal Trust A11	IND AAA(SO)	1.10
HDB Financial Services Ltd.	CRISIL AAA	2.75	India Universal Trust A12	CRISIL AAA(SO)	0.82
Bharti Telecom Ltd.	CRISIL AAA	2.68	<b>Total</b>		<b>8.75</b>
Godrej Seeds & Genetics Ltd.	CRISIL AA	2.65	<b>Government Securities</b>		
MindSPACE Business Parks Reit	CRISIL AAA	2.63	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	3.74
Aditya Birla Housing Finance Ltd.	CRISIL AAA	2.49	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.44
MindSPACE Business Parks Reit	[ICRA]AAA	2.47	GOI 7.17% 17.04.2030 GOV	SOVEREIGN	3.00
National Bank For Agriculture And Rural Development	[ICRA]AAA	2.34	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.86
National Bank For Agriculture And Rural Development	CRISIL AAA	1.91	<b>Total</b>		<b>11.04</b>
Small Industries Development Bank Of India	CRISIL AAA	1.74	<b>State Development Loans</b>		
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.62	State Government of Rajasthan	SOVEREIGN	2.73
SMFG India Credit Company Ltd.	[ICRA]AAA	1.60	8.32% 06.02.2029 SDL		
Godrej Industries Ltd.	CRISIL AA+	1.59	State Government of Tamilnadu	SOVEREIGN	1.35
Power Finance Corporation Ltd.	CRISIL AAA	1.35	7.75% 10.08.2032 SDL		
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	1.29	State Government of Tamilnadu	SOVEREIGN	0.86
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.26	7.68% 01.11.2030 SDL	SOVEREIGN	0.44
Cube Highways Trust	[ICRA]AAA	1.23	Tamil Nadu 6.84% 28.08.2029 SDL	SOVEREIGN	0.29
Tata Projects Ltd.	CRISIL AA	1.17	State Government Of Karnataka	SOVEREIGN	0.29
Anzen India Energy Yield Plus Trust	CRISIL AAA	1.16	6.86% 07.10.2030 SDL		
Aadhar Housing Finance Ltd.	[ICRA]AA	1.02	State Government of Chhattisgarh	SOVEREIGN	0.20
Interise Trust	[ICRA]AAA	1.00	7.29% 07.06.2030 SDL		
Tata Housing Development Co. Ltd.	CARE AA	0.87	State Government Of Rajasthan	SOVEREIGN	0.20
Sustainable Energy Infra Trust	CRISIL AAA	0.86	6.75% 04.11.2030 SDL	SOVEREIGN	0.06
REC Ltd.	CRISIL AAA	0.59	State Government of Tamilnadu	SOVEREIGN	0.01
	[ICRA]AAA	0.59	7.66% 27.12.2033 SDL	SOVEREIGN	0.01
			<b>Total</b>		<b>5.94</b>
			<b>Strips</b>		
			GOI 15.06.2027 GOV	SOVEREIGN	0.01
			<b>Total</b>		<b>0.01</b>
			<b>Cash, Cash Equivalents And Others</b>		<b>6.78</b>
			<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	56.21
Government Securities	11.04
Certificate Of Deposits	9.55
Securitized Debt	8.75
State Development Loans	5.94
Commercial Papers	1.72
Strips	0.01
Cash, Cash Equivalents And Others	6.78

**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.



**CONSTANT MATURITY  
10-YEAR GILT FUND**

(Previously known as SBI Magnum Constant Maturity Fund)

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	21.2748
Reg-Plan-Growth	65.4138
Dir-Plan-IDCW	22.1704
Dir-Plan-Growth	68.1569

**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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 1,816.08 Crores
- AUM as on February 28, 2026**  
₹ 1,802.29 Crores
- Fund Manager: Mr Sudhir Agarwal**  
Managing Since: Mr Sudhir Agarwal (w.e.f. July 1st 2025)  
Total Experience: Mr Sudhir Agarwal Over 20 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

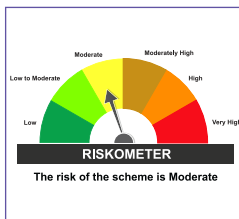
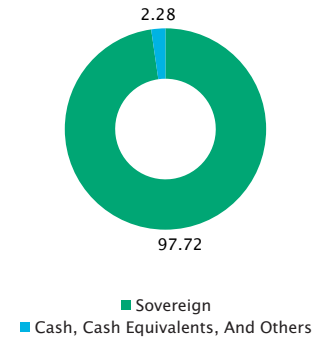
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	44.63
GOI 6.79% 07.10.2034 GOV	SOVEREIGN	27.97
GOI 7.18% 24.07.2037 GOV	SOVEREIGN	25.12
<b>Total</b>		<b>97.72</b>
<b>Cash, Cash Equivalents And Others</b>		<b>2.28</b>
<b>Grand Total</b>		<b>100.00</b>

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

Government Securities	97.72
Cash, Cash Equivalents And Others	2.28

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



SBI Constant Maturity 10-Year 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 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.

**Quantitative Data**

Modified Duration	: 6.90 years
Average Maturity	: 9.76 years
Macaulay Duration	: 7.13 years
Yield to Maturity <sup>^</sup>	: 6.81%

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

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

(Previously known as 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. 14 of SID for details on Macaulay's Duration). A relatively high interest rate risk and moderate credit risk

**Date of Allotment:** 27/7/2007

**Report As On:** 28/02/2026

**AAUM for the Month of February 2026**  
₹ 16,660.24 Crores

**AUM as on February 28, 2026**  
₹ 16,391.06 Crores

**Fund Manager: Mr. Sudhir Agrawal**  
**Managing Since:**  
Mr. Sudhir Agrawal May 2025  
**Total Experience:**  
Mr. Sudhir Agrawal Over 20 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<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. (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** : 0.61 years  
**Average Maturity** : 0.75 years  
**Macaulay Duration** : 0.64 years  
**Yield to Maturity<sup>^</sup>** : 6.42%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,412.7933	Reg-Plan-Weekly IDCW	1,412.4483
Institutional-Growth	3,690.1620	Dir-Plan-Daily IDCW	1,458.9043
Institutional-Weekly IDCW	1,409.2861	Dir-Plan-Fortnightly IDCW	1,484.4084
Reg-Plan-Daily IDCW	1,412.4592	Dir-Plan-Growth	3,784.5603
Reg-Plan-Fortnightly IDCW	1,437.1842	Dir-Plan-Monthly IDCW	1,681.7768
Reg-Plan-Growth	3,626.2124	Dir-Plan-Weekly IDCW	1,461.0390
Reg-Plan-Monthly IDCW	1,590.4080		

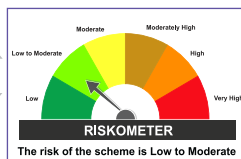
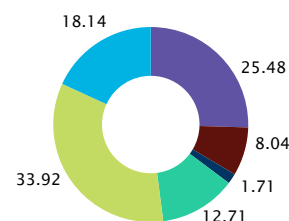
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Commercial Papers</b>			Services Ltd.	CRISIL AAA	0.46
IGH Holdings Pvt Ltd.	CRISIL A1+	1.52	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	0.37
HDB Financial Services Ltd.	CRISIL A1+	1.00	REC Ltd.	[ICRA]AAA	0.36
JSW Energy Ltd.	[ICRA]A1+	0.91	National Housing Bank	CRISIL AAA	0.31
JM Financial Services Ltd.	CRISIL A1+	0.44	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.15
<b>Total</b>		<b>3.87</b>	National Bank For Agriculture And Rural Development	CRISIL AAA	0.01
<b>Certificate Of Deposits</b>			<b>Total</b>		<b>29.34</b>
Punjab National Bank	CRISIL A1+	8.60	<b>Floating Rate Notes</b>		
Small Industries Development Bank Of India	CRISIL A1+	6.87	Citicorp Finance (India) Ltd.	[ICRA]AAA	1.53
Bank Of Baroda	IND A1+	4.24	<b>Total</b>		<b>1.53</b>
Indian Bank	CRISIL A1+	2.87	<b>Floating Rate Bonds</b>		
Union Bank Of India	[ICRA]A1+	2.41	GOI FRB 22.09.2033 GOV	SOVEREIGN	0.95
Canara Bank	CRISIL A1+	1.72	<b>Total</b>		<b>0.95</b>
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	1.52	<b>Securitized Debt</b>		
Kotak Mahindra Bank Ltd.	CRISIL A1+	0.91	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	3.19
Axis Bank Ltd.	CRISIL A1+	0.91	India Universal Trust A11	IND AAA(SO)	0.66
<b>Total</b>		<b>30.05</b>	India Universal Trust A12	CRISIL AAA(SO)	0.51
<b>Non Convertible Debentures</b>			<b>Total</b>		<b>4.36</b>
Trent Ltd.	[ICRA]AA+	3.03	<b>Government Securities</b>		
Indgrid Infrastructure Trust	CRISIL AAA	2.35	GOI 7.38% 20.06.2027 GOV	SOVEREIGN	0.22
Bharti Telecom Ltd.	CRISIL AAA	2.16	<b>Total</b>		<b>0.22</b>
REC Ltd.	CRISIL AAA	2.15	<b>State Development Loans</b>		
Bajaj Housing Finance Ltd.	CRISIL AAA	1.95	State Government of Chhattisgarh 7.03% 28.08.2026 SDL	SOVEREIGN	5.22
Mankind Pharma Ltd.	CRISIL AA+	1.80	State Government of Tamilnadu 8.72% 19.09.2026 SDL	SOVEREIGN	0.99
National Bank For Agriculture And Rural Development	[ICRA]AAA	1.75	State Government of Uttar Pradesh 7.19% 28.09.2026 SDL	SOVEREIGN	0.44
Tata Motors Ltd.	CRISIL AA+	1.53	State Government of Haryana 7.18% 28.09.2026 SDL	SOVEREIGN	0.22
Bajaj Finance Ltd.	CRISIL AAA	1.53	<b>Total</b>		<b>6.87</b>
Cube Highways Trust	IND AAA	1.45	<b>Treasury Bills</b>		
Small Industries Development Bank Of India	[ICRA]AAA	1.28	364 Day T-Bill 25.02.27	SOVEREIGN	3.47
Power Finance Corporation Ltd.	CRISIL AAA	1.22	91 Day T-Bill 28.05.26	SOVEREIGN	1.20
Muthoot Finance Ltd.	CRISIL AA+	1.07	<b>Total</b>		<b>4.67</b>
Tata Projects Ltd.	IND AA	0.95	<b>Cash, Cash Equivalents And Others</b>		
Aditya Birla Housing Finance Ltd.	CRISIL AAA	0.92			<b>18.14</b>
Tata Housing Development Co. Ltd.	CARE AA	0.76	<b>Grand Total</b>		<b>100.00</b>
Tata Chemicals Ltd.	CRISIL AA+	0.61			
LIC Housing Finance Ltd.	CRISIL AAA	0.61			
Interise Trust	[ICRA]AAA	0.56			
Mahindra & Mahindra Financial					

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

Certificate Of Deposits	30.05
Non Convertible Debentures	29.34
State Development Loans	6.87
Treasury Bills	4.67
Securitized Debt	4.36
Commercial Papers	3.87
Floating Rate Notes	1.53
Floating Rate Bonds	0.95
Government Securities	0.22
Cash, Cash Equivalents And Others	18.14

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



**SBI Low 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.

**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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 36,861.73 Crores
- AUM as on February 28, 2026**  
₹ 35,417.74 Crores
- Fund Manager: Mr. Rajeev Radhakrishnan**  
**Managing Since:**  
**Rajeev Radhakrishnan** Dec-2023  
**Total Experience:**  
**Mr. Rajeev Radhakrishnan** Over 24 years
- First Tier Benchmark:**  
CRISIL Money Market A-I 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** : 0.41 years  
**Average Maturity** : 0.44 years  
**Macaulay Duration** : 0.44 years  
**Yield to Maturity<sup>^</sup>** : 6.41%  
<sup>^</sup>In case of semi-annual convention , the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	14.0478	Dir-Plan-Daily IDCW	14.4766
Reg-Plan-Growth	43.0958	Dir-Plan-Growth	46.3614
Reg-Plan-Monthly IDCW	16.9927	Dir-Plan-Monthly IDCW	18.3763
Reg-Plan-Weekly IDCW	16.0369	Dir-Plan-Weekly IDCW	16.7326

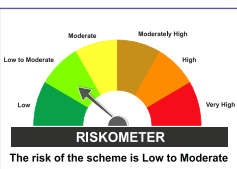
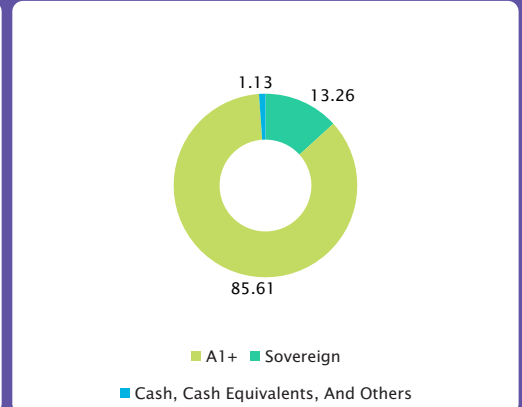
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			<b>GOI 8.24% 15.02.2027 GOV</b>		
LIC Housing Finance Ltd.	CRISIL A1+	2.82	GOI 6.99% 17.04.2026 GOV	SOVEREIGN	1.74
SMFG India Credit Company Ltd.	CRISIL A1+	1.95	GOI 5.63% 12.04.2026 GOV	SOVEREIGN	0.23
Interise Trust	[ICRA]A1+	1.69		SOVEREIGN	0.01
ICICI Securities Ltd.	CRISIL A1+	1.54	<b>Total</b>		<b>1.98</b>
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	1.46	<b>State Development Loans</b>		
Aditya Birla Capital Ltd.	CRISIL A1+	1.37	State Government of Gujarat		
REC Ltd.	CRISIL A1+	1.25	7.98% 11.05.2026 SDL	SOVEREIGN	0.34
Muthoot Fincorp Ltd.	CRISIL A1+	1.11	State Government of Haryana		
Muthoot Finance Ltd.	CRISIL A1+	1.07	7.98% 29.06.2026 SDL	SOVEREIGN	0.28
Mindspace Business Parks Reit	[ICRA]A1+	0.79	State Government of Karnataka		
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.77	8.28% 06.03.2026 SDL	SOVEREIGN	0.21
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	0.70	State Government of Kerala		
Tata Capital Ltd.	CRISIL A1+	0.56	7.61% 09.08.2026 SDL	SOVEREIGN	0.14
HDB Financial Services Ltd.	CRISIL A1+	0.56	State Government of Kerala		
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.56	7.98% 11.05.2026 SDL	SOVEREIGN	0.09
Barclays Investments & Loans (India) Pvt. Ltd.	CRISIL A1+	0.28	State Government of Telangana		
Kotak Mahindra Prime Ltd.	CRISIL A1+	0.20	8.02% 11.05.2026 SDL	SOVEREIGN	0.09
<b>Total</b>		<b>18.68</b>	State Government of Madhya Pradesh		
<b>Certificate Of Deposits</b>			7.38% 14.09.2026 SDL	SOVEREIGN	0.07
Small Industries Development Bank Of India	CRISIL A1+	9.38	<b>Total</b>		<b>1.22</b>
Punjab National Bank	CRISIL A1+	8.77	<b>Treasury Bills</b>		
National Bank For Agriculture And Rural Development	CRISIL A1+	8.67	91 Day T-Bill 05.03.26	SOVEREIGN	2.40
HDFC Bank Ltd.	CRISIL A1+	7.73	364 Day T-Bill 25.02.27	SOVEREIGN	2.01
Bank Of Baroda	IND A1+	7.28	91 Day T-Bill 07.05.26	SOVEREIGN	1.96
Canara Bank	CRISIL A1+	6.92	364 Day T-Bill 26.03.26	SOVEREIGN	1.03
Union Bank Of India	[ICRA]A1+	4.44	364 Day T-Bill 28.01.27	SOVEREIGN	0.79
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	2.92	364 Day T-Bill 12.03.26	SOVEREIGN	0.42
Indian Bank	CRISIL A1+	1.89	364 Day T-Bill 19.03.26	SOVEREIGN	0.39
UCO Bank	CRISIL A1+	1.67	182 Day T-Bill 28.05.26	SOVEREIGN	0.28
IDBI Bank Ltd.	CRISIL A1+	1.39	364 Day T-Bill 05.03.26	SOVEREIGN	0.14
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.26	<b>Total</b>		<b>9.42</b>
ICICI Bank Ltd.	[ICRA]A1+	1.20	<b>Strips</b>		
AU Small Finance Bank Ltd.	CRISIL A1+	1.15	GOI 12.06.2026 GOV	SOVEREIGN	0.50
Indian Overseas Bank	CARE A1+	0.79	GOI 25.05.2026 GOV	SOVEREIGN	0.14
Axis Bank Ltd.	CRISIL A1+	0.77	<b>Total</b>		<b>0.64</b>
Bank Of India	CRISIL A1+	0.70	<b>Cash, Cash Equivalents And Others</b>		
<b>Total</b>		<b>66.93</b>	<b>Grand Total</b>		<b>100.00</b>
<b>Government Securities</b>					

