

Investment report as on
JANUARY 31, 2026



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INDEX

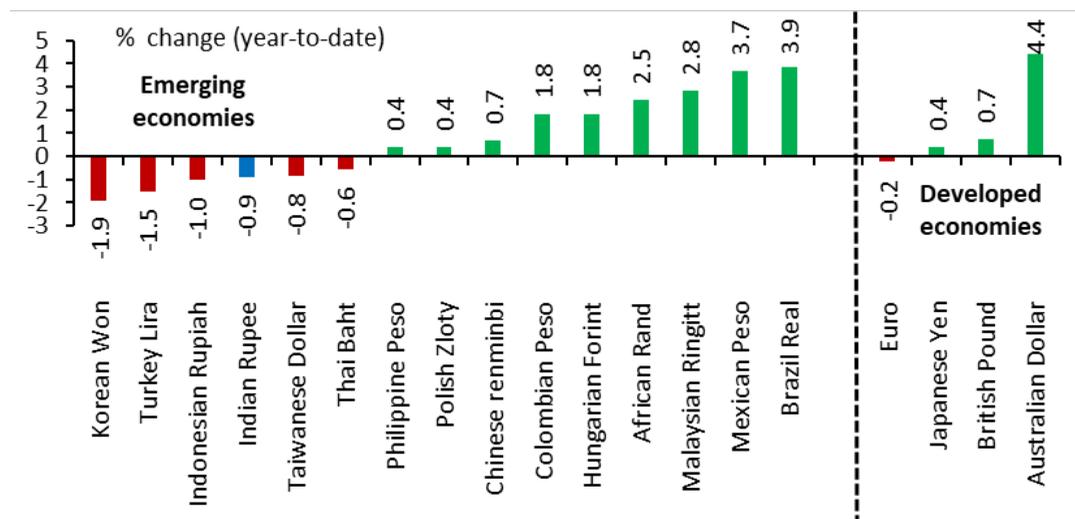
Content	Category	No.
Market Overview		
Snapshot of Equity Funds & Other Categories		01
SBI Large Cap Fund (Previously known as SBI BlueChip Fund)	Equity - Large Cap	04
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	Equity - Thematic Fund	05
SBI Flexicap Fund (Previously known as SBI Magnum Multicap Fund)	Equity - Flexicap Fund	06
SBI Multicap Fund	Equity - Multicap Fund	07
SBI Dividend Yield Fund	Equity - Dividend Yield Fund	08
SBI Contra Fund	Equity - Contra Fund	09
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	Equity - Large & Mid Cap Fund	10
SBI Focused Fund (Previously known as SBI Focused Equity Fund)	Equity - Focused Fund	11
SBI MidCap Fund (Previously known as SBI Magnum Midcap Fund)	Equity - Mid Cap Fund	12
SBI MNC Fund (Previously known as SBI Magnum Global Fund)	Equity - Thematic Fund	13
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	Equity - Small Cap Fund	14
SBI ELSS Tax Saver Fund (Previously known as SBI Long Term Equity Fund)	Equity - ELSS	15
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	Equity - Sectoral Fund	16
SBI Banking And Financial Services Fund	Equity - Sectoral Fund	17
SBI PSU Fund	Equity - Sectoral Fund	18
SBI Comma Fund (Previously known as SBI Magnum COMMA Fund)	Equity - Sectoral Fund	19
SBI Infrastructure Fund	Equity - Sectoral Fund	20
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	Equity - Thematic	21
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	Equity - Sectoral Fund	22
SBI Equity Minimum Variance Fund	Equity - Thematic	23
SBI US Specific Equity Active FoF (Previously known as SBI International Access – US Equity FoF)	Fund of Funds	24
SBI Energy Opportunities Fund	Equity - Thematic	25
SBI Automotive Opportunities Fund	Equity - Thematic	26
SBI Innovative Opportunities Fund	Equity - Thematic	27
SBI Quant Fund	Equity - Thematic	28
Snapshot of Hybrid Funds & Solution Oriented Scheme		29
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	Hybrid - Aggressive Hybrid Fund	31
SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	Hybrid - Conservative Hybrid Fund	32
SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	Hybrid - Multi Asset Allocation Fund	33

INDEX

Content	Category	No.
SBI Children's Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund - Savings Plan)	Solutions Oriented Scheme - Children's Fund	34
SBI Equity Savings Fund	Hybrid - Equity Savings Fund	35
SBI Arbitrage Opportunities Fund	Hybrid - Arbitrage Fund	36
SBI Balanced Advantage Fund	Hybrid - Balanced Advantage Fund	37
SBI Children's Fund – Investment Plan (Previously known as SBI Magnum Children's Benefit Fund – Investment Plan)	Solutions Oriented Scheme - Children's Fund	38
SBI Income Plus Arbitrage Active FOF	Other Schemes – Fund of Funds	39
SBI Dynamic Asset Allocation Active FoF	Other Schemes – Fund of Funds	40
SBI Retirement Benefit Fund – Aggressive Plan	Solutions Oriented Scheme - Retirement Fund	41
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	Solutions Oriented Scheme - Retirement Fund	42
SBI Retirement Benefit Fund – Conservative Hybrid Plan	Solutions Oriented Scheme - Retirement Fund	43
SBI Retirement Benefit Fund – Conservative Plan	Solutions Oriented Scheme - Retirement Fund	44
Snapshot of Debt Funds & Other Categories		45
SBI Gilt Fund (Previously known as SBI Magnum Gilt Fund)	Debt - Gilt Fund	47
SBI Medium to Long Duration Fund (Previously known as SBI Magnum Income Fund)	Debt - Medium To Long Duration Fund	48
SBI Dynamic Bond Fund	Debt - Dynamic Bond Fund	49
SBI Corporate Bond Fund	Debt - Corporate Bond Fund	50
SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	Debt - Credit Risk Fund	51
SBI Medium Duration Fund (Previously known as SBI Magnum Medium Duration Fund)	Debt - Medium Duration Fund	52
SBI Short Term Debt Fund	Debt - Short Duration Fund	53
SBI Constant Maturity 10-Year Gilt Fund (Previously known as SBI Magnum Constant Maturity Fund)	Debt - Gilt Fund With 10 Year Constant Duration	54
SBI Low Duration Fund (Previously known as SBI Magnum Low Duration Fund)	Debt - Low Duration Fund	55
SBI Savings Fund	Debt - Money Market Fund	56
SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	Debt - Banking And PSU Fund	57
SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	Debt - Liquid Fund	58
SBI Ultra Short Duration Fund (Previously known as SBI Magnum Ultra Short Duration Fund)	Debt - Ultra Short Duration Fund	59
SBI Floating Rate Debt Fund	Debt - Floater Fund	60
SBI Long Duration Fund	Debt - Long Duration Fund	61
SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	Debt - Overnight Fund	62
Comparative Performance for all Schemes		63
Systematic Investment Plan (SIP)		78
Total Expense Ratios		87
IDCW History Of Debt & Hybrid Funds		88
Benchmark Riskometer		91
Potential Risk Class (PRC) Matrix		93
Disclaimer		96
SBI Funds Management limited Branches		97
How to read the Factsheet		98

Market Overview

The long-awaited India-US trade deal marks a strong macro-positive development for India. Foreign capital flows had been held back by prolonged uncertainty, as the absence of a conclusive agreement raised questions about India's attractiveness as a China+1 destination. The deal's resolution could also help ease external account pressures by reviving FII inflows and reducing depreciation pressures on the Indian rupee, which has sharply underperformed relative to other emerging-market currencies. An improvement in balance of payments position would in turn support better domestic liquidity conditions. Both Indian equity and fixed-income markets significantly underperformed emerging-market peers in 2025. The trade deal could offer a meaningful sentiment boost to equities; however, a sustainable, broad-based market recovery will also require earnings rebound. Similarly, any rupee recovery stemming from improved external conditions is likely to spill over into fixed income, partly offsetting the negative impact of the budget-related G-sec supply shock. Over the medium term, though, interest-rate trajectories will continue to be shaped by demand-supply balance, commodity price trends, and their pass-through to inflation.



Source: Bloomberg, SBIFM Research

EQUITY

In 2026 so far, Indian equities have been greeted by a surge in volatility. Markets lost ground in January with the Nifty and the Sensex declining 3.1% and 3.5% respectively, while broader markets were even weaker with a decline of 3.5% and 5.5% respectively for Nifty Midcap 150 and Nifty Small Cap 250 indexes. The decline continued on the budget day on 1st February, as markets got spooked by an increase in government borrowing as also a hike in STT (Securities Transaction Tax) in the Futures and Options segment.

Overall, the 2026 Union Budget leaned towards reform-oriented measures with a stronger focus on quality expenditure. Total expenditure is expected to grow 7.7%, slightly above FY26's 6.7% but below nominal GDP growth. The break-up, however, looks better with capital expenditure projected to grow 11.5% as against a 6.6% increase in revenue expenditure. Beyond fiscal math, the budget supports long-term growth through infrastructure expansion (broader infra spending expected to expand 17% in FY27), data-centre incentives, higher public capex and MSME growth capital.

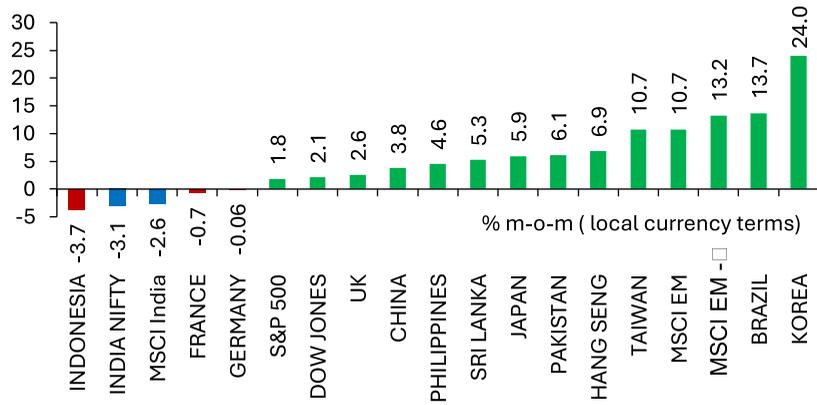
The budget jitters were short-lived as announcement of India-US trade deal led to a recovery in markets. This deal comes on the heels of the India-EU trade agreement with some more with other jurisdictions on the horizon. The deal's resolution could also help improve FPI sentiment and flows towards India. Emerging Markets have performed well over the past eighteen months and investor interest in the asset class has reemerged strongly, near-term jitters caused by a recent dollar uptick notwithstanding. In this eighteen-month period, however, India has been a stark underperformer and FPI flows have stayed negative. The underperformance now is at record levels versus history. Through this underperformance, the excessive premium that India traded at versus EMs has moderated back to historical averages making for better entry points. In this context, continued interest towards EMs and improved sentiment towards India is likely to see a fair share move towards India as well.

A sustainable market recovery will require earnings revival. The current quarter results suggest that earnings continue to be in the sluggish lane in line with last many quarters. Earnings revisions, however, have been stable with balanced upgrades and downgrades suggesting troughing in earnings going forward. The trade deals can help earnings in the medium term by removing uncertainty and bringing growth and expansion plans back into focus, apart from the direct near-term boost to the external sector.

The budget's push on infrastructure and manufacturing, the past year's initiatives on boosting consumption such as income tax and GST (Good and Services Tax) cuts along with the upcoming pay commission and lagged impacts of central bank's monetary easing should also aide earnings going ahead. Amongst risks, rising commodities may prove to be a headwind for specific sectors. While the recent uptick in dollar has led to a correction in commodities, longer term we stay constructive on commodities on the back of improving global growth outlook and reversion after a decade and a half long underperformance of commodities versus financial assets.

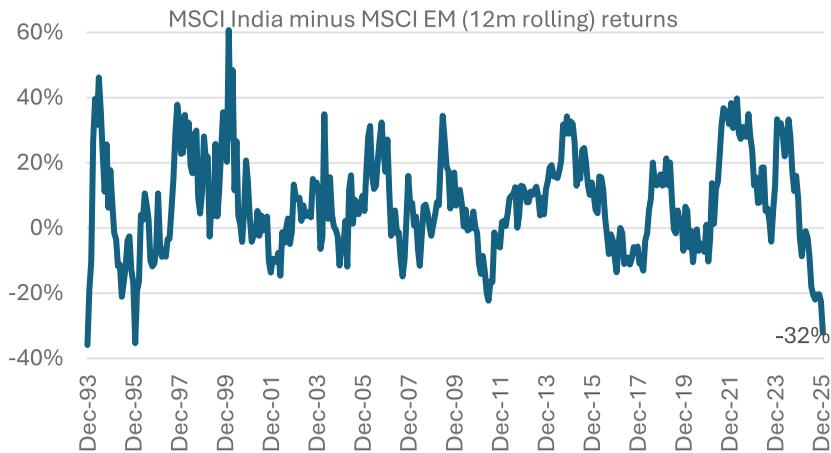
On equities, we continue to expect positive albeit moderate returns from Indian equities with preference for large caps given attractive valuations relative to broader markets.

EM equities have continued strong outperformance in 2026 even as India lags



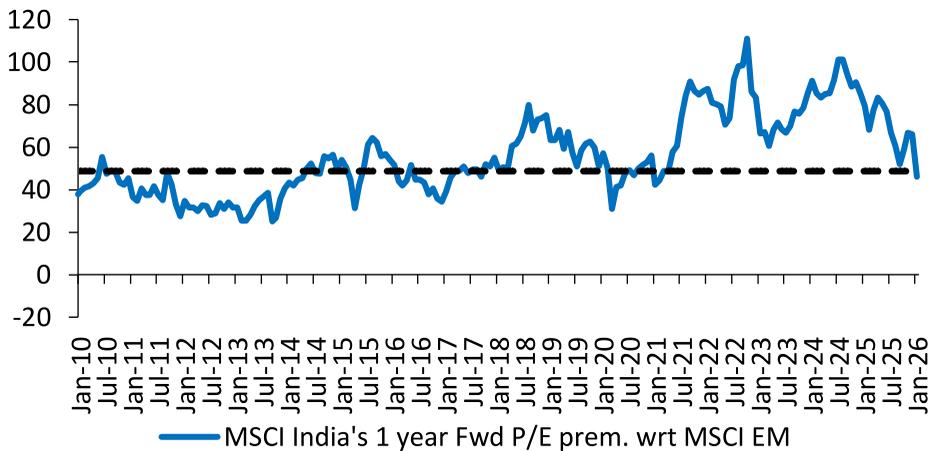
Source: Bloomberg, SBIFM Research

India's underperformance to Emerging Market equities at record levels



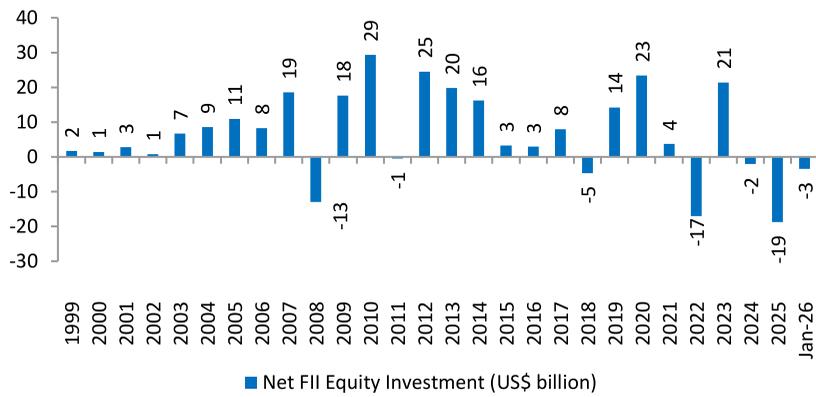
Source: Bloomberg, SBIFM Research

Indian equities' premium to EMs has moderated back to long term averages



Source: Bloomberg, SBIFM Research

FPIs stayed sellers of Indian equities in January, will this change post trade deal?



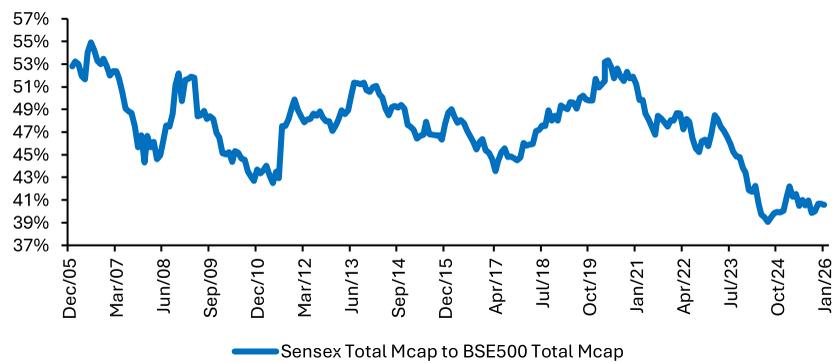
Source: Bloomberg, SBIFM Research

EM equities have only just begun reversing past decade and a half's underperformance



Source: Bloomberg, SBIFM Research

Relative valuations favour large caps



Source: Bloomberg, SBIFM Research

FIXED INCOME

The overall market direction remained bearish over the last month as markets awaited key events in terms of the Union Budget and the RBI MPC. Currency related pressures and resultant Forex intervention, alongside the continued challenges in bank deposit growth continued to put pressure across all rates markets.

Gsec	31-Dec-25	30-Jan-26
3-year G Sec	6.07%	6.02%
5-year G Sec	6.31%	6.36%
10-year G Sec	6.59%	6.70%
15-year G Sec	6.99%	7.09%
30-year G Sec	7.27%	7.36%
slope 10x15y	0.40%	0.39%
slope 10x30y	0.68%	0.66%
SDL		
10-12Y	7.35%	7.50%
SDL Spread	0.76%	0.80%
AAA- PFC/REC		
1Y AAA	6.75%	7.00%
2Y AAA	6.77%	7.05%
3Y AAA	6.85%	7.18%
5Y AAA	6.95%	7.25%
10Y AAA	7.23%	7.45%
Slope 1x10y	0.48%	0.45%

Source: SBIFM Research

Union Budget

The Union budget from a bond market perspective was framed in the context of weak demand for sovereign bonds as evident in the current financial year. With the market having become overly dependent on central bank OMO purchases, it was hoped that demand supportive measures could be announced. The Union budget has announced a gross borrowing number of Rs. 17.2 trillion and net of Rs. 11.7 trillion. This compares with the Revised estimates of Rs. 14.6 trillion and Rs. 10.46 trillion for FY26. Apart from possible underbudgeting in small savings collections, the market clearly has to face a materially large borrowing numbers as compared to FY26.

The overall gross and net borrowing numbers and the lack of any specific measures to address demand for bonds will clearly weigh on market yields. Effectively even as the broader fiscal consolidation measures and reduction in Debt/ GDP ratio are long term positives, the bond market in the near term will continue to depend on RBI open market operations to anchor yields. This remains a challenge and would possibly keep yields higher than warranted by macro numbers.

RBI February MPC:

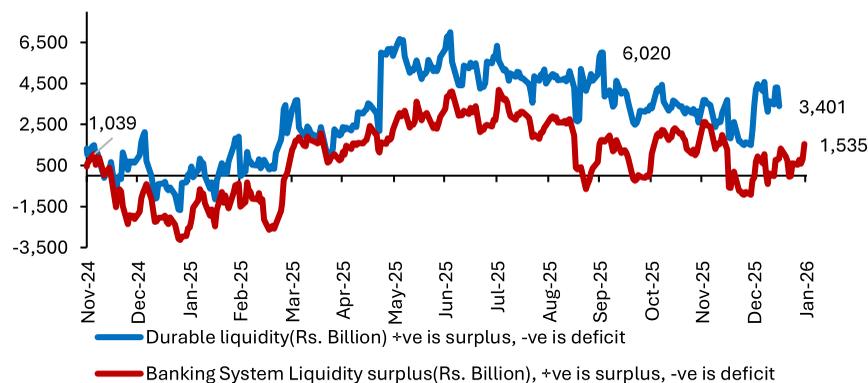
With significant actions on liquidity having been taken outside the policy, it was expected that the RBI would choose to maintain status quo on rates, stance and liquidity in the February 2026 policy. The Reserve Bank of India's Monetary Policy Committee (MPC) unanimously decided to keep policy rates and stance unchanged. The policy statement has been along expected lines with the Central bank having done the heavy lifting over the last few months both on policy rates and liquidity infusion. At the same time, the RBI is expected to be proactive on liquidity requirements based on the anticipated liquidity flows. While this would imply prevalence of surplus liquidity for a while, it is expected that there would be a much closer alignment of overnight settings with the policy rates.

The policy underscored the RBI's proactive approach to liquidity management. Banking system liquidity averaged approximately Rs. 0.8 trillion during December-January (around 0.3-0.5% of NDTL), remaining below the RBI's preferred level of about 1% of NDTL. Durable liquidity adjusted for government cash balances had moderated from a peak of nearly Rs.5 trillion to around Rs.3 trillion over the past four months. This compression has largely been driven by increased dollar outflows, which prompted the RBI to sell dollars and thereby absorb rupee liquidity.

To offset these pressures, the RBI conducted substantial Open Market Operation (OMO) purchases and USD/INR buy-sell swaps December 2025 - February 2026 till date. These measures led to an improvement in banking system liquidity, which rose to approximately Rs.1.8 trillion as of 4th February. Durable liquidity is also expected to be close to Rs. 5 trillion or so currently.

Liquidity management measures by RBI since December 2025 (Rs. trillion)	Announced and done till 06 th February (Rs. Trillion)
OMO purchases	4.2
Buy sell swaps	2.3
90 D Variable Rate Repo	1.365
Total	7.865

Looking ahead, liquidity support will remain data-dependent, although additional measures cannot be ruled out. Historically, the December-to-March period witnesses currency leakage of Rs.1.5 trillion or more. The RBI reiterated that liquidity management will remain pre-emptive, with adequate allowance to accommodate unanticipated fluctuations in government balances, changes in currency in circulation, and forex interventions. We anticipate that the RBI intent is clearly to anchor the overnight settings closer to the policy rate. Hence apart from short-term fluctuations that could lead to lower overnight settings, it should be assumed that the WACR stays aligned to the repo rate.



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 commitment to keep adequate and proactive liquidity should be seen in alignment with the intent to ensure that the Weighted average call rate is aligned with the repo rate. This would imply that liquidity conditions do not tighten over the coming months, despite some frictional issues arising from seasonality. Seasonality as well as structural issues in the banking deposit mobilisation should keep money market rates elevated in the near future.

Sovereign rates, on a forward-looking basis, are expected to remain under pressure with an upside bias, unless market interventions through OMO's are sustained. This does not look likely as a base case. While economic growth expectations are relatively better, the resolution of the tariff issue should also at the margin improve sentiments on FPI flows. However, in the event of continued Forex pressure, it is likely that RBI rupee balance sheet expansion would restart through rupee assets.

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)	
Ideal Investment Horizon	4 years +	3 years +	4 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +	
Inception Date	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	
Fund Manager	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 Vitthani	Mr. Tammaya Desai	
Managing Since	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 March-22, 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. Tammaya Desai Since April 2024 he was a Co-fund manager and Mr. Anup Upadhyay is the lead fund manager	
First Tier Benchmark	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)	
Fund Details as on 31 January 2026										
Month End AUM (₹ in Crs)	₹ 54,821.32	₹ 5,514.13	₹ 23,147.51	₹ 22,975.13	₹ 8,912.60	₹ 48,729.34	₹ 37,496.73	₹ 22,424.17	₹ 5,602.35	
Portfolio Turnover	0.57	0.23	0.83	0.53	0.16	2.03	0.52	0.65	0.44	
Standard Deviation*	11.07%	11.41%	11.10%	12.06%	-	12.07%	10.94%	13.22%	10.50%	
Beta*	0.91	0.89	0.84	0.81	-	0.91	0.79	0.79	0.59	
Sharpe Ratio*	0.79	0.74	0.71	0.84	-	1.12	1.10	0.83	0.11	
Expense Ratio	Regular- 1.48% Direct- 0.80%	Regular- 1.94% Direct- 1.34%	Regular- 1.66% Direct- 0.83%	Regular- 1.67% Direct- 0.85%	Regular- 1.79% Direct- 0.83%	Regular- 1.50% Direct- 0.71%	Regular- 1.56% Direct- 0.73%	Regular- 1.67% Direct- 0.85%	Regular- 1.93% Direct- 1.25%	
Portfolio Classification By Asset Allocation (%) as on 31 January 2026										
Large Cap (%)	83.17	78.69	65.97	36.68	72.45	50.45	41.17	5.57	35.14	
Mid Cap (%)	10.44	13.44	12.79	29.35	11.86	18.70	38.66	75.70	18.86	
Small Cap (%)	3.10	5.93	13.75	27.53	6.24	10.15	14.42	16.68	44.21	
Unclassified (%)	-	-	-	-	-	-	-	-	-	
Other Assets (%)	2.31	1.82	6.73	5.92	9.38	16.44	4.73	1.26	1.45	
Portfolio Classification By Industry Allocation (%) as on 31 January 2026										
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 35.35 Oil, Gas & Automobile And Auto Components 7.19 Automobile And Auto Components 6.33 Information Technology 6.09 Fast Moving Consumer Goods 5.79 Construction 5.31 Consumer Services 5.14 Capital Goods 5.09 Metals & Mining 4.90 Healthcare 4.78	Financial Services 36.50 Automobile And Auto Components 11.13 Information Technology 10.31 Capital Goods 7.01 Consumer Durables 5.67 Construction 4.66 Consumer Services 3.75 Metals & Mining 2.94 Oil, Gas & Consumable Fuels 2.54	Financial Services 36.27 Automobile And Auto Components 8.96 Information Technology 8.52 Metals & Mining 7.47 Capital Goods 5.76 Construction 5.30 Oil, Gas & Consumable Fuels 4.55 Telecommunication And Others 4.10 Consumer Durables 3.42	Financial Services 20.46 Consumer Durables 9.94 Consumer Services 8.79 Healthcare 8.16 Telecommunication 7.47 Cash, Cash Equivalents 6.06 Oil, Gas & Mining 5.92 Cash, Cash Equivalents 5.67 Chemicals 4.10 Textiles 4.10	Financial Services 24.80 Information Technology 14.09 Automobile And Auto Components 9.57 Oil, Gas & Consumable Fuels 7.68 Fast Moving Consumer Goods 7.46 Consumer Goods 5.69 Realty 3.50 Construction 3.29 Metals & Mining 2.60	Financial Services 24.41 Oil, Gas & Consumable Fuels 11.00 Derivatives Information Technology 9.44 Healthcare 8.84 Metals & Mining 5.34 Fast Moving Consumer Goods 5.01 Automobile And Auto Components 4.73 Telecommunication 3.58 Cash, Cash Equivalents 3.29 And Others 2.60	Financial Services 22.62 Healthcare 12.12 Automobile And Auto Components 8.31 Capital Goods 8.24 Fast Moving Consumer Goods 8.06 Consumer Durables 6.55 Metals & Mining 5.94 Information Technology 4.94 Cash, Cash Equivalents 4.19 And Others 4.10 Construction Materials 4.10	Financial Services 29.85 Capital Goods 15.05 Automobile And Auto Components 8.24 Construction Materials 7.73 Healthcare 6.88 Power 6.51 Consumer Services 4.65 Realty 4.20 Fast Moving Consumer Goods 4.06 Consumer Durables 2.73	Healthcare 20.14 Fast Moving Consumer Goods 19.79 Automobile And Auto Components 18.44 Metals & Mining 11.30 Cash, Cash Equivalents 6.08 Textiles 5.96 Information Technology 3.81 Cash, Cash Equivalents 1.45 And Others 0.69 Consumer Durables 0.69	
Other Details										
Exit Load	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 - 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 - 1% For exit after 30 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 (5.53% as on 31st January 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 Fund Limited to SBI Focused Equity Fund)</small>	SBI Small Cap Fund <small>(Previously known as SBI Small & Midcap Fund)</small>	SBI EIS 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>
Ideal Investment Horizon	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical
Inception Date	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	08/08/2005
Fund Manager	Mr. R. Srinivasan	Mr. R. Srinivasan	Mr. Milind Agrawal	Mr. Tanmaya Desai	Mr. Milind Agrawal	Mr. Dinesh Balachandran
Managing Since	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
First Tier Benchmark	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)
Fund Details as on 31 January 2026						
Month End AUM (Rs. in Crs)	₹ 42,998.42	₹ 34,449.23	₹ 31,861.52	₹ 3,822.73	₹ 10,414.75	₹ 896.01
Portfolio Turnover	0.41	1.17	0.16	0.18	1.38	0.12
Standard Deviation*	10.29%	14.59%	12.90%	14.40%	11.06%	15.12%
Beta*	0.71	0.73	0.96	0.85	0.84	0.82
Sharpe Ratio*	1.21	0.52	1.28	1.11	1.34	0.83
Expense Ratio	Regular- 1.53% Direct- 0.74%	Regular- 1.58% Direct- 0.76%	Regular- 1.57% Direct- 0.89%	Regular- 1.94% Direct- 0.92%	Regular- 1.75% Direct- 0.72%	Regular- 2.38% Direct- 1.60%
Portfolio Classification By Asset Allocation (%) as on 31 January 2026						
Large Cap (%)	56.00	-	62.81	31.59	72.58	69.46
Mid Cap (%)	14.66	5.57	18.73	27.67	18.19	21.43
Small Cap (%)	3.84	84.83	14.68	36.02	7.95	6.10
Unclassified (%)	-	-	-	-	-	-
Other Assets (%)	25.33	7.45	3.66	4.64	1.23	2.93
Portfolio Classification By Industry Allocation (%) as on 31 January 2026						
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 30.72 Information Technology 14.12 Cash, Cash Equivalents And Others 10.46 Power 8.97 Consumer Services 8.40 Automobile And Auto Components 7.62 Telecommunication 4.73 Fast Moving Consumer Goods 4.34 Consumer Durables 2.99	Financial Services 16.42 Capital Goods 12.31 Automobile And Auto Components 12.30 Consumer Durables 10.18 Chemicals 9.07 Fast Moving Consumer Goods 8.45 Consumer Services 6.59 Construction 6.53 Cash, Cash Equivalents And Others 3.76 Derivatives 3.69	Financial Services 36.22 Oil, Gas & Consumable Fuels 10.74 Information Technology 8.35 Healthcare 5.69 Capital Goods 5.26 Metals & Mining 4.75 Automobile And Auto Components 4.31 Consumer Services 3.66 Cash, Cash Equivalents And Others 3.08 Telecommunication 3.08	Healthcare 93.81 Chemicals 3.67 Cash, Cash Equivalents And Others 1.39 Consumer Services 1.05 Sovereign 0.08	Financial Services 98.72 Cash, Cash Equivalents And Others 1.23 Sovereign 0.05	Financial Services 34.08 Oil, Gas & Consumable Fuels 25.74 Power 17.74 Capital Goods 11.50 Metals & Mining 7.01 Cash, Cash Equivalents And Others 2.93 Construction 0.92 Sovereign 0.08
Exit Load	Other Details					Metals & Mining 32.16 Oil, Gas & Consumable Fuels 26.44 Construction Materials 12.64 Chemicals 8.19 Power 8.14 Fast Moving Consumer Goods 3.57 Textiles 2.65 Capital Goods 2.18 Cash, Cash Equivalents And Others 2.15 Financial Services 1.56
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: Nil For exit after 90 days from the date of allotment: Nil	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: RBI's Overnight Mibor rate (5.53% as on 31st January 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 FMCG 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 US Equity FOF)	SBI Energy Opportunities Fund	SBI Automotive Opportunities Fund	SBI Innovative Opportunities Fund	SBI Quant Fund	
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	Tactical	Tactical	Tactical	3 years +	
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	22/03/2021	26/02/2024	07/06/2024	20/08/2024	26/12/2024	
Fund Manager	Mr. Bhavin Vithlani	Mr. Ashit Desai	Mr. Vivek Gedda	Mr. Raviprakash Sharma	Mr. Rohit Shimpi	Mr. Raj Gandhi	Mr. Tanmaya Desai	Mr. Vivek Gedda	Ms. Sukanya Ghosh	
Managing Since	Mr. Bhavin Jan-2022	Mr. Ashit (w.e.f. April 2024)	Mr. Vivek (w.e.f. April 2024)	Mr. Raviprakash Mar-2019	(w.e.f. Feb - 2025)	Feb - 2024	June - 2024	w.e.f August 2025	December - 2024	
First Tier Benchmark	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	Nifty Energy TRI	NIFTY Auto TRI	Nifty 500 TRI	BSE 200 TRI	
Fund Details as on 31 January 2026										
Month End AUM (₹ in Crs)	₹ 4,545.62	₹ 2,930.06	₹ 5,055.86	₹ 213.11	₹ 1,152.72	₹ 8,609.86	₹ 5,014.60	₹ 5,300.79	₹ 3,518.06	
Portfolio Turnover	0.44	0.70	0.24	0.47	-	0.26	0.34	0.48	2.41	
Standard Deviation*	15.23%	14.48%	14.74%	12.92%	-	-	-	-	-	
Beta*	0.89	0.91	0.84	1.07	-	-	-	-	-	
Sharpe Ratio*	0.95	0.46	0.67	0.58	-	-	-	-	-	
Expense Ratio	Regular- 1.93% Direct- 1.04%	Regular- 1.99% Direct- 0.92%	Regular- 1.90% Direct- 0.90%	Regular- 0.75% Direct- 0.42%	Regular- 1.64% Direct- 0.98%	Regular- 1.79% Direct- 0.80%	Regular- 1.89% Direct- 0.84%	Regular- 1.89% Direct- 0.93%	Regular- 1.93% Direct- 0.80%	
Portfolio Classification By Asset Allocation (%) as on 31 January 2026										
Large Cap (In %)	53.57	51.48	47.51	99.81	-	45.11	44.47	23.48	76.39	
Mid Cap (In %)	15.11	23.94	15.14	-	-	19.86	10.99	24.05	20.85	
Small Cap (In %)	26.43	20.14	20.21	-	Overseas Mutual Fund: 98.07	31.88	41.47	48.84	-	
Unclassified (%)	-	-	-	-	-	-	-	-	-	
Other Assets (In %)	4.78	4.31	17.08	0.06	1.93	3.09	2.89	3.54	2.76	
Portfolio Classification By Industry Allocation (%) as on 31 January 2026										
Portfolio Classification By Industry Allocation (%) (Top 10)	Oil, Gas & Consumable Fuels Capital Goods Construction Construction Materials Financial Services Power Telecommunication Cash, Cash Equivalents And Others	Fast Moving Consumer Goods Consumer Durables Automobile And Auto Components Consumer Services Telecommunication Textiles Cash, Cash Equivalents And Others	Information Technology Telecommunication Consumer Services Services Cash, Cash Equivalents Financial Services Media, Entertainment & Publication Healthcare Sovereign	Fast Moving Consumer Goods Healthcare Financial Services Information Technology Automobile And Auto Components Metals & Mining Consumer Durables Oil, Gas & Consumable Fuels Cash, Cash Equivalents Telecommunication	Mutual Fund/etf Cash, Cash Equivalents And Others	Oil, Gas & Consumable Fuels Power Capital Goods Construction Financial Services Cash, Cash Equivalents And Others Automobile And Auto Components Chemicals Sovereign	Automobile And Auto Components Capital Goods Cash, Cash Equivalents And Others Sovereign	Consumer Services Healthcare Financial Services Automobile And Auto Components Information Technology Capital Goods Cash, Cash Equivalents And Others Telecommunication Media, Entertainment & Publication	Financial Services Information Technology Automobile And Auto Components Metals & Mining Telecommunication Oil, Gas & Consumable Fuels Capital Goods Cash, Cash Equivalents And Others	40.17 15.12 13.80 12.28 5.43 5.39 5.05 2.76 34.45 14.02 13.47 8.62 8.59 8.07 4.69 3.54 2.85 1.61
Other Details										
Exit Load	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	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 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 - 0.5% For exit after 30 days from the date of allotment - Nil	

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 55,407.98 Crores
- AUM as on January 31, 2026**
₹ 54,821.32 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

Standard Deviation	: 11.07%
Beta	: 0.91
Sharpe Ratio	: 0.79
Portfolio Turnover*	
Equity Turnover	: 0.31
Total Turnover	: 0.57

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 (5.53% as on 31st January 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	53.6418
Reg-Plan-Growth	94.2931
Dir-Plan-IDCW	68.0362
Dir-Plan-Growth	104.8332

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.