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

Certificate Of Deposits	66.93
Commercial Papers	18.68
Treasury Bills	9.42
Government Securities	1.98
State Development Loans	1.22
Strips	0.64
Cash, Cash Equivalents And Others	1.13

**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**

(Previously known as SBI Treasury Advantage 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 4,080.08 Crores
- AUM as on February 28, 2026**  
₹ 4,025.08 Crores
- Fund Manager:**  
**Mr. Ardhendu Bhattacharya**  
**Managing Since:**  
**Mr. Ardhendu (w.e.f. Dec 2023)**  
**Total Experience:**  
**Mr. Ardhendu Bhattacharya** - Over 15 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** : 1.78 years  
**Average Maturity** : 2.27 years  
**Macaulay Duration** : 1.90 years  
**Yield to Maturity<sup>^</sup>** : 6.09%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,469.9841	Dir-Plan-Daily IDCW	1,512.1885
Reg-Plan-Growth	3,222.0420	Dir-Plan-Growth	3,433.1067
Reg-Plan-Monthly IDCW	1,222.4174	Dir-Plan-Monthly IDCW	1,309.6547
Reg-Plan-Weekly IDCW	1,469.6352	Dir-Plan-Weekly IDCW	1,508.8305

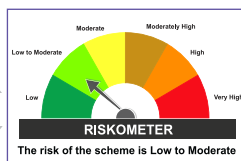
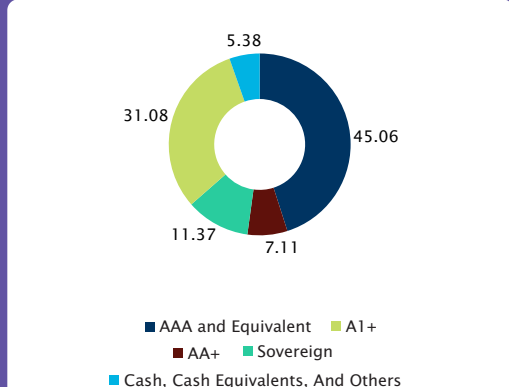
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>					
Punjab National Bank	CRISIL A1+	7.08	REC Ltd.	CRISIL AAA	1.50
AU Small Finance Bank Ltd.	CRISIL A1+	5.44	NTPC Ltd.	CRISIL AAA	0.73
Bank Of Baroda	IND A1+	4.67	Small Industries Development		
Canara Bank	CRISIL A1+	4.28	Bank Of India	[ICRA]AAA	0.62
HDFC Bank Ltd.	CRISIL A1+	4.24	REC Ltd.	[ICRA]AAA	0.62
Equitas Small Finance Bank Ltd.	CRISIL A1+	2.97	Punjab National Bank		
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.40	( Tier II Bond Under Basel III )	CRISIL AAA	0.62
<b>Total</b>		<b>31.08</b>	Canara Bank		
<b>Non Convertible Debentures</b>					
ONGC Petro Additions Ltd.	CRISIL AA+	6.86	( At1 Bond Under Basel III )	CRISIL AA+	0.25
Small Industries Development			<b>Total</b>		<b>48.99</b>
Bank Of India	CRISIL AAA	6.49	<b>Zero Coupon Bonds</b>		
Power Grid Corporation Of India Ltd.	CRISIL AAA	5.55	National Highways Infra Trust	IND AAA	3.18
GAIL (India) Ltd.	IND AAA	4.38	<b>Total</b>		<b>3.18</b>
India Infrastructure Finance			<b>Government Securities</b>		
Company Ltd.	IND AAA	3.68	GOI 5.63% 12.04.2026 GOV	SOVEREIGN	7.95
National Bank For Agriculture And			GOI 6.01% 21.07.2030 GOV	SOVEREIGN	1.11
Rural Development	[ICRA]AAA	3.64	GOI 7.02% 18.06.2031 GOV	SOVEREIGN	0.38
National Bank For Agriculture And			<b>Total</b>		<b>9.44</b>
Rural Development	CRISIL AAA	2.63	<b>State Development Loans</b>		
Power Finance Corporation Ltd.	CRISIL AAA	2.48	State Government of Tamilnadu		
HDFC Bank Ltd.	CRISIL AAA	2.43	7.75% 10.08.2032 SDL	SOVEREIGN	1.93
Bank Of Baroda	[ICRA]AAA	1.87	<b>Total</b>		<b>1.93</b>
Export-Import Bank Of India	CRISIL AAA	1.62	<b>Cash, Cash Equivalents And Others</b>		
Nuclear Power Corporation Of			<b>Grand Total</b>		<b>100.00</b>
India Ltd.	CRISIL AAA	1.51			
NHPC Ltd.	[ICRA]AAA	1.51			

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

Non Convertible Debentures	48.99
Certificate Of Deposits	31.08
Government Securities	9.44
Zero Coupon Bonds	3.18
State Development Loans	1.93
Cash, Cash Equivalents And Others	5.38

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



**SBI Banking & PSU Fund**  
This product is suitable for investors who are seeking:  
 • Regular income over medium term  
 • Investment in Debt instruments predominantly issued by Banks PSUs, PFIs and Municipal bodies.  
 ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



# LIQUID FUND

(Previously known as SBI Premier Liquid Fund)

## 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:** 28/02/2026

**AAUM for the Month of February 2026**  
₹ 65,226.75 Crores

**AUM as on February 28, 2026**  
₹ 66,119.33 Crores

**Fund Manager: Mr. Rajeev Radhakrishnan**  
**Managing Since:**  
**Mr. Rajeev Radhakrishnan Dec-2023**  
**Total Experience:**  
**Mr. Rajeev Radhakrishnan Over 24 years**

**First Tier Benchmark:** NIFTY Liquid Index A-I

### 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

<b>Modified Duration</b>	: 0.10 years
<b>Average Maturity</b>	: 0.11 years
<b>Macaulay Duration</b>	: 0.11 years
<b>Yield to Maturity<sup>^</sup></b>	: 6.18%

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

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,374.4429	Reg-Plan-Weekly IDCW	1,378.8275
Institutional-Growth	4,278.2610	Dir-Plan-Daily IDCW	1,144.2350
Reg-Plan-Daily IDCW	1,140.9224	Dir-Plan-Fortnightly IDCW	1,399.0901
Reg-Plan-Fortnightly IDCW	1,390.8854	Dir-Plan-Growth	4,284.4565
Reg-Plan-Growth	4,238.1628	Dir-Plan-Weekly IDCW	1,385.7232

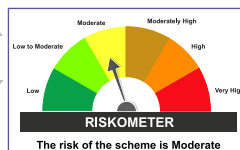
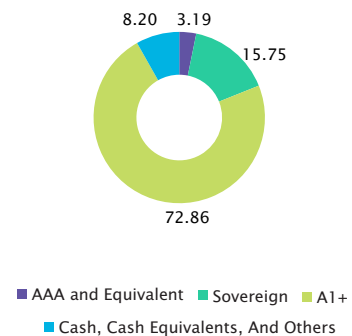
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Union Bank Of India	[ICRA]A1+	4.91
ICICI Securities Ltd.	CRISIL A1+	3.39	Bank Of India	CRISIL A1+	3.06
Kotak Securities Ltd.	CRISIL A1+	3.23	Indian Overseas Bank	CARE A1+	2.86
Small Industries Development Bank Of India	CRISIL A1+	3.00	Indusind Bank Ltd.	CRISIL A1+	1.86
National Bank For Agriculture And Rural Development	CRISIL A1+	2.98	Punjab & Sind Bank	[ICRA]A1+	0.75
IGH Holdings Pvt Ltd.	CRISIL A1+	2.94	Indian Bank	CRISIL A1+	0.75
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.90	Axis Bank Ltd.	CRISIL A1+	0.38
Reliance Retail Ventures Ltd.	CRISIL A1+	1.51	National Bank For Agriculture And Rural Development	CRISIL A1+	0.16
HDFC Securities Ltd.	CRISIL A1+	1.50	Kotak Mahindra Bank Ltd.	CRISIL A1+	0.11
Bajaj Finance Ltd.	CRISIL A1+	1.35	<b>Total</b>		<b>38.97</b>
Aditya Birla Capital Ltd.	CRISIL A1+	1.13	<b>Non Convertible Debentures</b>		
Titan Company Ltd.	CRISIL A1+	0.91	Sikka Ports & Terminals Ltd.	CRISIL AAA	1.24
Nuvoco Vistas Corporation Ltd.	CRISIL A1+	0.90	National Bank For Agriculture And Rural Development	CRISIL AAA	0.80
Tata Power Company Ltd.	CRISIL A1+	0.76	Bajaj Housing Finance Ltd.	CRISIL AAA	0.41
Bajaj Financial Securities Ltd.	CRISIL A1+	0.76	HDB Financial Services Ltd.	CRISIL AAA	0.38
Tata Steel Ltd.	[ICRA]A1+	0.75	Bharat Petroleum Corporation Ltd.	CRISIL AAA	0.26
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.75	ICICI Home Finance Co. Ltd.	[ICRA]AAA	0.10
Bharti Telecom Ltd.	CRISIL A1+	0.75	<b>Total</b>		<b>3.19</b>
Aditya Birla Housing Finance Ltd.	CRISIL A1+	0.60	<b>Government Securities</b>		
ICICI Securities Primary Dealership Ltd.	CRISIL A1+	0.53	GOI 7.27% 08.04.2026 GOV	SOVEREIGN	1.82
Aditya Birla Money Ltd.	CRISIL A1+	0.53	GOI 5.63% 12.04.2026 GOV	SOVEREIGN	1.65
Tata Realty And Infrastructure Ltd.	CRISIL A1+	0.51	GOI 6.99% 17.04.2026 GOV	SOVEREIGN	0.34
Tata Communications Ltd.	CRISIL A1+	0.45	<b>Total</b>		<b>3.81</b>
JM Financial Services Ltd.	CRISIL A1+	0.45	<b>Treasury Bills</b>		
Axis Securities Ltd.	CRISIL A1+	0.45	91 Day T-Bill 28.05.26	SOVEREIGN	2.99
Mahindra Lifespace Developers Ltd.	CRISIL A1+	0.38	91 Day T-Bill 05.03.26	SOVEREIGN	2.87
Network18 Media & Investments Ltd.	[ICRA]A1+	0.30	91 Day T-Bill 17.04.26	SOVEREIGN	2.85
Infina Finance Pvt. Ltd.	CRISIL A1+	0.26	91 Day T-Bill 14.05.26	SOVEREIGN	1.65
Nexus Select Trust	CRISIL A1+	0.23	91 Day T-Bill 09.04.26	SOVEREIGN	1.58
Seil Energy India Ltd.	CRISIL A1+	0.15	<b>Total</b>		<b>11.94</b>
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	0.15	<b>Cash, Cash Equivalents And Others</b>		
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.15			<b>8.20</b>
Intertrust	[ICRA]A1+	0.13	<b>Grand Total</b>		<b>100.00</b>
Nirma Ltd.	CRISIL A1+	0.11			
<b>Total</b>		<b>33.89</b>			
<b>Certificate Of Deposits</b>					
HDFC Bank Ltd.	CRISIL A1+	7.34			
Bank Of Baroda	IND A1+	6.12			
Punjab National Bank	CRISIL A1+	5.73			
Canara Bank	CRISIL A1+	4.94			

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	38.97
Commercial Papers	33.89
Treasury Bills	11.94
Government Securities	3.81
Non Convertible Debentures	3.19
Cash, Cash Equivalents And Others	8.20

## 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.

**SBI**  
**ULTRA SHORT DURATION FUND**

(Previously known as SBI 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. 15 of SID for details on Macaulay's Duration). A moderate interest rate risk and moderate credit risk

**Date of Allotment:** 21/05/1999

**Report As On:** 28/02/2026

**AAUM for the Month of February 2026**  
₹ 13,906.52 Crores

**AUM as on February 28, 2026**  
₹ 13,685.39 Crores

**Fund Manager:**

**Mr. Sudhir Agrawal**

**Managing Since:**

**Mr. Sudhir Agrawal** May - 2025

**Total Experience:**

**Mr. Sudhir Agrawal** Over 20 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<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 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** : 0.37 years

**Average Maturity** : 0.50 years

**Macaulay Duration** : 0.39 years

**Yield to Maturity<sup>^</sup>** : 6.47%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	6213.3017	Dir-Plan-Cash	6331.4747
Reg-Plan-Daily IDCW	2340.2722	Dir-Plan-Daily IDCW	2367.5103
Reg-Plan-Weekly IDCW	1264.8489	Dir-Plan-Weekly IDCW	1272.8100

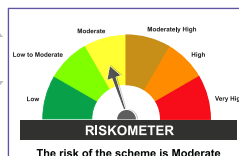
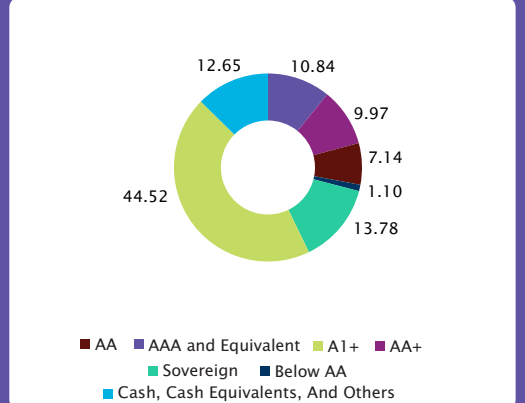
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			JM Financial Products Ltd.	CRISIL AA	0.37
JSW Energy Ltd.	[ICRA]A1+	3.28	JM Financial Credit Solutions Ltd.	[ICRA]AA	0.18
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	2.33	<b>Total</b>		<b>23.72</b>
JM Financial Services Ltd.	CRISIL A1+	2.28	<b>Zero Coupon Bonds</b>		
Minda Corporation Ltd.	CRISIL A1+	1.46	Power Finance Corporation Ltd.	CRISIL AAA	0.71
Muthoot Fincorp Ltd.	CRISIL A1+	1.39	<b>Total</b>		<b>0.71</b>
NTPC Ltd.	CRISIL A1+	1.09	<b>Floating Rate Notes</b>		
Astec Lifesciences Ltd.	[ICRA]A1+	0.36	Citicorp Finance (India) Ltd.	[ICRA]AAA	1.83
<b>Total</b>		<b>12.19</b>	<b>Total</b>		<b>1.83</b>
<b>Certificate Of Deposits</b>			<b>Securitised Debt</b>		
Small Industries Development Bank Of India	CRISIL A1+	8.54	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.86
Bank Of Baroda	IND A1+	8.54	India Universal Trust AI2	CRISIL AAA(SO)	0.75
Punjab National Bank	CRISIL A1+	5.99	India Universal Trust AI1	IND AAA(SO)	0.18
Canara Bank	CRISIL A1+	3.29	<b>Total</b>		<b>2.79</b>
Kotak Mahindra Bank Ltd.	CRISIL A1+	3.25	<b>Government Securities</b>		
Union Bank Of India	[ICRA]A1+	2.55	GOI 5.63% 12.04.2026 GOV	SOVEREIGN	6.43
Axis Bank Ltd.	CRISIL A1+	0.17	GOI 7.27% 08.04.2026 GOV	SOVEREIGN	0.40
<b>Total</b>		<b>32.33</b>	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	0.07
<b>Non Convertible Debentures</b>			<b>Total</b>		<b>6.90</b>
National Bank For Agriculture And Rural Development	CRISIL AAA	2.85	<b>State Development Loans</b>		
Adani Power Ltd.	CRISIL AA	2.18	State Government of Chhattisgarh 7.03% 28.08.2026 SDL	SOVEREIGN	1.10
Muthoot Finance Ltd.	CRISIL AA+	2.02	State Government of Gujarat 6.04% 20.10.2026 SDL	SOVEREIGN	0.84
Mankind Pharma Ltd.	CRISIL AA+	1.86	State Government of Maharashtra 7.96% 29.06.2026 SDL	SOVEREIGN	0.66
Axis Finance Ltd.	CRISIL AAA	1.83	State Government of Andhra Pradesh 7.42% 09.11.2026 SDL	SOVEREIGN	0.26
Oberoi Realty Ltd.	CARE AA+	1.47	State Government of Uttar Pradesh 7.99% 29.06.2026 SDL	SOVEREIGN	0.26
Torrent Power Ltd.	CRISIL AA+	1.33	State Government of Karnataka 7.86% 15.03.2027 SDL	SOVEREIGN	0.19
Tata Motors Ltd.	CRISIL AA+	1.10	<b>Total</b>		<b>3.31</b>
Indostar Capital Finance Ltd.	CARE AA-	1.10	<b>Treasury Bills</b>		
Eris Lifesciences Ltd.	IND AA	1.10	91 Day T-Bill 28.05.26	SOVEREIGN	2.53
Phoenix Arc Pvt. Ltd.	CRISIL AA	1.09	91 Day T-Bill 27.03.26	SOVEREIGN	0.73
Tata Projects Ltd.	CRISIL AA	0.74	<b>Total</b>		<b>3.26</b>
Shriram Finance Ltd.	CRISIL AA+	0.73	<b>Strips</b>		
Muthoot Finance Ltd.	[ICRA]AAA+	0.73	GOI 16.12.2026 GOV	SOVEREIGN	0.31
Motilal Oswal Home Finance Ltd.	[ICRA]AAA+	0.73	<b>Total</b>		<b>0.31</b>
JM Financial Services Ltd.	CRISIL AA	0.55	<b>Cash, Cash Equivalents And Others</b>		
Sheela Foam Ltd.	IND AA	0.52			<b>12.65</b>
NTPC Ltd.	CRISIL AAA	0.46	<b>Total</b>		<b>100.00</b>
Tata Projects Ltd.	IND AA	0.41			
Small Industries Development Bank Of India	[ICRA]AAA	0.37			