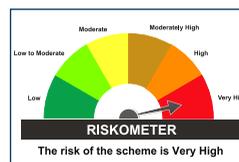
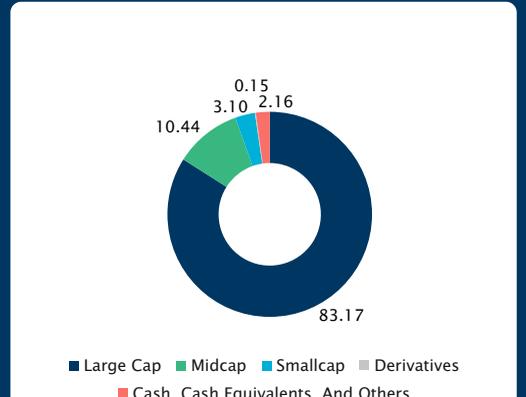
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
ICICI Bank Ltd	8.12		8.12
HDFC Bank Ltd	6.90		6.90
Reliance Industries Ltd	6.24		6.24
Larsen & Toubro Ltd	5.31		5.31
Infosys Ltd	4.02		4.02
HDFC Life Insurance Company Ltd	3.87		3.87
State Bank Of India	3.75		3.75
Asian Paints Ltd	3.68		3.68
Axis Bank Ltd	3.44		3.44
Kotak Mahindra Bank Ltd	3.42		3.42
Tata Motors Ltd	3.18		3.18
Divi'S Laboratories Ltd	3.02		3.02
Bharti Airtel Ltd	2.62		2.62
Samvardhana Motherson International Ltd	2.37		2.37
Varun Beverages Ltd	2.11		2.11
Tech Mahindra Ltd	2.07		2.07
Avenue Supermarts Ltd	2.07		2.07
Eternal Ltd	2.05		2.05
Hindustan Unilever Ltd	1.99		1.99
Cholamandalam Investment & Finance Co. Ltd	1.96		1.96
Hindalco Industries Ltd	1.93		1.93
Page Industries Ltd	1.91		1.91
Shree Cement Ltd	1.87		1.87
ICICI Prudential Asset Management Company Ltd	1.86		1.86
Tata Steel Ltd	1.66		1.66
Britannia Industries Ltd	1.66	-0.20	1.46

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Mankind Pharma Ltd	1.58		1.58
Thermax Ltd	1.52		1.52
Eicher Motors Ltd	1.43		1.43
Vedanta Ltd	1.31		1.31
ICICI Prudential Life Insurance Company Ltd	1.18		1.18
Brainbees Solutions Ltd	1.02		1.02
Sona Blw Precision Forgings Ltd	0.90		0.90
Gail (India) Ltd	0.88		0.88
Schaeffler India Ltd	0.87		0.87
ICICI Lombard General Insurance Company Ltd	0.85		0.85
PI Industries Ltd	0.66		0.66
Motherson Sumi Wiring India Ltd	0.52		0.52
SKF India (Industrial) Ltd	0.39		0.39
SKF India Ltd	0.24		0.24
Cipla Ltd	0.18		0.18
Bharat Petroleum Corporation Ltd	0.07		0.07
Kwality Walls India Ltd	0.03		0.03
DLF Ltd-24-Feb-26		0.35	0.35
Total	96.71	0.15	96.86
Treasury Bills			
91 Day T-Bill 27.03.26	0.63		
91 Day T-Bill 19.02.26	0.23		
364 Day T-Bill 19.11.26	0.12		
Total	0.98		
Cash, Cash Equivalents And Others			
	2.16		
Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	35.35
Oil, Gas & Consumable Fuels	7.19
Automobile And Auto Components	6.33
Information Technology	6.09
Fast Moving Consumer Goods	5.79
Construction	5.31
Consumer Services	5.14
Capital Goods	5.09
Metals & Mining	4.90
Healthcare	4.78
Consumer Durables	3.68
Telecommunication	2.62
Textiles	1.91
Construction Materials	1.87
Sovereign	0.98
Chemicals	0.66
Derivatives	0.15
Cash, Cash Equivalents And Others	2.16

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 5,611.10 Crores
- AUM as on January 31, 2026**
₹ 5,514.13 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 SIP¹ 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	: 11.41%
Beta	: 0.89
Sharpe Ratio	: 0.74
Portfolio Turnover*	
Equity Turnover	: 0.23
Total Turnover	: 0.23

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 (5.53% as on 31st January, 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	74.8269
Reg-Plan-Growth	239.2588
Dir-Plan-IDCW	94.4123
Dir-Plan-Growth	262.9901

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

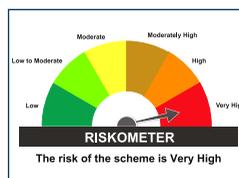
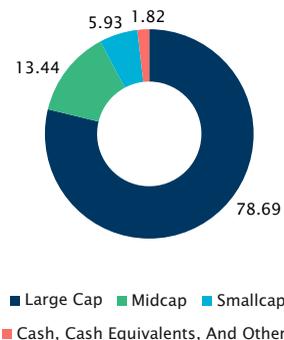
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd	9.08
ICICI Bank Ltd	8.33
Infosys Ltd	6.27
Axis Bank Ltd	5.13
State Bank Of India	5.04
Larsen & Toubro Ltd	4.66
Maruti Suzuki India Ltd	4.08
Kotak Mahindra Bank Ltd	3.82
Ultratech Cement Ltd	3.75
Bajaj Finance Ltd	3.54
Hindalco Industries Ltd	2.94
LTIMindtree Ltd	2.93
Asian Paints Ltd	2.64
TVS Motor Company Ltd	2.59
Reliance Industries Ltd	2.54
Eicher Motors Ltd	1.95
ABB India Ltd	1.85
Pidilite Industries Ltd	1.81
ICICI Prudential Life Insurance Company Ltd	1.56
Timken India Ltd	1.47
The Indian Hotels Company Ltd	1.47
Divi'S Laboratories Ltd	1.43
Britannia Industries Ltd	1.43
Siemens Ltd	1.41
Page Industries Ltd	1.34
Sona Blw Precision Forgings Ltd	1.26

Stock Name	(%) Of Total AUM
Thermax Ltd	1.25
Schaeffler India Ltd	1.22
Oberoi Realty Ltd	1.17
L&T Technology Services Ltd	1.11
Kajaria Ceramics Ltd	1.10
FSN E-Commerce Ventures Ltd	1.06
Dr. Lal Path Labs Ltd	1.05
Honeywell Automation India Ltd	1.03
Jubilant Foodworks Ltd	1.02
Volta Ltd	1.01
Godrej Properties Ltd	0.99
Berger Paints India Ltd	0.92
Colgate Palmolive (India) Ltd	0.79
Kwality Walls India Ltd	0.02
Total	98.06
Non-Convertible Preference Share	
TVS Motor Company Ltd	0.03
Total	0.03
Treasury Bills	
364 Day T-Bill 19.11.26	0.09
Total	0.09
Cash, Cash Equivalents And Others	
	1.82
Grand Total	100.00

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

Financial Services	36.50
Automobile And Auto Components	11.13
Information Technology	10.31
Capital Goods	7.01
Consumer Durables	5.67
Construction	4.66
Construction Materials	3.75
Consumer Services	3.55
Metals & Mining	2.94
Oil, Gas & Consumable Fuels	2.54
Healthcare	2.48
Fast Moving Consumer Goods	2.24
Realty	2.16
Chemicals	1.81
Textiles	1.34
Sovereign	0.09
Cash, Cash Equivalents And Others	1.82

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

SBI ESG Exclusionary Strategy Fund
 This product is suitable for investors who are seeking¹:

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

¹Investors 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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 23,380.26 Crores
- AUM as on January 31, 2026**
₹ 23,147.51 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	: 11.10%
Beta	: 0.84
Sharpe Ratio	: 0.71
Portfolio Turnover*	
Equity Turnover	: 0.60
Total Turnover	: 0.83

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 (5.53% as on 31st January 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	49.0720
Reg-Plan-Growth	109.5905
Dir-Plan-IDCW	61.4519
Dir-Plan-Growth	122.9457

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

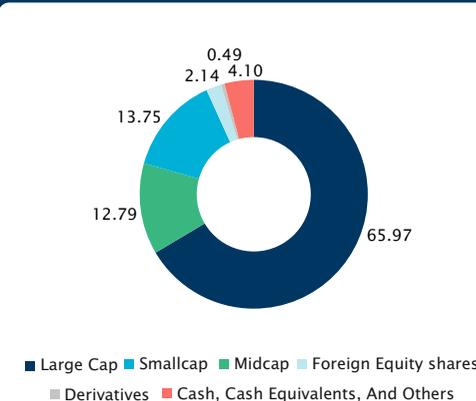
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares				Jubilant Foodworks Ltd	0.81		0.81
Infosys Ltd	6.38		6.38	VIP Industries Ltd	0.78		0.78
HDFC Bank Ltd	6.00		6.00	Krishna Institute Of Medical Sciences Ltd	0.77		0.77
ICICI Bank Ltd	5.82		5.82	Kingfa Science & Technology India Ltd	0.64		0.64
Axis Bank Ltd	5.14	0.49	5.63	Carborundum Universal Ltd	0.61		0.61
Larsen & Toubro Ltd	4.41		4.41	Sona Blw Precision Forgings Ltd	0.57		0.57
Maruti Suzuki India Ltd	3.80		3.80	Manappuram Finance Ltd	0.55		0.55
Bharti Airtel Ltd	3.80		3.80	V-Guard Industries Ltd	0.53		0.53
Kotak Mahindra Bank Ltd	3.53		3.53	Eternal Ltd	0.49		0.49
Tata Steel Ltd	3.04		3.04	Power Mech Projects Ltd	0.46		0.46
Eicher Motors Ltd	3.01		3.01	Pine Labs Ltd	0.46		0.46
Reliance Industries Ltd	2.95		2.95	JSW Cement Ltd	0.43		0.43
Muthoot Finance Ltd	2.28		2.28	G R Infra Projects Ltd	0.43		0.43
Bajaj Finance Ltd	2.28		2.28	Berger Paints India Ltd	0.40		0.40
Ashok Leyland Ltd	2.00		2.00	Tata Communications Ltd	0.34		0.34
Nuvoco Vistas Corporation Ltd	1.91		1.91	HDB Financial Services Ltd	0.33		0.33
Max Financial Services Ltd	1.89		1.89	Dixon Technologies (India) Ltd	0.28		0.28
Coal India Ltd	1.60		1.60	Timken India Ltd	0.27		0.27
JSW Steel Ltd	1.57		1.57	Grindwell Norton Ltd	0.27		0.27
Mahindra & Mahindra Ltd	1.56		1.56	Relaxo Footwears Ltd	0.23		0.23
Hindalco Industries Ltd	1.48		1.48	Sheela Foam Ltd	0.21		0.21
Jindal Steel Ltd	1.38		1.38	Indian Energy Exchange Ltd	0.15		0.15
Cholamandalam Investment & Finance Co. Ltd	1.36		1.36	Thermax Ltd	0.12		0.12
HDFC Life Insurance Company Ltd	1.34		1.34	Page Industries Ltd	0.03		0.03
Shriram Finance Ltd	1.30		1.30	Teneco Clean Air India Ltd	0.02		0.02
Swiggy Ltd	1.18		1.18	LG Electronics India Ltd	0.02		0.02
ICICI Lombard General Insurance Company Ltd	1.17		1.17	Total	92.51	0.49	93.00
Biocon Ltd	1.11		1.11	Foreign Equityshares			
Asian Paints Ltd	0.97		0.97	Nvidia Corporation	1.08		
AIA Engineering Ltd	0.94		0.94	Cognizant Technology Solutions Corporation	1.06		
Sun Pharmaceutical Industries Ltd	0.93		0.93	Total	2.14		
Star Cement Ltd	0.93		0.93	Treasury Bills			
ICICI Prudential Life Insurance Company Ltd	0.93		0.93	91 Day T-Bill 23.04.26	0.43		
Cummins India Ltd	0.91		0.91	182 Day T-Bill 16.04.26	0.21		
Aavas Financiers Ltd	0.90		0.90	364 Day T-Bill 19.11.26	0.12		
Pearl Global Industries Ltd	0.85		0.85	Total	0.76		
Aptus Value Housing Finance India Ltd	0.84		0.84	Cash, Cash Equivalents And Others			
United Breweries Ltd	0.82		0.82	Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	36.27
Automobile And Auto Components	8.96
Information Technology	8.52
Metals & Mining	7.47
Capital Goods	5.76
Construction	5.30
Oil, Gas & Consumable Fuels	4.55
Telecommunication	4.14
Consumer Durables	3.42
Construction Materials	3.27
Healthcare	2.81
Consumer Services	2.48
Textiles	0.88
Fast Moving Consumer Goods	0.82
Sovereign	0.76
Derivatives	0.49
Cash, Cash Equivalents And Others	4.10

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:** 31/01/2026

• **AAUM for the Month of January 2026**
₹ 23,268.68 Crores

• **AUM as on January 31, 2026**
₹ 22,975.13 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 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

Standard Deviation	: 12.06%
Beta	: 0.81
Sharpe Ratio	: 0.84
Portfolio Turnover*	
Equity Turnover	: 0.29
Total Turnover	: 0.53

*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 (5.53% as on 31st January 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	16.4063
Reg-Plan-Growth	16.4036
Dir-Plan-IDCW	17.0028
Dir-Plan-Growth	17.0027

PORTFOLIO

Stock Name

Equity Shares

Stock Name	(%) Of Total AUM
Kotak Mahindra Bank Ltd	4.16
HDFC Bank Ltd	3.88
Hindalco Industries Ltd	3.78
ICICI Bank Ltd	3.20
Bajaj Finserv Ltd	3.18
Indus Towers Ltd	3.17
Adani Power Ltd	3.05
K.P.R. Mill Ltd	2.99
Bharti Airtel Ltd	2.95
Dalmia Bharat Ltd	2.83
Asian Paints Ltd	2.75
Torrent Power Ltd	2.62
Paradeep Phosphates Ltd	2.49
Jupiter Life Line Hospitals Ltd	2.47
Divi'S Laboratories Ltd	2.42
Jubilant Foodworks Ltd	2.38
Axis Bank Ltd	2.11
Infosys Ltd	2.07
Blue Star Ltd	1.98
United Breweries Ltd	1.80
Berger Paints India Ltd	1.76
Aether Industries Ltd	1.74
Krishna Institute Of Medical Sciences Ltd	1.71
Elgi Equipments Ltd	1.69
Biocon Ltd	1.56
Eih Ltd	1.51
Vishal Mega Mart Ltd	1.48
Kalpataru Projects International Ltd	1.47
Aptus Value Housing Finance India Ltd	1.28
The Federal Bank Ltd	1.25
TTK Prestige Ltd	1.23
Tata Steel Ltd	1.23
V-Guard Industries Ltd	1.22
Ask Automotive Ltd	1.22

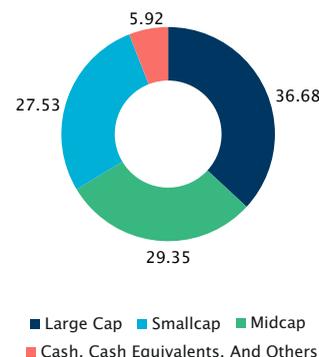
Stock Name

Stock Name	(%) Of Total AUM
Carborundum Universal Ltd	1.20
Page Industries Ltd	1.11
V-Mart Retail Ltd	1.10
Eternal Ltd	1.10
Balkrishna Industries Ltd	1.10
Sona Blw Precision Forgings Ltd	1.08
NMDC Ltd	1.05
Archean Chemical Industries Ltd	1.01
JSW Cement Ltd	0.99
Mrs. Bectors Food Specialities Ltd	0.97
Petronet Lng Ltd	0.95
Punjab National Bank	0.80
VIP Industries Ltd	0.50
Kalpataru Ltd	0.50
Brainbees Solutions Ltd	0.47
Persistent Systems Ltd	0.46
Deepak Fertilizers And Petrochemicals Corporation Ltd	0.43
Billionbrains Garage Ventures Ltd	0.31
HDB Financial Services Ltd	0.29
Relaxo Footwears Ltd	0.28
Sai Silks (Kalamandir) Ltd	0.27
Escorts Kubota Ltd	0.26
Electronics Mart India Ltd	0.26
Stanley Lifestyles Ltd	0.22
Brigade Hotel Ventures Ltd	0.22
Total	93.56
Government Securities	
GOI 7.38% 20.06.2027 GOV	0.44
Total	0.44
Treasury Bills	
364 Day T-Bill 19.11.26	0.08
Total	0.08
Cash, Cash Equivalents And Others	5.92
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	20.46
Consumer Durables	9.94
Consumer Services	8.79
Healthcare	8.16
Telecommunication	6.12
Metals & Mining	6.06
Power	5.67
Chemicals	5.67
Textiles	4.10
Construction Materials	3.82
Automobile And Auto Components	3.40
Capital Goods	3.15
Fast Moving Consumer Goods	2.77
Information Technology	2.53
Construction	1.47
Oil, Gas & Consumable Fuels	0.95
Sovereign	0.52
Realty	0.50
Cash, Cash Equivalents And Others	5.92

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: 31/01/2026

AAUM for the Month of January 2026

₹ 8,986.72 Crores

AUM as on January 31, 2026

₹ 8,912.60 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 instalments or

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

minimum 12 instalments.

Monthly - Minimum ₹1000 & in multiples of Re. 1

thereafter for minimum 6 months (or) minimum

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

12 months

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

thereafter for minimum one year

Semi-Annual - Minimum ₹3000 & in multiples of Re. 1

thereafter for minimum of 4 instalments.

Annual - Minimum ₹5000 & in multiples of Re. 1

thereafter for minimum of 4 instalments.

Minimum Investment

₹ 5000 & in multiples of ₹ 1

Additional Investment

₹ 1000 & in multiples of ₹ 1

Quantitative Data
Portfolio Turnover¹

Equity Turnover : 0.16

Total Turnover : 0.16

¹Portfolio 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 31st January 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

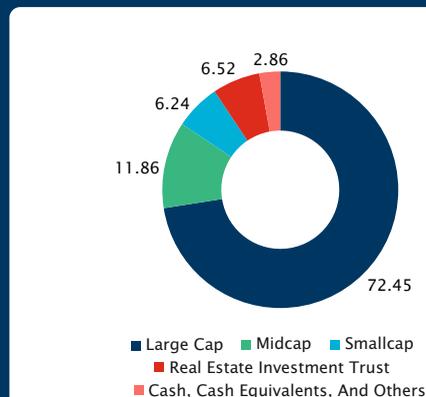
Option	NAV (₹)
Reg-Plan-IDCW	15.4992
Reg-Plan-Growth	15.4994
Dir-Plan-IDCW	15.9680
Dir-Plan-Growth	15.9665

PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Bank Of Baroda	1.28
HDFC Bank Ltd	8.66	Pidilite Industries Ltd	1.24
ICICI Bank Ltd	6.16	Glaxosmithkline Pharmaceuticals Ltd	1.21
Infosys Ltd	5.97	Voltas Ltd	1.19
Larsen & Toubro Ltd	4.99	Grindwell Norton Ltd	1.16
State Bank Of India	4.97	Oil India Ltd	1.14
Tata Consultancy Services Ltd	4.65	SKF India (Industrial) Ltd	1.10
Maruti Suzuki India Ltd	3.77	Abbott India Ltd	1.08
Power Grid Corporation Of India Ltd	3.50	Dr. Lal Path Labs Ltd	1.04
Gail (India) Ltd	2.82	Sanofi Consumer Healthcare India Ltd	0.91
Hindustan Unilever Ltd	2.49	SKF India Ltd	0.68
Oil & Natural Gas Corporation Ltd	2.25	Page Industries Ltd	0.52
Axis Bank Ltd	2.15	Kwality Walls India Ltd	0.04
Tech Mahindra Ltd	2.13	Total	90.55
National Aluminium Company Ltd	1.84	Real Estate Investment Trust	
Schaeffler India Ltd	1.83	Nexus Select Trust	2.08
Nestle India Ltd	1.81	Embassy Office Parks Reit	1.72
Colgate Palmolive (India) Ltd	1.71	Brookfield India Real Estate Trust	1.61
TVS Motor Company Ltd	1.66	MindSpace Business Parks Reit	1.11
Asian Paints Ltd	1.63	Total	6.52
Eicher Motors Ltd	1.61	Non-Convertible Preference Share	
ICICI Prudential Asset Management Company Ltd	1.58	TVS Motor Company Ltd	0.02
Bharat Petroleum Corporation Ltd	1.47	Total	0.02
Tata Steel Ltd	1.45	Treasury Bills	
Divi'S Laboratories Ltd	1.45	364 Day T-Bill 19.11.26	0.05
Britannia Industries Ltd	1.41	Total	0.05
Ultratech Cement Ltd	1.35	Cash, Cash Equivalents And Others	2.86
L&T Technology Services Ltd	1.34	Grand Total	100.00
The Great Eastern Shipping Co. Ltd	1.31		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

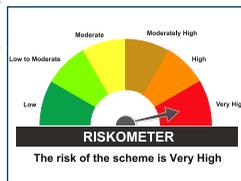
Financial Services	24.80
Information Technology	14.09
Automobile And Auto Components	9.57
Oil, Gas & Consumable Fuels	7.68
Fast Moving Consumer Goods	7.46
Realty	6.52
Healthcare	5.69
Construction	4.99
Power	3.50
Metals & Mining	3.29
Consumer Durables	2.82
Capital Goods	2.26
Construction Materials	1.35
Services	1.31
Chemicals	1.24
Textiles	0.52
Sovereign	0.05
Cash, Cash Equivalents And Others	2.86

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Quantitative Data
Portfolio Turnover¹

Equity Turnover : 0.16

Total Turnover : 0.16

¹Portfolio 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 31st January 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.


SBI Dividend Yield Fund

This product is suitable for investors who are seeking¹:

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

¹Investors 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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 49,094.51 Crores
- AUM as on January 31, 2026**
₹ 48,729.34 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 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	: 12.07%
Beta	: 0.91
Sharpe Ratio	: 1.12
Portfolio Turnover*	
Equity Turnover	: 0.10
Total Turnover	: 2.03

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 (5.53% as on 31st January 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	67.4679
Reg-Plan-Growth	389.0762
Dir-Plan-IDCW	90.0629
Dir-Plan-Growth	426.7502

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

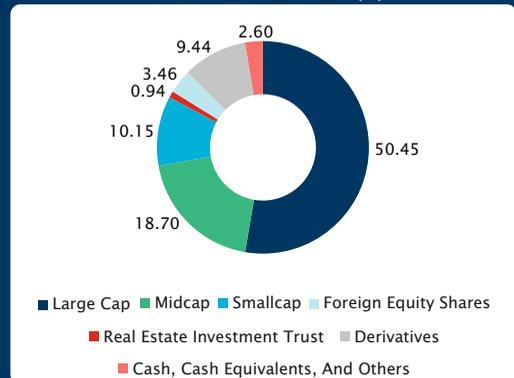
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
HDFC Bank Ltd	7.71		7.71
Reliance Industries Ltd	5.65	-0.57	5.08
Biocon Ltd	3.02		3.02
Punjab National Bank	2.98		2.98
Tata Steel Ltd	2.94		2.94
Kotak Mahindra Bank Ltd	2.68		2.68
Indus Towers Ltd	2.31		2.31
ITC Ltd	2.05		2.05
Dabur India Ltd	1.96		1.96
Tech Mahindra Ltd	1.89		1.89
Torrent Power Ltd	1.85		1.85
Gail (India) Ltd	1.78		1.78
Hindalco Industries Ltd	1.58		1.58
Mahindra & Mahindra Financial Services Ltd	1.52		1.52
ICICI Bank Ltd	1.47		1.47
Axis Bank Ltd	1.38		1.38
Oil & Natural Gas Corporation Ltd	1.32		1.32
Bajaj Auto Ltd	1.28		1.28
Bharti Airtel Ltd	1.27		1.27
HCL Technologies Ltd	1.23		1.23
Indian Oil Corporation Ltd	1.21		1.21
Maruti Suzuki India Ltd	1.18		1.18
Tata Motors Ltd	1.17		1.17
Alkem Laboratories Ltd	1.17		1.17
ICICI Prudential Life Insurance Company Ltd	1.15		1.15
State Bank Of India	1.11		1.11
FSN E-Commerce Ventures Ltd	1.08		1.08
Petronet Lng Ltd	1.04		1.04
Cipla Ltd	1.04		1.04
Aster Dm Healthcare Ltd	1.04		1.04
Infosys Ltd	0.93		0.93
Tata Motors Passenger Vehicles Ltd	0.89		0.89
United Spirits Ltd	0.82		0.82
Asian Paints Ltd	0.82		0.82
Larsen & Toubro Ltd	0.81		0.81
Wipro Ltd	0.73		0.73
Samvardhana Motherson International Ltd	0.70		0.70
CESC Ltd	0.67		0.67
Grasim Industries Ltd	0.65		0.65
Whirlpool Of India Ltd	0.64		0.64
Delhivery Ltd	0.62		0.62
Tata Consultancy Services Ltd	0.60		0.60
Nuvoco Vistas Corporation Ltd	0.60		0.60
Mankind Pharma Ltd	0.58		0.58
Rallis India Ltd	0.52		0.52
Life Insurance Corporation Of India	0.52		0.52
Hero Motocorp Ltd	0.51		0.51
The Ramco Cements Ltd	0.48		0.48
NMDC Ltd	0.48		0.48
Equitas Small Finance Bank Ltd	0.48		0.48
Bandhan Bank Ltd	0.48		0.48
ACC Ltd	0.48		0.48
Lupin Ltd	0.44		0.44

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Ashiana Housing Ltd	0.44		0.44
Bank Of India	0.40		0.40
G R Infra Projects Ltd	0.36		0.36
K.P.R. Mill Ltd	0.34		0.34
HDFC Asset Management Co. Ltd	0.33		0.33
Steel Authority Of India Ltd	0.32		0.32
Neogen Chemicals Ltd	0.31		0.31
Gland Pharma Ltd	0.31		0.31
Indian Energy Exchange Ltd	0.29		0.29
Disa India Ltd	0.28		0.28
Prism Johnson Ltd	0.25		0.25
Grindwell Norton Ltd	0.25		0.25
Timken India Ltd	0.22		0.22
Aurobindo Pharma Ltd	0.22	0.10	0.32
Sanofi India Ltd	0.21		0.21
V-Guard Industries Ltd	0.20		0.20
Wendt (India) Ltd	0.16		0.16
Ingersoll Rand (India) Ltd	0.16		0.16
Carborundum Universal Ltd	0.15		0.15
Gateway Distriparks Ltd	0.12		0.12
E.I.D-Parry (India) Ltd	0.10		0.10
Motherson Sumi Wiring India Ltd	0.09		0.09
Sula Vineyards Ltd	0.08		0.08
Automotive Axles Ltd	0.08		0.08
Greenply Industries Ltd	0.06		0.06
ICICI Prudential Asset Management Company Ltd	0.04		0.04
NMDC Steel Ltd	0.02		0.02
Nifty Index 24-02-2026		9.91	9.91
Total	79.30	9.44	88.74
Real Estate Investment Trust			
Embassy Office Parks Reit	0.94		0.94
Total			
Foreign Equity Shares			
Epam Systems Inc	1.79		1.79
Cognizant Technology Solutions Corporation	1.67		1.67
Total	3.46		
Non Convertible Debentures			
Small Industries Development Bank Of India	1.26		1.26
National Bank For Agriculture And Rural Development	0.61		0.61
Total	1.87		
Treasury Bills			
182 Day T-Bill 26.03.26	1.02		1.02
364 Day T-Bill 15.10.26	0.59		0.59
364 Day T-Bill 08.10.26	0.40		0.40
91 Day T-Bill 27.03.26	0.20		0.20
364 Day T-Bill 19.11.26	0.18		0.18
Total	2.39		
Cash, Cash Equivalents And Others			
Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	24.41
Oil, Gas & Consumable Fuels	11.00
Information Technology	8.84
Healthcare	8.03
Metals & Mining	5.34
Fast Moving Consumer Goods	5.01
Automobile And Auto Components	4.73
Telecommunication	3.58
Power	2.52
Construction Materials	2.46
Capital Goods	2.39
Sovereign	2.39
Consumer Durables	1.72
Realty	1.38
Construction	1.17
Consumer Services	1.08
Chemicals	0.83
Services	0.74
Textiles	0.34
Derivatives	9.44
Cash, Cash Equivalents And Others	2.60

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 37,406.99 Crores
- AUM as on January 31, 2026**
₹ 37,496.73 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 SIP¹ 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	: 10.94%
Beta	: 0.79
Sharpe Ratio	: 1.10
Portfolio Turnover*	
Equity Turnover	: 0.26
Total Turnover	: 0.52

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 (5.53% as on 31st January 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	290.3265	09-Mar-18 (Reg-plan)	11.00	94.1106
Reg-Plan-Growth	642.6184	09-Mar-18 (Dir-plan)	13.00	111.1062
Dir-Plan-IDCW	364.9906	27-Feb-17 (Reg-plan)	7.80	89.6546
Dir-Plan-Growth	700.2620	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.

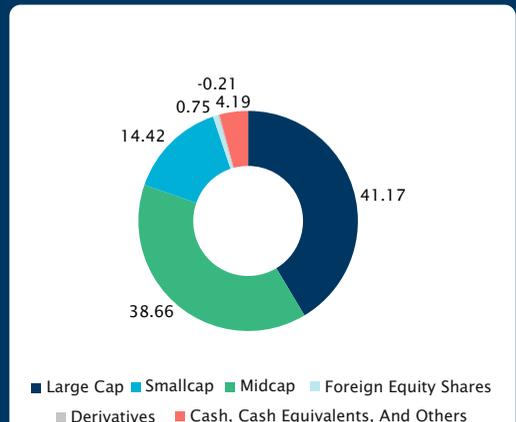
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares				Steel Authority Of India Ltd	0.74	-0.74	
HDFC Bank Ltd	5.45		5.45	Laurus Labs Ltd	0.64	-0.13	0.51
Axis Bank Ltd	3.36		3.36	Cholamandalam Financial Holdings Ltd	0.63		0.63
State Bank Of India	3.30		3.30	ACC Ltd	0.59		0.59
ICICI Bank Ltd	3.00		3.00	The Ramco Cements Ltd	0.58		0.58
Reliance Industries Ltd	2.83		2.83	G R Infra Projects Ltd	0.58		0.58
Ashok Leyland Ltd	2.83		2.83	Acutaas Chemicals Ltd	0.56		0.56
HDFC Asset Management Co. Ltd	2.56		2.56	LG Electronics India Ltd	0.55		0.55
Bharat Forge Ltd	2.50		2.50	Ingersoll Rand (India) Ltd	0.55		0.55
Asian Paints Ltd	2.49		2.49	Honeywell Automation India Ltd	0.55		0.55
Tata Motors Ltd	2.45		2.45	Hexaware Technologies Ltd	0.53		0.53
Shree Cement Ltd	2.41		2.41	Nuvoco Vistas Corporation Ltd	0.52		0.52
Colgate Palmolive (India) Ltd	2.35		2.35	Dr. Lal Path Labs Ltd	0.49		0.49
Alkem Laboratories Ltd	2.24		2.24	Kajaria Ceramics Ltd	0.48		0.48
Jindal Steel Ltd	2.15		2.15	Hatsun Agro Product Ltd	0.45		0.45
Berger Paints India Ltd	2.10		2.10	Timken India Ltd	0.44		0.44
Aurobindo Pharma Ltd	2.09		2.09	Bank Of India	0.44		0.44
Abbott India Ltd	2.02		2.02	Relaxo Footwears Ltd	0.42		0.42
Torrent Power Ltd	1.87		1.87	Dabur India Ltd	0.34		0.34
LTIMindtree Ltd	1.82		1.82	Angel One Ltd	0.34		0.34
Balkrishna Industries Ltd	1.78		1.78	Motherson Sumi Wiring India Ltd	0.33		0.33
ICICI Prudential Asset Management Company Ltd	1.74		1.74	Blue Star Ltd	0.31		0.31
Hindalco Industries Ltd	1.72		1.72	Neogen Chemicals Ltd	0.30		0.30
Indus Towers Ltd	1.67		1.67	National Aluminium Company Ltd	0.30		0.30
Gland Pharma Ltd	1.56		1.56	Wipro Ltd	0.25		0.25
Infosys Ltd	1.53		1.53	Tube Investments Of India Ltd	0.20		0.20
Godrej Consumer Products Ltd	1.45		1.45	Sheela Foam Ltd	0.20		0.20
United Breweries Ltd	1.34		1.34	Ganesha Ecosphere Ltd	0.17		0.17
Divi'S Laboratories Ltd	1.34		1.34	Thermax Ltd	0.16		0.16
Hindustan Unilever Ltd	1.27		1.27	Lemon Tree Hotels Ltd	0.14		0.14
Larsen & Toubro Ltd	1.23		1.23	Bharat Heavy Electricals Ltd	0.14		0.14
Jubilant Foodworks Ltd	1.22		1.22	Persistent Systems Ltd	0.06		0.06
Sundram Fasteners Ltd	1.19		1.19	MRF Ltd	0.04		0.04
Biocon Ltd	1.18		1.18	Kwality Walls India Ltd	0.02		0.02
ZF Commercial Vehicle Control Systems India Ltd	1.16		1.16	Volta Ltd-24-Feb-26	0.66	0.66	0.66
FSN E-Commerce Ventures Ltd	1.14		1.14	Total	94.25	-0.21	94.04
AIA Engineering Ltd	1.12		1.12	Foreign Equityshares			
UNO Minda Ltd	1.11		1.11	Epam Systems Inc	0.75		
Page Industries Ltd	1.07		1.07	Total	0.75		
Hindustan Petroleum Corporation Ltd	1.06		1.06	Treasury Bills			
Tata Steel Ltd	1.03		1.03	91 Day T-Bill 27.03.26	0.66		
HDFC Life Insurance Company Ltd	1.03		1.03	182 Day T-Bill 27.02.26	0.27		
Emami Ltd	0.84		0.84	364 Day T-Bill 19.11.26	0.09		
Delhivery Ltd	0.84		0.84	Total	1.02		
Punjab National Bank	0.77		0.77	Cash, Cash Equivalents And Others 4.19			
				Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	22.62
Healthcare	12.12
Automobile And Auto Components	8.31
Capital Goods	8.24
Fast Moving Consumer Goods	8.06
Consumer Durables	6.55
Metals & Mining	5.94
Information Technology	4.94
Construction Materials	4.10
Oil, Gas & Consumable Fuels	3.89
Consumer Services	2.50
Power	1.87
Construction	1.81
Telecommunication	1.67
Textiles	1.24
Sovereign	1.02
Services	0.84
Chemicals	0.30
Derivatives	-0.21
Cash, Cash Equivalents And Others	4.19

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Large & Midcap Fund
This product is suitable for investors who are seeking^A:

- Long term capital appreciation.
- Investments in a diversified portfolio of large and midcap companies.