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

Certificate Of Deposits	32.33
Non Convertible Debentures	23.72
Commercial Papers	12.19
Government Securities	6.90
State Development Loans	3.31
Treasury Bills	3.26
Securitized Debt	2.79
Floating Rate Notes	1.83
Zero Coupon Bonds	0.71
Strips	0.31
Cash, Cash Equivalents And Others	12.65

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



**SBI 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.

SBI

## 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:** 28/02/2026
- AUM for the Month of February 2026**  
₹ 714.61 Crores
- AUM as on February 28, 2026**  
₹ 693.29 Crores
- Fund Manager:**  
**Mr. Ardhendu Bhattacharya**  
Mr. Rajeev Radhakrishnan (Co-Fund Manager)  
Managing Since:  
Ardhendu Bhattacharya - June 2021  
Rajeev Radhakrishnan - Oct 2020  
**Total Experience:**  
Mr. Rajeev Radhakrishnan: -Over 24 years  
Mr. Ardhendu Bhattacharya: -Over 15 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

<b>Modified Duration</b>	: 1.53 years
<b>Average Maturity</b>	: 4.71 years
<b>Macaulay Duration</b>	: 1.59 years
<b>Yield to Maturity<sup>^</sup></b>	: 6.70%

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

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	13.8199	Dir-Plan-Monthly IDCW	13.9565
Reg-Plan-Growth	13.8163	Dir-Plan-Growth	13.9573
Reg-Plan-Quarterly IDCW	13.8174	Dir-Plan-Quarterly IDCW	13.9577

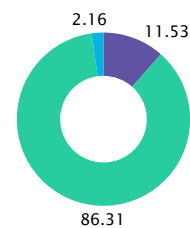
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Aditya Birla Housing Finance Ltd.	CRISIL AAA	4.32
<b>Total</b>		<b>4.32</b>
<b>Floating Rate Notes</b>		
Citicorp Finance (India) Ltd.	[ICRA]AAA	7.21
<b>Total</b>		<b>7.21</b>
<b>Floating Rate Bonds</b>		
GOI FRB 07.12.2031 GOV	SOVEREIGN	2.97
<b>Total</b>		<b>2.97</b>
<b>Government Securities</b>		
GOI 7.02% 18.06.2031 GOV	SOVEREIGN	26.70
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	25.02
GOI 6.1% 12.07.2031 GOV	SOVEREIGN	4.98
<b>Total</b>		<b>56.70</b>
<b>State Development Loans</b>		
State Government of Rajasthan 7.44% 25.02.2033 SDL	SOVEREIGN	9.01
State Government of Gujarat 7.57% 28.12.2031 SDL	SOVEREIGN	7.42
State Government of Tamilnadu 7% 11.08.2031 SDL	SOVEREIGN	6.51
State Government of Maharashtra 7.57% 25.01.2031 SDL	SOVEREIGN	3.70
<b>Total</b>		<b>26.64</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>2.16</b>
<b>Grand Total</b>		<b>100.00</b>

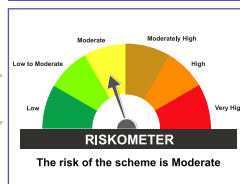
### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	56.70
State Development Loans	26.64
Floating Rate Notes	7.21
Non Convertible Debentures	4.32
Floating Rate Bonds	2.97
Cash, Cash Equivalents And Others	2.16

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



■ AAA and Equivalent ■ Sovereign  
■ Cash, Cash Equivalents, And Others



**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	12.4695
Reg-Plan-Growth	12.4693
Dir-Plan-IDCW	12.6367
Dir-Plan-Growth	12.6363

**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. 15 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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 1,823.82 Crores
- AUM as on February 28, 2026**  
₹ 1,792.39 Crores
- Fund Manager: Mr Ardhendu Bhattacharya**  
Managing Since:  
**Mr Ardhendu Bhattacharya** (w.e.f. July 2025)  
Total Experience:  
**Mr Ardhendu Bhattacharya** Over 15 years
- First Tier Benchmark:**  
CRISIL Long Duration Debt A-III Index
- Exit Load:** 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 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

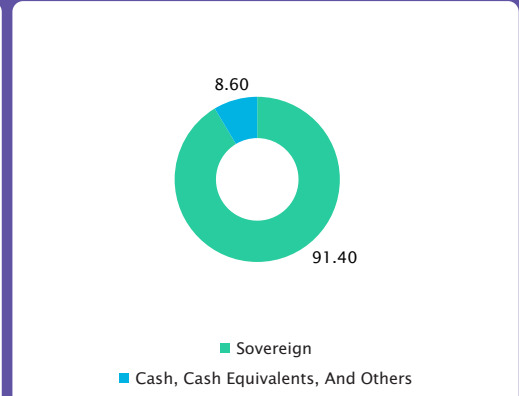
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	80.75
GOI 7.43% 19.01.2076 GOV	SOVEREIGN	10.65
<b>Total</b>		<b>91.40</b>
<b>Cash, Cash Equivalents And Others</b>		<b>8.60</b>
<b>Grand Total</b>		<b>100.00</b>

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

Government Securities	91.40
Cash, Cash Equivalents And Others	8.60

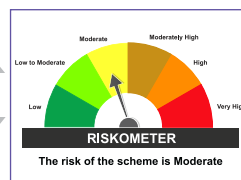
**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**Quantitative Data**

<b>Modified Duration</b>	: 11.82 years
<b>Average Maturity</b>	: 38.03 years
<b>Macaulay Duration</b>	: 12.26 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.38%

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



**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.

**SBI**  
**OVERNIGHT FUND**

(Previously known as SBI Magnum InstaCash Fund - Liquid Floater)

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1347.4669	Dir-Plan-Daily IDCW	1353.4300
Reg-Plan-Growth	4302.2887	Dir-Plan-Growth	4360.4447
Reg-Plan-Weekly IDCW	1375.8564	Dir-Plan-Weekly IDCW	1382.0443

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:** 28/02/2026
- AAUM for the Month of February 2026**  
₹ 32,110.25 Crores
- AUM as on February 28, 2026**  
₹ 28,880.19 Crores
- Fund Manager:** Ms. Ranjana Gupta  
**Managing Since:** (w.e.f. Dec -2024)  
**Total Experience:**  
Ms. Ranjana Gupta Over 29 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

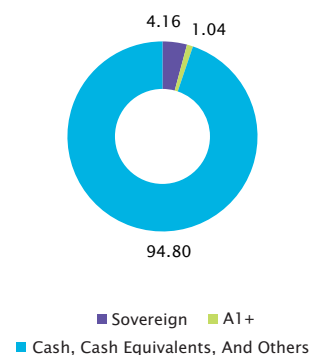
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>		
Kotak Securities Ltd.	CRISIL A1+	0.35
<b>Total</b>		
<b>Certificate Of Deposits</b>		
Bank Of Baroda	IND A1+	0.69
<b>Total</b>		
<b>Treasury Bills</b>		
91 Day T-Bill 19.03.26	SOVEREIGN	1.04
91 Day T-Bill 05.03.26	SOVEREIGN	0.87
182 Day T-Bill 26.03.26	SOVEREIGN	0.83
91 Day T-Bill 12.03.26	SOVEREIGN	0.52
364 Day T-Bill 12.03.26	SOVEREIGN	0.52
364 Day T-Bill 26.03.26	SOVEREIGN	0.21
182 Day T-Bill 05.03.26	SOVEREIGN	0.17
<b>Total</b>		
<b>Cash, Cash Equivalents And Others</b>		<b>94.80</b>
<b>Grand Total</b>		<b>100.00</b>

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	4.16
Certificate Of Deposits	0.69
Commercial Papers	0.35
Cash, Cash Equivalents And Others	94.80

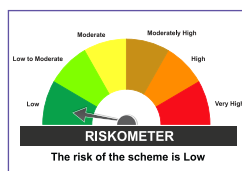
PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Quantitative Data

**Modified Duration** : 0.01 Year  
**Average Maturity** : 0.00 Year  
**Macaulay Duration** : 0.01 Year  
**Yield to Maturity<sup>^</sup>** : 4.97%

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



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

# 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 Mr Sudhir Agarwal</b>									
<b>SBI Dynamic Bond Fund</b>	6.05	10,605	7.38	12,382	5.90	13,325	6.05	36,539	Inception Date 09-02-2004  Managing Since Sudhir - July 2025
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	6.53	10,653	7.55	12,444	6.26	13,551	7.36	47,903	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	5.76	34,425	
<b>Funds Managed by Mr Mohit Jain*</b>									
<b>SBI Medium to Long Duration Fund</b> <i>(Formerly known as SBI Magnum Income Fund)</i>	5.64	10,564	7.11	12,291	5.84	13,286	7.49	71,767	Inception Date 25-11-1998  Managing Since Mohit - July 2025
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	7.08	10,708	7.83	12,541	6.39	13,633	9.26	1,12,052	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	N.A.	N.A.	
<b>Funds Managed by Lokesh Mallya &amp; Mr. Mohit Jain (Co Fund Manager)</b>									
<b>SBI Medium Duration Fund</b> <i>(Formerly known as SBI Magnum Medium Duration Fund)</i>	7.37	10,737	7.68	12,490	6.35	13,613	7.76	53,015	Inception Date 12-11-2003  Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	7.40	10,740	7.71	12,498	6.21	13,516	7.31	48,289	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	5.71	34,556	
<b>Funds Managed by Mr Sudhir Agarwal</b>									
<b>SBI Gilt Fund</b> (Formerly known as SBI Magnum Gilt Fund)	5.07	10,507	7.26	12,341	6.05	13,419	7.84	66,956	Inception Date 30-12-2000  Managing Since Sudhir Jul 2025
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	5.65	10,565	7.99	12,597	6.37	13,623	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	N.A.	N.A.	
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt)</b>									
<b>SBI Equity Hybrid Fund</b>	14.99	11,499	15.47	15,401	12.13	17,741	14.98	6,97,599	Inception Date 09-10-1995  Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.61	11,361	14.11	14,864	11.76	17,439	N.A.	N.A.	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.47	3,56,265	
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant &amp; Milind Agrawal (Co.Fund manager) (Equity portion)</b>									
<b>SBI Conservative Hybrid Fund</b>	9.59	10,959	10.22	13,393	9.37	15,660	8.40	74,529	Inception Date 09-04-2001  Managing Since Mansi - June 2021 Saurabh - Jan-22 Milind - Aug 25
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	6.87	10,687	8.40	12,741	7.24	14,184	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	N.A.	N.A.	
<b>Fund Managed by Rohit Shimpi</b>									
<b>SBI ESG Exclusionary Strategy Fund</b>	14.39	11,439	14.81	15,140	12.39	17,950	14.11	10,40,505	Inception Date 01-01-1991  Managing Since Rohit Jan-22
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	18.05	11,799	17.45	16,200	13.23	18,625	N.A.	N.A.	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	14.78	12,77,407	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Lokesh Mallya (Debt portion)</b>									
<b>SBI Children's Fund - Investment Plan</b> <i>(Formerly known as SBI Magnum Children's Benefit Fund Investment Plan)</i>	16.10	11,610	22.37	18,335	26.26	32,149	31.04	43,271	Inception Date 29-09-2020  Managing Since R. Srinivasan - Sep-20 Lokesh - Jul 25
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.61	11,361	14.11	14,864	11.76	17,439	14.57	20,900	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	16.44	22,801	
<b>Funds Managed by Lokesh Mallya*</b>									
<b>SBI Credit Risk Fund</b>	7.97	10,797	8.22	12,677	6.94	13,991	7.69	23,667	Inception Date 17-07-2014  Managing Since Lokesh Feb-17
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	7.05	10,705	7.89	12,563	7.48	14,344	8.31	25,309	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	7.03	22,038	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)</b>									
<b>SBI Balanced Advantage Fund</b>	13.44	11,344	14.40	14,977	N.A.	N.A.	11.11	16,065	Inception Date 31-08-2021  Managing Since Dinesh Aug-2021 Anup (w.e.f. Dec-2024) Mansi Dec-2023 Rajeev Aug-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	10.24	11,024	11.03	13,691	N.A.	N.A.	8.17	14,240	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	N.A.	N.A.	9.26	14,893	
<b>Fund managed by Mr. R. Srinivasan &amp; Mr. Saurabh Pant</b>									
<b>SBI Multicap Fund</b>	11.82	11,182	17.52	16,237	N.A.	N.A.	13.28	16,427	Inception Date 08-03-2022  Managing Since R. Srinivasan & Saurabh (w.e.f. April 2024)
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	18.08	11,803	19.94	17,254	N.A.	N.A.	16.71	18,494	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	N.A.	N.A.	12.51	15,985	

**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 (1 scheme jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & 1 scheme jointly managed by Mr. Lokesh Mallya. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 6 (1 scheme jointly managed by Mr. R. Srinivasan) & 1 scheme jointly managed by Mr. Ardhendu Bhattacharya. The total no of schemes managed by Mr. Rohit Shimpi is 4 (4 schemes are jointly managed by Mr. Ardhendu Bhattacharya. The total no of schemes managed by Mansi Sajeja is 4.
- 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 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 Equity 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 BSE Sensex PRI values from 9-Oct-95 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Gilt Fund, SBI Medium to Long Duration 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 & Mr. Milind Agrawal will co manage the fund w.e.f from 1st August 2025
- SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) Mr. Anup Upadhyay (Co-Fund Manager Equity Portion), Ms. Mansi Sajeja for Debt Portion
- Mr. Sudhir Agarwal will be managing SBI Gilt Fund & SBI Dynamic Bond Fund (w.e.f. July 2025).
- SBI Multicap Fund will be jointly managed by Mr. Rama Iyer Srinivasan & Mr. Saurabh Pant (with effect from April 01, 2024).
- \*Previously Co-managed by Mr. Adesh Sharma from Dec 2023 till Apr 2025. With effect from May 1, 2025, Mr. Lokesh Mallya will be managing the fund independently.

**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</b>									
<b>SBI Focused Fund</b> (Formerly known as SBI Focused Equity Fund)	20.99	12,099	19.62	17,126	14.89	20,044	18.36	3,72,502	Inception Date 17-09-2004
First Tier Scheme Benchmark: - BSE 500 (TRI)	17.35	11,730	17.67	16,292	14.76	19,917	15.21	2,08,557	Managing Since R. Srinivasan May-09
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	14.83	1,94,461	
<b>Funds Managed by R. Srinivasan</b>									
<b>SBI Small Cap Fund</b>	9.54	10,954	13.50	14,627	15.42	20,511	18.35	1,60,635	Inception Date 09-09-2009
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	13.99	11,395	20.15	17,347	18.12	23,013	11.40	59,256	Managing Since R. Srinivasan Nov-13
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	11.76	62,466	
<b>Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)</b>									
<b>SBI Flexicap Fund</b>	13.72	11,372	14.32	14,947	11.85	17,523	12.45	1,09,906	Inception Date 29-09-2005
First Tier Scheme Benchmark: - BSE 500 (TRI)	17.35	11,730	17.67	16,292	14.76	19,917	13.50	1,32,796	Managing Since Dinesh & Anup (w.e.f. Dec 2024)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	13.07	1,22,901	
<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI MNC Fund</b> (Formerly known as SBI Magnum Global Fund)	8.82	10,882	8.81	12,887	10.13	16,215	13.67	5,60,818	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	28.76	12,867	19.90	17,235	16.40	21,382	N.A.	N.A.	Managing Since Tanmaya (w.e.f. Feb 2025)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	11.41	2,98,169	

	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; Ardhendu Bhattacharya (Debt portion)</b>									
<b>SBI Arbitrage Opportunities Fund</b>	6.41	10,641	7.10	12,288	6.12	13,467	6.72	35,140	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.54	10,752	7.74	12,507	6.40	13,643	N.A.	N.A.	Managing Since Neeraj Oct-12 Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.70	10,570	6.85	12,202	5.67	13,179	6.21	32,030	
<b>Fund jointly managed by Mohit Jain (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage) and Vandana Soni (Commodities Portion)</b>									
<b>SBI Equity Savings Fund</b>	11.15	11,115	11.75	13,958	9.26	15,581	8.65	24,440	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings Index	10.19	11,019	10.28	13,415	8.88	15,303	8.79	24,781	Managing Since Neeraj - May-15 Mohit - May-25 Nidhi - Jan-22 Vandana - Jan 24
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.51	19,729	

**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 & Mohit Jain & Vandana Soni ) The total no of schemes managed by Mr. R. Srinivasan is 6. The total no of schemes jointly managed by Mr. Lokesh Malviya is 2. The total no of schemes managed by Mansi Sajaja is 4.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI MNC Fund (previously known as 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 BSE 500 PRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI MNC Fund (previously known as 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 BSE Sensex PRI values 30-Sep-94 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Arbitrage Opportunities Fund, SBI Technology Opportunities Fund & SBI MNC Fund (previously known as 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.
- 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 Mr. Mohit Jain w.e.f. 15 May 2025. \*Previously managed by Ms Mansi Sajaja from Jun 2021 till May 2025.
- Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. January 1, 2022. The Commodities portion of SBI Equity Savings Fund is managed by Ms. Vandana Soni w.e.f. 15th Dec 2023.
- SBI Focused Fund (previously known as 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 BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.