^AInvestors 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: 31/01/2026

• AUM for the Month of January 2026

₹ 43,076.18 Crores

• AUM as on January 31, 2026

₹ 42,998.42 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 : 10.29%

Beta : 0.71

Sharpe Ratio : 1.21

Portfolio Turnover*

Equity Turnover : 0.39

Total Turnover : 0.41

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 (5.53% as on 31st January 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	68.3221
Reg-Plan-Growth	373.5312
Dir-Plan-IDCW	102.6279
Dir-Plan-Growth	421.1404

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

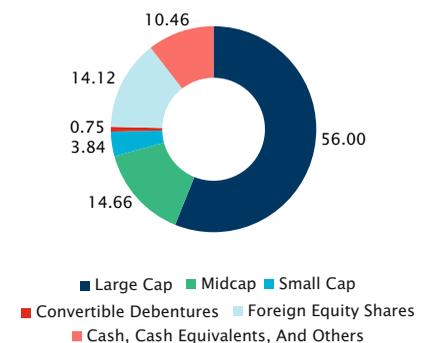
Stock Name	(%) Of Total AUM
Equity Shares	
Muthoot Finance Ltd	6.23
HDFC Bank Ltd	6.05
State Bank Of India	5.76
Bharti Airtel Ltd	4.73
Bajaj Finserv Ltd	4.54
Kotak Mahindra Bank Ltd	4.27
Bajaj Finance Ltd	3.87
Adani Power Ltd	3.55
Solar Industries India Ltd	3.45
Adani Energy Solutions Ltd	3.16
Asian Paints Ltd	2.99
Eicher Motors Ltd	2.82
Divi'S Laboratories Ltd	2.49
Procter & Gamble Hygiene And Health Care Ltd	2.46
Jubilant Foodworks Ltd	2.43
Torrent Power Ltd	2.26
Samvardhana Motherson International Ltd	2.09
Vishal Mega Mart Ltd	2.05
Meesho Ltd	2.03
Sona Blw Precision Forgings Ltd	1.96

Stock Name	(%) Of Total AUM
Lenskart Solutions Ltd	1.89
Hatsun Agro Product Ltd	1.88
Thermax Ltd	1.54
Total	74.50
Foreign Equityshares	
Alphabet Inc.	10.11
Epam Systems Inc	4.01
Total	14.12
Convertible Debentures	
Samvardhana Motherson International Ltd	0.75
Total	0.75
Treasury Bills	
364 Day T-Bill 19.11.26	0.17
Total	0.17
Cash, Cash Equivalents And Others	
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.72
Information Technology	14.12
Power	8.97
Consumer Services	8.40
Automobile And Auto Components	7.62
Telecommunication	4.73
Fast Moving Consumer Goods	4.34
Chemicals	3.45
Consumer Durables	2.99
Healthcare	2.49
Capital Goods	1.54
Sovereign	0.17
Cash, Cash Equivalents And Others	10.46

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI Focused Fund

This product is suitable for investors who are seeking*:

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

*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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 22,821.65 Crores
- AUM as on January 31, 2026**
₹ 22,424.17 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* 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	: 13.22%
Beta	: 0.79
Sharpe Ratio	: 0.83
Portfolio Turnover*	
Equity Turnover	: 0.40
Total Turnover	: 0.65

*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 (5.53% as on 31st January 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	92.9358
Reg-Plan-Growth	227.4415
Dir-Plan-IDCW	145.1707
Dir-Plan-Growth	256.0552

LAST IDCW

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

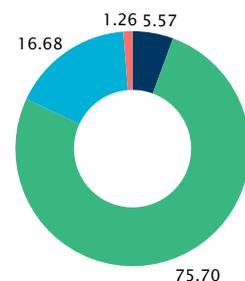
Stock Name	(%) Of Total AUM
Equity Shares	
Torrent Power Ltd	4.02
Sundaram Finance Ltd	3.51
Bharat Heavy Electricals Ltd	3.51
The Federal Bank Ltd	3.46
Crisil Ltd	3.43
AIA Engineering Ltd	3.20
Mahindra & Mahindra Financial Services Ltd	3.18
Bharat Forge Ltd	2.89
Shree Cement Ltd	2.71
Biocon Ltd	2.55
HDB Financial Services Ltd	2.37
FSN E-Commerce Ventures Ltd	2.35
ICICI Prudential Life Insurance Company Ltd	2.30
BSE Ltd	2.25
Supreme Industries Ltd	2.19
State Bank Of India	2.16
Max Financial Services Ltd	2.16
Pine Labs Ltd	2.08
Grindwell Norton Ltd	2.00
Indus Towers Ltd	1.98
Schaeffler India Ltd	1.94
Motherson Sumi Wiring India Ltd	1.92
JK Cement Ltd	1.91
Hindustan Petroleum Corporation Ltd	1.90
Dalmia Bharat Ltd	1.89
Oberoi Realty Ltd	1.80
Berger Paints India Ltd	1.76
Alkem Laboratories Ltd	1.74
L&T Technology Services Ltd	1.66
Jubilant Foodworks Ltd	1.66

Stock Name	(%) Of Total AUM
ICICI Lombard General Insurance Company Ltd	1.63
Thermax Ltd	1.54
The Phoenix Mills Ltd	1.49
Sundram Fasteners Ltd	1.49
Procter & Gamble Hygiene And Health Care Ltd	1.47
Page Industries Ltd	1.41
Colgate Palmolive (India) Ltd	1.41
Carborundum Universal Ltd	1.37
Star Health & Allied Insurance Co. Ltd	1.32
JSW Energy Ltd	1.29
Glaxosmithkline Pharmaceuticals Ltd	1.29
Siemens Ltd	1.24
The India Cements Ltd	1.22
Adani Energy Solutions Ltd	1.20
Hatsun Agro Product Ltd	1.18
Lupin Ltd	1.04
Asian Paints Ltd	0.97
Godrej Properties Ltd	0.91
Urban Company Ltd	0.64
PI Industries Ltd	0.57
K.P.R. Mill Ltd	0.53
Sanofi India Ltd	0.23
Cohance Lifesciences Ltd	0.03
Total	97.95
Treasury Bills	
91 Day T-Bill 27.03.26	0.66
364 Day T-Bill 19.11.26	0.13
Total	0.79
Cash, Cash Equivalents And Others	
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.85
Capital Goods	15.05
Automobile And Auto Components	8.24
Construction Materials	7.73
Healthcare	6.88
Power	6.51
Consumer Services	4.65
Realty	4.20
Fast Moving Consumer Goods	4.06
Consumer Durables	2.73
Telecommunication	1.98
Textiles	1.94
Oil, Gas & Consumable Fuels	1.90
Information Technology	1.66
Sovereign	0.79
Chemicals	0.57
Cash, Cash Equivalents And Others	1.26

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 5,697.64 Crores
- AUM as on January 31, 2026**
₹ 5,602.35 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 SIP¹ 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	: 10.50%
Beta	: 0.59
Sharpe Ratio	: 0.11
Portfolio Turnover*	
Equity Turnover	: 0.44
Total Turnover	: 0.44

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 (5.53% as on 31st January 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	104.4742
Reg-Plan-Growth	341.9866
Dir-Plan-IDCW	134.9842
Dir-Plan-Growth	378.1442

LAST IDCW

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

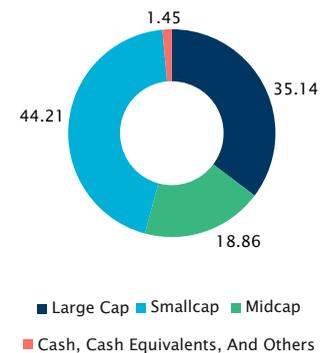
Stock Name	(%) Of Total AUM
Equity Shares	
Vedanta Ltd	6.08
Britannia Industries Ltd	5.23
Divi'S Laboratories Ltd	5.18
Hindustan Unilever Ltd	5.08
Aether Industries Ltd	4.61
Maruti Suzuki India Ltd	4.17
Colgate Palmolive (India) Ltd	3.77
CCL Products (India) Ltd	3.64
Garware Technical Fibres Ltd	3.51
ZF Commercial Vehicle Control Systems India Ltd	3.34
Sona Blw Precision Forgings Ltd	3.19
Navin Fluorine International Ltd	3.05
Biocon Ltd	3.01
Abbott India Ltd	2.95
Tenneco Clean Air India Ltd	2.80
Siemens Ltd	2.77
Grindwell Norton Ltd	2.75
Privi Speciality Chemicals Ltd	2.71
Sun Pharmaceutical Industries Ltd	2.56
Esab India Ltd	2.49
Gokaldas Exports Ltd	2.45

Stock Name	(%) Of Total AUM
Lupin Ltd	2.31
Bharat Forge Ltd	2.06
Infosys Ltd	2.05
Samvardhana Motherson International Ltd	2.02
United Breweries Ltd	1.97
Anthem Biosciences Ltd	1.93
Amagi Media Labs Ltd	1.76
Clean Science & Technology Ltd	1.54
Polymedure Ltd	1.52
Kennametal India Ltd	1.49
Timken India Ltd	1.31
Balkrishna Industries Ltd	0.86
Whirlpool Of India Ltd	0.69
Cohance Lifesciences Ltd	0.68
Aequus Ltd	0.58
Kwality Walls India Ltd	0.10
Total	98.21
Treasury Bills	
364 Day T-Bill 19.11.26	0.34
Total	0.34
Cash, Cash Equivalents And Others	1.45
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	20.14
Fast Moving Consumer Goods	19.79
Automobile And Auto Components	18.44
Chemicals	11.91
Capital Goods	11.39
Metals & Mining	6.08
Textiles	5.96
Information Technology	3.81
Consumer Durables	0.69
Sovereign	0.34
Cash, Cash Equivalents And Others	1.45

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



SBI MNC Fund
This product is suitable for investors who are seeking[^]:

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

[^]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: 31/01/2026

• AUM for the Month of January 2026

₹ 34,977.35 Crores

• AUM as on January 31, 2026

₹ 34,449.23 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 : 14.59%

Beta : 0.73

Sharpe Ratio : 0.52

Portfolio Turnover*

Equity Turnover : 0.11

Total Turnover : 1.17

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 (5.53% as on 31st January 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	94.2116
Reg-Plan-Growth	159.4688
Dir-Plan-IDCW	125.1107
Dir-Plan-Growth	183.3010

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.

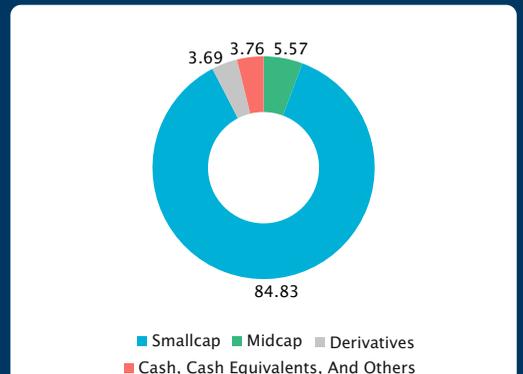
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares				Carborundum Universal Ltd	1.13		1.13
City Union Bank Ltd	3.63		3.63	Ahluwalia Contracts (India) Ltd	1.13		1.13
Ather Energy Ltd	3.62		3.62	Westlife Foodworld Ltd	1.00		1.00
ZF Commercial Vehicle Control Systems India Ltd	3.05		3.05	TTK Prestige Ltd	1.00		1.00
Navin Fluorine International Ltd	2.66		2.66	Brigade Enterprises Ltd	0.97		0.97
Kalpataru Projects International Ltd	2.62		2.62	Sansera Engineering Ltd	0.89		0.89
E.I.D-Parry (India) Ltd	2.50		2.50	Happiest Minds Technologies Ltd	0.84		0.84
Doms Industries Ltd	2.28		2.28	Chemplast Sanmar Ltd	0.83		0.83
Chalet Hotels Ltd	2.28		2.28	Fine Organic Industries Ltd	0.82		0.82
Honeywell Automation India Ltd	2.23		2.23	Hawkins Cookers Ltd	0.81		0.81
Sbfc Finance Ltd	2.21		2.21	G R Infra Projects Ltd	0.76		0.76
Krishna Institute Of Medical Sciences Ltd	2.16		2.16	Hatsun Agro Product Ltd	0.75		0.75
Belrise Industries Ltd	2.16		2.16	Archean Chemical Industries Ltd	0.72		0.72
Sundram Fasteners Ltd	2.14		2.14	RBL Bank Ltd	0.68		0.68
K.P.R. Mill Ltd	1.94		1.94	Indiamart Intermesh Ltd	0.65		0.65
Cholamandalam Financial Holdings Ltd	1.89		1.89	Clean Science & Technology Ltd	0.55		0.55
Kajaria Ceramics Ltd	1.83		1.83	HEG Ltd	0.54		0.54
Finolex Industries Ltd	1.77		1.77	Electronics Mart India Ltd	0.53		0.53
Anandrathi Wealth Ltd	1.76		1.76	Vedant Fashions Ltd	0.49		0.49
V-Guard Industries Ltd	1.74		1.74	KNR Constructions Ltd	0.49		0.49
Blue Star Ltd	1.74		1.74	Sheela Foam Ltd	0.47		0.47
Pine Labs Ltd	1.67		1.67	Rajratan Global Wire Ltd	0.44		0.44
Deepak Fertilizers And Petrochemicals Corporation Ltd	1.61		1.61	PVR Inox Ltd	0.40		0.40
Aptus Value Housing Finance India Ltd	1.56		1.56	Go Fashion (India) Ltd	0.39		0.39
Privi Speciality Chemicals Ltd	1.55		1.55	Star Cement Ltd	0.38		0.38
Afcons Infrastructure Ltd	1.53		1.53	Rossari Biotech Ltd	0.33		0.33
Esab India Ltd	1.46		1.46	VST Industries Ltd	0.32		0.32
CSB Bank Ltd	1.40		1.40	Indian Energy Exchange Ltd	0.30		0.30
Ratnamani Metals & Tubes Ltd	1.37		1.37	Amagi Media Labs Ltd	0.29		0.29
CMS Info Systems Ltd	1.37		1.37	Acme Solar Holdings Ltd	0.20		0.20
Relaxo Footwears Ltd	1.34		1.34	Ajax Engineering Ltd	0.18		0.18
Balrampur Chini Mills Ltd	1.34		1.34	Nifty Index 24-02-2026		3.69	3.69
Star Health & Allied Insurance Co. Ltd	1.32		1.32	Total	90.40	3.69	94.09
Dodla Dairy Ltd	1.26		1.26	Treasury Bills			
Thangamayil Jewellery Ltd	1.25		1.25	182 Day T-Bill 28.05.26	1.26		
Lemon Tree Hotels Ltd	1.25		1.25	364 Day T-Bill 18.06.26	0.57		
Elgi Equipments Ltd	1.25		1.25	364 Day T-Bill 19.11.26	0.18		
Triveni Turbine Ltd	1.24		1.24	364 Day T-Bill 11.06.26	0.14		
Happy Forgings Ltd	1.14		1.14	Total	2.15		
				Cash, Cash Equivalents And Others	3.76		
				Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	16.42
Capital Goods	12.31
Automobile And Auto Components	12.30
Consumer Durables	10.18
Chemicals	9.07
Fast Moving Consumer Goods	8.45
Consumer Services	6.59
Construction	6.53
Healthcare	2.16
Sovereign	2.15
Textiles	1.94
Services	1.37
Information Technology	1.13
Realty	0.97
Media, Entertainment & Publication	0.40
Construction Materials	0.38
Power	0.20
Derivatives	3.69
Cash, Cash Equivalents And Others	3.76

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: 31/01/2026

• AAUM for the Month of January 2026

₹ 32,022.28 Crores

• AUM as on January 31, 2026

₹ 31,861.52 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

Standard Deviation : 12.90%

Beta : 0.96

Sharpe Ratio : 1.28

Portfolio Turnover*

Equity Turnover : 0.16

Total Turnover : 0.16

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 (5.53% as on 31st January 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	89.5428
Reg-Plan-Growth	441.6627
Dir-Plan-IDCW	118.6244
Dir-Plan-Growth	478.9252

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.

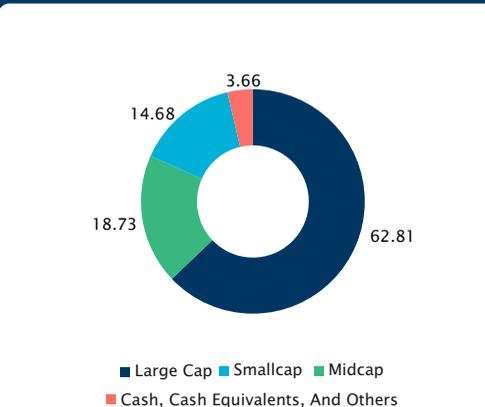
PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Prism Johnson Ltd	0.80
HDFC Bank Ltd	8.34	Delhivery Ltd	0.80
Reliance Industries Ltd	4.94	Sundaram Clayton Ltd	0.75
Axis Bank Ltd	4.29	Rallis India Ltd	0.75
Kotak Mahindra Bank Ltd	4.19	Godrej Consumer Products Ltd	0.72
State Bank Of India	4.17	Sheela Foam Ltd	0.67
Tata Steel Ltd	3.76	ITC Ltd	0.65
ICICI Bank Ltd	3.64	Life Insurance Corporation Of India	0.61
Mahindra & Mahindra Ltd	2.71	United Breweries Ltd	0.56
Infosys Ltd	2.61	Shree Cement Ltd	0.55
Cipla Ltd	2.53	Thermax Ltd	0.54
Mahindra & Mahindra Financial Services Ltd	2.49	Cummins India Ltd	0.49
Torrent Power Ltd	2.44	Sun Pharmaceutical Industries Ltd	0.48
Tech Mahindra Ltd	2.07	Jubilant Foodworks Ltd	0.47
Bharti Airtel Ltd	1.89	Biocon Ltd	0.47
AIA Engineering Ltd	1.86	Bank Of Baroda	0.47
Lupin Ltd	1.82	Berger Paints India Ltd	0.46
FSN E-Commerce Ventures Ltd	1.64	Gujarat State Petronet Ltd	0.45
Hindalco Industries Ltd	1.50	JSW Cement Ltd	0.42
Bharat Petroleum Corporation Ltd	1.48	Heidelbergcement India Ltd	0.41
Tata Consultancy Services Ltd	1.47	Balkrishna Industries Ltd	0.41
Oil & Natural Gas Corporation Ltd	1.44	Niva Bupa Health Insurance Company Ltd	0.40
Gail (India) Ltd	1.39	Kajaria Ceramics Ltd	0.40
ICICI Prudential Life Insurance Company Ltd	1.38	HDFC Asset Management Co. Ltd	0.38
TVS Holdings Ltd	1.27	Chemplast Sanmar Ltd	0.30
Asian Paints Ltd	1.21	Aavas Financiers Ltd	0.30
Tata Communications Ltd	1.19	Pitti Engineering Ltd	0.27
HDFC Life Insurance Company Ltd	1.19	ACC Ltd	0.26
Hexaware Technologies Ltd	1.18	Sanofi Consumer Healthcare India Ltd	0.20
Tata Motors Ltd	1.15	Sanofi India Ltd	0.19
Swiggy Ltd	1.11	Timken India Ltd	0.15
Medplus Health Services Ltd	1.09	ICICI Prudential Asset Management Company Ltd	0.08
Punjab National Bank	1.06	HDB Financial Services Ltd	0.07
Petronet Lng Ltd	1.04	Bank Of India	0.01
Mahindra Lifespace Developers Ltd	1.03	Total	96.22
Wipro Ltd	1.02	Treasury Bills	
Equitas Small Finance Bank Ltd	0.98	364 Day T-Bill 19.11.26	0.12
Grindwell Norton Ltd	0.93	Total	0.12
The Federal Bank Ltd	0.90	Cash, Cash Equivalents And Others	3.66
Tata Motors Passenger Vehicles Ltd	0.88	Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	36.22
Oil, Gas & Consumable Fuels	10.74
Information Technology	8.35
Healthcare	5.69
Capital Goods	5.39
Metals & Mining	5.26
Automobile And Auto Components	4.75
Consumer Services	4.31
Telecommunication	3.08
Consumer Durables	2.74
Power	2.44
Construction Materials	2.44
Fast Moving Consumer Goods	1.93
Chemicals	1.05
Realty	1.03
Services	0.80
Sovereign	0.12
Cash, Cash Equivalents And Others	3.66

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:** 31/01/2026
- **AAUM for the Month of January 2026**
₹ 3,922.30 Crores
- **AUM as on January 31, 2026**
₹ 3,822.73 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	: 14.40%
Beta	: 0.85
Sharpe Ratio	: 1.11
Portfolio Turnover*	
Equity Turnover	: 0.18
Total Turnover	: 0.18

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 (5.53% as on 31st January 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.

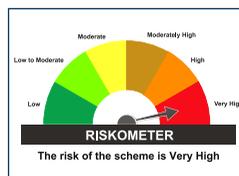
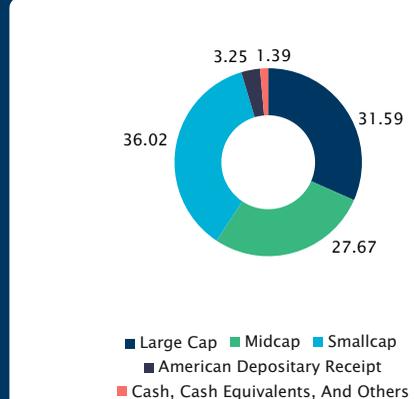
NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	255.7066	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	405.9177	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	324.7236	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	467.3821	Pursuant to payment 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
Equity Shares			
Sun Pharmaceutical Industries Ltd	10.02	Anthem Biosciences Ltd	2.19
Divi'S Laboratories Ltd	6.96	Sudeep Pharma Ltd	2.14
Apollo Hospitals Enterprise Ltd	5.46	Sai Life Sciences Ltd	1.31
Max Healthcare Institute Ltd	5.01	Cohance Lifesciences Ltd	1.20
Lupin Ltd	4.73	Pfizer Ltd	1.19
Acutaas Chemicals Ltd	4.50	Nephrocure Health Service Pvt. Ltd	1.10
Torrent Pharmaceuticals Ltd	4.14	Medplus Health Services Ltd	1.05
Aether Industries Ltd	3.67	Vijaya Diagnostic Centre Ltd	1.00
Biocon Ltd	3.60	Sanofi Consumer Healthcare India Ltd	0.83
Aster Dm Healthcare Ltd	3.47	Gufic Biosciences Ltd	0.80
Laurus Labs Ltd	3.33	Corona Remedies Ltd	0.39
Jupiter Life Line Hospitals Ltd	3.18	Total	95.28
Fortis Healthcare Ltd	3.12	American Depository Receipt	
Mankind Pharma Ltd	3.00	Lonza Group	3.25
Alkem Laboratories Ltd	2.97	Total	3.25
Gland Pharma Ltd	2.90	Treasury Bills	
Polymedicure Ltd	2.55	364 Day T-Bill 19.11.26	0.08
Krishna Institute Of Medical Sciences Ltd	2.53	Total	0.08
Abbott India Ltd	2.52	Cash, Cash Equivalents And Others	1.39
Concord Biotech Ltd	2.21	Grand Total	100.00
Aurobindo Pharma Ltd	2.21		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	93.81
Chemicals	3.67
Consumer Services	1.05
Sovereign	0.08
Cash, Cash Equivalents And Others	1.39

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:** 31/01/2026
- **AAUM for the Month of January 2026**
₹ 10,240.25 Crores
- **AUM as on January 31, 2026**
₹ 10,414.75 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 SIP¹ 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	: 11.06%
Beta	: 0.84
Sharpe Ratio	: 1.34
Portfolio Turnover*	
Equity Turnover	: 0.82
Total Turnover	: 1.38

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 (5.53% as on 31st January 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	41.1377
Reg-Plan-Growth	45.8077
Dir-Plan-IDCW	45.9706
Dir-Plan-Growth	51.4300

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

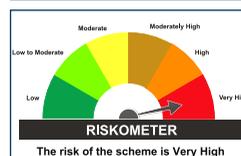
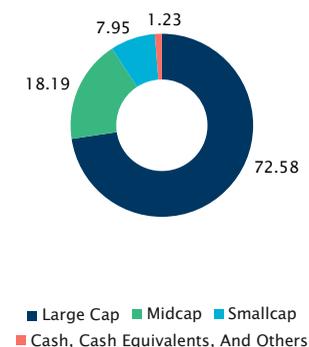
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Aditya Birla Capital Ltd	1.36
HDFC Bank Ltd	11.27	BSE Ltd	1.34
State Bank Of India	9.65	Mahindra & Mahindra Financial Services Ltd	1.20
Axis Bank Ltd	9.55	Cholamandalam Financial Holdings Ltd	0.96
Kotak Mahindra Bank Ltd	8.60	ICRA Ltd	0.93
Bajaj Finserv Ltd	6.40	360 One Wam Ltd	0.87
ICICI Bank Ltd	5.77	Care Ratings Ltd	0.86
Muthoot Finance Ltd	4.32	Angel One Ltd	0.76
Multi Commodity Exchange Of India Ltd	3.41	Niva Bupa Health Insurance Company Ltd	0.69
SBI Life Insurance Co. Ltd	3.32	The South Indian Bank Ltd	0.65
ICICI Prudential Asset Management Company Ltd	3.25	Pine Labs Ltd	0.59
Bank Of Baroda	2.87	Crisil Ltd	0.37
ICICI Prudential Life Insurance Company Ltd	2.77	HDB Financial Services Ltd	0.36
Shriram Finance Ltd	2.60	Billionbrains Garage Ventures Ltd	0.25
HDFC Life Insurance Company Ltd	2.57	PB Fintech Ltd	0.11
Bajaj Finance Ltd	2.41	Total	98.72
Max Financial Services Ltd	2.01	Treasury Bills	
Aptus Value Housing Finance India Ltd	1.97	364 Day T-Bill 19.11.26	0.05
Bank Of India	1.64	Total	0.05
SBI Cards & Payment Services Ltd	1.54	Cash, Cash Equivalents And Others	1.23
Star Health & Allied Insurance Co. Ltd	1.50	Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	98.72
Sovereign	0.05
Cash, Cash Equivalents And Others	1.23

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)


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

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

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



PSU FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- **Date of Allotment:** 07/07/2010
- **Report As On:** 31/01/2026
- **AAUM for the Month of January 2026**
₹ 5,874.17 Crores
- **AUM as on January 31, 2026**
₹ 5,979.81 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	: 21.45%
Beta	: 0.94
Sharpe Ratio	: 1.10
Portfolio Turnover*	
Equity Turnover	: 0.12
Total Turnover	: 0.12

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 (5.53% as on 31st January 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	34.9171
Reg-Plan-Growth	34.9212
Dir-Plan-IDCW	38.6050
Dir-Plan-Growth	38.6615

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.

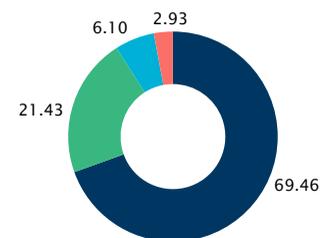
PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares			
State Bank Of India	17.88	Canara Robeco Asset Management Company Ltd	1.49
Bharat Electronics Ltd	9.74	Gujarat State Petronet Ltd	1.35
NTPC Ltd	9.19	Indian Oil Corporation Ltd	1.17
Power Grid Corporation Of India Ltd	8.55	SBI Cards & Payment Services Ltd	1.07
Gail (India) Ltd	8.15	Engineers India Ltd	0.92
Bharat Petroleum Corporation Ltd	5.91	Gujarat Gas Ltd	0.85
Bank Of Baroda	5.51	Total	96.99
NMDC Ltd	3.79	Treasury Bills	
Indian Bank	3.70	364 Day T-Bill 19.11.26	0.08
Oil India Ltd	3.28	Total	0.08
National Aluminium Company Ltd	3.22	Cash, Cash Equivalents And Others	2.93
General Insurance Corporation Of India	2.62	Grand Total	100.00
Petronet Lng Ltd	1.99		
Life Insurance Corporation Of India	1.81		
Bharat Heavy Electricals Ltd	1.76		
Oil & Natural Gas Corporation Ltd	1.55		
Indraprastha Gas Ltd	1.49		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	34.08
Oil, Gas & Consumable Fuels	25.74
Power	17.74
Capital Goods	11.50
Metals & Mining	7.01
Construction	0.92
Sovereign	0.08
Cash, Cash Equivalents And Others	2.93

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 872.86 Crores
- AUM as on January 31, 2026**
₹ 896.01 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	: 15.12%
Beta	: 0.82
Sharpe Ratio	: 0.83
Portfolio Turnover*	
Equity Turnover	: 0.11
Total Turnover	: 0.12

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 (5.53% as on 31st January 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	62.7719	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	110.5895	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	68.3093	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	120.0416	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.

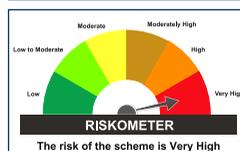
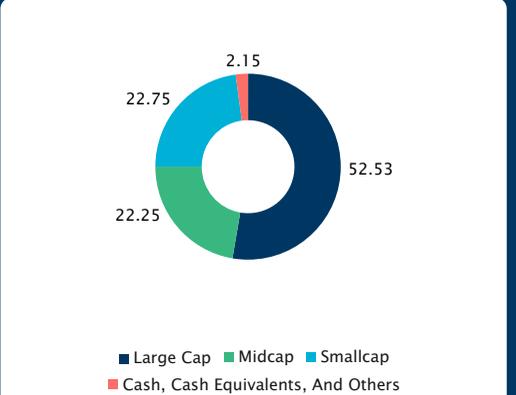
PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Shyam Metals And Energy Ltd	2.18
Tata Steel Ltd	9.22	Coromandel International Ltd	2.17
Reliance Industries Ltd	5.65	Oil India Ltd	2.13
Oil & Natural Gas Corporation Ltd	5.25	Balrampur Chini Mills Ltd	2.11
Vedanta Ltd	5.13	Neogen Chemicals Ltd	2.06
Ultratech Cement Ltd	4.82	Torrent Power Ltd	2.01
Indian Oil Corporation Ltd	4.55	Ambuja Cements Ltd	1.85
JSW Steel Ltd	4.07	Indian Energy Exchange Ltd	1.56
Steel Authority Of India Ltd	3.96	CCL Products (India) Ltd	1.46
NMDC Ltd	3.54	Clean Science & Technology Ltd	1.29
CESC Ltd	3.47	Sagar Cements Ltd	0.80
Hindalco Industries Ltd	3.33	Total	97.53
Coal India Ltd	3.20	Treasury Bills	
Jindal Stainless Ltd	2.91	364 Day T-Bill 19.11.26	0.32
Hindustan Petroleum Corporation Ltd	2.86	Total	0.32
JSW Cement Ltd	2.84	Cash, Cash Equivalents And Others	2.15
Gail (India) Ltd	2.80	Grand Total	100.00
UPL Ltd	2.67		
Power Grid Corporation Of India Ltd	2.66		
Arvind Ltd	2.65		
Nuvoco Vistas Corporation Ltd	2.33		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Metals & Mining	32.16
Oil, Gas & Consumable Fuels	26.44
Construction Materials	12.64
Chemicals	8.19
Power	8.14
Fast Moving Consumer Goods	3.57
Textiles	2.65
Capital Goods	2.18
Financial Services	1.56
Sovereign	0.32
Cash, Cash Equivalents And Others	2.15

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:** 31/01/2026
- **AAUM for the Month of January 2026**
₹ 4,601.67 Crores
- **AUM as on January 31, 2026**
₹ 4,545.62 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	: 15.23%
Beta	: 0.89
Sharpe Ratio	: 0.95
Portfolio Turnover*	
Equity Turnover	: 0.41
Total Turnover	: 0.44

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 (5.53% as on 31st January 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	42.4550
Reg-Plan-Growth	47.7247
Dir-Plan-IDCW	45.8213
Dir-Plan-Growth	51.7746

LAST IDCW

Face value: ₹10

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

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

PORTFOLIO

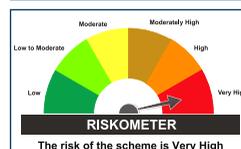
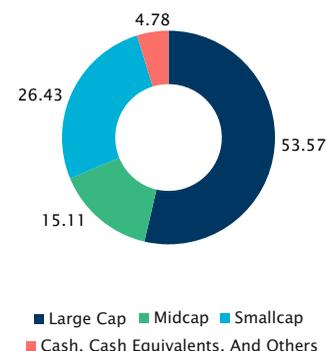
Stock Name	(%) Of Total AUM
Equity Shares	
Larsen & Toubro Ltd	9.52
Reliance Industries Ltd	9.21
Shree Cement Ltd	5.94
Bharti Airtel Ltd	5.85
Adani Energy Solutions Ltd	4.13
Adani Ports And Special Economic Zone Ltd	3.75
Oil & Natural Gas Corporation Ltd	3.55
Siemens Ltd	3.41
Grindwell Norton Ltd	3.40
Torrent Power Ltd	3.36
Ultratech Cement Ltd	3.35
State Bank Of India	3.32
Bank Of India	2.53
Bharat Heavy Electricals Ltd	2.31
Ahluwalia Contracts (India) Ltd	2.28
Indian Oil Corporation Ltd	2.15
Indian Energy Exchange Ltd	2.09
HDFC Bank Ltd	2.04
Esab India Ltd	2.04
Samhi Hotels Ltd	1.86
Kalpataru Ltd	1.82

Stock Name	(%) Of Total AUM
Adani Power Ltd	1.82
ICRA Ltd	1.73
Ajax Engineering Ltd	1.48
Gail (India) Ltd	1.47
Ashoka Buildcon Ltd	1.40
Pitti Engineering Ltd	1.38
Nuvoco Vistas Corporation Ltd	1.32
The India Cements Ltd	1.26
JSW Cement Ltd	1.26
Carborundum Universal Ltd	1.17
Kennametal India Ltd	1.07
JSW Energy Ltd	0.97
Mahindra Lifespace Developers Ltd	0.87
Total	95.11
Treasury Bills	
364 Day T-Bill 19.11.26	0.11
Total	0.11
Cash, Cash Equivalents And Others	4.78
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	16.38
Capital Goods	16.26
Construction	13.20
Construction Materials	13.13
Financial Services	11.71
Power	10.28
Telecommunication	5.85
Services	3.75
Realty	2.69
Consumer Services	1.86
Sovereign	0.11
Cash, Cash Equivalents And Others	4.78

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:** 31/01/2026
- AUM for the Month of January 2026**
₹ 3,047.54 Crores
- AUM as on January 31, 2026**
₹ 2,930.06 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	: 14.48%
Beta	: 0.91
Sharpe Ratio	: 0.46
Portfolio Turnover*	
Equity Turnover	: 0.52
Total Turnover	: 0.70

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 (5.53% as on 31st January 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	172.1402
Reg-Plan-Growth	285.9146
Dir-Plan-IDCW	230.9427
Dir-Plan-Growth	328.0482

LAST IDCW

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.