	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 Ardhendu Bhattacharya</b>									
<b>SBI Long Duration Fund</b>	4.25	10,425	7.21	12,324	N.A.	N.A.	7.16	12,469	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	5.60	10,560	7.32	12,362	N.A.	N.A.	7.07	12,436	Managing Since Ardhendu - July 2025
Additional Benchmark: CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	N.A.	N.A.	7.60	12,635	
<b>Funds Managed by Bhavin Vitlani</b>									
<b>SBI Infrastructure Fund</b>	15.37	11,537	21.80	18,079	20.35	25,287	8.89	49,011	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	25.40	12,533	24.88	19,475	19.51	24,402	6.20	30,705	Managing Since Bhavin Jan-22
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	10.94	69,410	

**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 Vitlani 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.
- 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.

# 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</b>									
<b>SBI Midcap Fund</b> (Formerly known as SBI Magnum MidCap Fund)	14.25	11,425	17.22	16,114	17.13	22,075	16.27	2,34,615	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	23.94	12,387	24.92	19,496	20.75	25,694	N.A.	N.A.	Managing Since Bhavin (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	14.47	1,69,387	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large Cap Fund</b> (Formerly known as SBI Blue Chip Fund)	17.21	11,721	15.26	15,318	12.88	18,344	11.88	94,903	Inception Date 14-02-2006
First Tier Scheme Benchmark: - BSE 100 (TRI)	16.47	11,642	16.12	15,659	13.86	19,154	12.76	1,11,120	Managing Since Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.45	1,05,185	
<b>Fund Managed by Milind Agrawal</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	28.41	12,841	22.88	18,566	14.80	19,958	14.88	46,077	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	22.28	12,221	16.86	15,959	12.58	18,099	13.28	39,482	Managing Since Milind Aug-19
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	11.29	32,465	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Saurabh Pant has been managing SBI Large Cap Fund (previously known as SBI Blue Chip Fund) and Mr. Bhavin Vithlani SBI Midcap Fund. SBI Banking & Financial Services Fund was managed by Mr. Saurabh Pant earlier but since August 2019 Mr. Milind Agrawal has been managing it and co-manages Conservative Hybrid Fund.
- 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 Large Cap Fund (previously known as SBI BlueChip Fund): As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI Midcap Fund (previously known as 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 Large Cap Fund (previously known as SBI BlueChip Fund) will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Midcap Fund (previously known as 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</b>									
<b>SBI Consumption Opportunities Fund</b>	5.17	10,517	13.14	14,489	15.70	20,756	14.80	4,17,932	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	14.59	11,455	18.55	16,661	15.98	20,998	N.A.	N.A.	Managing Since Ashit (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	13.33	2,84,562	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large &amp; Midcap Fund</b>	21.20	12,120	19.43	17,044	17.86	22,778	14.88	9,76,832	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	20.18	12,012	20.59	17,536	17.07	22,009	N.A.	N.A.	Managing Since Saurabh Sep-16
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.45	4,81,248	
<b>Funds Managed by Vivek Gedda</b>									
<b>SBI Technology Opportunities Fund</b>	-5.12	9,488	10.06	13,334	13.44	18,805	14.37	4,33,729	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Teck (TRI)	-7.08	9,293	7.35	12,372	8.71	15,189	N.A.	N.A.	Managing Since Vivek (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	13.33	2,84,562	
<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI Healthcare Opportunities Fund</b>	12.68	11,268	26.41	20,211	17.55	22,473	16.28	5,58,813	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Health Care (TRI)	15.60	11,556	27.44	20,696	16.75	21,710	14.73	3,90,562	Managing Since Tanmaya Jun-11
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	13.33	2,81,275	

	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 Ms. Nidhi Chawla</b>									
<b>SBI Dividend Yield Fund</b>	16.77	11,677	N.A.	N.A.	N.A.	N.A.	16.28	15,638	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	17.68	11,762	N.A.	N.A.	N.A.	N.A.	18.67	16,603	Managing Since Jan - 2026
Additional Benchmark: BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	13.52	14,559	

**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 4. The total no of schemes managed by Mr. Tanmaya Desai is 3.
- 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 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 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.
- 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.
- SBI Dividend Yield Fund was managed by Rohit Shimpi w.e.f. 1st Jan 2026 Nidhi Chawla is managing the fund.

# 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 Mr. Viral Chhadva</b>									
<b>SBI Gold Fund*</b>	84.54	18,454	40.26	27,620	26.51	32,463	11.19	46,443	Inception Date 12-09-2011  Managing Since March 01, 2026
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	87.30	18,730	41.88	28,589	28.13	34,560	12.64	55,983	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	13.11	59,478	
<b>Funds Managed by Mr. Viral Chhadva</b>									
<b>SBI Nifty Index Fund*</b>	14.52	11,452	14.03	14,833	12.29	17,870	13.73	2,22,802	Inception Date 17-01-2002  Managing Since March 01, 2026
First Tier Scheme Benchmark: - Nifty 50 (TRI)	15.12	11,507	14.64	15,066	12.93	18,379	15.37	3,14,932	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	15.73	3,39,298	
<b>Funds Managed by Ms. Sukanya Ghosh</b>									
<b>SBI Equity Minimum Variance Fund<sup>4</sup></b>	12.74	11,274	14.29	14,935	13.33	18,714	13.41	23,985	Inception Date 19-03-2019  Managing Since March 01, 2026
First Tier Scheme Benchmark: - Nifty 50 TRI	15.12	11,507	14.64	15,066	12.93	18,379	13.21	23,694	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	12.74	23,015	

	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 Mr. Viral Chhadva</b>									
<b>SBI Nifty Next 50 Index Fund*</b>	22.26	12,226	23.11	18,671	N.A.	N.A.	14.16	18,841	Inception Date 19-05-2021  Managing Since March 01, 2026
First Tier Scheme Benchmark: - Nifty Next 50 TRI	23.28	12,320	24.14	19,131	N.A.	N.A.	15.14	19,619	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	N.A.	N.A.	12.12	17,283	

- 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. Mr. Viral Chhadva will be managing SBI Gold Fund.
  - 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.
  - The date 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.
  - \*Previously the fund manager was Mr. Raviprakash Sharma till February 28, 2026 but with effect from March 01, 2026, Ms. Sukanya Ghosh manages the fund. \*Previously the fund manager was Mr. Raviprakash Sharma till February 28, 2026 but with effect from March 01, 2026, Ms. Viral Chhadva manages the fund.

	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</b>									
<b>SBI US Specific Equity Active FoF<sup>1</sup></b>	32.61	13,261	26.86	20,431	N.A.	N.A.	17.62	22,303	Inception Date 22-03-2021  Managing Since (w.e.f. Feb - 2025)
First Tier Scheme Benchmark: - S&P 500	20.28	12,022	23.99	19,060	N.A.	N.A.	17.24	21,941	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	N.A.	N.A.	11.78	17,332	
<b>Funds Managed by Milind Agrawal</b>									
<b>SBI ELSS Tax Saver Fund (Formerly known as SBI Long Term Equity Fund)</b>	15.43	11,543	24.16	19,153	19.69	24,595	16.14	13,81,200	Inception Date 31-03-1993  Managing Since Jan - 2026
First Tier Scheme Benchmark: - BSE 500 (TRI)	17.35	11,730	17.67	16,292	14.76	19,917	N.A.	N.A.	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	13.00	5,59,724	
<b>Fund Managed by Dinesh Balachandran</b>									
<b>SBI Contra Fund</b>	14.49	11,449	20.20	17,374	20.79	25,754	18.80	9,89,102	Inception Date 05-07-1999  Managing Since Dinesh May-18
First Tier Scheme Benchmark: - BSE 500 TRI	17.35	11,730	17.67	16,292	14.76	19,917	15.20	4,35,366	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	13.33	2,81,275	
<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion)</b>									
<b>SBI Multi Asset Allocation Fund</b>	25.83	12,583	20.35	17,441	15.20	20,311	12.93	25,796	Inception Date 16-05-2018  Managing Since Dinesh Oct - 19 Vandna Jan-24 Mansi Dec-2023
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	24.92	12,485	17.26	16,124	13.00	18,436	12.83	25,608	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	12.63	25,255	

- 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 ELSS Tax Saver Fund (previously known as SBI Long Term Equity Fund) since September 2016. w.e.f. 1st Jan 2026 Milind Agrawal will be managing the fund.
  - The total number of schemes managed by Mr. Dinesh Balachandran is 5
  - SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2016
  - Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI ELSS Tax Saver Fund (previously known as 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 ELSS Tax Saver Fund (previously known as 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. Therefore, additional benchmark performance is calculated using composite CAGR of BSE Sensex TRI values from 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 BSE 500 PRI values from 05-Jul-99 to 31-Jul-06 and TRI values since 01-Aug-06.
  - The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% 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 4, 2019.
  - SBI US Specific Equity Active FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
  - SBI Multi Asset Allocation Fund - Commodities portion of SBI Multi Asset Allocation Fund was managed by Mr. Raj Ganthi from February 27, 2020 till 14th Dec 2023. Later, w.e.f. 15th Dec 2023 it is managed by Ms. Vandna Soni.
  - \*With effect from May 5, 2025 the name changed to SBI US Specific Equity Active FoF from SBI International Access - US Equity FoF & type of scheme changed.

# 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 Rajeev Radhakrishnan</b>															
<b>#SBI Liquid Fund</b>	5.60	10,011	5.60	10,023	6.39	10,049	6.24	10,624	6.85	12,201	5.82	13,269	6.87	35,255	Inception Date 22-03-2007
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.01	10,012	5.77	10,024	6.73	10,052	6.31	10,631	6.98	12,245	5.95	13,354	7.16	37,095	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.70	10,570	6.85	12,202	5.67	13,179	6.25	31,562	
<b>Funds Managed Rajeev Radhakrishnan</b>															
<b>SBI Savings Fund</b>	6.04	10,013	5.23	10,021	6.79	10,052	6.81	10,681	7.02	12,261	5.83	13,281	6.98	43,068	Inception Date 19-07-2004
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	6.10	10,012	5.30	10,022	6.96	10,053	6.44	10,644	7.09	12,285	6.11	13,454	6.96	42,820	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.7	10,570	6.85	12,202	5.67	13,179	6.03	35,494	
<b>Funds Managed by Ranjana Gupta</b>															
<b>SBI Overnight Fund</b>	4.80	10,009	4.80	10,020	4.67	10,036	5.48	10,548	6.22	11,988	5.38	12,995	6.42	42,967	Inception Date 01-10-2002
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	4.92	10,009	4.90	10,020	4.73	10,036	5.57	10,557	6.36	12,033	5.53	13,089	N.A.	N.A.	Ranjana Managing Since Dec-24
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.70	10,570	6.85	12,202	5.67	13,179	5.97	38,908	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- 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. Rajeev Radhakrishnan.
- 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/MD/DF/2/12/2012 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 Dinesh Balachandran</b>									
<b>SBI Comma Fund</b> (Formerly known as SBI Magnum Comma Fund)	32.22	13,222	22.00	18,169	16.89	21,851	12.61	1,15,037	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	32.36	13,226	23.94	19,038	19.73	24,625	12.54	1,13,567	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	13.69	1,40,056	
<b>Funds Managed by Rohit Shimpi</b>									
<b>SBI PSU Fund</b>	39.99	13,999	36.07	25,215	27.93	34,330	8.73	37,105	Inception Date 07-07-2010
First Tier Scheme Benchmark: - BSE PSU (TRI)	44.54	14,440	37.60	26,054	30.61	38,070	8.85	37,702	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	11.78	57,193	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- 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 Comma Fund (previously known as SBI Magnum Comma Fund): As TRI data is not available since inception of SBI 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 Mr Sudhir Agarwal</b>									
<b>SBI Constant Maturity 10-Year Gilt Fund</b> (Formerly known as SBI Magnum Constant Maturity Fund)	6.61	10,661	7.97	12,588	6.12	13,464	7.74	65,153	Inception Date 10-01-2001
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	6.09	10,609	8.24	12,682	5.64	13,156	7.34	59,428	Managing Since Sudhir - July 2025
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	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 is 6.
- 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.
- SBI Constant Maturity 10-Year Gilt Fund will be managed by Mr.Sudhir Agarwal (w.e.f. 01st July 2025).

# 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>Fund managed by Mr. Raj Gandhi</b>									
<b>SBI Energy Opportunities Fund</b>	27.78	12,778	N.A.	N.A.	N.A.	N.A.	5.17	11,066	Inception Date 26-02-2024 Managing Since Feb-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	24.97	12,490	N.A.	N.A.	N.A.	N.A.	-2.22	9,560	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	6.89	11,430	

	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. Tanmaya Desai</b>									
<b>SBI Automotive Opportunities Fund</b>	40.64	14,064	N.A.	N.A.	N.A.	N.A.	9.16	11,641	Inception Date 05-06-2024 Managing Since June - 2024
First Tier Scheme Benchmark: - Nifty Auto TRI	38.92	13,880	N.A.	N.A.	N.A.	N.A.	10.03	11,800	
Additional Benchmark: -BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	6.40	11,134	

	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 Vivek Gedda</b>									
<b>SBI Innovative Opportunities Fund</b>	1.96	10,196	N.A.	N.A.	N.A.	N.A.	-8.11	8,789	Inception Date 20-08-2024 Managing Since August - 2025
First Tier Scheme Benchmark: - Nifty 500 TRI	17.68	11,762	N.A.	N.A.	N.A.	N.A.	0.52	10,080	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	1.34	10,205	

	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 Ms. Sukanya Ghosh</b>									
<b>SBI Quant Fund</b>	19.84	11,984	N.A.	N.A.	N.A.	N.A.	4.02	10,474	Inception Date 26-12-2024 Managing Since December - 2024
Scheme Benchmark: BSE 200 TRI	17.36	11,731	N.A.	N.A.	N.A.	N.A.	5.14	10,605	
Additional Benchmark: BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	4.17	10,490	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	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 Ardhendu Bhattacharya</b>											
<b>SBI Income Plus Arbitrage Active FOF</b>	2.88	10,288	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.38	10,438	Inception Date 02-05-2025 Managing Since May - 2025
Scheme Benchmark: 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	2.58	10,258	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.36	10,336	
Additional Benchmark: BSE Sensex TRI	2.11	10,211	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.09	10,209	

**Notes:**

- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- 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.ular Plan: Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
- Load is not considered for computation of returns.
- \* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns
- #SBI Innovative Opportunities Fund is managed by Mr Vivek Gedda w.e.f 1st August 2025.