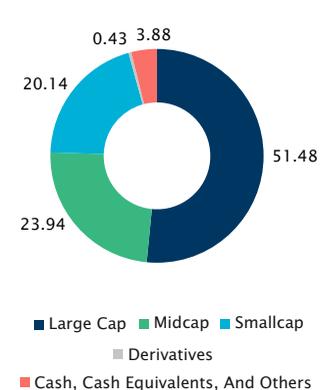
PORTFOLIO

Stock Name	(%) Of AUM	Derivatives as a % of AUM	Net % of AUM
Equity Shares			
Bharti Airtel Ltd	6.65	-	6.65
Hindustan Unilever Ltd	5.48	-	5.48
Mahindra & Mahindra Ltd	5.33	-	5.33
Britannia Industries Ltd	4.45	-	4.45
Asian Paints Ltd	4.22	-	4.22
Jubilant Foodworks Ltd	4.05	0.43	4.48
Titan Company Ltd	3.77	-	3.77
Maruti Suzuki India Ltd	3.74	-	3.74
Berger Paints India Ltd	3.71	-	3.71
Eicher Motors Ltd	3.65	-	3.65
Colgate Palmolive (India) Ltd	3.43	-	3.43
United Breweries Ltd	3.41	-	3.41
Page Industries Ltd	2.84	-	2.84
Varun Beverages Ltd	2.57	-	2.57
Avenue Supermarts Ltd	2.55	-	2.55
TVS Motor Company Ltd	2.51	-	2.51
Elh Ltd	2.34	-	2.34
Meshto Ltd	2.23	-	2.23
Voltas Ltd	2.10	-	2.10
Doms Industries Ltd	2.03	-	2.03
Godrej Consumer Products Ltd	1.96	-	1.96
Ganesha Ecosphere Ltd	1.82	-	1.82
Brainbees Solutions Ltd	1.60	-	1.60
Flair Writing Industries Ltd	1.59	-	1.59
Tata Motors Ltd	1.56	-	1.56
Blue Star Ltd	1.55	-	1.55
Bajaj Finserv Ltd	1.54	-	1.54

Stock Name	(%) Of AUM	Derivatives as a % of AUM	Net % of AUM
LG Electronics India Ltd	1.50	-	1.50
Campus Activewear Ltd	1.34	-	1.34
Hawkins Cookers Ltd	1.24	-	1.24
Aditya Infotech Ltd	1.05	-	1.05
Whirlpool Of India Ltd	1.02	-	1.02
V-Guard Industries Ltd	0.98	-	0.98
Westlife Foodworld Ltd	0.94	-	0.94
Hatsun Agro Product Ltd	0.83	-	0.83
Emami Ltd	0.83	-	0.83
Dodla Dairy Ltd	0.81	-	0.81
Vishal Mega Mart Ltd	0.62	-	0.62
Sula Vineyards Ltd	0.50	-	0.50
Stanley Lifestyles Ltd	0.48	-	0.48
Relaxo Footwears Ltd	0.39	-	0.39
Brigade Hotel Ventures Ltd	0.28	-	0.28
Kwality Walls India Ltd	0.07	-	0.07
Total	95.56	0.43	95.99
Non-Convertible Preference Share			
TVS Motor Company Ltd	0.03	-	-
Total	0.03		
Treasury Bills			
364 Day T-Bill 19.11.26	0.10	-	-
Total	0.10		
Cash, Cash Equivalents			
And Others	3.88		
Grand Total	100.00		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	27.96
Consumer Durables	22.30
Automobile And Auto Components	15.26
Consumer Services	14.61
Telecommunication	6.65
Textiles	4.66
Capital Goods	2.61
Financial Services	1.54
Sovereign	0.10
Derivatives	0.43
Cash, Cash Equivalents And Others	3.88

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: 31/01/2026

AAUM for the Month of January 2026

₹ 5,156.49 Crores

AUM as on January 31, 2026

₹ 5,055.86 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 : 14.74%

Beta : 0.84

Sharpe Ratio : 0.67

Portfolio Turnover*

Equity Turnover : 0.24

Total Turnover : 0.24

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 (5.53% as on 31st January 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	133.0569
Reg-Plan-Growth	220.9562
Dir-Plan-IDCW	179.7130
Dir-Plan-Growth	253.0224

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.

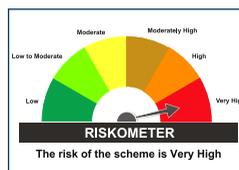
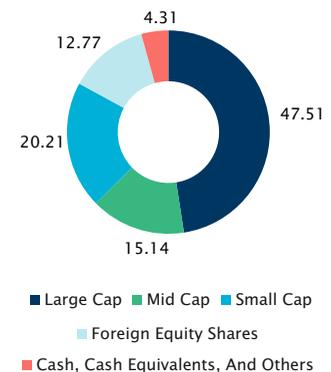
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd	14.27
Bharti Airtel Ltd	11.10
LTIMindtree Ltd	5.91
Eternal Ltd	5.74
Firstsource Solutions Ltd	4.84
Coforge Ltd	3.93
Tata Consultancy Services Ltd	3.71
Blackbuck Ltd	3.32
HCL Technologies Ltd	2.68
Persistent Systems Ltd	2.63
Swiggy Ltd	2.45
Delhivery Ltd	2.43
Tech Mahindra Ltd	2.41
Amagi Media Labs Ltd	2.08
PB Fintech Ltd	1.99
Wipro Ltd	1.69
TBO Tek Ltd	1.50
L&T Technology Services Ltd	1.47
FSN E-Commerce Ventures Ltd	1.41
Hexaware Technologies Ltd	1.21
Nazara Technologies Ltd	1.13

Stock Name	(%) Of Total AUM
Capillary Technologies India Ltd	0.99
Indegene Ltd	0.85
PVR Inox Ltd	0.77
Emudhra Ltd	0.72
Route Mobile Ltd	0.69
NIIIT Learning Systems Ltd	0.63
Unicommerce Esolutions Ltd	0.26
Meesho Ltd	0.05
Total	82.86
Foreign Equity Shares	
Cognizant Technology Solutions Corporation	4.92
Alphabet Inc.	3.44
Microsoft Corporation	2.97
Epam Systems Inc	1.44
Total	12.77
Treasury Bills	
364 Day T-Bill 19.11.26	0.06
Total	0.06
Cash, Cash Equivalents And Others	
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	56.73
Telecommunication	11.79
Consumer Services	11.78
Services	10.59
Financial Services	1.99
Media, Entertainment & Publication	1.90
Healthcare	0.85
Sovereign	0.06
Cash, Cash Equivalents And Others	4.31

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

SBI Technology Opportunities Fund
 This product is suitable for investors who are seeking^Δ:

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

^ΔInvestors 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:** 31/01/2026
- **AAUM for the Month of January 2026**
₹ 216.88 Crores
- **AUM as on January 31, 2026**
₹ 213.11 Crores
- **Fund Manager: Mr. Raviprakash Sharma**
Managing Since:
Mr. Raviprakash March-2019
Total Experience:
Mr. Raviprakash Over 26 years
- **First Tier Benchmark:** Nifty 50 Index (TRI)
- **Exit Load:** For exit on or before 15 days from the date of allotment - 0.5%
For exit after 15 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
Any Day SIP* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of instalments
Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of instalments
- **Minimum Investment**
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation	: 12.92%
Beta	: 1.07
Sharpe Ratio	: 0.58
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: RBI Overnight Mibor rate (5.53% as on 31st January 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	23.8165
Reg-Plan-Growth	23.8127
Dir-Plan-IDCW	24.4092
Dir-Plan-Growth	24.4107

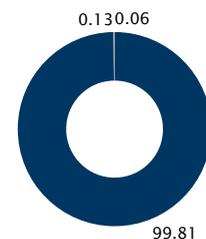
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Nestle India Ltd	8.62
Hindustan Unilever Ltd	8.37
ITC Ltd	7.62
Sun Pharmaceutical Industries Ltd	7.21
Tata Consumer Products Ltd	5.02
Cipla Ltd	4.97
HDFC Bank Ltd	3.38
ICICI Bank Ltd	3.30
Apollo Hospitals Enterprise Ltd	3.12
Tata Consultancy Services Ltd	2.88
Asian Paints Ltd	2.49
Bharti Airtel Ltd	2.04
Dr. Reddy'S Laboratories Ltd	1.89
SBI Life Insurance Co. Ltd	1.72
HDFC Life Insurance Company Ltd	1.69
Oil & Natural Gas Corporation Ltd	1.15
Bharat Electronics Ltd	1.15
Tech Mahindra Ltd	1.12
State Bank Of India	1.12
Coal India Ltd	1.12
Axis Bank Ltd	1.12
Ultratech Cement Ltd	1.10
Tata Steel Ltd	1.09
Hindalco Industries Ltd	1.08
HCL Technologies Ltd	1.07
JSW Steel Ltd	1.06
NTPC Ltd	1.05
Shriram Finance Ltd	1.04

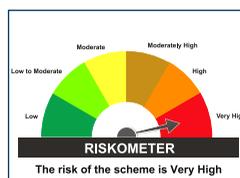
Stock Name	(%) Of Total AUM
Infosys Ltd	1.04
Bajaj Auto Ltd	1.04
Titan Company Ltd	1.02
Grasim Industries Ltd	1.02
Eternal Ltd	1.00
Eicher Motors Ltd	1.00
Bajaj Finserv Ltd	0.99
Adani Ports And Special Economic Zone Ltd	0.99
Wipro Ltd	0.98
Tata Motors Passenger Vehicles Ltd	0.98
Power Grid Corporation Of India Ltd	0.98
Larsen & Toubro Ltd	0.98
Bajaj Finance Ltd	0.97
Kotak Mahindra Bank Ltd	0.96
Max Healthcare Institute Ltd	0.93
Mahindra & Mahindra Ltd	0.93
Interglobe Aviation Ltd	0.93
Adani Enterprises Ltd	0.92
Reliance Industries Ltd	0.91
Trent Ltd	0.89
Maruti Suzuki India Ltd	0.89
Jio Financial Services Ltd	0.87
Kwality Walls India Ltd	0.13
Total	99.94
Cash, Cash Equivalents And Others	0.06
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	29.76
Healthcare	18.12
Financial Services	17.16
Information Technology	7.09
Automobile And Auto Components	4.84
Metals & Mining	4.15
Consumer Durables	3.51
Oil, Gas & Consumable Fuels	3.18
Construction Materials	2.12
Telecommunication	2.04
Power	2.03
Services	1.92
Consumer Services	1.89
Capital Goods	1.15
Construction	0.98
Cash, Cash Equivalents And Others	0.06

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)


■ Large Cap ■ Small 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.



US SPECIFIC EQUITY ACTIVE FOF^{\$}

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 1,133.84 Crores
- AUM as on January 31, 2026**
₹ 1,152.72 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.

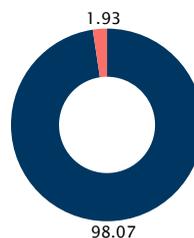
NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	22.2502
Reg-Plan-Growth	22.2509
Dir-Plan-IDCW	23.0622
Dir-Plan-Growth	23.0622

PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
Overseas Mutual Fund	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	98.07
Total	98.07
Cash, Cash Equivalents And Others	1.93
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



SBI US Specific Equity Active FoF^{\$}
This product is suitable for investors who are seeking^:

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

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

Note: The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which SBI 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:** 31/01/2026
- **AAUM for the Month of January 2026**
₹ 8,751.20 Crores
- **AUM as on January 31, 2026**
₹ 8,609.86 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 : 0.20
Total Turnover : 0.26

*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 31st January 2026, based on month-end NAV.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.4681
Reg-Plan-Growth	10.4679
Dir-Plan-IDCW	10.6926
Dir-Plan-Growth	10.6928

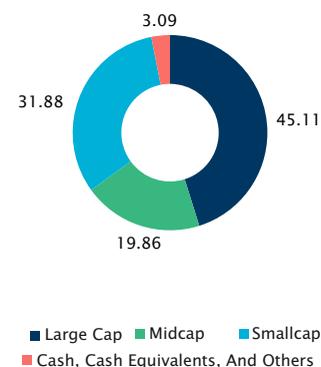
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Indian Oil Corporation Ltd	9.06
Reliance Industries Ltd	8.58
Bharat Petroleum Corporation Ltd	7.24
Gail (India) Ltd	6.92
Gujarat State Petronet Ltd	6.12
Kalpataru Projects International Ltd	5.32
NTPC Ltd	4.65
Petronet Lng Ltd	4.45
HEG Ltd	4.23
Torrent Power Ltd	3.92
Oil & Natural Gas Corporation Ltd	3.85
Thermax Ltd	3.79
Honeywell Automation India Ltd	2.96
JSW Energy Ltd	2.48
Indraprastha Gas Ltd	2.31
CESC Ltd	2.11
Graphite India Ltd	2.01
Power Finance Corporation Ltd	1.88
Savita Oil Technologies Ltd	1.84
REC Ltd	1.83
Gujarat Gas Ltd	1.82
Adani Energy Solutions Ltd	1.30
Power Grid Corporation Of India Ltd	1.28

Stock Name	(%) Of Total AUM
Oil India Ltd	1.24
Shivalik Bimetal Controls Ltd	1.16
Tube Investments Of India Ltd	1.15
NHPC Ltd	1.00
Indian Energy Exchange Ltd	0.84
KEC International Ltd	0.70
Adani Power Ltd	0.35
Inox India Ltd	0.26
Chemplast Sanmar Ltd	0.20
Total	96.85
Treasury Bills	
364 Day T-Bill 19.11.26	0.06
Total	0.06
Cash, Cash Equivalents And Others	3.09
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	53.43
Power	17.09
Capital Goods	14.41
Construction	6.02
Financial Services	4.55
Automobile And Auto Components	1.15
Chemicals	0.20
Sovereign	0.06
Cash, Cash Equivalents And Others	3.09

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

SBI Energy 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 traditional & new energy sectors & allied business activities.

[^]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:** 31/01/2026
- **AAUM for the Month of January 2026**
₹ 5,198.30 Crores
- **AUM as on January 31, 2026**
₹ 5,014.60 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 : 0.34
Total Turnover : 0.34

*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 31st January 2026, based on month-end NAV.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.7887
Reg-Plan-Growth	10.7885
Dir-Plan-IDCW	10.9934
Dir-Plan-Growth	10.9937

PORTFOLIO**Stock Name** (%) Of Total AUM**Equity Shares**

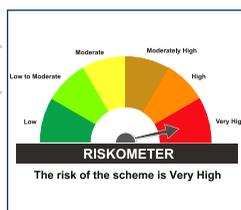
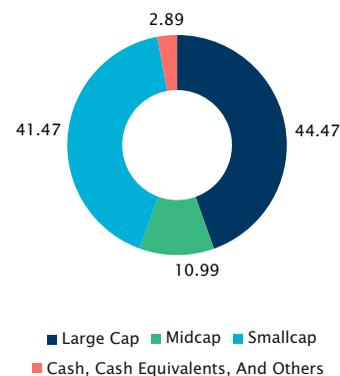
Mahindra & Mahindra Ltd	16.42
Maruti Suzuki India Ltd	7.86
Eicher Motors Ltd	7.10
TVS Motor Company Ltd	5.87
ZF Commercial Vehicle Control Systems India Ltd	4.18
Sona Blw Precision Forgings Ltd	3.95
Sansera Engineering Ltd	3.85
Tata Motors Ltd	3.84
Craftsman Automation Ltd	3.65
Tenneco Clean Air India Ltd	3.44
Happy Forgings Ltd	3.39
Samvardhana Motherson International Ltd	3.38
UNO Minda Ltd	3.30
Bharat Forge Ltd	2.87
Ather Energy Ltd	2.48
Gabriel India Ltd	2.46
Schaeffler India Ltd	2.38
Timken India Ltd	2.35
Belrise Industries Ltd	2.18
Minda Corporation Ltd	1.83
Kingfa Science & Technology India Ltd	1.72
Endurance Technologies Ltd	1.55

Stock Name (%) Of Total AUM

Sundram Fasteners Ltd	1.52
Asahi India Glass Ltd	1.44
Ask Automotive Ltd	1.42
Balkrishna Industries Ltd	0.89
Alicon Castalloy Ltd	0.73
Sundaram Clayton Ltd	0.50
Rolex Rings Ltd	0.38
Total	96.93
Non-Convertible Preference Share	
TVS Motor Company Ltd	0.08
Total	0.08
Treasury Bills	
364 Day T-Bill 19.11.26	0.10
Total	0.10
Cash, Cash Equivalents And Others	2.89
Grand Total	100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Automobile And Auto Components	85.71
Capital Goods	11.30
Sovereign	0.10
Cash, Cash Equivalents And Others	2.89

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:** 31/01/2026
- **AAUM for the Month of January 2026**
₹ 5,582.76 Crores
- **AUM as on January 31, 2026**
₹ 5,300.79 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 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 : 0.38
Total Turnover : 0.48

*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 31st January 2026, based on month-end NAV.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.1337
Reg-Plan-Growth	9.1333
Dir-Plan-IDCW	9.2834
Dir-Plan-Growth	9.2833

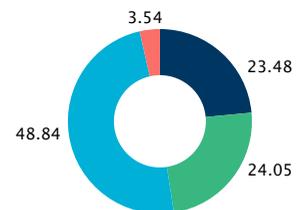
PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
Equity Shares		Indegene Ltd	1.90
Eternal Ltd	9.25	GO Digit General Insurance Ltd	1.85
Blackbuck Ltd	8.04	Nazara Technologies Ltd	1.61
TBO Tek Ltd	7.84	Hero Motocorp Ltd	1.57
Divi'S Laboratories Ltd	5.42	Urban Company Ltd	1.50
Firstsource Solutions Ltd	4.86	PB Fintech Ltd	1.49
Meesho Ltd	3.91	Grindwell Norton Ltd	1.16
Ather Energy Ltd	3.66	Teamlease Services Ltd	1.12
FSN E-Commerce Ventures Ltd	3.58	Maruti Suzuki India Ltd	1.10
Honeywell Automation India Ltd	3.57	Amagi Media Labs Ltd	1.00
Abbott India Ltd	3.12	Tata Motors Ltd	0.86
Lupin Ltd	3.03	Hexaware Technologies Ltd	0.73
Happiest Minds Technologies Ltd	2.93	Lenskart Solutions Ltd	0.54
Bajaj Finance Ltd	2.89	Capillary Technologies India Ltd	0.03
Route Mobile Ltd	2.85	Total	96.37
Info Edge (India) Ltd	2.83	Treasury Bills	
NIIT Learning Systems Ltd	2.66	364 Day T-Bill 19.11.26	0.09
Thermax Ltd	2.48	Total	0.09
Bajaj Finserv Ltd	2.39	Cash, Cash Equivalents And Others	3.54
Swiggy Ltd	2.34	Grand Total	100.00
Sona Blw Precision Forgings Ltd	2.26		

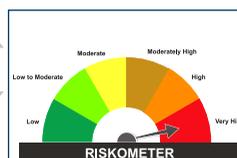
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Services	34.45
Services	14.02
Healthcare	13.47
Financial Services	8.62
Automobile And Auto Components	8.59
Capital Goods	8.07
Information Technology	4.69
Telecommunication	2.85
Media, Entertainment & Publication	1.61
Sovereign	0.09
Cash, Cash Equivalents And Others	3.54

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[^]:

- 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.

[^]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:** 31/01/2026
- **AAUM for the Month of January 2026**
₹ 3,560.56 Crores
- **AUM as on January 31, 2026**
₹ 3,518.06 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 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 : 2.41
Total Turnover : 2.41

*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 31st January 2026, based on month-end NAV.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	10.4580
Reg-Plan-Growth	10.4580
Dir-Plan-IDCW	10.5942
Dir-Plan-Growth	10.5944

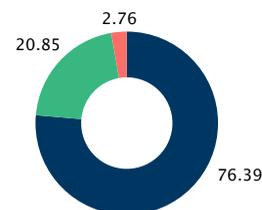
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd	8.23
State Bank Of India	7.55
Maruti Suzuki India Ltd	5.91
Indus Towers Ltd	5.43
Hero Motocorp Ltd	5.32
AU Small Finance Bank Ltd	5.30
HDFC Asset Management Co. Ltd	5.25
Axis Bank Ltd	5.25
Vedanta Ltd	5.18
Bharat Petroleum Corporation Ltd	4.75
HDFC Bank Ltd	3.40
Punjab National Bank	3.08
Ashok Leyland Ltd	2.79
Indian Bank	2.66
Muthoot Finance Ltd	2.60
NMDC Ltd	2.59
HCL Technologies Ltd	2.57
Eicher Motors Ltd	2.57
Hindustan Zinc Ltd	2.32
Cummins India Ltd	2.26
LTIMindtree Ltd	2.25
Hindalco Industries Ltd	2.19
Union Bank Of India	2.17
Tech Mahindra Ltd	2.07
The Federal Bank Ltd	1.38
ICICI Bank Ltd	0.83
Mahindra & Mahindra Financial Services Ltd	0.70
Reliance Industries Ltd	0.64
Total	97.24
Cash, Cash Equivalents And Others	2.76
Grand Total	100.00

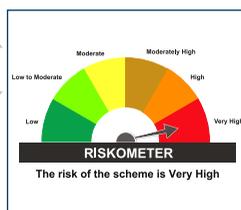
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	40.17
Information Technology	15.12
Automobile And Auto Components	13.80
Metals & Mining	12.28
Telecommunication	5.43
Oil, Gas & Consumable Fuels	5.39
Capital Goods	5.05
Cash, Cash Equivalents And Others	2.76

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[^]:

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

[^]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 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
Ideal Investment Horizon	1-3 Years	3 years+	5 years +	5 years +	5 years +	5 years +
Inception Date	02/05/2025	15/09/2025	10/02/2021	10/02/2021	10/02/2021	10/02/2021
Fund Manager	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)
Managing Since	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
First Tier Benchmark	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
Fund Details as on 31 January 2026						
Month End AUM (Rs. in Crores)	₹ 1,729.23	₹ 2,360.01	₹ 3,057.44	₹ 1,574.41	₹ 280.02	₹ 172.01
Modified Duration (years)	-	-	2.11	1.93	5.43	7.18
Average Maturity (years)	-	-	2.98	2.76	11.74	16.25
Macaulay Duration (years)	-	-	2.18	1.99	5.65	7.49
Yield to Maturity (%)[^]	-	-	5.72%	4.26%	6.90%	7.13%
Standard Deviation[#]	-	-	-	-	-	-
Beta[#]	-	-	-	-	-	-
Sharpe Ratio[#]	-	-	-	-	-	-
Expense Ratio	Regular-0.26% Direct-0.11%	Regular-1.34% Direct-0.31%	Regular-1.93% Direct-0.89%	Regular-2.05% Direct-1.04%	Regular-1.67% Direct-1.16%	Regular-1.38% Direct-0.92%
Composition by Assets as on 31 January 2026						
Equity Shares	-	-	97.08	78.51	38.46	18.87
Corporate Debt	-	-	0.17	0.31	17.95	27.41
Gilts	-	-	0.84	4.71	35.84	43.57
Money Market Instruments	-	-	-	1.50	-	-
Other Assets	Others 1.00 , MFU 99.00	Others 2.92 , MFU 97.08	1.91	14.97	7.75	10.15
Composition by Ratings & Assets as on 31 January 2026						
Large Cap	-	-	60.72	48.22	24.00	11.78
Mid Cap	-	-	17.82	14.32	6.99	3.49
Small Cap	-	-	18.52	15.95	7.46	3.60
Unclassified	-	-	-	-	-	-
AA, AA+, AAA And EQUIVALENT	-	-	0.17	0.31	17.95	27.41
Below AA	-	-	-	-	-	-
Sovereign	-	-	0.84	4.71	35.84	43.57
Below A1+, A1+	-	-	0.02	1.52	0.01	-
Cash, Cash Equivalents, Derivatives and Others	Others 1.00 , MFU 99.00	Others 2.92 , MFU 97.08	1.91	14.97	7.75	10.15
Other Details						
Exit Load	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 (5.53% as on 31st January 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

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 82,081.94 Crores
- AUM as on January 31, 2026**
₹ 81,241.60 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	: 8.71%
Beta	: 1.00
Sharpe Ratio	: 0.95
Modified Duration	: 3.27 years
Average Maturity	: 4.19 years
Macaulay Duration	: 3.44 years
Yield to Maturity ^A	: 7.28%
Portfolio Turnover ^B	: 0.22
Equity Turnover	: 0.90
Total Turnover	: 0.90

^ATotal Turnover = Equity + Debt + Derivatives
Risk Free rate: FBIL Overnight Mibor rate (5.53% as on 31st January 2026)
Basis for Ratio Calculation: 3 Years Monthly Data Points
^BIn case of semi-annual convention, the YTM is annualised
Ratios including debt instruments and cash

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	64.0046
Reg-Plan-Growth	302.0430
Dir-Plan-IDCW	97.9781
Dir-Plan-Growth	334.8309

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

LAST IDCW

Record Date	IDCW (in ₹/Unit)	Nav (₹)
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

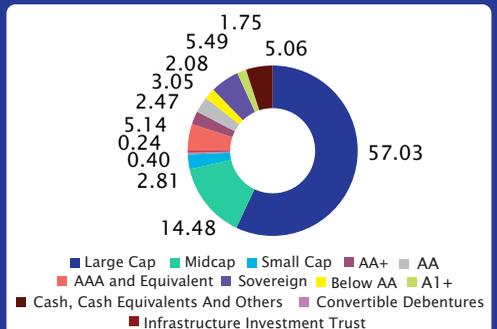
PORTFOLIO

Issuer Name	Rating	% of AUM	Issuer Name	Rating	% of AUM
Equity Shares			Non Convertible Debentures		
State Bank Of India	4.38		Adani Power Ltd	CRISIL AA	1.23
Bharti Airtel Ltd	3.85		Adani Airport Holdings Ltd	CRISIL AA	0.91
HDFC Bank Ltd	3.77		Vertis Infrastructure Trust	CRISIL AAA	0.73
Kotak Mahindra Bank Ltd	3.52		Sundaram Finance Ltd	CRISIL AAA	0.68
Muthoot Finance Ltd	3.30		Renserv Global Pvt Ltd	CARE A(CE)	0.63
ICICI Bank Ltd	3.17		TVS Holdings Ltd	CRISIL AA+	0.56
Solar Industries India Ltd	2.97		Tata Housing Development Co. Ltd	CARE AA	0.55
Hindalco Industries Ltd	2.96		Torrent Power Ltd	CRISIL AA+	0.40
MRF Ltd	2.77		National Housing Bank	IND AAA	0.40
Shree Cement Ltd	2.56		Muthoot Finance Ltd	CRISIL AA+	0.39
Larsen & Toubro Ltd	2.49		Tata Power Renewable Energy Ltd		
Divi's Laboratories Ltd	2.46		(Guaranteed By Tata Power Ltd)	[ICRA]AA+	0.38
Infosys Ltd	2.41		GMR Airports Ltd	CRISIL A+	0.38
Bajaj Finance Ltd	2.40		LIC Housing Finance Ltd	CRISIL AAA	0.36
Interglobe Aviation Ltd	2.26		India Infrastructure Finance Company Ltd	IND AAA	0.36
Reliance Industries Ltd	2.23		Aditya Birla Renewables Ltd	CRISIL AA	0.35
Adani Energy Solutions Ltd	2.22		National Bank For Agriculture And Rural Development	[ICRA]AAA	0.31
Adani Power Ltd	2.21		Cube Highways Trust	IND AAA	0.31
Asian Paints Ltd	1.70		Power Finance Corporation Ltd	CRISIL AAA	0.30
Adani Ports And Special Economic Zone Ltd	1.57		National Bank For Agriculture And Rural Development	CRISIL AAA	0.27
Tata Consultancy Services Ltd	1.54		Canara Bank (At1 Bond Under Basel III)	[ICRA]AA+	0.27
Avenue Supermarts Ltd	1.50		REC Ltd	CRISIL AAA	0.25
Coal India Ltd	1.45		Bharti Telecom Ltd	CRISIL AAA	0.22
AIA Engineering Ltd	1.42		Torrent Investments Ltd	CRISIL AA+	0.20
Page Industries Ltd	1.29		Aditya Birla Real Estate Ltd	CRISIL AA	0.20
Vishal Mega Mart Ltd	1.16		Summit Digital Infrastructure Pvt. Ltd	CRISIL AA	0.19
JSW Energy Ltd	1.08		Indian Railway Finance Corporation Ltd	CRISIL AAA	0.18
Lenskart Solutions Ltd	0.95		Canara Bank (At1 Bond Under Basel III)	CRISIL AA+	0.16
Astral Ltd	0.95		Avanse Financial Services Ltd	CARE AA-	0.15
NTPC Ltd	0.83		State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.11
Oberoi Realty Ltd	0.82		State Bank Of India	CRISIL AAA	0.10
Max Healthcare Institute Ltd	0.82		REC Ltd	[ICRA]AAA	0.09
Meesho Ltd	0.76		Bajaj Finance Ltd	CRISIL AAA	0.09
Swiggy Ltd	0.72		Bank Of India (At1 Bond Under Basel III)	CRISIL AA	0.02
Procter & Gamble Hygiene And Health Care Ltd	0.62		JM Financial Asset Reconstruction Company Ltd	[ICRA]AA-	0.01
United Breweries Ltd	0.54		Total		11.74
Bajaj Finserv Ltd	0.48		Zero Coupon Bonds		
Westlife Foodworld Ltd	0.47		JTPM Metal Traders Ltd	CRISIL AA	0.70
Power Grid Corporation Of India Ltd	0.35		National Highways Infra Trust	IND AAA	0.03
Vedant Fashions Ltd	0.30		Total		0.73
Jindal Steel Ltd	0.26		Securitized Debt		
Delhivery Ltd	0.25		India Universal Trust AI2	CRISIL AAA(SO)	0.27
Brainbees Solutions Ltd	0.25		Total		0.27
Varun Beverages Ltd	0.19		Government Securities		
Relaxo Footwears Ltd	0.12		GOI 6.48% 06.10.2035 GOV	SOVEREIGN	5.07
Total	74.32		GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.40
Convertible Debentures			GOI 6.33% 05.05.2035 GOV	SOVEREIGN	0.01
Samvardhana Motherhood International Ltd	0.40		GOI 6.92% 18.11.2039 GOV	SOVEREIGN	0.01
Total	0.40		Total		5.49
Commercial Papers			Infrastructure Investment Trust		
Aditya Birla Money Ltd	CRISIL A1+	0.18	Cube Highways Trust		0.24
Total		0.18	Total		0.24
Certificate Of Deposits			Cash, Cash Equivalents And Others		
Union Bank Of India	[ICRA]A1+	1.06			5.06
CSB Bank Ltd	CRISIL A1+	0.42	Grand Total		100.00
HDFC Bank Ltd	CRISIL A1+	0.09			
Total		1.57			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	28.52
Power	9.68
Services	6.68
Consumer Services	6.11
Sovereign	5.49
Telecommunication	4.04
Information Technology	3.95
Metals & Mining	3.92
Oil, Gas & Consumable Fuels	3.68
Healthcare	3.28
Automobile And Auto Components	3.17
Chemicals	2.97
Construction Materials	2.56
Construction	2.49
Capital Goods	2.37
Consumer Durables	1.82
Realty	1.37
Fast Moving Consumer Goods	1.35
Textiles	1.29
Forest Materials	0.20
Cash, Cash Equivalents And Others	5.06

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



SBI Equity Hybrid Fund
This product is suitable for investors who are seeking^A:

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

^AInvestors 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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 9,806.78 Crores
- AUM as on January 31, 2026**
₹ 9,760.90 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)
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

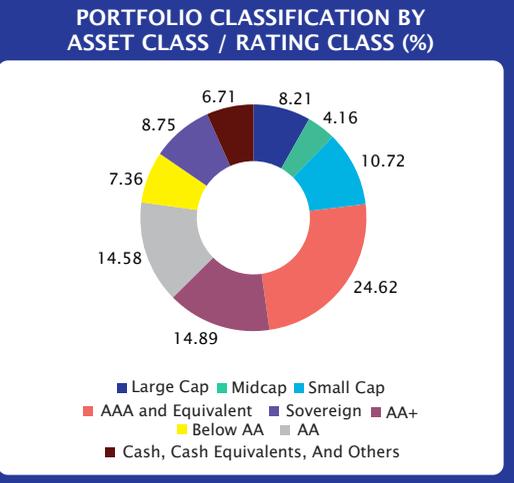
Quantitative Data

Modified Duration : 3.16 years
Average Maturity : 4.21 years
Macaulay Duration : 3.35 years
Yield to Maturity[^] : 7.77%
[^]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	73.7585	Dir-Plan-Growth	80.7924
Reg-Plan-Monthly IDCW	21.4527	Dir-Plan-Monthly IDCW	28.0463
Reg-Plan-Quarterly IDCW	21.2729	Dir-Plan-Quarterly IDCW	24.6850
Reg-Plan-Annual IDCW	26.0174	Dir-Plan-Annual IDCW	32.2187