# 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 Ms. Mansi Sajeja*</b>															
<b>SBI Short Term Debt Fund</b>	7.39	10,739	7.44	12,404	6.00	13,390	6.69	33,352	Inception Date 27-07-2007 Managing Since Mansi Dec-2023						
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.48	10,748	7.62	12,466	6.31	13,579	7.56	38,805							
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.70	10,570	6.85	12,202	5.67	13,179	6.18	30,520							
<b>Fund jointly managed by R. Srinivasan (equity portion) and Lokesh Mallya (debt portion)</b>															
<b>SBI Children's Fund - Savings Plan</b> (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)	7.40	10,740	12.62	14,289	11.33	17,115	10.52	1,10,787	Inception Date 21-02-2002 Managing Since Srinivasan Jan-21 Lokesh - July 2025						
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	6.87	10,687	8.40	12,741	7.24	14,184	8.83	76,446							
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	15.55	3,22,527							
<b>Fund Managed Mr. Ardhendu Bhattacharya*</b>															
<b>SBI Banking and PSU Fund</b>	7.10	10,710	7.22	12,328	5.70	13,201	7.39	32,220	Inception Date 09-10-2009 Managing Since Ardhendu Dec-23						
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.00	10,700	7.31	12,359	5.95	13,350	7.44	32,433							
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.39	27,638							
<b>Fund Managed by Ardhendu Bhattacharya &amp; Rajeev Radhakrishnan (Co-Fund Manager)</b>															
<b>SBI Corporate Bond Fund</b>	7.37	10,737	7.46	12,411	6.00	13,390	6.93	16,071	Inception Date 01-02-2019 Managing Since Rajeev Feb-19 Ardhendu Dec-23						
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	6.84	10,684	7.26	12,341	5.98	13,371	6.91	16,047							
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.56	15,684							
<b>SBI Floating Rate Debt Fund</b>	6.92	10,692	7.67	12,486	6.26	13,552	6.24	13,816	Inception Date 27-10-2020 Managing Since Ardhendu June-2021 Rajeev Oct-2020						
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	6.90	10,690	7.34	12,369	6.03	13,406	5.79	13,505							
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.70	10,570	6.85	12,202	5.67	13,179	5.52	13,326							
<b>Fund managed by Sudhir Agrawal#</b>															
	<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>CAGR %</b>	<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>			
<b>Fund managed by Sudhir Agrawal#</b>															
<b>SBI Ultra Short Duration Fund</b> (Formerly known as SBI Magnum Ultra Short Duration Fund)	6.06	10,013	5.34	10,022	7.21	10,055	6.74	10,674	7.08	12,280	5.91	13,331	7.05	61,990	Inception Date 21-05-1999 Managing Since Sudhir May 2025
First Tier Scheme Benchmark:- CRISIL Ultra Short Duration Debt A-I Index	6.06	10,012	5.32	10,022	7.37	10,057	6.65	10,665	7.27	12,347	6.22	13,526	7.46	68,805	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.70	10,570	6.85	12,202	5.67	13,179	6.39	52,530	
<b>SBI Low Duration Fund</b> (Formerly known as SBI Magnum Low Duration Fund)	6.39	10,014	5.06	10,021	7.33	10,056	6.76	10,676	6.98	12,247	5.74	13,223	7.17	36,262	Inception Date 27-07-2007 Managing Since Sudhir May 2025
First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index	6.38	10,012	4.90	10,020	7.78	10,060	6.89	10,689	7.34	12,369	6.22	13,523	7.19	36,378	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.70	10,570	6.85	12,202	5.67	13,179	6.18	30,520	

	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)</b>									
<b>SBI Retirement Benefit Fund - Aggressive Plan</b>	13.38	11,338	13.29	14,544	14.85	20,005	14.54	19,852	Inception Date 10-02-2021 Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - BSE 500 TRI	17.35	11,730	17.67	16,292	14.76	19,917	14.15	19,508	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	10.87	16,835	
<b>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</b>	14.60	11,460	13.20	14,512	13.99	19,266	13.70	19,133	Inception Date 10-02-2021 Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.61	11,361	14.11	14,864	11.76	17,439	11.21	17,102	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	10.87	16,835	
<b>SBI Retirement Benefit Fund - Conservative Hybrid Plan</b>	8.02	10,802	9.56	13,153	9.31	15,614	9.21	15,604	Inception Date 10-02-2021 Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	10.41	11,041	11.18	13,748	9.31	15,610	8.92	15,397	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	10.87	16,835	
<b>SBI Retirement Benefit Fund - Conservative Plan</b>	6.70	10,670	8.31	12,709	7.57	14,413	7.51	14,417	Inception Date 10-02-2021 Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	8.28	10,828	9.20	13,024	7.63	14,444	7.34	14,305	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	10.87	16,835	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) and inception date provided alongside of the table.
- The total no of schemes managed by Mr. R. Srinivasan is 6 (1 schemes is jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total number of schemes managed by Mr. Ardhendu Bhattacharya is 11 (2 scheme is jointly managed with Rajeev Radhakrishnan . 4 schemes are jointly managed with Mr. Rohit Shimpi (w.e.f Oct 2021)
- 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 closed ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Mr. R. Srinivasan is managing the equity portion of SBI 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) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.
- \*Previously managed by Mr. Rajeev Radhakrishnan from June 2008 till May 2025. #With effect from May 15, 2025, Mr. Sudhir Agrawal will be managing the fund independently. \*Previously managed by Mr. Rajeev Radhakrishnan from June 2008 till May 2025. \*\*Previously managed by Mr. Rajeev Radhakrishnan from Dec 2024 & Mr. Ardhendu Bhattacharya from Dec 2023 till May 2025

## 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>	11.36	11,136	11.89	11,189	9.73	10,973	11.48	11,148	Inception Date 03-12-2018 Advising Since Dec-18
First Tier Benchmark: - MSCI INDIA 10/40 TRI	20.39	12,039	20.21	12,021	18.26	11,826	17.74	11,774	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,234	12.65	11,265	11.92	11,192	13.12	11,312	

# 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>	15.79	11,579	14.68	11,468	13.81	11,381	16.18	11,618	Inception Date 1-Nov-2018 Advising Since Nov-2018
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	12.65	11,265	11.92	11,192	13.76	11,376	
<b>Permitted Category - FPI Portfolio 3</b>	13.80	11,380	16.06	11,606	13.22	11,322	14.30	11,430	Inception Date 21-Dec-2018 Advising Since Dec-2018
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	12.65	11,265	11.92	11,192	13.43	11,343	
<b>Permitted Category - FPI Portfolio 4</b>	16.27	11,627	17.49	11,749	N.A.	N.A.	15.42	11,542	Inception Date 01-Jan-2021 Advising Since Jan-2021
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	12.65	11,265	N.A.	N.A.	12.13	11,213	
<b>Permitted Category - FPI Portfolio 6</b>	13.09	11,309	9.00	10,900	6.67	10,667	8.60	10,860	Inception Date 1-Nov-2018 Advising Since Nov-2018
First Tier Benchmark: - BSE 100	16.47	11,647	16.12	11,612	13.86	11,386	14.64	11,464	
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	12.65	11,265	11.92	11,192	13.76	11,376	
<b>Permitted Category - FPI Portfolio 7</b>	14.34	11,434	14.63	11,463	12.26	11,226	13.62	11,362	Inception Date 3-Dec-2018 Advising Since Dec-2018
First Tier Benchmark: - MSCI INDIA	16.24	11,624	16.13	11,613	12.59	11,259	12.61	11,261	
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	12.65	11,265	11.92	11,192	13.12	11,312	
<b>Permitted Category - FPI Portfolio 8</b>	50.46	15,046	21.31	12,131	7.82	10,782	12.00	11,200	Inception Date 1-Jul-2019 Advising Since Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	54.39	15,439	23.10	12,310	11.59	11,159	14.06	11,406	
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	12.65	11,265	11.92	11,192	12.68	11,268	
<b>Permitted Category - FPI Portfolio 9</b>	55.79	15,579	23.35	12,335	9.73	10,973	12.47	11,247	Inception Date 1-Jul-2019 Advising Since Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	54.39	15,439	23.10	12,310	11.59	11,159	14.06	11,406	
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	12.65	11,265	11.92	11,192	12.68	11,268	
<b>Permitted Category - FPI Portfolio 10</b>	54.50	15,450	23.00	12,300	8.13	10,813	13.29	11,329	Inception Date 1-Jul-2019 Advising Since Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	54.12	15,412	22.69	12,269	10.81	11,081	14.51	11,451	
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	12.65	11,265	11.92	11,192	12.68	11,268	

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 of the scheme 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 Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

## Performance of Permitted Category FPI Portfolio (advised by Mr. R. Srinivasan)

	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>	13.66	11,366	N.A.	N.A.	N.A.	N.A.	4.90	10,490	Inception Date 9-April-2024 Advising Since 28-Mar-2025
Scheme Benchmark: - BSE 250 Small Cap Index TRI	13.99	11,399	N.A.	N.A.	N.A.	N.A.	1.80	10,180	
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	N.A.	N.A.	N.A.	N.A.	5.89	10,589	

**Notes:**

- The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. April 09, 2024.
- 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. JPY/INR rate. (Source: Bloomberg Closing Price)
- The performance of the scheme is benchmarked to the Total Return variant of the index.

## Performance of Permitted Category FPI Portfolio (advised by Mr. Dinesh Balachandran)

	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 12</b>	10.11	11,011	N.A.	N.A.	N.A.	N.A.	11.91	11,191	Inception Date 25-Feb-2025 Advising Since 28-Mar-2025
Scheme Benchmark: - BSE 500 Index TRI	17.35	11,735	N.A.	N.A.	N.A.	N.A.	14.85	11,485	
Additional Benchmark: BSE SENSEX TRI	12.34	11,234	N.A.	N.A.	N.A.	N.A.	10.17	11,017	

**Notes:**

- The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. Feb 25, 2025.
- 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 of the scheme is benchmarked to the Total Return variant of the index.

Past performance may or may not be sustained in the future. Inception date is April 09, 2024. 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.

# 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 Mr Sudhir Agarwal</b>									
<b>SBI Dynamic Bond Fund</b>	6.87	10,687	8.24	12,683	6.73	13,860	8.12	27,965	Inception Date 01-01-2013 Managing Since Sudhir - July 2025
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	6.53	10,653	7.55	12,444	6.26	13,551	7.77	26,785	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.52	22,966	
<b>Funds Managed by Mohit Jain*</b>									
<b>SBI Medium to Long Duration Fund</b> <i>(Formerly known as SBI Magnum Income Fund)</i>	6.39	10,639	7.84	12,545	6.55	13,740	8.00	27,558	Inception Date 01-01-2013 Managing Since Mohit July 2025
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	7.08	10,708	7.83	12,541	6.39	13,633	7.82	26,944	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.52	22,966	
<b>Funds Managed by Lokesh Mallya &amp; Mohit Jain (Co Fund Manager)</b>									
<b>SBI Medium Duration Fund</b> <i>(Formerly known as SBI Magnum Medium Duration Fund)</i>	7.90	10,790	8.24	12,685	6.91	13,975	8.87	30,424	Inception Date 28-01-2013 Managing Since Lokesh Jan-13 Mohit Dec-2023
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	7.40	10,740	7.71	12,498	6.21	13,516	7.71	26,453	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.44	22,640	
<b>Funds Managed by Sudhir Agarwal</b>									
<b>SBI Gilt Fund</b> <i>(Formerly known as SBI Magnum Gilt Fund)</i>	5.58	10,558	7.77	12,520	6.56	13,746	8.91	30,768	Inception Date 02-01-2013 Managing Since Sudhir Jul 2025
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	5.65	10,565	7.99	12,597	6.37	13,623	7.30	25,291	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.52	22,959	
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt)</b>									
<b>SBI Equity Hybrid Fund</b>	15.75	11,575	16.25	15,715	12.90	18,358	14.51	59,539	Inception Date 01-01-2013 Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.61	11,361	14.11	14,864	11.76	17,439	12.10	44,993	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; Milind Agrawal (Co Fund Manager)</b>									
<b>SBI Conservative Hybrid Fund</b>	10.12	11,012	10.76	13,593	9.93	16,070	9.83	34,318	Inception Date 07-01-2013 Managing Since Mansi - June 2021 Saurabh - Jan-22 Milind - Aug 25
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	6.87	10,687	8.40	12,741	7.24	14,184	8.52	29,306	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.47	22,796	
<b>Fund Managed by Rohit Shimpi</b>									
<b>SBI ESG Exclusionary Strategy Fund</b>	15.06	11,506	15.52	15,422	13.13	18,547	13.82	55,007	Inception Date 01-01-2013 Managing Since Rohit Jan-22
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	18.05	11,799	17.45	16,200	13.23	18,625	14.21	57,471	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Lokesh Mallya (Debt portion)</b>									
<b>SBI Children's Fund - Investment Plan</b> <i>(Formerly known as SBI Magnum Children's Benefit Fund Investment Plan)</i>	17.27	11,727	23.76	18,966	27.83	34,204	32.71	46,348	Inception Date 29-09-2020 Managing Since Sep-20/Jul-25
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.61	11,361	14.11	14,864	11.76	17,439	14.57	20,900	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	16.44	22,801	
<b>Funds Managed by R. Srinivasan</b>									
<b>SBI Focused Fund</b> <i>(Formerly known as SBI Focused Equity Fund)</i>	21.95	12,195	20.63	17,562	15.95	20,983	15.72	68,375	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - BSE 500 (TRI)	17.35	11,730	17.67	16,292	14.76	19,917	14.01	56,190	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Funds Managed by R. Srinivasan</b>									
<b>SBI Small Cap Fund</b>	10.45	11,045	14.55	15,037	16.55	21,537	22.43	1,43,557	Inception Date 02-01-2013 Managing Since R. Srinivasan Nov-13
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	13.99	11,395	20.15	17,347	18.12	23,013	13.47	52,750	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.81	48,837	
<b>Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)</b>									
<b>SBI Flexicap Fund</b>	14.65	11,465	15.29	15,329	12.83	18,308	15.27	64,867	Inception Date 04-01-2013 Managing Since Anup & Dinesh (w.e.f. Dec 2024)
First Tier Scheme Benchmark: - BSE 500 (TRI)	17.35	11,730	17.67	16,292	14.76	19,917	13.92	55,524	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.78	48,664	
<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI MNC Fund</b> <i>(Formerly known as SBI Magnum Global Fund)</i>	9.55	10,955	9.56	13,154	10.91	16,795	14.27	57,941	Inception Date 01-01-2013 Managing Since Tanmaya (w.e.f. Feb 2025)
First Tier Scheme Benchmark: - Nifty MNC (TRI)	28.76	12,867	19.90	17,235	16.40	21,382	15.21	64,455	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	

**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) The total no. of schemes managed by Mr. Rajeev Radhakrishnan is 6 (1 schemes are jointly managed by Mr. R. Srinivasan). The total no. of schemes managed by Mr. Saurabh Pant is 4 (1 schemes are jointly managed by Mr. R. Srinivasan and 1 scheme is jointly managed with Mr. Milind Agrawal & Ms. Mansi Sajeja) The total no. of schemes managed by Mansi Sajeja is 4 (1 schemes are jointly managed with Mr. Saurabh Pant and 2 scheme is jointly managed with Mr. Dinesh Balachandran)
- 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. | g.The performance of the schemes is benchmarked to the Total Return variant of the Index.
- \*With effect from May 1, 2025, Mr Lokesh Mallya will be managing the fund independently. \*Previously Co-managed by Mr Adesh Sharma from Dec 2023 till Apr 2025
- #With effect from May 15, 2025, Mr Sudhir Agarwal will be managing the fund independently. \*\*Previously managed by Mr Rajeev Radhakrishnan from Dec 2024 & Mr Ardhendu Bhattacharya from Dec 2023 till May 2025
- 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 & Mr Milind Agrawal is co managing the fund w.e.f from 1st August 2025

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), Ardhendu Bhattacharya (Debt portion)</b>									
<b>SBI Arbitrage Opportunities Fund</b>	6.93	10,693	7.66	12,480	6.65	13,803	6.84	23,863	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.54	10,752	7.74	12,507	6.40	13,643	6.17	21,963	Managing Since Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.70	10,570	6.85	12,202	5.67	13,179	6.42	22,660	
<b>Fund jointly managed by Mohit Jain (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Vandna Soni (Commodities Portion)</b>									
<b>SBI Equity Savings Fund</b>	11.76	11,176	12.34	14,184	9.86	16,013	9.68	27,044	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings Index	10.19	11,019	10.28	13,415	8.88	15,303	8.79	24,781	Managing Since Neeraj-May-15 Mohit-May-25 Nidhi-Jan-22 Vandna-Jan-24
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.51	19,729	
<b>Funds Managed by Lokesh Mallya*</b>									
<b>SBI Credit Risk Fund</b>	8.67	10,867	8.92	12,926	7.62	14,446	8.39	25,519	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	7.05	10,705	7.89	12,563	7.48	14,344	8.31	25,309	Managing Since Lokesh Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	7.03	22,038	

**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 Ardhendu Bhattacharya & 1 scheme is jointly managed by Mohit Jain, Nidhi Chawla & Vandna Soni. The total no of schemes jointly managed by Mr. Lokesh Mallya is 4.
- 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.
- 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 Mr. Mohit Jain w.e.f. 15 May 2025.
- The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023.
- \*Previously co.managed by Mr Adesh Sharma from Dec 2023 till Apr 2025. With effect from May 1, 2025, Mr Lokesh Mallya is managing the fund independently.

	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 Vitlani</b>									
<b>SBI Infrastructure Fund</b>	16.41	11,641	22.71	18,487	21.14	26,124	14.81	61,581	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	25.40	12,533	24.88	19,475	19.51	24,402	11.75	43,168	Managing Since Dec- 21
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.81	48,837	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)</b>									
<b>SBI Balanced Advantage Fund</b>	14.39	11,439	15.41	15,378	N.A.	N.A.	12.19	16,776	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	10.24	11,024	11.03	13,691	N.A.	N.A.	8.17	14,240	Managing Since Dinesh Aug-2021 Anup (w.e.f. Dec-2024) Mansi Dec-2023 Rajeev Nov-2023
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	N.A.	N.A.	9.26	14,893	
<b>Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant</b>									
<b>SBI Multicap Fund</b>	12.75	11,275	18.51	16,654	N.A.	N.A.	14.32	17,038	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	18.08	11,803	19.94	17,254	N.A.	N.A.	16.71	18,494	Managing Since R. Srinivasan March - 2022 Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	N.A.	N.A.	12.51	15,985	
<b>Fund managed by Ms. Nidhi Chawla</b>									
<b>SBI Dividend Yield Fund</b>	17.90	11,790	N.A.	N.A.	N.A.	N.A.	17.48	16,121	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	17.68	11,762	N.A.	N.A.	N.A.	N.A.	18.67	16,603	Managing Since Jan - 2026
Additional Benchmark: BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	13.52	14,559	

**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 Vitlani 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.
- SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023)
- SBI Multicap Fund is managed by Mr. Rama Iyer Srinivasan & 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 Vitlani</b>									
<b>SBI Midcap Fund</b> (Formerly known as SBI Magnum MidCap Fund)	15.19	11,519	18.23	16,536	18.16	23,062	18.64	94,968	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	23.94	12,387	24.92	19,496	20.75	25,694	18.36	91,986	Managing Since Bhavin (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large Cap Fund</b> (Formerly known as SBI Blue Chip Fund)	18.01	11,801	16.06	15,640	13.68	19,008	15.02	63,138	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 100 (TRI)	16.47	11,642	16.12	15,659	13.86	19,154	13.39	52,323	Managing Since Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Fund Managed by Milind Agrawal</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	29.73	12,973	24.22	19,179	16.10	21,120	16.10	51,774	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	22.28	12,221	16.86	15,959	12.58	18,099	13.28	39,482	Managing Since Aug-19
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	11.29	32,465	

**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. Saurabh Pant is 4. SBI Banking & Financial Services Fund was managed by Mr. Saurabh Pant earlier but since August 2019 Mr. Milind Agrawal has been managing it.
- 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 Large Cap Fund (Previously known as SBI Blue Chip Fund) will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Midcap Fund (Previously known as SBI Magnum MidCap Fund) will be managed by Mr. Bhavin Vitlani 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</b>									
<b>SBI Consumption Opportunities Fund</b>	6.27	10,627	14.36	14,964	16.94	21,894	15.44	66,210	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	14.59	11,455	18.55	16,661	15.98	20,998	14.03	56,342	Managing Since Ashit (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large &amp; Midcap Fund</b>	22.21	12,221	20.47	17,495	18.86	23,754	17.15	80,408	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	20.18	12,012	20.59	17,536	17.07	22,009	15.92	69,944	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Funds Managed by Vivek Gedda</b>									
<b>SBI Technology Opportunities Fund</b>	-4.17	9,583	11.23	13,767	14.72	19,890	18.61	94,271	Inception Date 09-01-2013
First Tier Scheme Benchmark: - BSE TECK (TRI)	-7.08	9,293	7.35	12,372	8.71	15,189	14.05	56,275	Managing Since Vivek (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.85	48,955	

	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 Tanmaya Desai</b>									
<b>SBI Healthcare Opportunities Fund</b>	13.84	11,384	27.74	20,858	18.80	23,702	17.39	82,592	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE Health Care (TRI)	15.60	11,556	27.44	20,696	16.75	21,710	14.34	58,391	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Fund managed by Mr Ardhendu Bhattacharya</b>									
<b>SBI Long Duration Fund</b>	4.62	10,462	7.65	12,479	N.A.	N.A.	7.61	12,636	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	5.60	10,560	7.32	12,362	N.A.	N.A.	7.07	12,436	Managing Since Ardhendu (w.e.f. July 2025)
Additional Benchmark: CRISIL 10 Year Gilt Index	5.61	10,561	8.01	12,603	N.A.	N.A.	7.60	12,635	

**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 4. The total no of schemes managed by Mr. Tanmaya Desai is 3.
- 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.
- SBI Consumption Opportunities Fund is managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund is 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 Mr. Viral Chhadva</b>									
<b>SBI Gold Fund*</b>	84.92	18,492	40.56	27,799	26.85	32,902	12.15	45,234	Inception Date 01-01-2013  Managing Since March - 2026
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	87.30	18,730	41.88	28,589	28.13	34,560	13.26	51,510	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Funds Managed by Mr. Viral Chhadva</b>									
<b>SBI Nifty Index Fund*</b>	14.77	11,477	14.34	14,953	12.62	18,133	12.27	45,924	Inception Date 01-01-2013  Managing Since March - 2026
First Tier Scheme Benchmark: - Nifty 50 (TRI)	15.12	11,507	14.64	15,066	12.93	18,379	12.93	49,594	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	
<b>Funds Managed by Ms. Sukanya Ghosh</b>									
<b>SBI Equity Minimum Variance Fund*</b>	13.11	11,311	14.66	15,082	13.72	19,037	13.82	24,593	Inception Date 19-03-2019  Managing Since March - 2026
First Tier Scheme Benchmark: - Nifty 50 TRI	15.12	11,507	14.64	15,066	12.93	18,379	13.21	23,694	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	12.74	23,015	

	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 Mr. Viral Chhadva</b>									
<b>SBI Nifty Next 50 Index Fund*</b>	22.75	12,275	23.67	18,925	N.A.	N.A.	14.70	19,269	Inception Date 19-05-2021  Managing Since March - 2026
First Tier Scheme Benchmark: - Nifty Next 50 TRI	23.28	12,320	24.14	19,131	N.A.	N.A.	15.14	19,619	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	N.A.	N.A.	12.12	17,283	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- \*Previously the fund manager was Mr. Raviprakash Sharma till February 28, 2026 but with effect from March 01, 2026, Ms. Sukanya Ghosh manages the fund. \*Previously the fund manager was Mr. Raviprakash Sharma till February 28, 2026 but with effect from March 01, 2026, Ms. Viral Chhadva manages the fund.

	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</b>									
<b>SBI US Specific Equity Active FoF<sup>1</sup></b>	33.49	13,349	27.74	20,856	N.A.	N.A.	18.49	23,128	Inception Date 22-03-2021  Managing Since (w.e.f. Feb - 2025)
First Tier Scheme Benchmark: - S&P 500	20.28	12,022	23.99	19,060	N.A.	N.A.	17.24	21,941	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	N.A.	N.A.	11.78	17,332	

	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 Milind Agrawal</b>									
<b>SBI ELSS Tax Saver Fund (Formerly known as SBI Long Term Equity Fund)</b>	16.17	11,617	25.00	19,543	20.47	25,409	16.10	71,430	Inception Date 01-01-2013  Managing Since Jan - 2026
First Tier Scheme Benchmark: - BSE 500 (TRI)	17.35	11,730	17.67	16,292	14.76	19,917	14.01	56,190	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	

<b>Fund Jointly Managed by Dinesh Balachandran</b>									
	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>SBI Contra Fund</b>	15.43	11,543	21.29	17,851	21.82	26,868	16.25	72,600	Inception Date 01-01-2013  Managing Since Dinesh May-18
First Tier Scheme Benchmark: - BSE 500 TRI	17.35	11,730	17.67	16,292	14.76	19,917	14.01	56,190	
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	

<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion)</b>									
	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>SBI Multi Asset Allocation Fund</b>	26.88	12,688	21.42	17,909	16.22	21,233	13.90	27,570	Inception Date 16-05-2018  Managing Since Dinesh Oct - 19 Vandna Jan-24 Mansi Dec-2023
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	24.92	12,485	17.26	16,124	13.00	18,436	12.83	25,608	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	12.63	25,255	

**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 ELSS Tax Saver Fund (previously known as SBI Long Term Equity Fund) since September 2016. w.e.f. 1st Jan 2026 Milind Agrawal will be managing the fund. The total number of schemes managed by Mr. Dinesh Balachandran is 5 SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option. | c.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. | g 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% 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, 2019.
- SBI US Specific Equity Active FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
- \*With effect from May 5, 2025 the name changed to SBI US Specific Equity Active FoF from SBI International Access - US Equity FoF & type of scheme changed.

**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

	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 Rajeev Radhakrishnan</b>															
<b>SBI Liquid Fund</b>	5.69	10,011	5.69	10,023	6.48	10,050	6.34	10,634	6.96	12,240	5.93	13,338	6.78	23,724	Inception Date 01-01-2013
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.01	10,012	5.77	10,024	6.73	10,052	6.31	10,631	6.98	12,245	5.95	13,354	6.75	23,625	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.70	10,570	6.85	12,202	5.67	13,179	6.44	22,758	
<b>Funds Managed by Rajeev Radhakrishnan</b>															
<b>SBI Savings Fund</b>	6.46	10,014	5.64	10,023	7.21	10,055	7.24	10,724	7.53	12,436	6.35	13,615	7.51	25,951	Inception Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	6.10	10,012	5.30	10,022	6.96	10,053	6.44	10,644	7.09	12,285	6.11	13,454	6.99	24,346	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.70	10,570	6.85	12,202	5.67	13,179	6.44	22,758	
<b>Funds Managed by Ranjana Gupta</b>															
<b>SBI Overnight Fund</b>	4.85	10,009	4.85	10,020	4.72	10,036	5.55	10,555	6.30	12,014	5.46	13,044	6.20	22,086	Inception Date 01-01-2013
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	4.92	10,009	4.90	10,020	4.73	10,036	5.57	10,557	6.36	12,033	5.53	13,089	6.09	21,772	Ranjana Managing Since (w.e.f. Dec 2024)
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.70	10,570	6.85	12,202	5.67	13,179	6.44	22,758	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- 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. Rajeev Radhakrishnan

	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 Comma Fund</b> (Formerly known as SBI Magnum Comma Fund)	33.15	13,315	22.74	18,503	17.58	22,506	14.22	57,524	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	32.36	13,226	23.94	19,038	19.73	24,625	12.83	48,948	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.78	48,664	
<b>Funds Managed by Rohit Shimpi</b>									
<b>SBI PSU Fund</b>	41.42	14,142	37.56	26,052	29.31	36,228	12.84	49,059	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE PSU (TRI)	44.54	14,440	37.60	26,054	30.61	38,070	12.31	46,090	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	12.34	11,230	12.65	14,297	11.92	17,572	12.86	49,169	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- 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 Sudhir Agarwal</b>									
<b>SBI Constant Maturity 10-Year Gilt Fund</b> (Formerly known as SBI Magnum Constant Maturity Fund)	6.94	10,694	8.32	12,711	6.46	13,680	8.70	29,970	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	6.09	10,609	8.24	12,682	5.64	13,156	6.50	22,921	Sudhir Managing Since (w.e.f. July 2025)
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.52	22,959	

**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 is 6.
- 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.

**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.

	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. Raj Gandhi</b>									
<b>SBI Energy Opportunities Fund</b>	29.05	12,905	N.A.	N.A.	N.A.	N.A.	6.33	11,312	Inception Date 26-02-2024 Managing Since Feb-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	24.97	12,490	N.A.	N.A.	N.A.	N.A.	-2.22	9,560	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	6.89	11,430	

	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. Tanmaya Desai</b>									
<b>SBI Automotive Opportunities Fund</b>	42.14	14,214	N.A.	N.A.	N.A.	N.A.	10.40	11,872	Inception Date 05-06-2024 Managing Since June - 2024
First Tier Scheme Benchmark: - NiftyAuto TRI	38.92	13,880	N.A.	N.A.	N.A.	N.A.	10.03	11,800	
Additional Benchmark: -BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	6.40	11,134	

	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 Vivek Gedda</b>									
<b>SBI Innovative Opportunities Fund</b>	3.05	10,305	N.A.	N.A.	N.A.	N.A.	-7.08	8,940	Inception Date 20-08-2024 Managing Since August - 2025
First Tier Scheme Benchmark: - Nifty 500 TRI	17.68	11,762	N.A.	N.A.	N.A.	N.A.	0.52	10,080	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	1.34	10,205	

	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 Ms. Sukanya Ghosh</b>									
<b>SBI Quant Fund</b>	21.25	12,125	N.A.	N.A.	N.A.	N.A.	5.25	10,620	Inception Date 26-12-2024 Managing Since December - 2024
Scheme Benchmark: BSE 200 TRI	17.36	11,731	N.A.	N.A.	N.A.	N.A.	5.14	10,605	
Additional Benchmark: BSE Sensex TRI	12.34	11,230	N.A.	N.A.	N.A.	N.A.	4.17	10,490	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	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 Ardhendu Bhattacharya</b>											
<b>SBI Income Plus Arbitrage Active FOF</b>	2.96	10,296	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.53	10,453	Inception Date 02-05-2025 Managing Since May - 2025
Scheme Benchmark: 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	2.58	10,258	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.36	10,336	
Additional Benchmark: BSE Sensex TRI	2.11	10,211	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.09	10,209	

**Notes:**

- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- 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.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- 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.
- As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
- Load is not considered for computation of returns.
- \* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns
- #SBI Innovative Opportunities Fund is managed by Mr Vivek Gedda w.e.f 1st August 2025.

# 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 Ms. Mansi Sajeja*</b>									
<b>SBI Short Term Debt Fund</b>	7.87	10,787	7.95	12,583	6.52	13,720	7.80	26,893	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.48	10,748	7.62	12,466	6.31	13,579	7.60	26,236	Managing Since Mansi Dec-2023
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.70	10,570	6.85	12,202	5.67	13,179	6.44	22,758	
<b>Fund jointly managed by R. Srinivasan (Equity Portion) and Lokesh Mallya (Debt Portion)</b>									
<b>SBI Children's Fund - Savings Plan (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)</b>	7.81	10,781	13.02	14,442	11.75	17,445	11.93	44,060	Inception Date 04-01-2013
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	6.87	10,687	8.40	12,741	7.24	14,184	8.52	29,322	Managing Since Srinivasan Jun-08 Lokesh July 2025
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	12.78	48,664	
<b>Fund Managed Ardhendu Bhattacharya*</b>									
<b>SBI Banking and PSU Fund</b>	7.52	10,752	7.69	12,492	6.18	13,504	7.86	27,058	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.00	10,700	7.31	12,359	5.95	13,350	7.35	25,422	Managing Since Ardhendu Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.47	22,796	
<b>Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager)</b>									
<b>SBI Corporate Bond Fund</b>	7.81	10,781	7.93	12,574	6.47	13,688	7.42	16,602	Inception Date 01-02-2019
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	6.84	10,684	7.26	12,341	5.98	13,371	6.91	16,047	Managing Since Rajeev Feb-19 Ardhendu Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.61	10,561	8.01	12,603	5.53	13,092	6.56	15,684	
<b>SBI Floating Rate Debt Fund</b>	7.08	10,708	7.87	12,554	6.46	13,681	6.44	13,957	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	6.90	10,690	7.34	12,369	6.03	13,406	5.79	13,505	Managing Since Ardhendu June-2021 Rajeev Oct-2020
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.70	10,570	6.85	12,202	5.67	13,179	5.52	13,326	

	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 Sudhir Agrawal#</b>															
<b>SBI Ultra Short Duration Fund (Formerly known as SBI Magnum Ultra Short Duration Fund)</b>	6.27	10,014	5.55	10,023	7.42	10,057	6.96	10,696	7.32	12,362	6.13	13,468	7.19	24,934	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	6.06	10,012	5.32	10,022	7.37	10,057	6.65	10,665	7.27	12,347	6.22	13,526	7.19	24,950	Managing Since Sudhir May 2025
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.70	10,570	6.85	12,202	5.67	13,179	6.44	22,758	
<b>SBI Low Duration Fund (Formerly known as SBI Magnum Low Duration Fund)</b>	6.91	10,015	5.57	10,023	7.85	10,060	7.28	10,728	7.56	12,445	6.31	13,584	7.42	25,654	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	6.38	10,012	4.90	10,020	7.78	10,060	6.89	10,689	7.34	12,369	6.22	13,523	7.44	25,721	Managing Since Sudhir May 2025
Additional Benchmark: - CRISIL 1 Year T-Bill Index	2.76	10,005	4.08	10,017	6.49	10,050	5.70	10,570	6.85	12,202	5.67	13,179	6.44	22,758	

	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)</b>									
<b>SBI Retirement Benefit Fund - Aggressive Plan</b>	14.57	11,457	14.57	15,044	16.30	21,305	15.99	21,158	Inception Date 10-02-2021
First Tier Scheme Benchmark: - BSE 500 TRI	17.35	11,730	17.67	16,292	14.76	19,917	14.15	19,508	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	10.87	16,835	
<b>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</b>	15.76	11,576	14.40	14,976	15.31	20,409	15.03	20,283	Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	13.61	11,361	14.11	14,864	11.76	17,439	11.21	17,102	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	10.87	16,835	
<b>SBI Retirement Benefit Fund - Conservative Hybrid Plan</b>	8.55	10,855	10.12	13,357	9.96	16,088	9.86	16,085	Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	10.41	11,041	11.18	13,748	9.31	15,610	8.92	15,397	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	10.87	16,835	
<b>SBI Retirement Benefit Fund - Conservative Plan</b>	7.19	10,719	8.82	12,889	8.10	14,772	8.04	14,782	Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	8.28	10,828	9.20	13,024	7.63	14,444	7.34	14,305	
Additional Benchmark: - BSE Sensex TRI	12.34	11,230	12.65	14,297	11.92	17,572	10.87	16,835	

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 (1 scheme is jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total number of schemes managed by Mr. Ardhendu Bhattacharya is 11. (2 scheme is jointly managed with Rajeev Radhakrishnan. (4 schemes are jointly managed with Mr. Rohit Shimpi (w.e.f. Oct 2021)
- 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.
- 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. Ardhendu Bhattacharya (debt portion) managing since June 30, 2021, Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.
- \*Previously managed by Mr. Rajeev Radhakrishnan from June 2008 till May 2025. #With effect from May 15, 2025, Mr. Sudhir Agrawal will be managing the fund independently. \*Previously managed by Mr. Rajeev Radhakrishnan from June 2008 till May 2025.