PORTFOLIO					
Issuer Name	Rating	% of AUM	Issuer Name	Rating	% of AUM
Equity Shares					
Asian Paints Ltd		1.85	SMFG India Home Finance Co. Ltd	CRISIL AAA	1.38
Kingfa Science & Technology India Ltd		1.57	Tata Projects Ltd	IND AA	1.28
Biocan Ltd		1.43	Cube Highways Trust	IND AAA	1.13
Axis Bank Ltd		1.42	Summit Digital Infrastructure Pvt. Ltd	CRISIL AAA	1.03
Reliance Industries Ltd		1.32	National Bank For Agriculture And Rural Development	CRISIL AAA	1.03
Bajaj Finserv Ltd		1.30	Jamnagar Utilities & Power Pvt. Ltd	CRISIL AAA	1.02
HDFC Life Insurance Company Ltd		1.24	Aadhar Housing Finance Ltd	[ICRA]AA	0.72
Aether Industries Ltd		1.06	Godrej Properties Ltd	[ICRA]AA+	0.61
Grindwell Norton Ltd		0.76	Punjab National Bank(At1 Bond Under Basel III)	IND AA+	0.56
Graphite India Ltd		0.73	Pipeline Infrastructure Pvt Ltd	CRISIL AAA	0.52
Hatsun Agro Product Ltd		0.69	Bajaj Housing Finance Ltd	CRISIL AAA	0.52
Max Financial Services Ltd		0.66	Union Bank Of India(At1 Bond Under Basel III)	CRISIL AA+	0.31
Escorts Kubota Ltd		0.63	Total		56.25
ICICI Prudential Asset Management Company Ltd		0.61	Zero Coupon Bonds		
Gland Pharma Ltd		0.60	JTPM Metal Traders Ltd	CRISIL AA	2.64
Avanti Feeds Ltd		0.60	Total		2.64
Shree Cement Ltd		0.55	Securitized Debt		
G R Infra Projects Ltd		0.54	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	1.28
Angel One Ltd		0.53	Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.28
Wonderla Holidays Ltd		0.50	Total		2.56
Godrej Consumer Products Ltd		0.47	Government Securities		
Finolex Industries Ltd		0.45	GOI 7.18% 14.08.2033 GOV	SOVEREIGN	3.15
Voltas Ltd		0.42	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	2.27
Jubilant Foodworks Ltd		0.42	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	2.02
Aptus Value Housing Finance India Ltd		0.39	GOI 6.79% 30.12.2031 GOV	SOVEREIGN	0.78
Carborundum Universal Ltd		0.38	GOI 6.28% 14.07.2032 GOV	SOVEREIGN	0.50
Aifons Infrastructure Ltd		0.26	Total		8.72
Restaurant Brands Asia Ltd		0.25	State Development Loans		
Pnc Infotech Ltd		0.24	State Government Of Rajasthan 7.74% 06.12.2033 SDL	SOVEREIGN	0.03
Nuvoco Vistas Corporation Ltd		0.23	Total		0.03
Sundram Fasteners Ltd		0.20	Cash, Cash Equivalents And Others		
Ganesh Ecosphere Ltd		0.20	Total		6.71
Sheela Foam Ltd		0.17	Grand Total		100.00
Garware Technical Fibres Ltd		0.14			
VST Industries Ltd		0.11			
Swiggy Ltd		0.05			
Chemplast Sanmar Ltd		0.05			
Andhra Paper Ltd		0.05			
Balrampur Chini Mills Ltd		0.01			
Ajax Engineering Ltd		0.01			
Total		23.09			
Non Convertible Debentures					
Bharti Telecom Ltd	CRISIL AAA	3.47			
Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	3.34			
Tata Power Renewable Energy Ltd					
(Guaranteed By Tata Power Ltd)	[ICRA]AA+	3.14			
Aditya Birla Renewables Ltd	CRISIL AA	3.09			
Infopark Properties Ltd	CARE AA-	3.07			
Adani Power Ltd	CRISIL AA	3.06			
Muthoot Finance Ltd	CRISIL AA+	2.58			
Bajaj Finance Ltd	CRISIL AAA	2.58			
Avanse Financial Services Ltd	CARE AA-	2.46			
LIC Housing Finance Ltd	CRISIL AAA	2.31			
Godrej Industries Ltd	CRISIL AA+	2.23			
Mahanagar Telephone Nigam Ltd	IND AAA(CE)	2.17			
Torrent Power Ltd	CRISIL AA+	2.12			
Godrej Seeds & Genetics Ltd	CRISIL AA	2.04			
GMR Airports Ltd	CRISIL A+	1.83			
Tata Communications Ltd	CARE AAA	1.79			
Motilal Oswal Finvest Ltd	CRISIL AA	1.75			
Indigrid Infrastructure Trust	CRISIL AAA	1.56			
Mahindra Rural Housing Finance Ltd	CRISIL AAA	1.55			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)	
Financial Services	30.71
Power	13.99
Sovereign	8.75
Telecommunication	7.55
Capital Goods	4.53
Fast Moving Consumer Goods	3.92
Realty	3.68
Services	2.96
Metals & Mining	2.64
Consumer Durables	2.44
Construction	2.32
Diversified	2.23
Healthcare	2.03
Oil, Gas & Consumable Fuels	1.84
Consumer Services	1.22
Chemicals	1.11
Construction Materials	0.78
Textiles	0.34
Automobile And Auto Components	0.20
Forest Materials	0.05
Cash, Cash Equivalents And Others	6.71



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.

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

SBI
MULTI ASSET ALLOCATION FUND

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

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

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended scheme investing in equity, fixed income, gold/silver related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time.
- Date of Allotment:** 16/05/2018
- Report As On:** 31/01/2026
- AUM for the Month of January 2026**
₹ 13,970.61 Crores
- AUM as on January 31, 2026**
₹ 13,516.00 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.
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 : 1.91 years
Average Maturity : 2.91 years
Macaulay Duration : 2.03 years
Yield to Maturity^ : 7.27%

^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	66.8894	Dir-Plan-Growth	74.5029
Reg-Plan-Monthly IDCW	29.9104	Dir-Plan-Monthly IDCW	33.4546
Reg-Plan-Quarterly IDCW	29.8811	Dir-Plan-Quarterly IDCW	35.3885
Reg-Plan-Annual IDCW	37.8248	Dir-Plan-Annual IDCW	42.4476

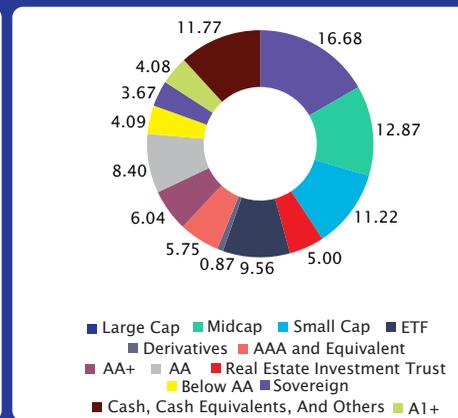
PORTFOLIO

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
Equity Shares						Urban Company Ltd					
Punjab National Bank	1.76	-	1.76	-	-	0.04	-	-	-	-	-
HDFC Bank Ltd	1.66	-	1.66	-	-	Nuvoco Vistas Corporation Ltd	0.01	-	0.01	-	-
Reliance Industries Ltd	1.61	-	1.61	-	-	Total	40.77	0.87	41.64	-	-
Gail (India) Ltd	1.61	-	1.61	-	-	Real Estate Investment Trust					
UPL Ltd	1.54	-	1.54	-	-	Brookfield India Real Estate Trust	3.58	-	-	-	-
Indus Towers Ltd	1.49	-	1.49	-	-	Embassy Office Parks Reit	1.42	-	-	-	-
Biocon Ltd	1.48	-	1.48	-	-	Total	5.00	-	-	-	-
PB Fintech Ltd	1.35	-0.54	0.81	-	-	Commercial Papers					
Oil & Natural Gas Corporation Ltd	1.35	-	1.35	-	-	JM Financial Services Ltd	CRISIL A1+	0.62	-	-	-
Restaurant Brands Asia Ltd	1.29	-	1.29	-	-	ICICI Securities Ltd	CRISIL A1+	0.50	-	-	-
The Federal Bank Ltd	1.25	0.48	1.73	-	-	Total	1.12	-	-	-	-
Bandhan Bank Ltd	1.19	0.93	2.12	-	-	Certificate Of Deposits					
Prini Specialty Chemicals Ltd	1.14	-	1.14	-	-	Finance Co. Ltd	[ICRA]A1+	1.63	-	-	-
Indian Oil Corporation Ltd	1.09	-	1.09	-	-	Bank Of Baroda	IND A1+	0.83	-	-	-
Coromandel International Ltd	0.92	-	0.92	-	-	Canara Bank	CRISIL A1+	0.50	-	-	-
HCL Technologies Ltd	0.89	-	0.89	-	-	Total	2.96	-	-	-	-
VRL Logistics Ltd	0.86	-	0.86	-	-	Non Convertible Debentures					
VIP Industries Ltd	0.85	-	0.85	-	-	Bharti Telecom Ltd	CRISIL AAA	2.38	-	-	-
ITC Ltd	0.82	-	0.82	-	-	Cholamandalam Investment & Finance Co. Ltd	[ICRA]AAA+	2.21	-	-	-
Dabur India Ltd	0.81	-	0.81	-	-	Adani Power Ltd	CRISIL AA	2.00	-	-	-
Gokaldas Exports Ltd	0.80	-	0.80	-	-	Muthoot Finance Ltd	CRISIL AA+	1.52	-	-	-
Bank Of Baroda	0.78	-	0.78	-	-	Tata Power Renewable Energy Ltd (Guaranteed by Tata Power Ltd)	[ICRA]AA+	1.37	-	-	-
Mahindra & Mahindra Financial Services Ltd	0.77	-	0.77	-	-	Aditya Birla Renewables Ltd	CRISIL AA	1.34	-	-	-
Axis Bank Ltd	0.73	-	0.73	-	-	Indostar Capital Finance Ltd	CARE AA-	1.20	-	-	-
State Bank Of India	0.68	-	0.68	-	-	Godrej Seeds & Genetics Ltd	CRISIL AA	1.20	-	-	-
Bajaj Finserv Ltd	0.65	-	0.65	-	-	Avanse Financial Services Ltd	CARE AA-	1.17	-	-	-
ZF Commercial Vehicle Control Systems India Ltd	0.64	-	0.64	-	-	Infopark Properties Ltd	CARE AA-	1.07	-	-	-
Steel Authority Of India Ltd	0.62	-	0.62	-	-	Mottilal Oswal Finvest Ltd	CRISIL AA	0.81	-	-	-
Tech Mahindra Ltd	0.54	-	0.54	-	-	Tata Projects Ltd	IND AA	0.70	-	-	-
LTIMindtree Ltd	0.54	-	0.54	-	-	Small Industries Development					
FSN E-Commerce Ventures Ltd	0.52	-	0.52	-	-	Small Industries Development Bank Of India	CRISIL AAA	0.68	-	-	-
CESC Ltd	0.50	-	0.50	-	-	NABARD	CRISIL AAA	0.67	-	-	-
Wipro Ltd	0.48	-	0.48	-	-	NABARD	CRISIL AAA	0.67	-	-	-
Sagar Cements Ltd	0.44	-	0.44	-	-	Godrej Industries Ltd	CRISIL AA+	0.67	-	-	-
Mahindra Lifespace Developers Ltd	0.43	-	0.43	-	-	GMR Airports Ltd	CRISIL A+	0.65	-	-	-
Kalpataru Projects International Ltd	0.43	-	0.43	-	-	Mahindra Rural Housing Finance Ltd	CRISIL AAA	0.51	-	-	-
ICICI Prudential Life Insurance Company Ltd	0.43	-	0.43	-	-	SMFG India Home Finance Co. Ltd	CRISIL AAA	0.34	-	-	-
Vishal Mega Mart Ltd	0.42	-	0.42	-	-	JM Financial Credit Solutions Ltd	[ICRA]AA	0.34	-	-	-
Colgate Palmolive (India) Ltd	0.42	-	0.42	-	-	Bajaj Housing Finance Ltd	CRISIL AAA	0.33	-	-	-
Infosys Ltd	0.38	-	0.38	-	-	Torrent Power Ltd	CRISIL AA+	0.27	-	-	-
Heidelbergcement India Ltd	0.35	-	0.35	-	-	Sundaram Finance Ltd	CRISIL AAA	0.17	-	-	-
Emami Ltd	0.32	-	0.32	-	-	JM Financial Services Ltd	[ICRA]AA	0.16	-	-	-
Tata Technologies Ltd	0.31	-	0.31	-	-	Aadhar Housing Finance Ltd	IND AA	0.12	-	-	-
Ashoka Buildcon Ltd	0.31	-	0.31	-	-	Total	22.55	-	-	-	-
Indian Energy Exchange Ltd	0.30	-	0.30	-	-	Zero Coupon Bonds					
ICICI Bank Ltd	0.29	-	0.29	-	-	JTFM Metal Traders Ltd	CRISIL AA	1.73	-	-	-
Life Insurance Corporation Of India	0.28	-	0.28	-	-	Total	1.73	-	-	-	-
Tata Steel Ltd	0.25	-	0.25	-	-	Government Securities					
Max Financial Services Ltd	0.24	-	0.24	-	-	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	1.52	-	-	-
Billionbrains Garage Ventures Ltd	0.24	-	0.24	-	-	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	1.49	-	-	-
Jubilant Foodworks Ltd	0.21	-	0.21	-	-	GOI 6.28% 14.07.2032 GOV	SOVEREIGN	0.66	-	-	-
Bharti Airtel Ltd	0.21	-	0.21	-	-	Total	3.67	-	-	-	-
Gland Pharma Ltd	0.18	-	0.18	-	-	Exchange Traded Funds					
Afcoss Infrastructure Ltd	0.18	-	0.18	-	-	SBI Silver ETF	6.16	-	-	-	-
United Spirits Ltd	0.16	-	0.16	-	-	SBI Gold ETF	3.40	-	-	-	-
Equitas Small Finance Bank Ltd	0.16	-	0.16	-	-	Total	9.56	-	-	-	-
Ashiana Housing Ltd	0.16	-	0.16	-	-	Cash, Cash Equivalents And Others	11.77	-	-	-	-
V-Mart Retail Ltd	0.12	-	0.12	-	-	Grand Total	100.00	-	-	-	-
Rallis India Ltd	0.09	-	0.09	-	-						
ICICI Prudential Asset Management Company Ltd	0.08	-	0.08	-	-						
Elin Electronics Ltd	0.07	-	0.07	-	-						
PVR Inox Ltd	0.05	-	0.05	-	-						

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.20
Mutual Fund/etf	9.56
Realty	6.66
Oil, Gas & Consumable Fuels	5.66
Power	5.48
Fast Moving Consumer Goods	3.73
Chemicals	3.69
Sovereign	3.67
Information Technology	3.14
Metals & Mining	2.60
Consumer Services	2.60
Telecommunication	1.70
Healthcare	1.66
Construction	1.62
Services	1.51
Consumer Durables	0.92
Construction Materials	0.80
Textiles	0.80
Diversified	0.67
Automobile And Auto Components	0.64
Media, Entertainment & Publication	0.05
Derivatives	0.87
Cash, Cash Equivalents And Others	11.77

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



SBI Multi Asset Allocation Fund
This product is suitable for investors who are seeking^:

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

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

SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

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	110.3882
Dir-Plan-Growth	120.5713

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 132.09 Crores
- AUM as on January 31, 2026**
₹ 132.18 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	: 4.02 years
Average Maturity	: 5.45 years
Macaulay Duration	: 4.19 years
Yield to Maturity ^A	: 6.56%

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

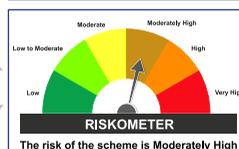
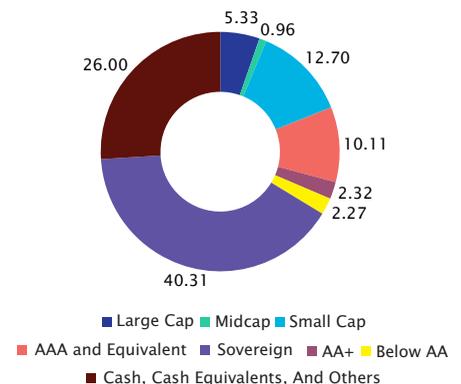
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			Government Securities		
ICICI Prudential Asset Management Company Ltd.		2.08	Muthoot Finance Ltd.	CRISIL AA+	2.32
Muthoot Finance Ltd.		2.03	Avanse Financial Services Ltd.	CARE AA-	2.27
Thangamayil Jewellery Ltd.		1.99	Cube Highways Trust	IND AAA	2.24
E.I.D-Parry (India) Ltd.		1.33	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.23
Sanathan Textiles Ltd.		1.26	Total		14.70
Hawkins Cookers Ltd.		1.19	Strips		
Samvardhana Motherson International Ltd.		1.15	GOI 6.79% 07.10.2034 GOV	SOVEREIGN	15.18
Garware Technical Fibres Ltd.		0.99	GOI 6.68% 07.07.2040 GOV	SOVEREIGN	10.93
Doms Industries Ltd.		0.99	GOI 7.18% 14.08.2033 GOV	SOVEREIGN	7.77
Aether Industries Ltd.		0.99	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.73
Hatsun Agro Product Ltd.		0.93	Total		37.61
K.P.R. Mill Ltd.		0.92	Cash, Cash Equivalents And Others		
Pitti Engineering Ltd.		0.77	GOI 16.12.2026 GOV	SOVEREIGN	2.70
Brainbees Solutions Ltd.		0.52	Total		2.70
Wonderla Holidays Ltd.		0.49	Grand Total		
Sheela Foam Ltd.		0.43			100.00
Relaxo Footwears Ltd.		0.43	Non Convertible Debentures		
Ganesha Ecosphere Ltd.		0.36	Sundaram Finance Ltd.	CRISIL AAA	3.85
LG Electronics India Ltd.		0.07	LIC Housing Finance Ltd.	CRISIL AAA	3.79
Meesho Ltd.		0.04			
Aequs Ltd.		0.03			
Total		18.99			

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	40.31
Financial Services	16.34
Consumer Durables	4.11
Textiles	3.53
Fast Moving Consumer Goods	3.25
Services	2.24
Automobile And Auto Components	1.15
Consumer Services	1.05
Chemicals	0.99
Capital Goods	0.80
Power	0.23
Cash, Cash Equivalents And Others	26.00

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

SBI 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:** 31/01/2026
- AUM for the Month of January 2026**
₹ 5,857.80 Crores
- AUM as on January 31, 2026**
₹ 5,589.75 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
Mr. 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 : 1.79 years
Average Maturity : 2.16 years
Macaulay Duration : 1.89 years
Yield to Maturity[^] : 7.61%

[^]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	24.3408	Dir-Plan-Growth	26.9222
Reg-Plan-Monthly IDCW	22.5666	Dir-Plan-Monthly IDCW	24.6432
Reg-Plan-Quarterly IDCW	23.0173	Dir-Plan-Quarterly IDCW	25.4947

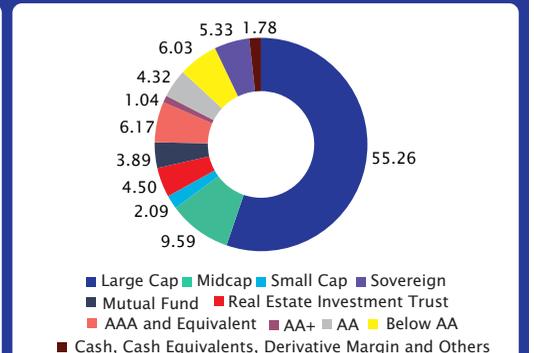
PORTFOLIO

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
Equity Shares						Equity Shares & Derivatives					
Jindal Steel Ltd.		1.67	-	1.67		HDFC Bank Ltd.		7.25	-4.75	2.50	
Aster Dm Healthcare Ltd.		1.07	-	1.07		Reliance Industries Ltd.		4.90	-1.96	2.94	
Avenue Supermarts Ltd.		0.95	-	0.95		Kotak Mahindra Bank Ltd.		4.10	-4.12	-0.02	
Godrej Consumer Products Ltd.		0.89	-	0.89		State Bank Of India		4.01	-3.10	0.91	
Vishal Mega Mart Ltd.		0.80	-	0.80		ICICI Bank Ltd.		2.83	-2.84	-0.01	
Billionbrains Garage Ventures Ltd.		0.61	-	0.61		Bharti Airtel Ltd.		2.56	-2.57	-0.01	
Jubilant Foodworks Ltd.		0.11	-	0.11		Larsen & Toubro Ltd.		2.48	-0.45	2.03	
Total		6.10		6.10		Infosys Ltd.		2.26	-0.49	1.77	
Equity Shares & Derivatives						Real Estate Investment Trust					
HDFC Bank Ltd.		7.25	-4.75	2.50		Embassy Office Parks Reit		2.32	-	0.66	
Reliance Industries Ltd.		4.90	-1.96	2.94		Brookfield India Real Estate Trust		2.18	-	0.16	
Kotak Mahindra Bank Ltd.		4.10	-4.12	-0.02		DLF Ltd.		0.98	-0.98	-	
State Bank Of India		4.01	-3.10	0.91		Inter Globe Aviation Ltd.		0.92	-0.93	-0.01	
ICICI Bank Ltd.		2.83	-2.84	-0.01		Eternal Ltd.		0.84	-0.85	-0.01	
Bharti Airtel Ltd.		2.56	-2.57	-0.01		Asian Paints Ltd.		0.83	-0.84	-0.01	
Larsen & Toubro Ltd.		2.48	-0.45	2.03		Maruti Suzuki India Ltd.		0.82	-0.82	-	
Infosys Ltd.		2.26	-0.49	1.77		Sammaan Capital Ltd.		0.79	-0.80	-0.01	
Axis Bank Ltd.		2.21	-0.28	1.93		Hindalco Industries Ltd.		0.79	-0.79	-	
Bank Of Baroda		2.10	-2.11	-0.01		HDFC Life Insurance Company Ltd.		0.77	-0.14	0.63	
Bajaj Finserv Ltd.		1.68	-0.14	1.54		JSW Steel Ltd.		0.76	-0.77	-0.01	
National Aluminium Company Ltd.		1.67	-1.66	0.01		Colgate Palmolive (India) Ltd.		0.64	-0.64	-	
Mahindra & Mahindra Ltd.		1.65	-1.65	-		Aditya Birla Capital Ltd.		0.59	-0.60	-0.01	
Tech Mahindra Ltd.		1.10	-0.05	1.05		Hindustan Aeronautics Ltd.		0.58	-0.58	-	
Tata Steel Ltd.		1.10	-0.44	0.66		Shree Cement Ltd.		0.56	-0.34	0.22	
Samvardhana Motherson International Ltd.		1.10	-0.94	0.16		Indus Towers Ltd.		0.56	-0.56	-	
DLF Ltd.		0.98	-0.98	-		GMR Airports Ltd.		0.54	-0.55	-0.01	
Inter Globe Aviation Ltd.		0.92	-0.93	-0.01		Vedanta Ltd.		0.50	-0.50	-	
Eternal Ltd.		0.84	-0.85	-0.01		Shriram Finance Ltd.		0.47	-0.47	-	
Asian Paints Ltd.		0.83	-0.84	-0.01		Punjab National Bank		0.45	-0.46	-	
Maruti Suzuki India Ltd.		0.82	-0.82	-		Tata Power Company Ltd.		0.44	-0.44	-	
Sammaan Capital Ltd.		0.79	-0.80	-0.01		Patanjali Foods Ltd.		0.44	-0.44	-	
Hindalco Industries Ltd.		0.79	-0.79	-		Adani Green Energy Ltd.		0.40	-0.40	-	
HDFC Life Insurance Company Ltd.		0.77	-0.14	0.63		REC Ltd.		0.26	-0.26	-	
JSW Steel Ltd.		0.76	-0.77	-0.01		Apollo Hospitals Enterprise Ltd.		0.23	-0.23	-	
Colgate Palmolive (India) Ltd.		0.64	-0.64	-		Hindustan Unilever Ltd.		0.22	-0.22	-	
Aditya Birla Capital Ltd.		0.59	-0.60	-0.01		RBL Bank Ltd.		0.21	-0.21	-	
Hindustan Aeronautics Ltd.		0.58	-0.58	-		Divis Laboratories Ltd.		0.21	-0.21	-	
Shree Cement Ltd.		0.56	-0.34	0.22		ITC Ltd.		0.17	-0.17	-	
Indus Towers Ltd.		0.56	-0.56	-		Ambuja Cements Ltd.		0.17	-0.17	-	
GMR Airports Ltd.		0.54	-0.55	-0.01		Sun Pharmaceutical Industries Ltd.		0.16	-0.16	-	
Vedanta Ltd.		0.50	-0.50	-		United Spirits Ltd.		0.15	-0.15	-	
Shriram Finance Ltd.		0.47	-0.47	-		Power Finance Corporation Ltd.		0.15	-0.15	-	
Punjab National Bank		0.45	-0.46	-		Bharat Heavy Electricals Ltd.		0.15	-0.15	-	
Tata Power Company Ltd.		0.44	-0.44	-		Zydus Lifesciences Ltd.		0.14	-0.14	-	
Patanjali Foods Ltd.		0.44	-0.44	-		Steel Authority Of India Ltd.		0.13	-0.13	-	
Adani Green Energy Ltd.		0.40	-0.40	-		One 97 Communications Ltd.		0.12	-0.12	-	
REC Ltd.		0.26	-0.26	-		Indusind Bank Ltd.		0.12	-0.12	-	
Apollo Hospitals Enterprise Ltd.		0.23	-0.23	-		NMDC Ltd.		0.11	-0.11	-	
Hindustan Unilever Ltd.		0.22	-0.22	-		Adani Enterprises Ltd.		0.10	-0.10	-	
RBL Bank Ltd.		0.21	-0.21	-		Trent Ltd.		0.09	-0.09	-	
Divis Laboratories Ltd.		0.21	-0.21	-		The Indian Hotels Company Ltd.		0.08	-0.08	-	
ITC Ltd.		0.17	-0.17	-		Tata Consultancy Services Ltd.		0.08	-0.08	-	
Ambuja Cements Ltd.		0.17	-0.17	-		SBI Life Insurance Co. Ltd.		0.08	-0.08	-	
Sun Pharmaceutical Industries Ltd.		0.16	-0.16	-		Bajaj Finance Ltd.		0.08	-0.08	-	
United Spirits Ltd.		0.15	-0.15	-		Ultratech Cement Ltd.		0.07	-0.07	-	
Power Finance Corporation Ltd.		0.15	-0.15	-		Oil & Natural Gas Corporation Ltd.		0.07	-0.07	-	
Bharat Heavy Electricals Ltd.		0.15	-0.15	-		Bosch Ltd.		0.07	-0.07	-	
Zydus Lifesciences Ltd.		0.14	-0.14	-		Titan Company Ltd.		0.06	-0.06	-	
Steel Authority Of India Ltd.		0.13	-0.13	-		Nestle India Ltd.		0.06	-0.06	-	
One 97 Communications Ltd.		0.12	-0.12	-							
Indusind Bank Ltd.		0.12	-0.12	-							
NMDC Ltd.		0.11	-0.11	-							
Adani Enterprises Ltd.		0.10	-0.10	-							
Trent Ltd.		0.09	-0.09	-							
The Indian Hotels Company Ltd.		0.08	-0.08	-							
Tata Consultancy Services Ltd.		0.08	-0.08	-							
SBI Life Insurance Co. Ltd.		0.08	-0.08	-							
Bajaj Finance Ltd.		0.08	-0.08	-							
Ultratech Cement Ltd.		0.07	-0.07	-							
Oil & Natural Gas Corporation Ltd.		0.07	-0.07	-							
Bosch Ltd.		0.07	-0.07	-							
Titan Company Ltd.		0.06	-0.06	-							
Nestle India Ltd.		0.06	-0.06	-							

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	39.98
Metals & Mining	7.75
Realty	7.20
Sovereign	5.33
Oil, Gas & Consumable Fuels	5.03
Fast Moving Consumer Goods	4.33
Mutual Fund/etf	3.89
Automobile And Auto Components	3.69
Information Technology	3.52
Construction	3.50
Telecommunication	3.12
Consumer Services	2.87
Services	2.75
Healthcare	1.86
Consumer Durables	0.89
Power	0.87
Construction Materials	0.83
Capital Goods	0.80
Chemicals	0.01
Cash, Cash Equivalents, Derivative Margin And Others	1.78

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		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	18.4030	27-Mar-20 (Reg Plan)	0.07	13.3989
Reg-Plan-Growth	34.9939	27-Mar-20 (Dir Plan)	0.07	14.2690
Dir-Plan-IDCW	20.1609	28-Feb-20 (Reg Plan)	0.07	13.4634
Dir-Plan-Growth	37.3133	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

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.

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: 31/01/2026

AUM for the Month of January 2026
₹ 42,943.34 Crores

AUM as on January 31, 2026
₹ 35,978.66 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 SIP¹ 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	: 0.36%
Beta	: 0.41
Sharpe Ratio	: 4.03
Modified Duration	: 0.22 years
Average Maturity	: 0.30 years
Macaulay Duration	: 0.24 years
Yield to Maturity ^A	: 6.53%
Portfolio Turnover*	
Equity Turnover	: 1.49
Total Turnover	: 11.48

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: ^AFBI Overnight Mibor rate (5.53% as on 31st January 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