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 February 28, 2026.

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 Large Cap Fund FUND MANAGER -SAURABH PANT

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	1,06,05,608	55,91,470	23,88,382	8,06,775	4,20,078	1,24,987
Returns (Annualised) (%)	13.08	13.88	13.21	11.82	10.33	7.91
First Tier Benchmark Returns (Annualised) (TRI) (%)#	12.85	13.63	14.05	11.98	10.06	5.39
Additional Benchmark Returns(Annualised)(TRI)(%)##	12.24	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # BSE 100, ## BSE SENSEX, Inception Date: February 14, 2006

Returns are calculated for Regular Plan Growth Option (Previously known as SBI BlueChip Fund)

### SBI ESG Exclusionary Strategy Fund FUND MANAGER -ROHIT SHIMPI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	42,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	9,15,32,963	51,30,402	23,20,967	7,82,237	4,12,072	1,23,189
Returns (Annualised) (%)	14.01	12.88	12.68	10.58	9.02	5.04
First Tier Benchmark Returns (Annualised) (%) (TRI) #	NA	NA	14.37	11.69	11.25	7.60
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.26	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # Nifty ESG 100 TRI, ## 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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	7,47,87,850	70,38,186	32,13,995	9,10,443	4,27,422	1,24,363
Returns (Annualised) (%)	19.27	16.53	18.74	16.74	11.53	6.91
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.07	14.28	14.66	12.49	10.16	5.25
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.21	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # BSE 500 TRI, ## 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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	39,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	11,42,47,470	69,15,436	28,57,963	8,88,763	4,44,149	1,28,582
Returns (Annualised) (%)	16.20	16.33	16.56	15.76	14.20	13.72
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.24	16.24	16.55	14.92	12.40	7.81
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.30	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # NIFTY Large Midcap 250, ## 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 Midcap Fund FUND MANAGER -BHAVIN VITHLANI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	1,71,53,896	75,42,655	28,06,163	8,39,400	4,14,047	1,23,867
Returns (Annualised) (%)	15.83	17.32	16.22	13.43	9.34	6.12
First Tier Benchmark Returns (Annualised) (TRI) (%) #	17.10	18.92	19.34	18.26	14.74	9.98
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.52	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # Nifty Midcap 150, ## BSE SENSEX, Inception Date: March 29, 2005

Returns are calculated for Regular Plan Growth Option, (Previously known as SBI Magnum MidCap Fund)

Source: ICRA Online

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct Plan.

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# 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 MNC Fund FUND MANAGER -TANMAYA DESAI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	9,38,96,713	49,31,105	20,33,337	6,98,108	3,77,866	1,22,703
Returns (Annualised) (%)	16.40	12.42	10.19	6.01	3.19	4.26
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.68	15.05	14.67	15.51	15.15	22.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.64	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # Nifty MNC, ## 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. (Previously known as SBI Magnum Global Fund)

### SBI Focused Fund FUND MANAGER -R. SRINIVASAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	1,89,75,572	65,29,480	26,39,230	8,47,042	4,45,683	1,27,850
Returns (Annualised) (%)	16.00	15.67	15.08	13.80	14.44	12.53
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.59	14.28	14.66	12.49	10.16	5.25
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.72	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # BSE 500, ## BSE SENSEX, Inception Date: September 17, 2004

Returns are calculated for Regular Growth. (Previously known as SBI Focused Equity Fund)

### SBI Small Cap Fund FUND MANAGER -R. SRINIVASAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	19,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	1,20,18,259	93,63,827	28,18,435	7,66,777	3,81,729	1,16,714
Returns (Annualised) (%)	19.39	19.78	16.30	9.77	3.86	-5.11
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.70	14.63	15.90	12.90	6.39	-4.98
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.51	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # BSE 250 Small Cap Index TRI, ## BSE SENSEX, Inception Date: September 09, 2009

Returns are calculated for Regular Plan Growth Option

### SBI ELSS Tax Saver Fund FUND MANAGER -MILIND AGRAWAL

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	39,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	15,72,73,521	66,42,026	29,61,207	9,42,495	4,44,892	1,24,272
Returns (Annualised) (%)	17.64	15.86	17.22	18.16	14.31	6.76
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.16	14.28	14.66	12.49	10.16	5.25
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.33	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # BSE 500, ## 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. (Previously known as SBI Long Term Equity Fund)

### SBI Flexicap Fund Fund Manager -Dinesh Balachandran, Anup Upadhyay (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 (₹)	24,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	1,05,63,374	55,30,447	22,76,610	7,69,869	4,06,550	1,23,339
Returns (Annualised) (%)	12.61	13.75	12.31	9.93	8.10	5.28
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.35	14.28	14.66	12.49	10.16	5.25
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.32	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # BSE 500, ## BSE SENSEX, Inception Date: September 29, 2005

Returns are calculated for Regular Plan Growth Option

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct Plan.

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# 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 February 28, 2026.

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 Technology Opportunities Fund FUND MANAGER -VIVEK GEDDA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	3,51,04,640	66,18,727	27,33,424	7,06,212	3,69,338	1,06,642
Returns (Annualised) (%)	15.01	15.82	15.73	6.47	1.68	-20.23
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	12.45	11.86	2.98	-1.04	-19.24
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.21	12.84	13.00	9.79	7.48	1.64

Past performance may or may not be sustained in the future. # BSE Teck, ## 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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	5,43,23,560	60,91,443	24,95,307	7,74,495	3,78,293	1,15,657
Returns (Annualised) (%)	17.48	14.87	14.03	10.18	3.26	-6.73
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	14.48	14.07	13.14	9.80	-0.70
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.21	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # Nifty India Consumption, ## 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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	13,30,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	34,60,870	NA	28,28,616	9,33,526	4,79,124	1,31,796
Returns (Annualised) (%)	16.30	NA	16.37	17.77	19.57	19.00
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.66	NA	14.77	13.98	15.12	12.93
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.82	NA	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # Nifty Financial Services Index, ## 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

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 February 28, 2026 (₹)	87,55,221	64,04,450	29,85,441	9,06,198	4,17,800	1,22,705
Returns (Annualised) (%)	13.08	15.45	17.37	16.55	9.96	4.27
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.12	13.77	17.41	18.46	15.84	12.47
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.38	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # Nifty Infrastructure Index (TRI), ## BSE SENSEX, Inception Date: July 06, 2007

Returns are calculated for Regular Plan Growth Option

### SBI Comma 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 (₹)	24,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	1,07,27,593	61,23,887	28,78,637	8,75,457	4,61,684	1,35,169
Returns (Annualised) (%)	12.64	14.93	16.70	15.14	16.92	24.61
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.53	14.72	17.29	17.31	17.73	26.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.34	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # Nifty Commodities Index, ## BSE SENSEX, Inception Date: August 08, 2005

Returns are calculated for Regular Plan Growth Option. (Previously known as SBI Magnum Comma Fund)

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct Plan.

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# Benefits of Systematic Investment Plan (SIP)

## SIP Performance of Select Schemes - Fund Manager-wise

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2. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

### SBI Healthcare Opportunities Fund FUND MANAGER - TANMAYA DESAI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	5,15,87,760	67,20,603	29,24,692	9,30,970	4,57,530	1,23,504
Returns (Annualised) (%)	17.19	16.00	16.99	17.65	16.28	5.54
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.58	14.76	16.06	16.85	16.68	5.77
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.21	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # BSE Health Care, ## BSE SENSEX, Inception Date: July 07, 1999

Returns are calculated for Regular Plan Growth Option

### SBI PSU Fund FUND MANAGER - ROHIT SHIMPI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	63,70,838	60,71,549	34,41,919	12,04,598	5,19,765	1,40,716
Returns (Annualised) (%)	14.19	14.83	20.01	28.37	25.49	34.01
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.43	14.96	20.66	28.80	23.68	20.70
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.65	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # BSE PSU, ## BSE SENSEX, Inception Date: July 07, 2010

Returns are calculated for Regular Plan IDCW Option.

### SBI Multicap Fund FUND MANAGER -R. SRINIVASAN, SAURABH PANT

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,80,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	6,05,423	NA	NA	NA	4,15,795	1,18,997
Returns (Annualised) (%)	11.65	NA	NA	NA	9.63	-1.57
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.53	NA	NA	NA	10.76	4.43
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.35	NA	NA	NA	7.50	1.77

Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## BSE Sensex TRI, Inception Date: March 08, 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.

### SBI Dividend Yield Fund FUND MANAGER -NIDHI CHAWLA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,60,000	NA	NA	NA	NA	1,20,000
Mkt Value as on February 28, 2026 (₹)	4,19,686	NA	NA	NA	NA	1,26,503
Returns (Annualised) (%)	10.28	NA	NA	NA	NA	10.35
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.54	NA	NA	NA	NA	5.49
Additional Benchmark Returns (Annualised) (TRI) (%) ##	7.57	NA	NA	NA	NA	1.77

Past performance may or may not be sustained in the future. # NIFTY 500 TRI, ## 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.

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# 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 February 28, 2026.

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 Equity Hybrid Fund FUND MANAGER -R. SRINIVASAN (EQUITY) & (RAJEEV RADHAKRISHNAN (DEBT)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	36,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	6,15,36,481	52,76,014	22,87,379	7,97,546	4,24,958	1,23,272
Returns (Annualised) (%)	15.14	13.21	12.40	11.36	11.13	5.17
First Tier Benchmark Returns (Annualised) (%) #	NA	12.18	12.19	10.61	9.44	5.89
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.83	12.84	13.00	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## 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.

### SBI Children's Fund - Savings Plan (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan) FUND MANAGER -R. SRINIVASAN (Equity), Lokesh Mallya (Debt)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	1,25,10,074	44,59,763	20,65,972	7,71,118	4,10,721	1,22,466
Returns (Annualised) (%)	10.69	11.24	10.49	10.00	8.79	3.89
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.56	8.41	7.95	7.08	6.74	3.31
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.21	12.85	13.00	9.79	7.49	1.64

Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## BSE Sensex TRI, Inception Date: February 21, 2002

Returns are calculated for Regular Plan Growth Option | (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)

### SBI Children's Fund - Investment Plan (Formerly known as SBI Magnum Children's Benefit Fund - Investment Plan) FUND MANAGER -R. Srinivasan (Equity) & ^Lokesh Mallya (Debt)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,60,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	11,89,617	NA	NA	9,66,715	4,50,981	1,24,409
Returns (Annualised) (%)	21.50	NA	NA	19.20	15.27	6.98
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.18	NA	NA	10.61	9.44	5.89
Additional Benchmark Returns (Annualised) (TRI) (%) ##	10.75	NA	NA	9.79	7.50	1.77

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE Sensex TRI, Inception Date: September 29, 2020

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 -Mohit Jain (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), 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 (₹)	13,00,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	21,77,609	NA	19,36,430	7,51,121	4,06,478	1,23,683
Returns (Annualised) (%)	9.17	NA	9.26	8.94	8.09	5.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.16	NA	9.19	8.60	8.26	6.11
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.17	NA	6.09	6.50	6.79	3.07

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

Returns are calculated for Regular Plan Growth Option

### SBI Conservative Hybrid Fund FUND MANAGER -Saurabh Pant & Milind Agrawal Co Fund Manager (Equity) & Mansi Sajeja (Debt)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	98,28,226	37,58,538	19,20,552	7,47,028	4,05,785	1,23,748
Returns (Annualised) (%)	8.52	9.22	9.11	8.72	7.97	5.93
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	8.41	7.95	7.08	6.74	3.31
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.49	6.09	6.50	6.79	2.96

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

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct 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.

# 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 February 28, 2026.

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 Multi Asset Allocation Fund</b>		<b>FUND MANAGER -Dinesh Balachandran (Equity) Mansi Sajeja (Debt) &amp; Vandna Soni (for Commodities Portion)</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	9,40,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	17,30,172	NA	NA	9,07,217	4,68,733	1,34,704
Returns (Annualised) (%)	15.21	NA	NA	16.60	18.00	23.85
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.76	NA	NA	14.66	16.65	21.21
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.67	NA	NA	9.79	7.49	1.64
<b>Past performance may or may not be sustained in the future. # 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, ## 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 Balanced Advantage Fund</b>		<b>FUND MANAGER -Mr. Dinesh Balachandran (Equity), Mr. Anup Upadhyay (Co Fund Manager Equity) Ms. Mansi Sajeja (Debt), Mr. Rajeev Radhakrishnan (Co Fund Manager Debt)</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,40,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	7,02,180	NA	NA	NA	4,22,134	1,25,722
Returns (Annualised) (%)	11.68	NA	NA	NA	10.67	9.09
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.63	NA	NA	NA	7.85	3.95
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.28	NA	NA	NA	7.50	1.77
<b>Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## 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.						

<b>SBI Retirement Benefit Fund -Aggressive Plan</b>		<b>FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,10,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	8,01,410	NA	NA	7,81,558	3,97,422	1,21,655
Returns (Annualised) (%)	10.70	NA	NA	10.54	6.56	2.60
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.56	NA	NA	12.49	10.16	5.25
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.83	NA	NA	9.79	7.50	1.77
<b>Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE Sensex TRI, Inception Date: January 10, 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.						

<b>SBI Retirement Benefit Fund -Aggressive Hybrid Plan</b>		<b>FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,10,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	8,05,677	NA	NA	7,86,543	4,06,741	1,23,947
Returns (Annualised) (%)	10.91	NA	NA	10.80	8.13	6.25
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.64	NA	NA	10.61	9.44	5.89
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.83	NA	NA	9.79	7.50	1.77
<b>Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE Sensex TRI, Inception Date: January 10, 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.						

<b>SBI Retirement Benefit Fund -Conservative Hybrid Plan</b>		<b>FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,10,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	7,45,484	NA	NA	7,29,883	3,94,459	1,21,634
Returns (Annualised) (%)	7.85	NA	NA	7.79	6.06	2.57
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.89	NA	NA	8.89	8.35	5.35
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.83	NA	NA	9.79	7.49	1.64
<b>Past performance may or may not be sustained in the future. # CRISIL Hybrid 65+35 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 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.						

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct Plan.

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# 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 February 28, 2026.

1. Periodical SIP Performances (1 Yr, 3 Yrs, 5 Yrs, 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 Retirement Benefit Fund -Conservative Plan</b>		<b>FUND MANAGER -Mr. Rohit Shimpi Equity Mr. Ardhendu Bhattacharya Debt</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 (₹)	6,10,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	7,30,252	NA	NA	7,15,838	3,94,213	1,21,784
<b>Returns (Annualised) (%)</b>	7.03	NA	NA	7.01	6.02	2.81
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.68	NA	NA	7.70	7.60	5.04
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.83	NA	NA	9.79	7.49	1.64
<b>Past performance may or may not be sustained in the future. # CRISIL Hybrid 85+15 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 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.						

<b>SBI Gilt Fund</b> (Formerly known as SBI Magnum Gilt Fund)		<b>FUND MANAGER -SUDHIR AGARWAL</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 (₹)	30,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	86,17,198	33,59,308	17,07,081	7,01,700	3,93,006	1,21,685
<b>Returns (Annualised) (%)</b>	7.46	7.87	6.86	6.22	5.81	2.65
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	7.31	6.95	6.82	6.78	3.54
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.49	6.09	6.50	6.79	2.96
<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.						

<b>SBI Constant Maturity 10-Year Gilt Fund</b> (Formerly known as SBI Magnum Constant Maturity Fund)		<b>FUND MANAGER -SUDHIR AGARWAL</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 (₹)	30,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	90,74,865	33,63,198	17,23,866	7,11,116	4,00,437	1,22,763
<b>Returns (Annualised) (%)</b>	7.80	7.88	7.05	6.75	7.07	4.36
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.38	6.49	6.10	6.70	7.06	3.38
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.49	6.09	6.50	6.79	2.96
<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.						

<b>SBI Medium to Long Duration Fund</b> (Formerly known as SBI Magnum Income Fund)		<b>FUND MANAGER -MOHIT JAIN*</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 (₹)	32,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	96,34,876	31,93,459	16,91,733	7,01,106	3,95,055	1,22,339
<b>Returns (Annualised) (%)</b>	7.07	7.25	6.69	6.18	6.16	3.69
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.08	7.64	7.06	6.83	7.19	4.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.49	6.09	6.50	6.79	2.96
<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.						

<b>SBI Corporate Bond Fund</b>		<b>FUND MANAGER -Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager)</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 (₹)	8,50,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	10,72,731	NA	NA	7,10,103	4,01,095	1,23,422
<b>Returns (Annualised) (%)</b>	6.48	NA	NA	6.69	7.18	5.41
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.43	NA	NA	6.52	6.87	5.29
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.01	NA	NA	6.50	6.79	2.96
<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 61 - 75. Returns are calculated for the Regular Plan & Direct Plan.

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# 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 February 28, 2026.