Ratios including debt instruments and cash

PORTFOLIO				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			0.16	ICI Prudential Life Insurance Company Ltd.		0.16	-0.16
HDFC Bank Ltd.	5.53	5.59	0.04	ICICI Bank Ltd.		0.18	-0.18
Axis Bank Ltd.	4.18	4.20	-0.02	SBI Ltd.		0.15	-0.15
Axis Bank Ltd.	2.29	2.29	-	Hindustan Zinc Ltd.		0.15	-0.14
Reliance Industries Ltd.	2.11	2.13	-0.02	Health India Ltd.		0.15	-0.15
Bharti Airtel Ltd.	1.96	2.06	-0.10	United Spirits Ltd.		0.14	-0.14
Shreehan Finance Ltd.	1.72	1.72	-	Tata Elxsi Ltd.		0.14	-0.14
ITC Ltd.	1.66	1.66	-	SBI Life Insurance Co. Ltd.		0.14	-0.14
Bharat Electronics Ltd.	1.56	1.53	0.01	PI Industries Ltd.		0.14	-0.13
Vedanta Ltd.	1.41	1.42	-0.01	Nestle India Ltd.		0.14	-0.14
Tata Consultancy Services Ltd.	1.40	1.41	-0.01	Mazagon Dock Shipbuilders Ltd.		0.14	-0.14
JSW Steel Ltd.	1.35	1.35	-	Biocon Ltd.		0.14	-0.14
Vodafone Idea Ltd.	1.26	1.26	-	UNO Minda Ltd.		0.13	-0.13
Hindustan Aeronautics Ltd.	1.11	1.11	-	Tata Investments Of India Ltd.		0.13	-0.13
Maruti Suzuki India Ltd.	1.08	1.09	-0.01	Inox Wind Ltd.		0.13	-0.13
Larsen & Toubro Ltd.	1.02	1.03	-0.01	Godrej Agrovet Products Ltd.		0.13	-0.13
Indus Towers Ltd.	1.00	1.01	-0.01	Fortis Healthcare Ltd.		0.12	-0.12
Power Finance Corporation Ltd.	0.91	0.90	0.01	NICC (India) Ltd.		0.11	-0.11
Adani Enterprises Ltd.	0.90	1.15	-0.25	Syngene International Ltd.		0.10	-0.10
Mahindra & Mahindra Ltd.	0.87	0.87	-	Prestige Estates Projects Ltd.		0.10	-0.10
Eberel Ltd.	0.81	0.81	-	Persimmon Systems Ltd.		0.10	-0.10
Jo Financial Services Ltd.	0.78	0.78	-	Indian Railway Catering & Tourism Corporation Ltd.		0.10	-0.10
Tata Steel Ltd.	0.77	0.78	-0.01	CAI India Ltd.		0.10	-0.10
State Bank Of India	0.77	0.78	-0.01	Tata Motors Passenger Vehicles Ltd.		0.09	-0.09
Grasim Industries Ltd.	0.73	0.73	-	Premier Education Ltd.		0.09	-0.10
Kanva Mahindra Bank Ltd.	0.71	0.71	-	Zynex Telecommunications Ltd.		0.08	-0.08
REC Ltd.	0.69	0.68	0.01	Oracle Financial Services Software Ltd.		0.08	-0.09
Paragip National Bank	0.68	0.68	-	Mphasis Ltd.		0.08	-0.08
Aurobindo Pharma Ltd.	0.67	0.67	-	CR Power And Industrial Solutions Ltd.		0.08	-0.08
GMW Airport Ltd.	0.65	0.65	-	Central Depository Services (I) Ltd.		0.08	-0.08
TVS Motor Company Ltd.	0.64	0.64	-	Asian Paints Ltd.		0.08	-0.08
Cleantek Pharmaceuticals Ltd.	0.64	0.65	-0.01	LPL Ltd.		0.07	-0.08
NMCC Ltd.	0.62	0.62	-	L&T Finance Ltd.		0.07	-0.07
Techno Mahindra Ltd.	0.60	0.60	-	Rayven Technology India Ltd.		0.07	-0.07
Savitri Authority Of India Ltd.	0.57	0.57	-	Rayven Technology India Ltd.		0.07	-0.07
DFL Ltd.	0.57	0.57	-	KSN E-Commerce Ventures Ltd.		0.07	-0.08
Teck Mahindra Ltd.	0.56	0.56	-	Angel One Ltd.		0.07	-0.07
Bajaj Finance Ltd.	0.56	0.56	-	Toucan Pharmaceuticals Ltd.		0.06	-0.06
Ajaj Apollo Tubes Ltd.	0.54	0.54	-	Housing And Urban Development Corporation Ltd.		0.06	-0.05
Adani Ports And Special Economic Zone Ltd.	0.54	0.54	-	Bechtel Motors Ltd.		0.06	-0.06
Infosty Ltd.	0.51	0.51	-	Delhivery Ltd.		0.06	-0.06
Aditya Birla Capital Ltd.	0.50	0.50	-	Torntower Power Ltd.		0.05	-0.05
Coal India Ltd.	0.49	0.48	0.01	Shree Cement Ltd.		0.05	-0.05
Indian Oil Corporation Ltd.	0.48	0.48	-	Indusind Bank Ltd.		0.05	-0.05
JSW Energy Ltd.	0.46	0.46	-	Hindustan Unilever Ltd.		0.05	-0.05
Venus Beverages Ltd.	0.45	0.46	-0.01	Hero Motocorp Ltd.		0.05	-0.05
Chvi Labels Industries Ltd.	0.45	0.46	-0.01	Bharat Dynamics Ltd.		0.05	-0.05
Ambuja Cement Ltd.	0.45	0.44	0.01	Tata Technologies Ltd.		0.04	-0.04
Adani Green Energy Ltd.	0.45	0.46	-0.01	Seaway Ltd.		0.04	-0.04
Lodha Developers Ltd.	0.42	0.42	-	Pdfile Industries Ltd.		0.04	-0.04
Titan Company Ltd.	0.41	0.41	-	360 One Ltd.		0.04	-0.04
Paranjali Foods Ltd.	0.41	0.41	-	Vohla Ltd.		0.03	-0.03
Lupin Ltd.	0.41	0.41	-	NPLC Ltd.		0.03	-0.03
HCL Technologies Ltd.	0.41	0.42	-0.01	Indian Railway Finance Corporation Ltd.		0.03	-0.03
Solar Industries India Ltd.	0.40	0.40	-	Indian Bank		0.03	-0.03
Trent Ltd.	0.39	0.40	-0.01	Consentum App Management Services Ltd.		0.03	-0.03
Bharat Heavy Electricals Ltd.	0.39	0.39	-	Colgate Ltd.		0.03	-0.03
UltraTech Cement Ltd.	0.37	0.38	-0.01	Alkerm Laboratories Ltd.		0.03	-0.03
Power Grid Corporation Of India Ltd.	0.37	0.38	0.01	Siemens Industries Ltd.		0.02	-0.02
Dixon Technologies (India) Ltd.	0.37	0.37	-	Supernus Ltd.		0.02	-0.02
Max Financial Services Ltd.	0.36	0.36	-	Marshd Pharma Ltd.		0.02	-0.02
Adani Energy Solutions Ltd.	0.36	0.36	-	Lionbridge Ltd.		0.02	-0.02
Merus Ltd.	0.34	0.35	-0.01	India Exchange Ltd.		0.02	-0.02
Samman Capital Ltd.	0.34	0.34	-	ICICI Lombard General Insurance Company Ltd.		0.02	-0.02
Max Healthcare Institute Ltd.	0.34	0.34	-	Cummins India Ltd.		0.02	-0.02
Laurus Labs Ltd.	0.34	0.34	-	ABB India Ltd.		0.02	-0.02
Bank Of Baroda	0.34	0.34	-	Waste Shergarh Ltd.		0.01	-0.01
The Indian Hotels Company Ltd.	0.32	0.32	-	SBI Cards & Payment Services Ltd.		0.01	-0.01
National Aluminium Company Ltd.	0.32	0.32	-	Muthoot Finance Ltd.		0.01	-0.01
Godrej Properties Ltd.	0.32	0.32	-	Dairine Bharat Ltd.		0.01	-0.01
Bajaj Finserv Ltd.	0.32	0.32	-	Canara Bank		0.01	-0.01
Hindustan Petroleum Corporation Ltd.	0.31	0.31	-	Rajaj Holdings & Investment Ltd.		0.01	-0.01
Apollo Hospitals Enterprise Ltd.	0.31	0.31	-	Amber Enterprises India Ltd.		0.01	-0.01
LIC Housing Finance Ltd.	0.30	0.30	-	Total		73.69	-74.27
Chilamanduram Investment & Finance Co. Ltd.	0.30	0.30	-	Commercial Papers			-0.58
Suzlon Energy Ltd.	0.29	0.29	-	Chilamanduram Investment & Finance Co. Ltd.	CRISIL A+	1.01	-
IFEC First Bank Ltd.	0.29	0.29	-0.01	Tata Capital Ltd.	CRISIL A+	0.11	-
Crompton Greaves Consumer Electricals Ltd.	0.29	0.29	-	Total		1.12	-
Bankbar Bank Ltd.	0.29	0.29	-	Certificate Of Deposits			-
PNB Housing Finance Ltd.	0.28	0.28	-	Bank Of Baroda	IND A+	1.23	-
Sun Pharmaceutical Industries Ltd.	0.27	0.28	-0.01	Axis Bank Ltd.	CRISIL A+	0.52	-
Polybulk India Ltd.	0.27	0.27	-	Equitas Small Finance Bank Ltd.	CRISIL A+	0.33	-
Samvardhana Moontron International Ltd.	0.26	0.26	-	AU Small Finance Bank Ltd.	CRISIL A+	0.33	-
Hinduja Industries Ltd.	0.26	0.26	-	National Bank For Agriculture And Rural Development	CRISIL A+	0.11	-
Colgate Palmolive (India) Ltd.	0.26	0.26	-	Total		2.52	-
Oil & Natural Gas Corporation Ltd.	0.25	0.25	-	Non Convertible Debentures			-
Jindal Steel Ltd.	0.25	0.24	0.01	Axis Finance Ltd.	CRISIL AAA	0.69	-
BSL Ltd.	0.25	0.25	-	REC Ltd.	CRISIL AAA	0.34	-
One 97 Communications Ltd.	0.24	0.23	0.01	National Bank For Agriculture And Rural Development	CRISIL AAA	0.17	-
NTPC Ltd.	0.24	0.24	-	Ongc Petro Additions Ltd.	CRISIL AAA	0.11	-
Manipal Finance Ltd.	0.24	0.24	-	Total		1.31	-
Life Insurance Corporation Of India	0.24	0.25	-0.01	Non Convertible Preference Share			-
Dabur India Ltd.	0.24	0.24	-	TVS Motor Company Ltd.	CARE A+	0.01	-
Britannia Industries Ltd.	0.24	0.24	-	Total		7.69	-
The Paragip Bank Ltd.	0.23	0.23	-	SBI Savings Fund - Direct Plan - Growth Option		5.53	-
Pretmet Long Ltd.	0.23	0.23	-	SBI Liquid Fund - Direct Plan - Growth Option		1.70	-
Kalyan Jewellers India Ltd.	0.23	0.24	-0.01	SBI Low Duration Fund - Direct Plan - Growth Option		1.50	-
Consentum Corporation Of India Ltd.	0.23	0.23	-	SBI Ultra Short Duration Fund - Direct Plan - Cash Option		1.70	-
Bharat Petroleum Corporation Ltd.	0.23	0.23	-	Total		17.43	-
Tata Power Company Ltd.	0.22	0.22	-	Treasury Bills			-
Excel Industries Ltd.	0.22	0.22	-	364 Day T-Bill 19.11.26	SOVEREIGN	0.05	-
IBF Bank Ltd.	0.21	0.21	-	Total		3.87	-
Multi Commodity Exchange Of India Ltd.	0.21	0.21	-	Cash, Cash Equivalents, Derivative Margin And Others		3.87	-
HDFC Asset Management Co. Ltd.	0.21	0.21	-	Grand Total		100.00	-
Bank Of India	0.20	0.20	-				-
Tata Consumer Products Ltd.	0.20	0.20	-0.01				-
Cipla Ltd.	0.19	0.20	-0.01				-
Union Bank Of India	0.19	0.19	-				-
AU Small Finance Bank Ltd.	0.19	0.18	0.01				-
Sona Bh Precision Forgings Ltd.	0.18	0.18	-				-
Dr. Reddy's Laboratories Ltd.	0.18	0.18	-				-

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.24
Mutual Fund/etf	17.43
Metals & Mining	6.60
Capital Goods	4.81
Healthcare	4.36
Fast Moving Consumer Goods	4.26
Telecommunication	4.22
Oil, Gas & Consumable Fuels	4.20
Automobile And Auto Components	

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 39,841.15 Crores
- AUM as on January 31, 2026**
₹ 40,202.72 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	:6.18%
Beta	:0.94
Sharpe Ratio	:1.28
Modified Duration	:2.40 years
Average Maturity	:3.22 years
Macaulay Duration	:2.54 years
Yield to Maturity ^Δ	:6.71%
Portfolio Turnover*	
Equity Turnover	:0.23
Total Turnover	:2.59

*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 (5.53% as on 31st January 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points*
^ΔIn 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	15.9537	Dir-Plan-IDCW	16.6499
Reg-Plan-Growth	15.9535	Dir-Plan-Growth	16.6496

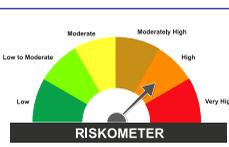
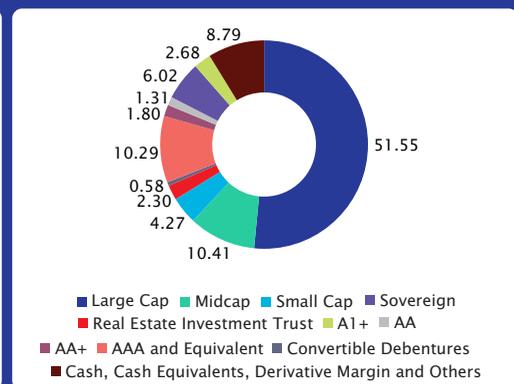
PORTFOLIO

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
Equity Shares						Equity Shares					
Tata Steel Ltd.		2.73	-	2.73		Jindal Steel Ltd.		0.05	-0.05	-	
Tech Mahindra Ltd.		2.38	-	2.38		Eternal Ltd.		0.04	-0.04	-	
Tata Motors Passenger Vehicles Ltd.		1.96	-	1.96		Persistent Systems Ltd.		0.02	-0.02	-	
Punjab National Bank		1.74	-	1.74		Bharat Electronics Ltd.		0.02	-0.02	-	
ICICI Bank Ltd.		1.39	-	1.39		Ultratech Cement Ltd.		0.01	-0.01	-	
Cesc Ltd.		1.27	-	1.27		Tata Consumer Products Ltd.		0.01	-0.01	-	
Tata Motors Ltd.		1.21	-	1.21		One 97 Communications Ltd.		0.01	-0.01	-	
Mahindra & Mahindra Financial Services Ltd.		1.03	-	1.03		Marico Ltd.		0.01	-0.01	-	
Cholamandalam Investment & Finance Co. Ltd.		1.00	-	1.00		CoForge Ltd.		0.01	-0.01	-	
Biocon Ltd.		0.93	-	0.93		Aurobindo Pharma Ltd.		0.01	-0.01	-	
ICICI Prudential Life Insurance Company Ltd.		0.89	-	0.89		Total		43.56	-17.94	25.62	
Meshno Ltd.		0.80	-	0.80		Real Estate Investment Trust					
Cipla Ltd.		0.70	-	0.70		Brookfield India Real Estate Trust		1.40	-	-	
Vishal Mega Mart Ltd.		0.52	-	0.52		Embassy Office Parks Reit		0.90	-	-	
Life Insurance Corporation Of India		0.50	-	0.50		Total		2.30			
Sona Blw Precision Forgings Ltd.		0.48	-	0.48		Convertible Debentures					
Grasim Industries Ltd.		0.26	-	0.26		Cholamandalam Investment & Finance Co. Ltd.		0.58	-	-	
Wipro Ltd.		0.33	-	0.33		Total		0.58			
Gateway Disfrparks Ltd.		0.31	-	0.31		Commercial Papers					
Carborundum Universal Ltd.		0.31	-	0.31		ICICI Securities Ltd.	CRISIL A1+	0.12	-	-	
Steel Authority Of India Ltd.		0.29	-	0.29		Bajaj Finance Ltd.	CRISIL A1+	0.12	-	-	
Grasim Industries Ltd.		0.26	-	0.26		Total		0.24			
Hindustan Unilever Ltd.		0.25	-	0.25		Certificate Of Deposits					
Alkem Laboratories Ltd.		0.25	-	0.25		Union Bank Of India	[ICRA]A1+	1.23	-	-	
Container Corporation Of India Ltd.		0.18	-	0.18		Canara Bank	CRISIL A1+	0.85	-	-	
Infosys Ltd.		0.16	-	0.16		IDBI Bank Ltd.	CRISIL A1+	0.24	-	-	
ACC Ltd.		0.13	-	0.13		NABARD	CRISIL A1+	0.06	-	-	
Go Fashion (India) Ltd.		0.09	-	0.09		Indian Overseas Bank	CARE A1+	0.06	-	-	
ICICI Prudential Asset Management Company Ltd.		0.06	-	0.06		Total		2.44			
Tube Investments Of India Ltd.		0.02	-	0.02		Non Convertible Debentures					
Crompton Greaves Consumer Electricals Ltd.		0.02	-	0.02		Bharti Telecom Ltd.	CRISIL AAA	1.77	-	-	
Total		22.67		22.67		Adani Power Ltd.	CRISIL AA	1.31	-	-	
Equity Shares & Derivatives						Equity Shares & Derivatives					
Reliance Industries Ltd.		5.32	-1.80	3.52		NABARD	[ICRA]AAA	0.99	-	-	
HDFC Bank Ltd.		4.58	-0.04	4.54		Bajaj Finance Ltd.	CRISIL AAA	0.94	-	-	
Axis Bank Ltd.		2.06	-0.03	2.03		LIC Housing Finance Ltd.	CRISIL AAA	0.93	-	-	
CAIL (India) Ltd.		1.93	-0.20	1.73		Small Industries Development Bank Of India	CRISIL AAA	0.76	-	-	
Larsen & Toubro Ltd.		1.90	-1.11	0.79		Jammagar Utilities & Power Pvt. Ltd.	CRISIL AAA	0.62	-	-	
Mahindra & Mahindra Ltd.		1.87	-1.88	-0.01		Muthoot Finance Ltd.	CRISIL AAA	0.57	-	-	
HCL Technologies Ltd.		1.82	-	1.82		Godrej Properties Ltd.	[ICRA]AA+	0.56	-	-	
Bank Of Baroda		1.61	-1.47	0.14		ICICI Prudential Life Insurance Company Ltd.	CRISIL AAA	0.54	-	-	
State Bank Of India		1.59	-1.60	-0.01		REC Ltd.	[ICRA]AAA	0.49	-	-	
ITC Ltd.		1.59	-0.02	1.57		Mindspace Business Parks Reit	CRISIL AAA	0.48	-	-	
Bharti Airtel Ltd.		1.54	-1.13	0.41		Torrent Power Ltd.	CRISIL AA+	0.45	-	-	
Torrent Power Ltd.		1.41	0.00	1.41		Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	0.38	-	-	
Indian Oil Corporation Ltd.		1.15	-0.44	0.71		REC Ltd.	CRISIL AAA	0.38	-	-	
Sun Pharmaceutical Industries Ltd.		1.08	-0.36	0.72		Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.38	-	-	
Kotak Mahindra Bank Ltd.		1.08	-1.09	-0.01		HDFC Life Insurance Company Ltd.	[ICRA]AAA	0.37	-	-	
Asian Paints Ltd.		1.06	-1.06	-		Bajaj Housing Finance Ltd.	CRISIL AAA	0.32	-	-	
Indus Towers Ltd.		1.00	-0.01	0.99		Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.25	-	-	
Maruti Suzuki India Ltd.		0.99	-0.38	0.61		Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.22	-	-	
Oil & Natural Gas Corporation Ltd.		0.79	-0.02	0.77		Power Finance Corporation Ltd.	CRISIL AAA	0.19	-	-	
United Spirits Ltd.		0.77	-0.01	0.76		NABARD	CRISIL AAA	0.19	-	-	
Bandhan Bank Ltd.		0.76	0.02	0.78		Tata Capital Ltd.	CRISIL AAA	0.13	-	-	
Dabur India Ltd.		0.74	-0.01	0.73		Tata Communications Ltd.	CARE AAA	0.12	-	-	
DLF Ltd.		0.72	-0.73	-0.01		Punjab National Bank	CRISIL AAA	0.06	-	-	
Petronet Lng Ltd.		0.69	-0.34	0.35		Total		13.40			
Bharat Petroleum Corporation Ltd.		0.65	-0.65	-		Government Securities					
Bajaj Finserv Ltd.		0.53	-0.01	0.52		GOI 6.01% 21.07.2030 GOV	SOVEREIGN	2.45	-	-	
Cummins India Ltd.		0.49	-0.49	-		GOI 7.32% 13.11.2030 GOV	SOVEREIGN	0.90	-	-	
Delhivery Ltd.		0.42	0.00	0.42		GOI 7.18% 14.08.2033 GOV	SOVEREIGN	0.83	-	-	
Titan Company Ltd.		0.41	-0.41	-		GOI 5.63% 12.04.2026 GOV	SOVEREIGN	0.62	-	-	
Tata Consultancy Services Ltd.		0.40	0.06	0.34		GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.61	-	-	
Power Grid Corporation Of India Ltd.		0.40	-0.40	-		GOI 6.48% 06.10.2035 GOV	SOVEREIGN	0.61	-	-	
Tata Power Company Ltd.		0.36	-0.36	-		Total		6.02			
ICICI Lombard General Insurance Company Ltd.		0.28	-0.28	-		Cash, Cash Equivalents, Derivative Margin And Others		8.79			
Hindalco Industries Ltd.		0.27	-0.27	-		Grand Total		100.00			
Lupin Ltd.		0.22	-0.22	-							
Shriram Finance Ltd.		0.18	-0.18	-							
SBI Life Insurance Co. Ltd.		0.15	-0.15	-							
Hindustan Petroleum Corporation Ltd.		0.15	-0.15	-							
Nestle India Ltd.		0.14	-0.14	-							
Indusind Bank Ltd.		0.13	-0.13	-							
Vedanta Ltd.		0.08	-0.08	-							
JSW Steel Ltd.		0.06	-0.06	-							

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

Financial Services	32.31
Oil, Gas & Consumable Fuels	10.68
Sovereign	6.02
Power	5.82
Automobile And Auto Components	5.32
Information Technology	5.12
Realty	4.06
Fast Moving Consumer Goods	3.51
Metals & Mining	3.48
Healthcare	3.19
Telecommunication	3.04
Capital Goods	2.03
Consumer Services	1.93
Construction	1.90
Consumer Durables	1.49
Services	0.91
Construction Materials	0.40
Cash, Cash Equivalents, Derivative Margin And Others	8.79

**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.

^ΔInvestors 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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 5,125.12 Crores
- AUM as on January 31, 2026**
₹ 5,175.57 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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	43.3829
Dir-Plan-Growth	46.4318

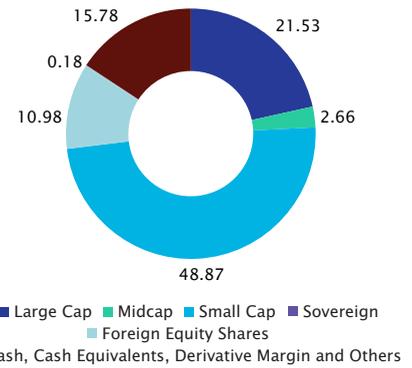
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares					
Muthoot Finance Ltd.		5.18	Pakka Ltd.		0.60
Thangamayil Jewellery Ltd.		4.76	Hawkins Cookers Ltd.		0.51
State Bank Of India		4.37	Sona Blw Precision Forgings Ltd.		0.43
Hatsun Agro Product Ltd.		4.25	Nephrocare Health Service Pvt. Ltd.		0.40
Aether Industries Ltd.		3.68	Elin Electronics Ltd.		0.34
Privi Speciality Chemicals Ltd.		3.32	Lenskart Solutions Ltd.		0.30
Asahi India Glass Ltd.		2.98	Meesho Ltd.		0.18
Adani Power Ltd.		2.95	Capillary Technologies India Ltd.		0.14
Aequs Ltd.		2.88	ICICI Prudential Asset Management Company Ltd.		0.13
HDFC Bank Ltd.		2.84	Tenneco Clean Air India Ltd.		0.10
Le Travenues Technology Ltd.		2.80	Total		73.06
Bajaj Finserv Ltd.		2.64	Foreign Equity Shares		
Ather Energy Ltd.		2.62	Alphabet Inc.		7.80
Honeywell Automation India Ltd.		2.58	Renew Energy Global		3.18
Sanathan Textiles Ltd.		2.48	Total		10.98
Ajax Engineering Ltd.		2.23	Treasury Bills		
K.P.R. Mill Ltd.		2.18	364 Day T-Bill 19.11.26	SOVEREIGN	0.18
Amagi Media Labs Ltd.		2.17	Total		0.18
Dodla Dairy Ltd.		2.06	Cash, Cash Equivalents And Others		
Kotak Mahindra Bank Ltd.		1.97	Grand Total		100.00
Kalpataru Ltd.		1.92			
E.I.D-Parry (India) Ltd.		1.61			
Samvardhana Motherson International Ltd.		1.45			
Relaxo Footwears Ltd.		1.37			
Wonderla Holidays Ltd.		0.97			
Gokaldas Exports Ltd.		0.96			
Brigade Hotel Ventures Ltd.		0.71			

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

Financial Services	17.13
Information Technology	10.11
Fast Moving Consumer Goods	7.92
Capital Goods	7.69
Automobile And Auto Components	7.58
Chemicals	7.00
Consumer Durables	6.98
Power	6.13
Textiles	5.62
Consumer Services	4.96
Realty	1.92
Forest Materials	0.60
Healthcare	0.40
Sovereign	0.18
Cash, Cash Equivalents And Others	15.78

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



Quantitative Data

Modified Duration	: 0.01 year
Average Maturity	: 0.01 year
Macaulay Duration	: 0.01 year
Yield to Maturity [^]	: 5.15%

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



SBI Children's Fund -Investment Plan
This product is suitable for investors who are seeking[^]:

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

SBI
**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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 2,134.22 Crores
- AUM as on January 31, 2026**
₹ 1,729.23 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	10.3771	Direct Plan-IDCW	10.3905
Reg-Plan-Growth	10.3770	Dir-Plan-Growth	10.3906

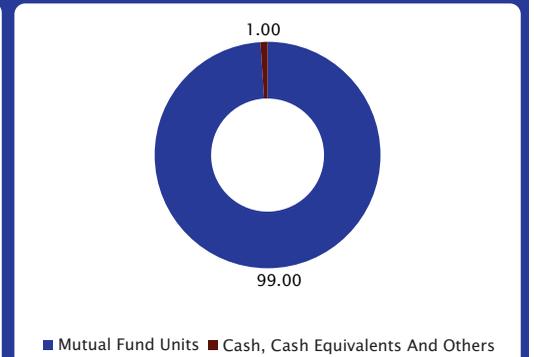
PORTFOLIO

Issuer Name	(%) Of Total AUM
Mutual Fund Units	
SBI Arbitrage Opportunities Fund - Direct Plan - Growth Option	39.05
SBI Short Term Debt Fund - Direct Plan - Growth Option	27.34
SBI Savings Fund - Direct Plan - Growth Option	16.52
SBI Banking & Psu Fund - Direct Plan - Growth Option	16.09
Total	99.00
Cash, Cash Equivalents And Others	1.00
Grand Total	100.00

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

Mutual Fund/ETF	99.00
Cash, Cash Equivalents And Others	1.00

**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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 2,353.50 Crores
- AUM as on January 31, 2026**
₹ 2,360.01 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	10.0971	Direct Plan-IDCW	10.1372
Reg-Plan-Growth	10.0971	Dir-Plan-Growth	10.1377

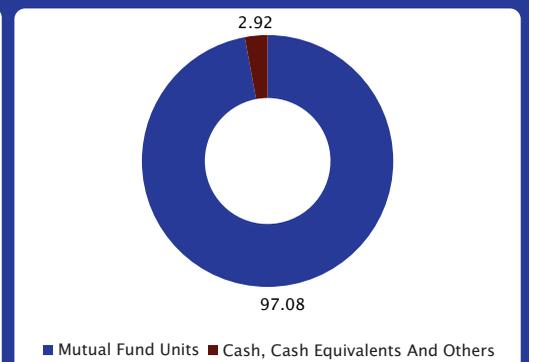
PORTFOLIO

Issuer Name	(%) Of Total AUM
Mutual Fund Units	
SBI Medium Duration Fund - Direct Plan - Growth Option	18.10
SBI Large And Midcap Fund - Direct Plan - Growth Option	10.96
SBI Focused Fund - Direct Plan - Growth Option	9.06
SBI Flexicap Fund - Direct Plan - Growth Option	9.06
SBI Medium To Long Duration Fund - Direct Plan - Growth Option	8.54
SBI Dynamic Bond Fund - Direct Plan - Growth Option	8.36
SBI Technology Opportunities Fund - Direct Plan - Growth Option	6.26
SBI Banking And Financial Services Fund - Direct Plan - Growth Option	5.67
SBI Low Duration Fund - Direct Plan - Growth Option	4.12
SBI Contra Fund - Direct Plan - Growth Option	4.06
SBI Multicap Fund-Direct Plan-Growth Option	3.88
SBI Dividend Yield Fund - Direct Plan - Growth Option	3.59
SBI Comma Fund - Direct Plan - Growth Option	2.89
SBI Consumption Opportunities Fund - Direct Plan - Growth Option	2.53
Total	97.08
Cash, Cash Equivalents And Others	2.92
Grand Total	100.00

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

Mutual Fund/ETF	97.08
Cash, Cash Equivalents And Others	2.92

**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: 31/01/2026

• AAUM for the Month of January 2026
₹ 3,103.56 Crores

• AUM as on January 31, 2026
₹ 3,057.44 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	: 2.11 years
Average Maturity	: 2.98 years
Macaulay Duration	: 2.18 years
Yield to Maturity [^]	: 5.72%

[^]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	19.6158	Direct Plan-IDCW	20.8778
Reg-Plan-Growth	19.6153	Dir-Plan-Growth	20.8890

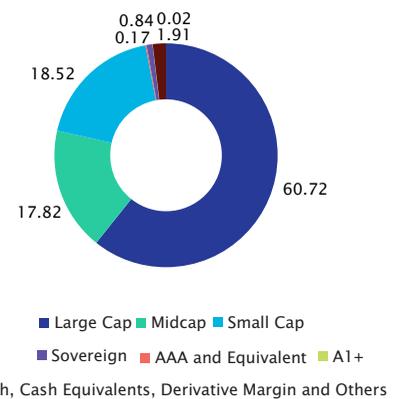
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			HDB Financial Services Ltd.		1.09
HDFC Bank Ltd.		8.06	Sona Blw Precision Forgings Ltd.		1.05
ICICI Bank Ltd.		5.79	Berger Paints India Ltd.		1.03
Reliance Industries Ltd.		5.62	Dr. Lal Path Labs Ltd.		1.01
State Bank Of India		4.06	Thermax Ltd.		1.00
Larsen & Toubro Ltd.		4.05	Kajaria Ceramics Ltd.		1.00
Maruti Suzuki India Ltd.		3.87	Oberoi Realty Ltd.		0.96
Infosys Ltd.		3.83	DLF Ltd.		0.96
Ultratech Cement Ltd.		3.00	Balrampur Chini Mills Ltd.		0.86
Axis Bank Ltd.		2.98	Page Industries Ltd.		0.85
Kotak Mahindra Bank Ltd.		2.62	Godrej Properties Ltd.		0.84
Urban Company Ltd.		2.36	AIA Engineering Ltd.		0.82
Bajaj Finance Ltd.		2.17	Brigade Hotel Ventures Ltd.		0.73
Hindalco Industries Ltd.		2.11	Pitti Engineering Ltd.		0.64
TVS Motor Company Ltd.		1.89	Nuvoco Vistas Corporation Ltd.		0.55
Timken India Ltd.		1.84	Carborundum Universal Ltd.		0.54
ZF Commercial Vehicle Control Systems India Ltd.		1.81	Hawkins Cookers Ltd.		0.47
Schaeffler India Ltd.		1.75	Total		97.06
Bajaj Finserv Ltd.		1.60	Non Convertible Debentures		
Abbott India Ltd.		1.55	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.17
Jubilant Foodworks Ltd.		1.54	Total		0.17
Asian Paints Ltd.		1.51	Non-Convertible Preference Share		
Navin Fluorine International Ltd.		1.46	TVS Motor Company Ltd.	CARE A1+	0.02
Ltimindtree Ltd.		1.43	Total		0.02
Divi's Laboratories Ltd.		1.37	Floating Rate Bonds		
L&T Technology Services Ltd.		1.35	GOI FRB 07.12.2031 GOV	SOVEREIGN	0.03
The Indian Hotels Company Ltd.		1.32	Total		0.03
Pidilite Industries Ltd.		1.26	Government Securities		
Endurance Technologies Ltd.		1.24	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	0.81
ABB India Ltd.		1.22	Total		0.81
FSN E-Commerce Ventures Ltd.		1.18	Cash, Cash Equivalents And Others		
ICICI Prudential Life Insurance Company Ltd.		1.16	Total		1.91
Voltas Ltd.		1.15	Grand Total		100.00
Grindwell Norton Ltd.		1.15			
Torrent Power Ltd.		1.13			
Honeywell Automation India Ltd.		1.12			
ESAB India Ltd.		1.11			

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

Financial Services	29.70
Automobile And Auto Components	11.63
Capital Goods	9.44
Consumer Services	7.13
Information Technology	6.61
Oil, Gas & Consumable Fuels	5.62
Consumer Durables	5.16
Construction	4.05
Healthcare	3.93
Construction Materials	3.55
Realty	2.76
Chemicals	2.72
Metals & Mining	2.11
Power	1.13
Fast Moving Consumer Goods	0.86
Textiles	0.85
Sovereign	0.84
Cash, Cash Equivalents And Others	1.91

**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

[^]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: 31/01/2026

AAUM for the Month of January 2026

₹ 1,674.66 Crores

AUM as on January 31, 2026

₹ 1,574.41 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 : 1.93 years
Average Maturity : 2.76 years
Macaulay Duration : 1.99 years
Yield to Maturity[^] : 4.26%

[^]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	18.9428	Direct Plan-IDCW	20.0678
Reg-Plan-Growth	18.9433	Dir-Plan-Growth	20.0657

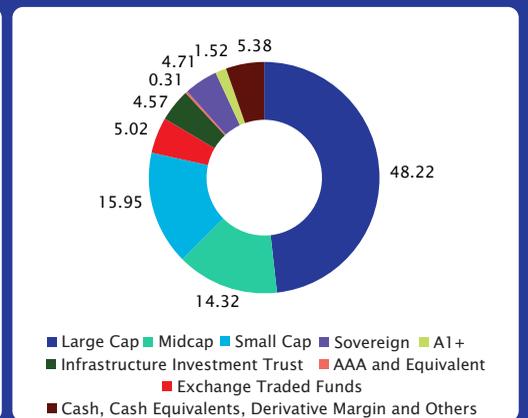
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			Oberoi Realty Ltd.		0.77
HDFC Bank Ltd.		6.53	Kajaria Ceramics Ltd.		0.77
ICICI Bank Ltd.		4.54	Balrampur Chini Mills Ltd.		0.76
Reliance Industries Ltd.		4.38	Page Industries Ltd.		0.68
Larsen & Toubro Ltd.		3.22	Godrej Properties Ltd.		0.67
Infosys Ltd.		3.16	ABB India Ltd.		0.67
State Bank of India		3.11	Hawkins Cookers Ltd.		0.65
Maruti Suzuki India Ltd.		3.07	HDB Financial Services Ltd.		0.64
Ultratech Cement Ltd.		2.56	Brigade Hotel Ventures Ltd.		0.57
Axis Bank Ltd.		2.41	Pitti Engineering Ltd.		0.54
Kotak Mahindra Bank Ltd.		2.06	Carborundum Universal Ltd.		0.52
Urban Company Ltd.		1.88	Nuvoco Vistas Corporation Ltd.		0.41
Hindalco Industries Ltd.		1.80	Total		78.49
Bajaj Finance Ltd.		1.74	Certificate Of Deposits		
TVS Motor Company Ltd.		1.55	Punjab National Bank	CRISIL A1+	1.50
Timken India Ltd.		1.49	Total		1.50
ZF Commercial Vehicle Control Systems India Ltd.		1.48	Non Convertible Debentures		
Abbott India Ltd.		1.47	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.31
Schaeffler India Ltd.		1.34	Total		0.31
Bajaj Finserv Ltd.		1.28	Non-Convertible Preference Share		
Jubilant Foodworks Ltd.		1.24	TVS Motor Company Ltd.	CARE A1+	0.02
Asian Paints Ltd.		1.22	Total		0.02
Navin Fluorine International Ltd.		1.18	Floating Rate Bonds		
L&T Technology Services Ltd.		1.17	GOI FRB 07.12.2031 GOV	SOVEREIGN	0.25
AIA Engineering Ltd.		1.14	Total		0.25
The Indian Hotels Company Ltd.		1.06	Government Securities		
Divi's Laboratories Ltd.		1.05	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	4.46
Pidilite Industries Ltd.		1.01	Total		4.46
Ltimindtree Ltd.		1.01	Exchange Traded Funds		
Endurance Technologies Ltd.		1.01	SBI Gold ETF		5.02
Grindwell Norton Ltd.		0.97	Total		5.02
ICICI Prudential Life Insurance Company Ltd.		0.94	Infrastructure Investment Trust		
Honeywell Automation India Ltd.		0.93	National Highways Infra Trust		2.37
Voltas Ltd.		0.92	Cube Highways Trust		2.20
Torrent Power Ltd.		0.92	Total		4.57
FSN E-Commerce Ventures Ltd.		0.92	Cash, Cash Equivalents And Others		
ESAB India Ltd.		0.91			5.38
Sona Blw Precision Forgings Ltd.		0.90	Grand Total		100.00
Dr. Lal Path Labs Ltd.		0.85			
Berger Paints India Ltd.		0.84			
Thermax Ltd.		0.79			
DLF Ltd.		0.79			

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

Financial Services	25.06
Automobile And Auto Components	9.37
Capital Goods	7.96
Consumer Services	5.67
Information Technology	5.34
Mutual Fund/etf	5.02
Sovereign	4.71
Services	4.57
Consumer Durables	4.40
Oil, Gas & Consumable Fuels	4.38
Healthcare	3.37
Construction	3.22
Construction Materials	2.97
Realty	2.23
Chemicals	2.19
Metals & Mining	1.80
Power	0.92
Fast Moving Consumer Goods	0.76
Textiles	0.68
Cash, Cash Equivalents And Others	5.38

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



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

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

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



**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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 281.95 Crores
- AUM as on January 31, 2026**
₹ 280.02 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 : 5.43 years
Average Maturity : 11.74 years
Macaulay Duration : 5.65 years
Yield to Maturity^A : 6.90%
^AIn 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	15.4776	Direct Plan-IDCW	15.9450
Reg-Plan-Growth	15.4759	Dir-Plan-Growth	15.9471