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 Credit Risk Fund</b>		<b>FUND MANAGER -LOKESH MALLYA*</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 (₹)	14,00,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	21,67,467	NA	17,30,010	7,23,379	4,04,423	1,24,330
<b>Returns (Annualised) (%)</b>	7.23	NA	7.12	7.43	7.74	6.86
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.94	NA	7.83	7.47	7.29	5.87
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.27	NA	6.09	6.50	6.79	2.96

**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

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 Dynamic Bond Fund</b>		<b>FUND MANAGER -SUDHIR AGARWAL</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 (₹)	26,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	61,25,706	31,89,036	16,87,714	7,04,788	3,95,792	1,22,450
<b>Returns (Annualised) (%)</b>	6.97	7.24	6.64	6.39	6.28	3.86
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.77	7.56	6.92	6.61	6.82	4.31
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.39	6.49	6.09	6.50	6.79	2.96

**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.

<b>SBI Medium Duration Fund</b>		<b>FUND MANAGER -LOKESH MALLYA, MOHIT JAIN</b>					
<i>(Formerly known as SBI Magnum Medium Duration Fund)</i>		<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 (₹)	26,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on February 28, 2026 (₹)	70,62,600	33,84,037	17,42,032	7,14,299	4,01,859	1,23,795	
<b>Returns (Annualised) (%)</b>	7.90	7.96	7.25	6.93	7.31	6.00	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.66	7.48	6.96	6.77	7.36	5.46	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.37	6.49	6.09	6.50	6.79	2.96	

**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.

<b>SBI Savings Fund</b>		<b>FUND MANAGER -RAJEEV RADHAKRISHNAN</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 (₹)	26,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	58,96,963	30,28,765	16,43,461	7,07,086	3,99,015	1,23,778
<b>Returns (Annualised) (%)</b>	6.96	6.61	6.13	6.52	6.83	5.98
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.96	6.71	6.28	6.66	6.78	5.86
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.24	6.28	5.97	6.22	6.35	4.75

**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.

<b>SBI Short Term Debt Fund</b>		<b>FUND MANAGER - MANSI SAJEJA</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 (₹)	20,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	39,97,731	31,39,239	16,82,099	7,10,711	4,01,296	1,23,623
<b>Returns (Annualised) (%)</b>	7.15	7.04	6.58	6.73	7.22	5.73
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.39	7.31	6.84	6.93	7.39	6.08
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.29	6.28	5.97	6.22	6.35	4.75

**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.

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct 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 benchmark for SBI Multi Asset Allocation Fund has been changed to 45% 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. \*With effect from May 1, 2025, Mr Lokesh Mallya is managing the fund independently.

# 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 February 28, 2026.

1. Periodical SIP Performances (1 Yr, 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 Ultra Short Duration Fund</b> <small>(Formerly known as SBI Magnum Ultra Short Duration Fund)</small>		<b>FUND MANAGER -MR. SUDHIR AGRAWAL<sup>^</sup></b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	90,76,975	30,57,038	16,55,683	7,08,290	3,99,344	1,23,867
<b>Returns (Annualised) (%)</b>	6.95	6.72	6.28	6.59	6.89	6.12
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.25	6.91	6.47	6.81	6.99	6.17
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.18	6.28	5.97	6.22	6.35	4.75
<b>Past performance may or may not be sustained in the future.</b> 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.						

<b>SBI Low Duration Fund</b> <small>(Formerly known as SBI Magnum Low Duration Fund)</small>		<b>FUND MANAGER -MR. SUDHIR AGRAWAL<sup>^</sup></b>				
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 February 28, 2026 (₹)	44,85,228	30,61,176	16,51,302	7,05,731	3,98,729	1,23,673
<b>Returns (Annualised) (%)</b>	6.95	6.74	6.23	6.45	6.78	5.81
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.19	7.12	6.60	6.80	7.06	6.00
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.28	6.28	5.97	6.22	6.35	4.75
<b>Past performance may or may not be sustained in the future.</b> 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.						

<b>SBI Long Duration Fund</b>		<b>FUND MANAGER -ARDHENDU BHATTACHARYA</b>				
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	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	4,29,186	NA	NA	NA	3,91,902	1,21,386
<b>Returns (Annualised) (%)</b>	5.86	NA	NA	NA	5.62	2.18
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.31	NA	NA	NA	6.16	3.05
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.92	NA	NA	NA	6.79	2.96
<b>Past performance may or may not be sustained in the future.</b> 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.						

<b>SBI Banking and PSU Fund</b>		<b>FUND MANAGER - ARDHENDHU BHATTACHARYA</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	19,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on February 28, 2026 (₹)	36,62,904	31,32,816	16,75,544	7,05,330	3,99,315	1,23,187
<b>Returns (Annualised) (%)</b>	7.13	7.02	6.51	6.42	6.88	5.03
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.19	7.11	6.60	6.53	6.99	5.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.48	6.49	6.09	6.50	6.79	2.96
<b>Past performance may or may not be sustained in the future.</b> # NIFTY Banking and PSU Debt Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

Investors are advised to refer to the performance summary table on page 61 - 75. Returns are calculated for the Regular Plan & Direct 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 benchmark for SBI Multi Asset Allocation Fund has been changed to 45% 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. <sup>^</sup>With effect from May 15, 2025, Mr Sudhir Agrawal is managing the fund independently.

# Total Expense Ratios (as on 28 February, 2026)

Equity Schemes	Reg -Plan	Dir-Plan	Debt Schemes	Reg -Plan	Dir-Plan
SBI Large Cap Fund (Previously known as SBI BlueChip Fund)	1.47	0.79	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.06	1.03
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.38	0.70	SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.67	1.16
SBI MNC Fund (Previously known as SBI Magnum Global Fund)	1.92	1.25	SBI Retirement Benefit Fund – Conservative Plan	1.38	0.91
SBI Midcap Fund (Previously known as SBI Magnum MidCap Fund)	1.66	0.86	SBI Income Plus Arbitrage Active FOF	0.21	0.11
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.94	1.30	SBI Dynamic Asset Allocation Active FoF	1.33	0.26
SBI Focused Fund (Previously known as SBI Focused Equity Fund)	1.53	0.73	SBI Low Duration Fund (Previously known as SBI Magnum Low Duration Fund)	0.95	0.43
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	1.99	0.94	SBI Short Term Debt Fund	0.85	0.40
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	1.93	0.91	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.54	1.04
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.92	0.92	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.28	0.19
SBI Contra Fund	1.50	0.73	SBI Children's Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund - Savings Plan)	1.25	0.86
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.66	0.82	SBI Medium to Long Duration Fund (Previously known as SBI Magnum Income Fund )	1.50	0.77
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.55	0.72	SBI Constant Maturity 10-Year Gilt Fund (Previously known as SBI Magnum Constant Maturity Fund)	0.63	0.31
SBI Comma Fund (Previously known as SBI Magnum Comma Fund)	2.34	1.59	SBI Gilt Fund (Previously known as SBI Magnum Gilt Fund)	0.96	0.46
SBI PSU Fund	1.82	0.80	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.37	0.59
SBI Infrastructure Fund	1.93	1.04	SBI Savings Fund	0.68	0.25
SBI Arbitrage Opportunities Fund	0.92	0.40	SBI Dynamic Bond Fund	1.35	0.63
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.57	0.75	SBI Corporate Bond Fund	0.77	0.36
SBI Equity Savings Fund	1.52	0.94	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.56	0.89
SBI Banking And Financial Services Fund	1.75	0.72	SBI Medium Duration Fund (Previously known as SBI Magnum Medium Duration Fund)	1.22	0.71
SBI US Specific Equity Active FoF (Previously known as SBI International Access – US Equity FoF)	1.64	0.95	SBI Ultra Short Duration Fund (Previously known as SBI Magnum Ultra Short Duration Fund)	0.56	0.35
SBI ELSS Tax Saver Fund (Previously known as SBI Long Term Equity Fund)	1.57	0.92	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.14	0.08
SBI Equity Minimum Variance Fund	0.75	0.41	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.75	0.39
SBI MultiCap Fund	1.67	0.84	SBI Children's Fund - Investment Plan (Previously known as SBI Magnum Children's Benefit Fund Investment Plan)	1.83	0.83
SBI Dividend Yield Fund	1.78	0.80	SBI Floating Rate Debt Fund	0.40	0.25
SBI Energy Opportunities Fund	1.78	0.78	SBI Balanced Advantage Fund	1.54	0.69
SBI Automotive Opportunities Fund	1.87	0.81	SBI Long Duration Fund	0.67	0.30
SBI Quant Fund	1.97	0.97	SBI Innovative Opportunities Fund	1.90	0.90
SBI Retirement Benefit Fund – Aggressive Plan	1.92	0.86	SBI Quality Fund	2.02	0.74

**Note: Expense ratio includes GST, Base TER and additional expenses as per regulation 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-Feb-26	1.9000	28.2221
Regular Plan - Mthly IDCW	27-Feb-26	1.5000	21.5747
Direct Plan - Mthly IDCW	30-Jan-26	1.9000	28.0425
Regular Plan - Mthly IDCW	30-Jan-26	1.5000	21.4501
Direct Plan - Mthly IDCW	26-Dec-25	1.9000	28.3551
Regular Plan - Mthly IDCW	26-Dec-25	1.5000	21.7040

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 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 (Formerly known as SBI Magnum Gilt Fund)

## SBI 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 (Formerly known as SBI Magnum Gilt Fund)

## SBI 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 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 (Formerly known as SBI Magnum Gilt Fund)

## SBI 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 (Formerly known as SBI Magnum Gilt Fund)

## SBI Medium to Long Duration 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 (Formerly known as SBI Magnum Income Fund)

## SBI Medium to Long Duration 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 (Formerly known as SBI Magnum Income Fund)

## 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 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 (Formerly known as SBI Magnum Medium Duration Fund)

## 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 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 (Formerly known as SBI Magnum Low Duration Fund)

## 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 Constant Maturity 10-Year Gilt 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** (Formerly known as SBI Magnum Constant Maturity Fund)

## SBI Banking and PSU Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	27-Feb-26	5.0000	1222.2034
Direct Plan - Mthly IDCW	27-Feb-26	5.0000	1309.4130
Regular Plan - Mthly IDCW	30-Jan-26	5.0000	1219.0037
Direct Plan - Mthly IDCW	30-Jan-26	5.0000	1305.2412
Regular Plan - Mthly IDCW	26-Dec-25	5.0000	1223.8248
Direct Plan - Mthly IDCW	26-Dec-25	5.0000	1309.5236

**Face value: ₹ 1000**

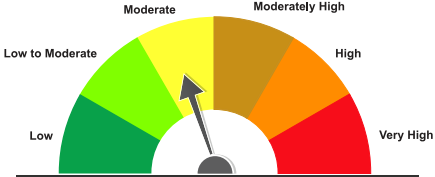
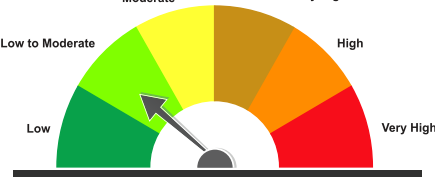
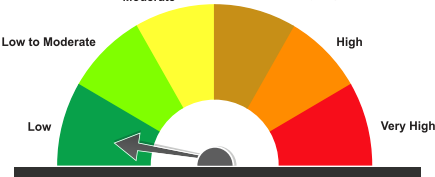
## SBI Gilt Fund - Regular Plan - IDCW Option

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** (Formerly known as SBI Magnum Gilt Fund)

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><b>RISKOMETER</b> The risk of the benchmark is Very High</p>
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI ELSS Tax Saver Fund (Previously known as SBI Long Term Equity Fund)	BSE 500 TRI	
4	SBI MNC Fund (Previously known as SBI Magnum Global Fund)	Nifty MNC TRI	
5	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
6	SBI Technology Opportunities Fund	BSE Teck TRI	
7	SBI Healthcare Opportunities Fund	BSE HC TRI	
8	SBI Contra Fund	BSE 500 TRI	
9	SBI Nifty Index Fund	Nifty 50 TRI	
10	SBI Focused Fund (Previously known as SBI Focused Equity Fund)	BSE 500 TRI	
11	SBI Midcap Fund (Previously known as SBI Magnum MidCap Fund)	Nifty Midcap 150 TRI	
12	SBI Comma Fund (Previously known as SBI Magnum Comma Fund)	Nifty Commodities TRI	
13	SBI Flexicap Fund	BSE 500 TRI	
14	SBI Large Cap Fund (Previously known as SBI BlueChip Fund)	BSE 100 TRI	
15	SBI Infrastructure Fund	Nifty Infrastructure TRI	
16	SBI PSU Fund	BSE PSU TRI	
17	SBI Smallcap Fund	BSE 250 Small Cap TRI	
18	SBI Banking And Financial Services Fund	Nifty Financial Services TRI	
19	SBI Retirement Benefit Fund - Aggressive Plan	BSE 500 TRI	
20	SBI US Specific Equity Active FoF	BSE 500	
21	SBI Equity Minimum Variance Fund	Nifty 50 TRI	
22	SBI MultiCap Fund	Nifty 500 Multicap 50:25:25 TRI	
23	SBI Nifty Next 50 Index Fund	Nifty Next 50 TRI	
24	SBI Energy Opportunities Fund	Nifty Energy TRI	
25	SBI Automotive Opportunities Fund	Nifty Auto TRI	
26	SBI Innovative Opportunities Fund	Nifty 500 TRI	
27	SBI Quant Fund	BSE 200 TRI	
28	SBI Quality Fund	Nifty 200 Quality 30 Index TRI	
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	<p><b>RISKOMETER</b> The risk of the benchmark is High</p>
2	SBI Multi Asset Allocation Fund	45% 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)	
3	SBI Dynamic Asset Allocation Active FoF	NIFTY 50 Hybrid Composite debt 50:50 Index	
4	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
5	SBI Children's Fund - Investment Plan (Formerly known as SBI Magnum Children's Benefit Fund Investment Plan)	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	CRISIL Hybrid 35+65 - Aggressive Index	<p><b>RISKOMETER</b> The risk of the benchmark is Moderately High</p>
1	SBI Children's Fund - Savings Plan (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)	NIFTY 50 Hybrid Composite Debt 15:85 Index	
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Credit Risk Fund	NIFTY Credit Risk Bond Index B-II	
4	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	
5	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 Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Moderate</p>
2	SBI Gilt Fund (Formerly known as SBI Magnum Gilt Fund)	Nifty All Duration G-Sec Index	
3	SBI Equity Savings Fund	NIFTY Equity Savings Index	
4	SBI Constant Maturity 10-Year Gilt Fund (Formerly known as SBI Magnum Constant Maturity Fund)	Nifty 10 yr Benchmark G-Sec	
5	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
6	SBI Medium Duration Fund (Formerly known as SBI Magnum Medium Duration Fund)	NIFTY Medium Duration Debt Index A-III	
7	SBI Medium to Long Duration Fund (Formerly known as SBI Magnum Income Fund)	CRISIL Medium to Long Duration Debt A-III Index	
8	SBI Corporate Bond Fund	NIFTY Corporate Bond Index A-II	
1	SBI Savings Fund	CRISIL Money Market A-I Index	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low to Moderate</p>
2	SBI Ultra Short Duration Fund (Formerly known as SBI Magnum Ultra Short Duration Fund)	CRISIL Ultra Short Duration Debt A-I Index	
3	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index A-II	
4	SBI Liquid Fund	NIFTY Liquid Index A-I	
5	SBI Low Duration Fund (Formerly known as SBI Magnum Low Duration Fund )	CRISIL Low Duration Debt A-I Index	
6	SBI Short Term Debt Fund	CRISIL Short Duration Debt A-II Index	
7	SBI Income Plus Arbitrage Active FOF	65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	
8	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index A-II	
			 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low</p>
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	
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 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 Constant Maturity 10-Year Gilt Fund | SBI Dynamic Bond Fund | SBI Gilt 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)	A-III		

(SBI Constant Maturity 10-Year Gilt Fund Formerly known as SBI Magnum Constant Maturity Fund) (SBI Gilt Fund Formerly known as SBI Magnum Gilt Fund)

**Disclosure of Potential Risk Class (PRC) matrix**

● **SBI Savings 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 Short Term Debt Fund | SBI 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)			
Relatively High (Class III)		B-III	

(SBI Low Duration Fund Formerly known as SBI Magnum Low Duration Fund)

● **SBI Ultra Short Duration Fund** (SBI Ultra Short Duration Fund Formerly known as SBI Magnum Ultra Short 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)		B-II	
Relatively High (Class III)			

**Disclosure of Potential Risk Class (PRC) matrix**

- SBI Medium to Long Duration Fund | SBI 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

(SBI Medium Duration Fund Formerly known as SBI Magnum Medium Duration Fund) (SBI Medium to Long Duration Fund Formerly known as SBI Magnum Income Fund)

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## NORTH

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## SOUTH

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## 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.



## 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.



## 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.



## 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.



## 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 June 27, 2024. 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



## 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.



## 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.



## Note

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 June 27, 2024. nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.



## 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, BSE Sensex, BSE 200, 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.



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