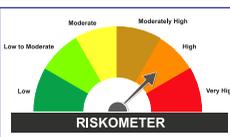
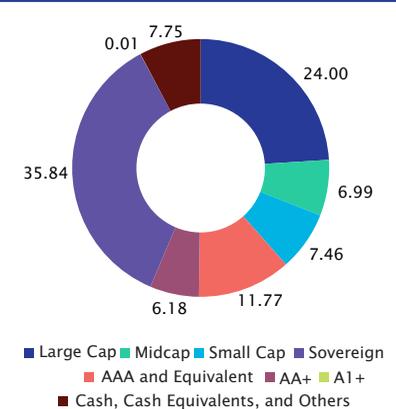
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares			Endurance Technologies Ltd.		0.39
HDFC Bank Ltd.		3.29	Page Industries Ltd.		0.38
ICICI Bank Ltd.		2.29	Kajaria Ceramics Ltd.		0.38
Reliance Industries Ltd.		2.25	HDB Financial Services Ltd.		0.38
Larsen & Toubro Ltd.		1.65	Balrampur Chini Mills Ltd.		0.38
State Bank Of India		1.58	FSN E-Commerce Ventures Ltd.		0.37
Infosys Ltd.		1.58	Godrej Properties Ltd.		0.34
Maruti Suzuki India Ltd.		1.48	ABB India Ltd.		0.34
Ultratech Cement Ltd.		1.29	Brigade Hotel Ventures Ltd.		0.30
Axis Bank Ltd.		1.20	Carborundum Universal Ltd.		0.26
Kotak Mahindra Bank Ltd.		1.02	Pitti Engineering Ltd.		0.23
Urban Company Ltd.		0.98	Hawkins Cookers Ltd.		0.21
Bajaj Finance Ltd.		0.86	Nuvoco Vistas Corporation Ltd.		0.15
Hindalco Industries Ltd.		0.85	Total		38.45
Timken India Ltd.		0.68	Non Convertible Debentures		
Abbott India Ltd.		0.68	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.63
TVS Motor Company Ltd.		0.67	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	2.69
Jubilant Foodworks Ltd.		0.65	Torrent Power Ltd.	CRISIL AA+	1.85
Bajaj Finserv Ltd.		0.64	Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	1.83
Schaeffler India Ltd.		0.63	Sundaram Finance Ltd.	CRISIL AAA	1.82
ZF Commercial Vehicle Control Systems India Ltd.		0.62	REC Ltd.	CRISIL AAA	1.82
Asian Paints Ltd.		0.55	Power Finance Corporation Ltd.	CRISIL AAA	1.81
L&T Technology Services Ltd.		0.54	Godrej Properties Ltd.	[ICRA]AA+	1.78
Ltimindtree Ltd.		0.53	Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.72
Navin Fluorine International Ltd.		0.52	Total		17.95
The Indian Hotels Company Ltd.		0.51	Non-Convertible Preference Share		
Pidilite Industries Ltd.		0.51	TVS Motor Company Ltd.	CARE A1+	0.01
Grindwell Norton Ltd.		0.51	Total		0.01
Divi's Laboratories Ltd.		0.51	Floating Rate Bonds		
Torrent Power Ltd.		0.48	GOI FRB 07.12.2031 GOV	SOVEREIGN	9.14
Honeywell Automation India Ltd.		0.48	Total		9.14
AIA Engineering Ltd.		0.48	Government Securities		
Voltas Ltd.		0.47	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	14.07
Sona Blw Precision Forgings Ltd.		0.45	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	10.02
ICICI Prudential Life Insurance Company Ltd.		0.45	GOI 6.33% 05.05.2035 GOV	SOVEREIGN	2.61
Dr. Lal Path Labs Ltd.		0.44	Total		26.70
Berger Paints India Ltd.		0.43	Cash, Cash Equivalents And Others		
Thermax Ltd.		0.40			7.75
Oberoi Realty Ltd.		0.40	Grand Total		100.00
DLF Ltd.		0.40			
ESAB India Ltd.		0.39			

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

Sovereign	35.84
Financial Services	17.88
Telecommunication	6.32
Automobile And Auto Components	4.25
Power	4.16
Capital Goods	3.77
Realty	2.92
Consumer Services	2.81
Information Technology	2.65
Oil, Gas & Consumable Fuels	2.25
Consumer Durables	2.04
Construction	1.65
Healthcare	1.63
Construction Materials	1.44
Chemicals	1.03
Metals & Mining	0.85
Textiles	0.38
Fast Moving Consumer Goods	0.38
Cash, Cash Equivalents And Others	7.75

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



SBI Retirement Benefit Fund - Conservative Hybrid Plan
This product is suitable for investors who are seeking^A:

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

^AInvestors 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: 31/01/2026

AAUM for the Month of January 2026

₹ 172.98 Crores

AUM as on January 31, 2026

₹ 172.01 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 : 7.18 years

Average Maturity : 16.25 years

Macaulay Duration : 7.49 years

Yield to Maturity^A : 7.13%

^AIn 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	14.3054	Direct Plan-IDCW	14.6601
Reg-Plan-Growth	14.3055	Dir-Plan-Growth	14.6622

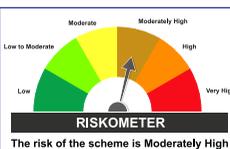
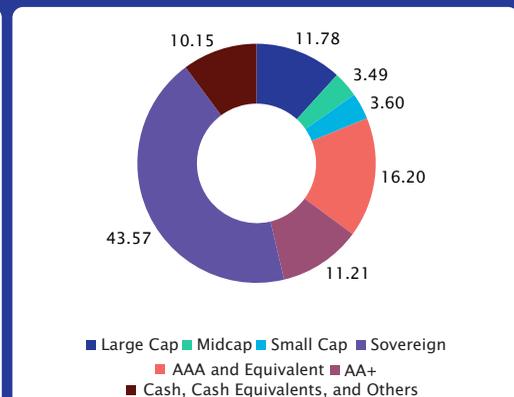
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Equity Shares					
HDFC Bank Ltd.		1.56	Kajaria Ceramics Ltd.		0.20
ICICI Bank Ltd.		1.13	FSN E-Commerce Ventures Ltd.		0.20
Reliance Industries Ltd.		1.12	Balrampur Chini Mills Ltd.		0.20
Infosys Ltd.		0.83	Sona Blw Precision Forgings Ltd.		0.19
State Bank Of India		0.80	HDB Financial Services Ltd.		0.19
Larsen & Toubro Ltd.		0.79	AIA Engineering Ltd.		0.19
Maruti Suzuki India Ltd.		0.71	Dr. Lal Path Labs Ltd.		0.18
Ultratech Cement Ltd.		0.62	ABB India Ltd.		0.18
Axis Bank Ltd.		0.56	Page Industries Ltd.		0.17
Urban Company Ltd.		0.49	Godrej Properties Ltd.		0.17
Kotak Mahindra Bank Ltd.		0.49	ESAB India Ltd.		0.16
Hindalco Industries Ltd.		0.39	Brigade Hotel Ventures Ltd.		0.15
Bajaj Finance Ltd.		0.38	Pitti Engineering Ltd.		0.12
ZF Commercial Vehicle Control Systems India Ltd.		0.36	Hawkins Cookers Ltd.		0.12
TVS Motor Company Ltd.		0.36	Carborundum Universal Ltd.		0.09
Timken India Ltd.		0.35	Nuvoco Vistas Corporation Ltd.		0.08
Abbott India Ltd.		0.33	Total		18.87
Schaeffler India Ltd.		0.32	Non Convertible Debentures		
Bajaj Finserv Ltd.		0.32	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	5.90
L&T Technology Services Ltd.		0.29	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	4.38
Ltimindtree Ltd.		0.28	Torrent Power Ltd.	CRISIL AA+	3.00
Jubilant Foodworks Ltd.		0.28	Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.97
Asian Paints Ltd.		0.28	Sundaram Finance Ltd.	CRISIL AAA	2.96
Navin Fluorine International Ltd.		0.27	REC Ltd.	CRISIL AAA	2.96
The Indian Hotels Company Ltd.		0.26	Godrej Properties Ltd.	[ICRA]AA+	2.90
Divi's Laboratories Ltd.		0.26	Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	2.34
Torrent Power Ltd.		0.25	Total		27.41
Pidilite Industries Ltd.		0.25	Government Securities		
Voltas Ltd.		0.24	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	17.17
Honeywell Automation India Ltd.		0.24	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	16.31
ICICI Prudential Life Insurance Company Ltd.		0.22	GOI 7.43% 19.01.2076 GOV	SOVEREIGN	5.84
Berger Paints India Ltd.		0.22	GOI 6.33% 05.05.2035 GOV	SOVEREIGN	4.25
Grindwell Norton Ltd.		0.21	Total		43.57
Endurance Technologies Ltd.		0.21	Cash, Cash Equivalents And Others		
DLF Ltd.		0.21			10.15
Thermax Ltd.		0.20	Grand Total		100.00
Oberoi Realty Ltd.		0.20			

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

Sovereign	43.57
Financial Services	13.91
Telecommunication	10.28
Power	6.22
Realty	3.48
Automobile And Auto Components	2.15
Capital Goods	1.74
Information Technology	1.40
Consumer Services	1.38
Oil, Gas & Consumable Fuels	1.12
Consumer Durable	1.06
Construction	0.79
Healthcare	0.77
Construction Materials	0.70
Chemicals	0.52
Metals & Mining	0.39
Fast Moving Consumer Goods	0.20
Textiles	0.17
Cash, Cash Equivalents And Others	10.15

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



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

- Long term capital appreciation
 - Investment predominantly in debt and money market instruments & remaining in equity and equity related instruments
- ^AInvestors 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)
Ideal Investment Horizon	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +	1 year +
Inception Date	30/12/2000	25/11/1998	09/02/2004	16/01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
Fund Manager	Mr. Sudhir Agarwal	Mr Mohit Jain	Mr. Sudhir Agarwal	Mr. Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co-Fund Manager)	Mr. Lokesh Mallya*	Mr. Lokesh Mallya Mr. Mohit Jain (Co Fund Manager)	Ms. Mansi Sajjeja	Mr. Sudhir Agarwal
Managing Since	(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)
First Tier Benchmark	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
Fund Details as on 31 January 2026								
Month End AUM (Rs. in Crores)	₹ 10,551.74	₹ 2,087.38	₹ 4,240.89	₹ 22,533.54	₹ 2,163.97	₹ 6,830.29	₹ 17,219.18	₹ 1,835.68
Modified Duration (years)	5.46	5.22	2.88	2.48	1.99	3.06	2.47	6.92
Average Maturity (years)	10.93	9.24	5.71	3.16	2.52	4.37	3.50	9.76
Macaulay Duration (years)	5.66	5.45	3.00	2.59	2.09	3.21	2.59	7.16
Yield to Maturity (%)^	6.45	7.80	6.85	7.27	8.66	8.18	7.30	6.88
Expense Ratio	Regular- 0.96% Direct- 0.46%	Regular- 1.49% Direct- 0.77%	Regular- 1.35% Direct- 0.63%	Regular- 0.77% Direct- 0.36%	Regular- 1.55% Direct- 0.89%	Regular- 1.21% Direct- 0.71%	Regular- 0.85% Direct- 0.40%	Regular- 0.63% Direct- 0.31%
Composition by Assets as on 31 January 2026								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	-	57.42	27.79	76.19	74.36	69.41	68.13	-
Gilts	68.79	35.10	33.47	6.96	15.42	21.35	10.44	98.33
Money Market Instruments	21.74	-	24.94	9.19	-	-	4.28	-
Other Assets	9.47	7.48	13.80	7.66	10.22	9.24	17.15	1.67
Composition by Ratings as on 31 January 2026								
AA, AA+, AAA And EQUIVALENT	-	48.05	27.79	76.19	32.71	43.64	68.13	-
Below AA	-	9.37	-	-	41.65	25.77	-	-
Sovereign	90.53	39.70	33.47	8.24	15.42	21.72	16.97	98.33
Below A1+, A1+	-	-	24.94	7.91	-	-	4.28	-
Cash, Cash Equivalents, Derivatives and Others	9.47	2.88	13.80	7.66	10.22	8.87	10.62	1.67
Other Details								
Exit Load	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 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 <small>(Previously known as SBI Ultra known as SBI Magnum Low Duration Fund)</small>	SBI Savings Fund	SBI Banking and PSU Fund <small>(Previously known as Treasury Advantage Fund)</small>	SBI Liquid Fund <small>(Previously known as SBI Premier Liquid Fund)</small>	SBI Ultra Short Duration Fund <small>(Previously known as SBI Magnum Ultra Short Duration Fund)</small>	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund <small>(Previously known as SBI Magnum InstaCash Fund - Liquid Floater)</small>
Ideal Investment Horizon	3 months +	3 months +	3 years +	7day +	3-6 months	3 years +	3 years +	1 day +
Inception Date	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	21/12/2022	01/10/2002
Fund Manager	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
Managing Since	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)
First Tier Benchmark	CRISIL Low Duration Debt A-I Index	CRISIL Money Market A-I Index	NIFTY Banking and PSU Debt Index A-II	NIFTY Liquid Index A-I	CRISIL Ultra Short Duration Debt A-I Index	Nifty Short Duration Debt Index A-II	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index
Fund Details as on 31 January 2026								
Month End AUM (Rs. in Crs)	₹ 17,198.50	₹ 37,079.15	₹ 4,116.12	₹ 59,282.02	₹ 14,031.67	₹ 730.64	₹ 1,859.78	₹ 35,050.97
Modified Duration (years)	0.59	0.27	1.68	0.08	0.39	0.97	8.23	1 day
Average Maturity (years)	0.73	0.28	2.16	0.09	0.52	3.89	25.71	1 day
Macaulay Duration (years)	0.62	0.29	1.79	0.09	0.42	1.02	8.53	1 day
Yield to Maturity (%)^A	6.87	6.80	7.09	6.54	6.99	6.72	6.71	5.23
Expense Ratio	Regular- 0.94% Direct- 0.43%	Regular- 0.66% Direct- 0.25%	Regular- 0.78% Direct- 0.39%	Regular- 0.28% Direct- 0.19%	Regular- 0.56% Direct- 0.35%	Regular- 0.40% Direct- 0.25%	Regular- 0.66% Direct- 0.30%	Regular- 0.13% Direct- 0.08%
Composition by Assets as on 31 January 2026								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	35.88	-	54.16	3.47	30.17	12.30	-	-
Gilts	1.99	0.53	9.23	-	6.73	56.30	63.87	-
Money Market Instruments	42.13	89.45	32.23	93.79	47.52	9.51	-	4.01
Other Assets	20.00	10.02	4.48	2.74	15.58	21.89	36.13	95.99
Composition by Ratings as on 31 January 2026								
AA, AA+, AAA And Equivalent	35.88	-	54.16	3.47	29.10	12.30	-	-
Below AA	-	-	-	-	1.07	-	-	-
Sovereign	8.55	8.00	11.10	14.52	10.98	72.91	63.87	2.87
Below A1+, A1+	42.13	85.01	32.23	79.35	46.81	9.51	-	1.14
Cash, Cash Equivalents, Derivatives and Others	13.44	6.99	2.51	2.66	12.04	5.28	36.13	95.99
Other Details								
Exit Load	NIL	NIL	NIL	Investor exit upon subscription / switch-in	Exit Load as a % of redemption proceeds	For exit within 3 days from the date of allotment: 0.10% For exit on or after 3 days from the date of allotment: Nil	NIL	NIL
				Day 1	0.0070%			
				Day 2	0.0065%			
				Day 3	0.0060%			
				Day 4	0.0055%			
				Day 5	0.0050%			
				Day 6	0.0045%			
				Day 7	0.0000%			

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. 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. ^AIn case of semi-annual convention, the YTM is annualised.



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: 31/01/2026

• AAUM for the Month of January 2026

₹ 10,685.28 Crores

• AUM as on January 31, 2026

₹ 10,551.74 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 SIP¹ 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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	20.5560	Regular IDCW	20.4594
PF-Fixed Period-2 Year-IDCW	20.8018	Reg-Plan-Growth	66.5351
PF-Fixed Period-3 Year-IDCW	20.1690	Dir-Plan-IDCW	22.5531
PF 3 Year - Growth	39.9088	Dir-Plan-Growth	70.6647
PF Regular - Growth	42.7237		

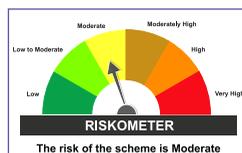
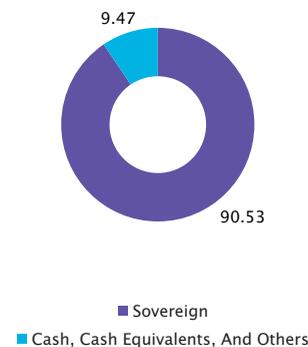
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	21.79
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	18.66
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	9.21
GOI 7.18% 14.08.2033 GOV	SOVEREIGN	6.32
GOI 6.79% 07.10.2034 GOV	SOVEREIGN	3.99
GOI 6.28% 14.07.2032 GOV	SOVEREIGN	3.10
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	2.08
GOI 7.02% 18.06.2031 GOV	SOVEREIGN	1.84
GOI 5.63% 12.04.2026 GOV	SOVEREIGN	1.80
Total		68.79
Treasury Bills		
91 Day T-Bill 27.03.26	SOVEREIGN	6.77
91 Day T-Bill 23.04.26	SOVEREIGN	5.53
91 Day T-Bill 12.03.26	SOVEREIGN	4.71
182 Day T-Bill 05.02.26	SOVEREIGN	2.84
91 Day T-Bill 05.03.26	SOVEREIGN	1.89
Total		21.74
Cash, Cash Equivalents And Others		
		9.47
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	68.79
Treasury Bills	21.74
Cash, Cash Equivalents And Others	9.47

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Gilt Fund

This product is suitable for investors who are seeking[^]:

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

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

Quantitative Data

Modified Duration	: 5.46 years
Average Maturity	: 10.93 years
Macauley Duration	: 5.66 years
Yield to Maturity [^]	: 6.45%

[^]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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 2,099.72 Crores
- AUM as on January 31, 2026**
₹ 2,087.38 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 SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
Quarterly - Minimum ₹1500 & in multiples of ₹1.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 5.22 years
Average Maturity	: 9.24 years
Macaulay Duration	: 5.45 years
Yield to Maturity[^]	: 7.80%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	43.4558	Dir-Plan-Bonus	47.1263
Reg-Plan-Growth	71.7198	Dir-Plan-Growth	77.7000
Reg-Plan-Half Yearly IDCW	18.7592	Dir-Plan-Half Yearly IDCW	22.0454
Reg-Plan-Quarterly IDCW	20.1973	Dir-Plan-Quarterly IDCW	22.5692

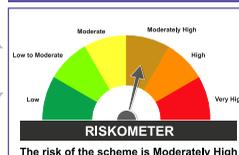
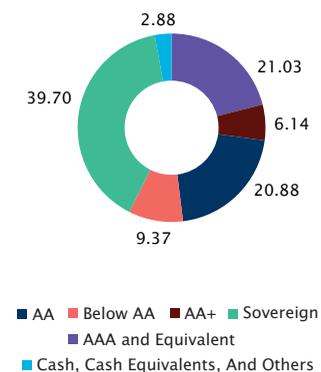
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
National Bank For Agriculture And Rural Development	CRISIL AAA	7.23
Bharti Telecom Ltd.	CRISIL AAA	4.80
Godrej Seeds & Genetics Ltd.	CRISIL AA	4.73
Torrent Power Ltd.	CRISIL AA+	3.69
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.35
Indostar Capital Finance Ltd.	CARE AA-	3.35
Adani Power Ltd.	CRISIL AA	3.34
Motilal Oswal Finvest Ltd.	CRISIL AA	2.90
H.G. Infra Engineering Ltd.	[ICRA]AA-	2.85
Avanse Financial Services Ltd.	CARE AA-	2.63
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.45
HDB Financial Services Ltd.	CRISIL AAA	2.41
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.40
Aadhar Housing Finance Ltd.	[ICRA]AA	1.20
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.54
Total		47.87
Zero Coupon Bonds		
JTPM Metal Traders Ltd.	CRISIL AA	2.96
National Highways Infra Trust	IND AAA	1.82
Total		4.78
Securitized Debt		
Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.39
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.38
Total		4.77
Government Securities		
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	14.18
GOI 6.68% 07.07.2040 GOV	SOVEREIGN	13.84
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	7.08
Total		35.10
State Development Loans		
State Government of Bihar 6.9% 16.07.2035 SDL	SOVEREIGN	4.60
Total		4.60
Cash, Cash Equivalents And Others		
		2.88
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	47.87
Government Securities	35.10
Zero Coupon Bonds	4.78
Securitized Debt	4.77
State Development Loans	4.60
Cash, Cash Equivalents And Others	2.88

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Medium to Long Duration Fund
This product is suitable for investors who are seeking[^]:

- Regular income for medium to long-term
 - Investment in Debt and Money Market Instruments.
- [^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

SBI
DYNAMIC BOND FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	19.0013
Reg-Plan-Growth	36.2442
Dir-Plan-IDCW	22.2488
Dir-Plan-Growth	39.8323

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 4,343.82 Crores
- AUM as on January 31, 2026**
₹ 4,240.89 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 SIP¹ 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

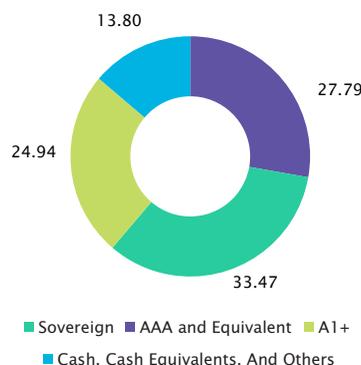
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
Union Bank Of India	[ICRA]A1+	9.28
Axis Bank Ltd.	CRISIL A1+	5.89
Indian Bank	CRISIL A1+	3.54
National Bank For Agriculture And Rural Development	CRISIL A1+	3.30
Punjab National Bank	CRISIL A1+	2.93
Total		24.94
Non Convertible Debentures		
LIC Housing Finance Ltd.	CRISIL AAA	4.70
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	3.72
National Bank For Agriculture And Rural Development	[ICRA]AAA	2.97
REC Ltd.	CRISIL AAA	2.96
Anzen India Energy Yield Plus Trust	CRISIL AAA	2.36
National Bank For Agriculture And Rural Development	CRISIL AAA	1.78
Total		18.49
Zero Coupon Bonds		
National Highways Infra Trust	IND AAA	2.68
Total		2.68
Securitized Debt		
India Universal Trust AI2	CRISIL AAA(SO)	2.51
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.35
Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.76
Total		6.62
Government Securities		
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	10.82
GOI 7.18% 14.08.2033 GOV	SOVEREIGN	9.20
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	8.02
GOI 6.75% 23.12.2029 GOV	SOVEREIGN	3.00
GOI 6.28% 14.07.2032 GOV	SOVEREIGN	2.43
Total		33.47
Cash, Cash Equivalents And Others		
		13.80
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	33.47
Certificate Of Deposits	24.94
Non Convertible Debentures	18.49
Securitized Debt	6.62
Zero Coupon Bonds	2.68
Cash, Cash Equivalents And Others	13.80

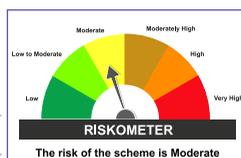
PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Quantitative Data

Modified Duration	: 2.88 years
Average Maturity	: 5.71 years
Macaulay Duration	: 3.00 years
Yield to Maturity [^]	: 6.85%

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



SBI Dynamic Bond Fund
This product is suitable for investors who are seeking[^]:

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

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

SBI
CORPORATE BOND FUND

Investment Objective

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

Fund Details

- Type of Scheme**
An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 16/01/2019
- Report As On:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 23,679.19 Crores
- AUM as on January 31, 2026**
₹ 22,533.54 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 SIP¹ 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	: 2.48 years
Average Maturity	: 3.16 years
Macaulay Duration	: 2.59 years
Yield to Maturity [^]	: 7.27%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	15.0504	Dir-Plan-Monthly IDCW	15.5451
Reg-Plan-Growth	15.9474	Dir-Plan-Growth	16.4690
Reg-Plan-Quarterly IDCW	15.4947	Dir-Plan-Quarterly IDCW	16.0101

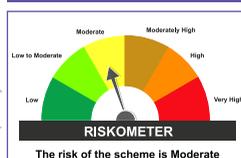
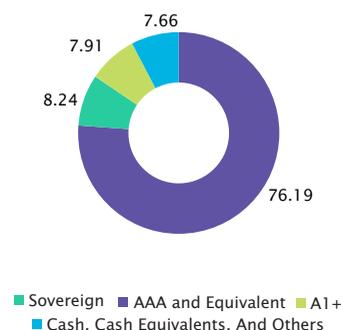
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits			Zero Coupon Bonds		
Union Bank Of India	[ICRA]A1+	3.74	Nexus Select Trust	CRISIL AAA	0.56
Punjab National Bank	CRISIL A1+	1.32	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.54
Canara Bank	CRISIL A1+	1.31	Bajaj Housing Finance Ltd.	CRISIL AAA	0.49
Bank Of Baroda	IND A1+	0.88	SMFG India Credit Company Ltd.	[ICRA]AAA	0.45
Indian Bank	CRISIL A1+	0.66	Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.45
Total		7.91	SMFG India Credit Company Ltd.	CRISIL AAA	0.44
Non Convertible Debentures			Sundaram Finance Ltd.	CRISIL AAA	0.22
Bharti Telecom Ltd.	CRISIL AAA	5.00	Sundaram Home Finance Ltd.	[ICRA]AAA	0.20
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	4.99	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.20
Small Industries Development Bank Of India	CRISIL AAA	4.65	ICICI Bank Ltd.		
NABARD	CRISIL AAA	4.52	(Tier II Bond Under Basel III)	[ICRA]AAA	0.11
Tata Capital Housing Finance Ltd.	CRISIL AAA	3.92	Tata Capital Ltd.	CRISIL AAA	0.02
Indigrd Infrastructure Trust	CRISIL AAA	3.88	Total		64.73
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	3.61	Securitized Debt		
Mindspace Business Parks Reit	CRISIL AAA	2.99	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.85
Mindspace Business Parks Reit	[ICRA]AAA	2.46	India Universal Trust A12	CRISIL AAA(SO)	2.63
HDB Financial Services Ltd.	CRISIL AAA	2.32	Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.59
LIC Housing Finance Ltd.	CRISIL AAA	2.31	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.34
NABARD	[ICRA]AAA	2.16	Total		9.41
REC Ltd.	CRISIL AAA	1.82	Government Securities		
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.76	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	6.92
Vertis Infrastructure Trust	CRISIL AAA	1.73	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.04
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.46	Total		6.96
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.46	Treasury Bills		
Sundaram Finance Ltd.	[ICRA]AAA	1.41	91 Day T-Bill 09.04.26	SOVEREIGN	1.10
Toyota Financial Services India Ltd.	[ICRA]AAA	1.32	182 Day T-Bill 16.04.26	SOVEREIGN	0.18
Brookfield India Real Estate Trust	CRISIL AAA	1.32	Total		1.28
Power Grid Corporation Of India Ltd.	CRISIL AAA	1.24	Cash, Cash Equivalents And Others		
Sustainable Energy Infra Trust	CRISIL AAA	0.98			7.66
Bajaj Finance Ltd.	CRISIL AAA	0.93	Grand Total		100.00
REC Ltd.	[ICRA]AAA	0.77			
Interise Trust	[ICRA]AAA	0.76			
RJ Corp Ltd.	CRISIL AAA	0.70			
Power Finance Corporation Ltd.	CRISIL AAA	0.58			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	64.73
Securitized Debt	9.41
Certificate Of Deposits	7.91
Government Securities	6.96
Zero Coupon Bonds	2.05
Treasury Bills	1.28
Cash, Cash Equivalents And Others	7.66

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Corporate Bond Fund
This product is suitable for investors who are seeking[^]:

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

[^]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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 2,168.17 Crores
- AUM as on January 31, 2026**
₹ 2,163.97 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 SIP¹ 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 : 1.99 years
Average Maturity : 2.52 years
Macaulay Duration : 2.09 years
Yield to Maturity : 8.66%

Spesr 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.

¹In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	21.3305	Dir-Plan-IDCW	23.8003
Reg-Plan-Daily IDCW	15.6163	Dir-Plan-Daily IDCW	16.2287
Reg-Plan-Growth	47.1827	Dir-Plan-Growth	51.1440

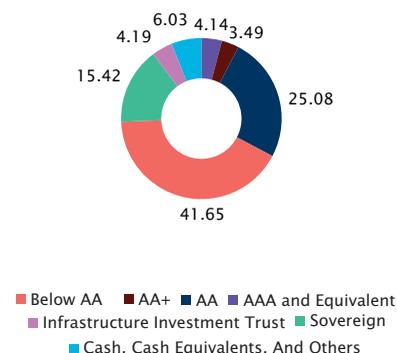
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures			Zero Coupon Bonds		
Infopark Properties Ltd.	CARE AA-	4.85	JTPM Metal Traders Ltd.	CRISIL AA	4.29
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	4.74	Total		4.29
H.G. Infra Engineering Ltd.	[ICRA]AA-	4.59	Government Securities		
NJ Capital Pvt. Ltd.	[ICRA]AA-	4.57	GOI 7.02% 18.06.2031 GOV	SOVEREIGN	7.08
Godrej Seeds & Genetics Ltd.	CRISIL AA	4.56	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	4.55
Eris Lifesciences Ltd.	IND AA	3.95	GOI 7.26% 22.08.2032 GOV	SOVEREIGN	1.91
Renserv Global Pvt Ltd.	CARE A(CE)	3.70	GOI 7.23% 15.04.2039 GOV	SOVEREIGN	1.88
Avanse Financial Services Ltd.	CARE AA-	3.70	Total		15.42
Ashoka Buildcon Ltd.	CARE AA-	3.69	Infrastructure Investment Trust		
Sandur Manganese & Iron Ores Ltd.	[ICRA]A+	3.68	Cube Highways Trust		3.23
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	3.49	Vertis Infrastructure Trust		0.96
Aditya Birla Renewables Ltd.	CRISIL AA	3.48	Total		4.19
Yes Bank Ltd. (Tier II Bond Under Basel III)	CRISIL AA-	3.00	Cash, Cash Equivalents And Others		
Kogta Financial (India) Ltd.	CARE A+	2.98			6.03
Gaursons India Pvt. Ltd.	[ICRA]A-	2.74	Grand Total		100.00
GMR Airports Ltd.	CRISIL A+	2.36			
Aditya Birla Real Estate Ltd.	CRISIL AA	2.32			
Small Industries Development Bank Of India	CRISIL AAA	2.28			
Sheela Foam Ltd.	IND AA	1.74			
NABARD	CRISIL AAA	1.16			
Yes Bank Ltd.	CRISIL AA-	0.92			
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.87			
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.70			
Total		70.07			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	70.07
Government Securities	15.42
Zero Coupon Bonds	4.29
Infrastructure Investment Trust	4.19
Cash, Cash Equivalents And Others	6.03

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Credit Risk Fund

This product is suitable for investors who are seeking¹:

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

¹Investors 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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 6,848.62 Crores
- AUM as on January 31, 2026**
₹ 6,830.29 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 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	: 3.06 years
Average Maturity	: 4.37 years
Macaulay Duration	: 3.21 years
Yield to Maturity [^]	: 8.18%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	20.4375
Reg-Plan-Growth	52.7244
Dir-Plan-IDCW	22.2157
Dir-Plan-Growth	57.1513

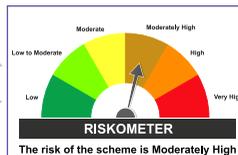
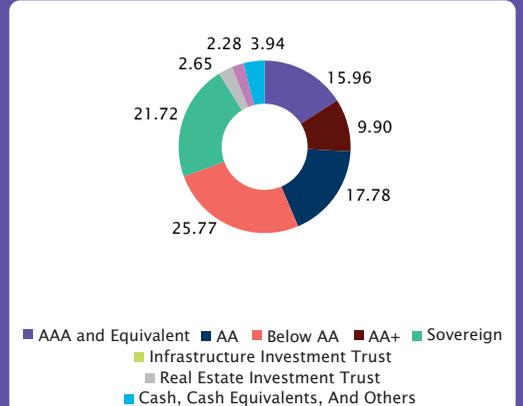
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures			NABARD	CRISIL AAA	0.07
Small Industries Development Bank Of India	CRISIL AAA	4.74	Total		62.75
Godrej Properties Ltd.	[ICRA]AA+	4.42	Zero Coupon Bonds		
Godrej Seeds & Genetics Ltd.	CRISIL AA	3.76	JTPM Metal Traders Ltd.	CRISIL AA	3.02
Avanse Financial Services Ltd.	CARE AA-	3.66	Total		3.02
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.28	Floating Rate Bonds		
Yes Bank Ltd.	CRISIL AA-	3.27	GOI FRB 22.09.2033 GOV	SOVEREIGN	0.68
Aditya Birla Real Estate Ltd.	CRISIL AA	3.23	Total		0.68
Torrent Power Ltd.	CRISIL AA+	3.01	Securitized Debt		
Renserv Global Pvt Ltd.	CARE A(CE)	3.00	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	1.82
REC Ltd.	CRISIL AAA	2.97	Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.82
Motilal Oswal Finvest Ltd.	CRISIL AA	2.95	Total		3.64
Kogta Financial (India) Ltd.	CARE A+	2.68	Government Securities		
Bharti Telecom Ltd.	CRISIL AAA	2.64	GOI 6.68% 07.07.2040 GOV	SOVEREIGN	8.46
H.G. Infra Engineering Ltd.	[ICRA]AA-	2.62	GOI 7.18% 14.08.2033 GOV	SOVEREIGN	7.74
Gaursons India Pvt. Ltd.	[ICRA]A-	2.61	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.60
GMR Airports Ltd.	CRISIL A+	2.32	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.87
Ashoka Buildcon Ltd.	CARE AA-	2.12	Total		20.67
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.10	State Development Loans		
Aadhar Housing Finance Ltd.	[ICRA]AA	1.17	State Government of Rajasthan 7.49% 28.08.2035 SDL	SOVEREIGN	0.37
LIC Housing Finance Ltd.	CRISIL AAA	1.11	Total		0.37
Chalet Hotels Ltd.	CRISIL AA-	1.10	Real Estate Investment Trust		
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.86	Embassy Office Parks Reit		1.08
NJ Capital Pvt. Ltd.	[ICRA]AA-	0.72	Mindspace Business Parks Reit		0.84
Astec Lifesciences Ltd.	[ICRA]AA-	0.72	Brookfield India Real Estate Trust		0.36
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.43	Total		2.28
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	0.37	Infrastructure Investment Trust		
Eris Lifesciences Ltd.	IND AA	0.37	Cube Highways Trust		1.93
NABARD	[ICRA]AAA	0.36	Vertis Infrastructure Trust		0.72
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.09	Total		2.65
			Cash, Cash Equivalents And Others		
					3.94
			Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	62.75
Government Securities	20.67
Securitized Debt	3.64
Zero Coupon Bonds	3.02
Infrastructure Investment Trust	2.65
Real Estate Investment Trust	2.28
Floating Rate Bonds	0.68
State Development Loans	0.37
Cash, Cash Equivalents And Others	3.94

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Medium Duration Fund
This product is suitable for investors who are seeking[^]:

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

[^]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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 17,423.10 Crores
- AUM as on January 31, 2026**
₹ 17,219.18 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 SIP¹ Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**
₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.47 years
Average Maturity	: 3.50 years
Macaulay Duration	: 2.59 years
Yield to Maturity ¹	: 7.30%

¹In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	15.5580	Reg-Plan-Monthly IDCW	18.2993
Retail-Plan-Growth	37.4493	Reg-Plan-Weekly IDCW	15.0075
Retail-Plan-Monthly IDCW	17.1528	Dir-Plan-Fortnightly IDCW	23.7431
Retail-Plan-Weekly IDCW	15.5346	Dir-Plan-Growth	35.2510
Reg-Plan-Fortnightly IDCW	14.9927	Dir-Plan-Monthly IDCW	19.6566
Reg-Plan-Growth	33.0994	Dir-Plan-Weekly IDCW	15.4410

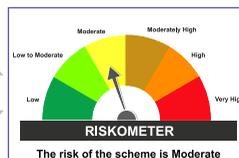
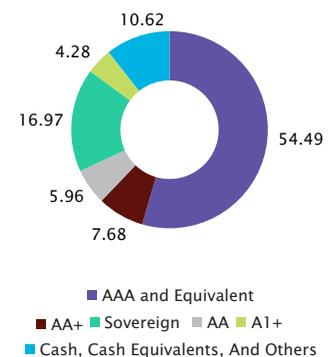
PORTFOLIO

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
Certificate Of Deposits			Tata Motors Passenger Vehicles Ltd.		
Axis Bank Ltd.	CRISIL A1+	1.71	Tata Capital Housing Finance Ltd.	CRISIL AA+	0.57
Union Bank Of India	[ICRA]A1+	1.44	TVS Credit Services Ltd.	CRISIL AA+	0.44
Bank Of Baroda	IND A1+	1.13	Phoenix Arc Pvt. Ltd.	CRISIL AA	0.29
Total		4.28	Nexus Select Trust	CRISIL AAA	0.29
Non Convertible Debentures			Torrent Power Ltd.	CRISIL AA+	0.20
Small Industries Development Bank Of India	CRISIL AAA	3.91	Aditya Birla Capital Ltd.	CRISIL AAA	0.15
Muthoot Finance Ltd.	CRISIL AA+	3.79	Total		59.40
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	3.43	Securitised Debt		
Indigrid Infrastructure Trust	CRISIL AAA	3.12	Shivshakti Securitisation Trust	CRISIL AAA(SO)	3.47
Toyota Financial Services India Ltd.	[ICRA]AAA	2.94	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.17
HDB Financial Services Ltd.	CRISIL AAA	2.75	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.15
Bharti Telecom Ltd.	CRISIL AAA	2.67	India Universal Trust AI1	IND AAA(SO)	1.10
Godrej Seeds & Genetics Ltd.	CRISIL AA	2.64	India Universal Trust AI2	CRISIL AAA(SO)	0.84
Mindspace Business Parks Reit	CRISIL AAA	2.63	Total		8.73
Aditya Birla Housing Finance Ltd.	CRISIL AAA	2.48	Government Securities		
Mindspace Business Parks Reit NABARD	[ICRA]AAA	2.46	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	4.30
NABARD	[ICRA]AAA	2.34	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	3.15
NABARD	CRISIL AAA	1.90	GOI 7.17% 17.04.2030 GOV	SOVEREIGN	2.99
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.61	Total		10.44
SMFG India Credit Company Ltd.	[ICRA]AAA	1.60	State Development Loans		
Godrej Industries Ltd.	CRISIL AA+	1.57	State Government of Rajasthan 8.32% 06.02.2029 SDL	SOVEREIGN	2.73
Power Finance Corporation Ltd.	CRISIL AAA	1.35	State Government of Tamilnadu 7.75% 10.08.2032 SDL	SOVEREIGN	1.94
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	1.29	State Government of Tamilnadu 7.68% 01.11.2030 SDL	SOVEREIGN	0.85
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.26	Tamil Nadu 6.84% 28.08.2029 SDL	SOVEREIGN	0.44
Tata Projects Ltd.	CRISIL AA	1.16	State Government of Karnataka 6.86% 07.10.2030 SDL	SOVEREIGN	0.29
Cube Highways Trust	[ICRA]AAA	1.16	State Government of Chhattisgarh 7.29% 07.06.2030 SDL	SOVEREIGN	0.20
Anzen India Energy Yield Plus Trust	CRISIL AAA	1.16	State Government of Rajasthan 6.75% 04.11.2030 SDL	SOVEREIGN	0.06
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.02	State Government of Tamilnadu 7.66% 27.12.2033 SDL	SOVEREIGN	0.01
Aadhar Housing Finance Ltd.	[ICRA]AA	1.01	Total		6.52
Interise Trust	[ICRA]AAA	1.00	Strips		
REC Ltd.	[ICRA]AAA	0.87	GOI 15.06.2027 GOV	SOVEREIGN	0.01
Tata Housing Development Co. Ltd.	CARE AA	0.86	Total		0.01
Sustainable Energy Infra Trust	CRISIL AAA	0.85	Cash, Cash Equivalents And Others		
REC Ltd.	CRISIL AAA	0.59			10.62
LIC Housing Finance Ltd.	CRISIL AAA	0.59	Grand Total		
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.58			100.00
Bajaj Auto Credit Ltd.	[ICRA]AAA	0.58			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	59.40
Government Securities	10.44
Securitized Debt	8.73
State Development Loans	6.52
Certificate Of Deposits	4.28
Strips	0.01
Cash, Cash Equivalents And Others	10.62

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Short Term Debt Fund
This product is suitable for investors who are seeking¹:

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

¹Investors 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	21.0688
Reg-Plan-Growth	64.7804
Dir-Plan-IDCW	21.9503
Dir-Plan-Growth	67.4804

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 1,832.02 Crores
- AUM as on January 31, 2026**
₹ 1,835.68 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 SIP¹ 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

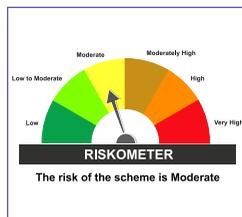
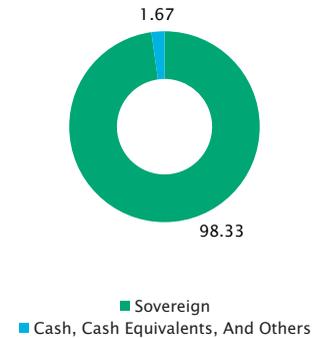
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	38.36
GOI 6.79% 07.10.2034 GOV	SOVEREIGN	35.53
GOI 7.18% 24.07.2037 GOV	SOVEREIGN	24.44
Total		98.33
Cash, Cash Equivalents And Others		1.67
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	98.33
Cash, Cash Equivalents And Others	1.67

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Constant Maturity 10-Year Gilt Fund
This product is suitable for investors who are seeking[^]:

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

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

Quantitative Data

Modified Duration	: 6.92 years
Average Maturity	: 9.76 years
Macaulay Duration	: 7.16 years
Yield to Maturity [^]	: 6.88%

[^]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: 31/01/2026

AAUM for the Month of January 2026
₹ 15,840.81 Crores

AUM as on January 31, 2026
₹ 17,198.50 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 SIP¹ 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 : 0.59 years
Average Maturity : 0.73 years
Macaulay Duration : 0.62 years
Yield to Maturity[^] : 6.87%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,404.8920	Reg-Plan-Weekly IDCW	1,404.5488
Institutional-Growth	3,669.5243	Dir-Plan-Daily IDCW	1,450.1770
Institutional-Weekly IDCW	1,401.4045	Dir-Plan-Fortnightly IDCW	1,475.5291
Reg-Plan-Daily IDCW	1,404.5598	Dir-Plan-Growth	3,761.9205
Reg-Plan-Fortnightly IDCW	1,429.1460	Dir-Plan-Monthly IDCW	1,671.7160
Reg-Plan-Growth	3,605.9326	Dir-Plan-Weekly IDCW	1,452.2985
Reg-Plan-Monthly IDCW	1,581.5136		

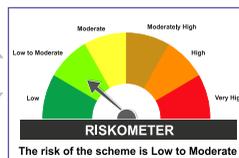
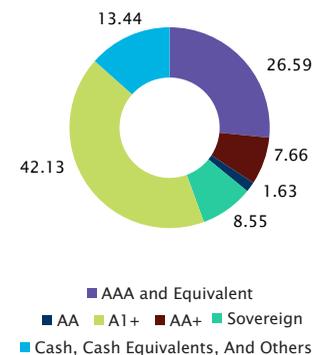
PORTFOLIO

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
Commercial Papers			Tata Housing Development Co. Ltd.	CARE AA	0.72
JM Financial Services Ltd.	CRISIL A1+	1.87	Tata Chemicals Ltd.	CRISIL AA+	0.58
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	1.28	LIC Housing Finance Ltd.	CRISIL AAA	0.58
HDB Financial Services Ltd.	CRISIL A1+	0.95	Interise Trust	[ICRA]AAA	0.54
JSW Energy Ltd.	[ICRA]A1+	0.87	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.44
Interise Trust	[ICRA]A1+	0.49	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	0.35
Total		5.46	Sundaram Finance Ltd.	[ICRA]AAA	0.29
Certificate Of Deposits			National Housing Bank	CRISIL AAA	0.29
Canara Bank	CRISIL A1+	7.91	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.15
NABARD	CRISIL A1+	6.51	NABARD	CRISIL AAA	0.01
HDFC Bank Ltd.	CRISIL A1+	4.00	Total		30.12
Axis Bank Ltd.	CRISIL A1+	3.94	Floating Rate Notes		
Small Industries Development Bank Of India	CRISIL A1+	3.54	Citicorp Finance (India) Ltd.	[ICRA]AAA	1.45
Bank Of Baroda	IND A1+	3.33	Total		1.45
Union Bank Of India	[ICRA]A1+	2.28	Floating Rate Bonds		
UCO Bank	CRISIL A1+	2.28	GOI FRB 22.09.2033 GOV	SOVEREIGN	0.90
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	1.44	Total		0.90
Kotak Mahindra Bank Ltd.	CRISIL A1+	0.87	Securitized Debt		
Indian Bank	CRISIL A1+	0.57	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	3.03
Total		36.67	India Universal Trust A1	IND AAA(SO)	0.70
Non Convertible Debentures			India Universal Trust A12	CRISIL AAA(SO)	0.58
Trent Ltd.	[ICRA]AA+	2.89	Total		4.31
Indigrd Infrastructure Trust	CRISIL AAA	2.24	Government Securities		
Bharti Telecom Ltd.	CRISIL AAA	2.06	GOI 6.90% 04.02.2026 GOV	SOVEREIGN	0.88
REC Ltd.	CRISIL AAA	2.05	GOI 7.38% 20.06.2027 GOV	SOVEREIGN	0.21
Power Finance Corporation Ltd.	CRISIL AAA	1.88	Total		1.09
Bajaj Housing Finance Ltd.	CRISIL AAA	1.86	State Development Loans		
Mankind Pharma Ltd.	CRISIL AA+	1.71	State Government of Chhattisgarh 7.03% 28.08.2026 SDL	SOVEREIGN	4.98
Tata Motors Ltd.	CRISIL AA+	1.46	State Government of Tamilnadu 8.72% 19.09.2026 SDL	SOVEREIGN	0.95
Bajaj Finance Ltd.	CRISIL AAA	1.45	State Government of Uttar Pradesh 7.19% 28.09.2026 SDL	SOVEREIGN	0.42
Cube Highways Trust	IND AAA	1.38	State Government of Haryana 7.18% 28.09.2026 SDL	SOVEREIGN	0.21
NABARD	[ICRA]AAA	1.23	Total		6.56
Small Industries Development Bank Of India	[ICRA]AAA	1.22	Cash, Cash Equivalents And Others		
Muthoot Finance Ltd.	CRISIL AA+	1.02			13.44
Small Industries Development Bank Of India	CRISIL AAA	1.00	Grand Total		100.00
REC Ltd.	[ICRA]AAA	0.93			
Tata Projects Ltd.	IND AA	0.91			
Aditya Birla Housing Finance Ltd.	CRISIL AAA	0.88			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	36.67
Non Convertible Debentures	30.12
State Development Loans	6.56
Commercial Papers	5.46
Securitized Debt	4.31
Floating Rate Notes	1.45
Government Securities	1.09
Floating Rate Bonds	0.90
Cash, Cash Equivalents And Others	13.44

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Low Duration Fund
This product is suitable for investors who are seeking[^]:

- Regular income for short term
 - Investment in Debt and Money Market instruments
- [^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

SBI SAVINGS FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	13.9750	Dir-Plan-Daily IDCW	14.3970
Reg-Plan-Growth	42.8724	Dir-Plan-Growth	46.1065
Reg-Plan-Monthly IDCW	16.9046	Dir-Plan-Monthly IDCW	18.2752
Reg-Plan-Weekly IDCW	15.9537	Dir-Plan-Weekly IDCW	16.6406

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 35,328.96 Crores
- AUM as on January 31, 2026**
₹ 37,079.15 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

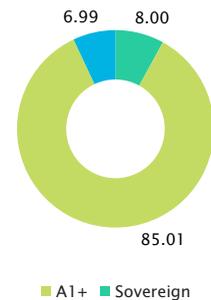
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Total		
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	3.52			59.96
LIC Housing Finance Ltd.	CRISIL A1+	2.68	Government Securities		
Tata Capital Housing Finance Ltd.	CRISIL A1+	2.61	GOI 7.95% 18.02.2026 GOV	SOVEREIGN	0.30
Muthoot Finance Ltd.	CRISIL A1+	1.87	GOI 6.99% 17.04.2026 GOV	SOVEREIGN	0.22
SMFG India Credit Company Ltd.	CRISIL A1+	1.84	GOI 5.63% 12.04.2026 GOV	SOVEREIGN	0.01
Interise Trust	[ICRA]A1+	1.60			0.53
Tata Capital Ltd.	CRISIL A1+	1.47	State Development Loans		
ICICI Securities Ltd.	CRISIL A1+	1.46	State Government Of Rajasthan 6.2% 02.02.2026 SDL	SOVEREIGN	0.55
REC Ltd.	CRISIL A1+	1.31	State Government of Kerala 8.69% 24.02.2026 SDL	SOVEREIGN	0.43
Birla Group Holding Pvt. Ltd.	CRISIL A1+	1.21	State Government of Gujarat 7.98% 11.05.2026 SDL	SOVEREIGN	0.32
Muthoot Fincorp Ltd.	CRISIL A1+	1.05	State Government of Haryana 7.98% 29.06.2026 SDL	SOVEREIGN	0.27
Aditya Birla Capital Ltd.	CRISIL A1+	0.80	State Government of Assam 8.55% 10.02.2026 SDL	SOVEREIGN	0.27
Mindspace Business Parks Reit	[ICRA]A1+	0.75	State Government of Karnataka 8.28% 06.03.2026 SDL	SOVEREIGN	0.20
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	0.67	State Government of Kerala 7.61% 09.08.2026 SDL	SOVEREIGN	0.14
HDB Financial Services Ltd.	CRISIL A1+	0.54	State Government of Kerala 7.98% 11.05.2026 SDL	SOVEREIGN	0.08
Credila Financial Services Ltd.	CRISIL A1+	0.54	State Government of Telangana 8.02% 11.05.2026 SDL	SOVEREIGN	0.08
Barclays Investments & Loans (India) Pvt. Ltd.	CRISIL A1+	0.54	State Government of Madhya Pradesh 7.38% 14.09.2026 SDL	SOVEREIGN	0.07
Sundaram Finance Ltd.	CRISIL A1+	0.40			2.41
Kotak Mahindra Prime Ltd.	CRISIL A1+	0.19	Treasury Bills		
		25.05	91 Day T-Bill 05.03.26	SOVEREIGN	2.28
Certificate Of Deposits			364 Day T-Bill 26.03.26	SOVEREIGN	0.98
Bank Of Baroda	IND A1+	9.12	364 Day T-Bill 12.03.26	SOVEREIGN	0.40
Canara Bank	CRISIL A1+	6.77	364 Day T-Bill 19.03.26	SOVEREIGN	0.38
Union Bank Of India	[ICRA]A1+	6.46	182 Day T-Bill 28.05.26	SOVEREIGN	0.27
Punjab National Bank	CRISIL A1+	5.81	364 Day T-Bill 05.03.26	SOVEREIGN	0.13
HDFC Bank Ltd.	CRISIL A1+	5.33			4.44
NABARD	CRISIL A1+	4.83	Strips		
Small Industries Development Bank Of India	CRISIL A1+	4.03	GOI 12.06.2026 GOV	SOVEREIGN	0.48
IDBI Bank Ltd.	CRISIL A1+	3.74	GOI 25.05.2026 GOV	SOVEREIGN	0.14
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	2.78			0.62
UCO Bank	CRISIL A1+	1.58	Total		
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.54			6.99
Axis Bank Ltd.	CRISIL A1+	1.40	Cash, Cash Equivalents And Others		
ICICI Bank Ltd.	[ICRA]A1+	1.26			6.99
IDFC First Bank Ltd.	CRISIL A1+	1.21	Grand Total		
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.20			100.00
Indian Bank	CRISIL A1+	1.13			
AU Small Finance Bank Ltd.	CRISIL A1+	1.10			
Bank Of India	CRISIL A1+	0.67			

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	59.96
Commercial Papers	25.05
Treasury Bills	4.44
State Development Loans	2.41
Strips	0.62
Government Securities	0.53
Cash, Cash Equivalents And Others	6.99

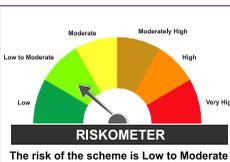
PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Quantitative Data

Modified Duration	: 0.27 years
Average Maturity	: 0.28 years
Macaulay Duration	: 0.29 years
Yield to Maturity^	: 6.80%

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



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

- Regular income for short-term
- Investment in money market instruments.

^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: 31/01/2026

AAUM for the Month of January 2026

₹ 63,515.74 Crores

AUM as on January 31, 2026

₹ 59,282.02 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

Modified Duration	: 0.08 years
Average Maturity	: 0.09 years
Macaulay Duration	: 0.09 years
Yield to Maturity[^]	: 6.54%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,367.7343	Reg-Plan-Weekly IDCW	1,378.8410
Institutional-Growth	4,257.3804	Dir-Plan-Daily IDCW	1,144.2462
Reg-Plan-Daily IDCW	1,140.9336	Dir-Plan-Fortnightly IDCW	1,392.1660
Reg-Plan-Fortnightly IDCW	1,384.0973	Dir-Plan-Growth	4,263.2528
Reg-Plan-Growth	4,217.4794	Dir-Plan-Weekly IDCW	1,385.7368

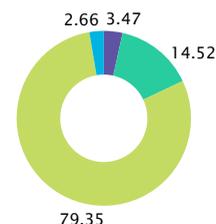
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Punjab & Sind Bank	[ICRA]A1+	2.02
Small Industries Development Bank Of India	CRISIL A1+	6.22	Bank Of Baroda	IND A1+	2.02
Kotak Securities Ltd.	CRISIL A1+	4.26	Union Bank Of India	[ICRA]A1+	1.72
Reliance Retail Ventures Ltd.	CRISIL A1+	3.52	Indian Bank	CRISIL A1+	1.68
Tata Steel Ltd.	[ICRA]A1+	3.36	Bank Of India	CRISIL A1+	1.26
ICICI Securities Ltd.	CRISIL A1+	3.36	IDBI Bank Ltd.	CRISIL A1+	0.84
HDFC Securities Ltd.	CRISIL A1+	2.80	Axis Bank Ltd.	CRISIL A1+	0.84
IGH Holdings Pvt Ltd.	CRISIL A1+	1.67	NABARD	CRISIL A1+	0.16
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.27	Kotak Mahindra Bank Ltd.	CRISIL A1+	0.13
PNB Housing Finance Ltd.	CRISIL A1+	1.18	Total		34.81
Titan Company Ltd.	CRISIL A1+	1.01	Non Convertible Debentures		
Shriram Pistons & Rings Ltd.	IND A1+	1.01	Small Industries Development Bank Of India	CRISIL AAA	1.12
Nuvoco Vistas Corporation Ltd.	CRISIL A1+	1.01	NABARD	CRISIL AAA	0.89
Aditya Birla Housing Finance Ltd.	CRISIL A1+	1.01	HDB Financial Services Ltd.	CRISIL AAA	0.42
Tata Power Company Ltd.	CRISIL A1+	0.84	Bajaj Housing Finance Ltd.	CRISIL AAA	0.38
Poonawalla Fincorp Ltd.	CRISIL A1+	0.84	Sundaram Home Finance Ltd.	[ICRA]AAA	0.30
Godrej Finance Ltd.	CRISIL A1+	0.84	LIC Housing Finance Ltd.	CRISIL AAA	0.25
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.84	ICICI Home Finance Co. Ltd.	[ICRA]AAA	0.11
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.84	Total		3.47
Bajaj Housing Finance Ltd.	CRISIL A1+	0.84	State Development Loans		
Bajaj Financial Securities Ltd.	CRISIL A1+	0.84	State Government Of Rajasthan 6.2% 02.02.2026 SDL	SOVEREIGN	0.08
Aditya Birla Capital Ltd.	CRISIL A1+	0.84	Total		0.08
Tata Projects Ltd.	CRISIL A1+	0.68	Treasury Bills		
Godrej Consumer Products Ltd.	CRISIL A1+	0.67	91 Day T-Bill 06.02.26	SOVEREIGN	4.31
Bajaj Finance Ltd.	CRISIL A1+	0.66	91 Day T-Bill 05.03.26	SOVEREIGN	3.19
ICICI Securities Primary Dealership Ltd.	CRISIL A1+	0.59	91 Day T-Bill 17.04.26	SOVEREIGN	2.50
Godrej Properties Ltd.	[ICRA]A1+	0.59	364 Day T-Bill 20.02.26	SOVEREIGN	1.51
Aditya Birla Money Ltd.	CRISIL A1+	0.59	182 Day T-Bill 12.02.26	SOVEREIGN	1.37
Tata Realty And Infrastructure Ltd.	CRISIL A1+	0.56	91 Day T-Bill 19.02.26	SOVEREIGN	1.14
CESC Ltd.	[ICRA]A1+	0.50	364 Day T-Bill 12.02.26	SOVEREIGN	0.42
Axis Securities Ltd.	CRISIL A1+	0.50	Total		14.44
Nexus Select Trust	IND A1+	0.25	Cash, Cash Equivalents And Others		
Godrej Housing Finance Ltd.	CRISIL A1+	0.25	Grand Total		100.00
Tata Housing Development Co. Ltd.	IND A1+	0.17			
Nirma Ltd.	CRISIL A1+	0.13			
Total		44.54			
Certificate Of Deposits					
Punjab National Bank	CRISIL A1+	9.81			
HDFC Bank Ltd.	CRISIL A1+	5.70			
Canara Bank	CRISIL A1+	5.45			
Indian Overseas Bank	CARE A1+	3.18			

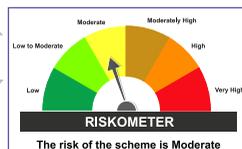
PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	44.54
Certificate Of Deposits	34.81
Treasury Bills	14.44
Non Convertible Debentures	3.47
State Development Loans	0.08
Cash, Cash Equivalents And Others	2.66

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



■ AAA and Equivalent ■ Sovereign ■ A1+
 ■ Cash, Cash Equivalents, And Others



SBI Liquid Fund
 This product is suitable for investors who are seeking[^]:

- Regular income for short term
- Investment in Debt and Money Market securities with residual maturity upto 91 days only.

[^]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: 31/01/2026

AAUM for the Month of January 2026
₹ 14,545.36 Crores

AUM as on January 31, 2026
₹ 14,031.67 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 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 : 0.39 years

Average Maturity : 0.52 years

Macaulay Duration : 0.42 years

Yield to Maturity[^] : 6.99%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	6,179.1158	Dir-Plan-Cash	6,295.6242
Reg-Plan-Daily IDCW	2,327.3958	Dir-Plan-Daily IDCW	2,354.1047
Reg-Plan-Weekly IDCW	1,264.8538	Dir-Plan-Weekly IDCW	1,272.8174

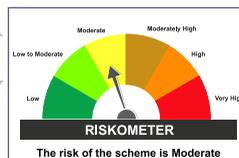
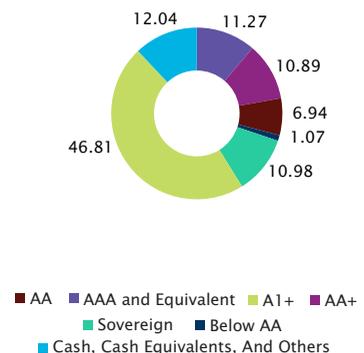
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
Commercial Papers			Small Industries Development Bank Of India [ICRA]AAA		0.36
JM Financial Services Ltd.	CRISIL A1+	3.28	JM Financial Products Ltd.	CRISIL AA	0.36
JSW Energy Ltd.	[ICRA]A1+	3.18	JM Financial Credit Solutions Ltd.	[ICRA]AA	0.18
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	2.61	Total		24.80
Minda Corporation Ltd.	CRISIL A1+	1.42	Zero Coupon Bonds		
Muthoot Fincorp Ltd.	CRISIL A1+	1.35	Power Finance Corporation Ltd.	CRISIL AAA	0.68
NTPC Ltd.	CRISIL A1+	1.06	Total		0.68
Astec Lifesciences Ltd.	[ICRA]A1+	0.35	Floating Rate Notes		
Total		13.25	Citicorp Finance (India) Ltd.	[ICRA]AAA	1.78
Certificate Of Deposits			Total		1.78
Axis Bank Ltd.	CRISIL A1+	6.60	Securitised Debt		
NABARD	CRISIL A1+	4.33	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.80
Canara Bank	CRISIL A1+	4.25	India Universal Trust A12	CRISIL AAA(SO)	0.87
Bank Of Baroda	IND A1+	4.22	India Universal Trust A11	IND AAA(SO)	0.24
Small Industries Development Bank Of India	CRISIL A1+	4.00	Total		2.91
Kotak Mahindra Bank Ltd.	CRISIL A1+	3.15	Government Securities		
Union Bank Of India	[ICRA]A1+	3.14	GOI 5.63% 12.04.2026 GOV	SOVEREIGN	6.27
IDFC First Bank Ltd.	CRISIL A1+	1.77	GOI 7.27% 08.04.2026 GOV	SOVEREIGN	0.39
HDFC Bank Ltd.	CRISIL A1+	1.74	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	0.07
Indian Bank	CRISIL A1+	0.36	Total		6.73
Total		33.56	State Development Loans		
Non Convertible Debentures			State Government of Chhattisgarh		
NABARD	CRISIL AAA	2.78	7.03% 28.08.2026 SDL	SOVEREIGN	1.08
Torrent Power Ltd.	CRISIL AA+	2.47	State Government of Gujarat		
Adani Power Ltd.	CRISIL AA	2.13	6.04% 20.10.2026 SDL	SOVEREIGN	0.82
Muthoot Finance Ltd.	CRISIL AA+	1.96	State Government of Maharashtra		
Mankind Pharma Ltd.	CRISIL AA+	1.81	7.96% 29.06.2026 SDL	SOVEREIGN	0.65
Axis Finance Ltd.	CRISIL AA+	1.78	State Government of Andhra Pradesh		
Oberoi Realty Ltd.	CARE AA+	1.43	7.42% 09.11.2026 SDL	SOVEREIGN	0.25
Tata Motors Ltd.	CRISIL AA+	1.07	State Government of Uttar Pradesh		
Indostar Capital Finance Ltd.	CARE AA-	1.07	7.99% 29.06.2026 SDL	SOVEREIGN	0.25
Eris Lifesciences Ltd.	IND AA	1.07	State Government of Karnataka		
Phoenix Arc Pvt. Ltd.	CRISIL AA	1.06	7.86% 15.03.2027 SDL	SOVEREIGN	0.18
Tata Projects Ltd.	CRISIL AA	0.72	Total		3.23
Shriram Finance Ltd.	CRISIL AA+	0.72	Treasury Bills		
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	0.72	91 Day T-Bill 27.03.26	SOVEREIGN	0.71
Muthoot Finance Ltd.	[ICRA]AA+	0.71	Total		0.71
Power Finance Corporation Ltd.	CRISIL AAA	0.53	Strips		
JM Financial Services Ltd.	CRISIL AA	0.53	GOI 16.12.2026 GOV	SOVEREIGN	0.31
Sheela Foam Ltd.	IND AA	0.50	Total		0.31
NTPC Ltd.	CRISIL AAA	0.45	Cash, Cash Equivalents And Others		
Tata Projects Ltd.	IND AA	0.39	Total		12.04
			Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	33.56
Non Convertible Debentures	24.80
Commercial Papers	13.25
Government Securities	6.73
State Development Loans	3.23
Securitized Debt	2.91
Floating Rate Notes	1.78
Treasury Bills	0.71
Zero Coupon Bonds	0.68
Strips	0.31
Cash, Cash Equivalents And Others	12.04

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Ultra Short Duration Fund
This product is suitable for investors who are seeking[^]:

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

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

SBI

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:** 31/01/2026
- AUM for the Month of January 2026**
₹ 740.36 Crores
- AUM as on January 31, 2026**
₹ 730.64 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 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	: 0.97 years
Average Maturity	: 3.89 years
Macaulay Duration	: 1.02 years
Yield to Maturity[^]	: 6.72%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	13.7243	Dir-Plan-Monthly IDCW	13.8583
Reg-Plan-Growth	13.7207	Dir-Plan-Growth	13.8591
Reg-Plan-Quarterly IDCW	13.7218	Dir-Plan-Quarterly IDCW	13.8595

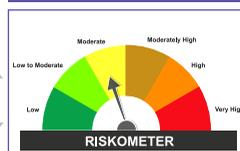
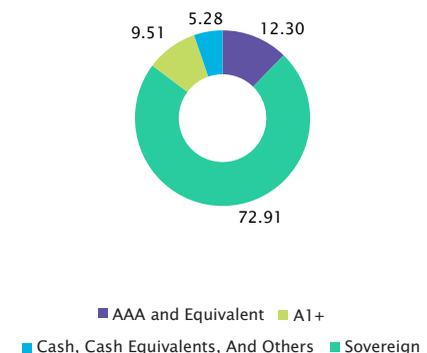
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
HDFC Bank Ltd.	CRISIL A1+	6.12
Canara Bank	CRISIL A1+	3.39
Total		9.51
Non Convertible Debentures		
Aditya Birla Housing Finance Ltd.	CRISIL AAA	4.09
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.37
Total		5.46
Floating Rate Notes		
Citicorp Finance (India) Ltd.	[ICRA]AAA	6.84
Total		6.84
Floating Rate Bonds		
GOI FRB 07.12.2031 GOV	SOVEREIGN	2.80
Total		2.80
Government Securities		
GOI 7.02% 18.06.2031 GOV	SOVEREIGN	25.18
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	23.63
GOI 6.1% 12.07.2031 GOV	SOVEREIGN	4.69
Total		53.50
State Development Loans		
State Government of Gujarat 7.57% 28.12.2031 SDL	SOVEREIGN	6.99
State Government of Tamilnadu 7% 11.08.2031 SDL	SOVEREIGN	6.13
State Government of Maharashtra 7.57% 25.01.2031 SDL	SOVEREIGN	3.49
Total		16.61
Cash, Cash Equivalents And Others		
		5.28
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	53.50
State Development Loans	16.61
Certificate Of Deposits	9.51
Floating Rate Notes	6.84
Non Convertible Debentures	5.46
Floating Rate Bonds	2.80
Cash, Cash Equivalents And Others	5.28

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Floating Rate Debt Fund
This product is suitable for investors who are seeking[^]:

- 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)

[^]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	12.3764
Reg-Plan-Growth	12.3761
Dir-Plan-IDCW	12.5388
Dir-Plan-Growth	12.5384

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:** 31/01/2026
- AAUM for the Month of January 2026**
₹ 1,923.25 Crores
- AUM as on January 31, 2026**
₹ 1,859.78 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

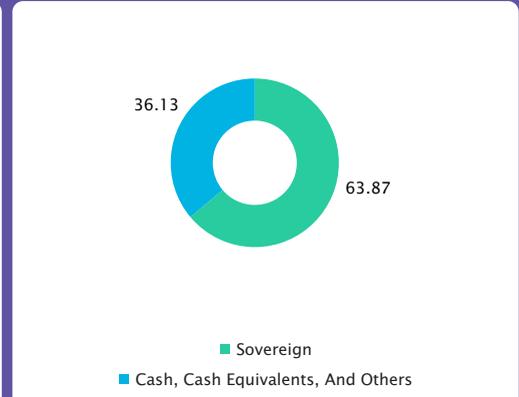
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	63.87
Total		63.87
Cash, Cash Equivalents And Others		36.13
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Government Securities	63.87
Cash, Cash Equivalents And Others	36.13

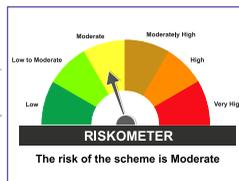
PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Quantitative Data

Modified Duration	: 8.23 years
Average Maturity	: 25.71 years
Macaulay Duration	: 8.53 years
Yield to Maturity[^]	: 6.71%

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



SBI Long Duration Fund
This product is suitable for investors who are seeking[^]:

- Regular income generation for long term
- Investment predominantly in debt and money market instruments.

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


OVERNIGHT FUND

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,342.6583	Dir-Plan-Daily IDCW	1,348.5473
Reg-Plan-Growth	4,286.9362	Dir-Plan-Growth	4,344.7151
Reg-Plan-Weekly IDCW	1,370.9464	Dir-Plan-Weekly IDCW	1,377.0590

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: 31/01/2026

• AAUM for the Month of January 2026
₹ 31,163.21 Crores

• AUM as on January 31, 2026
₹ 35,050.97 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

Quantitative Data

Modified Duration : 1 day

Average Maturity : 1 day

Macaulay Duration : 1 day

Yield to Maturity[^] : 5.23%

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

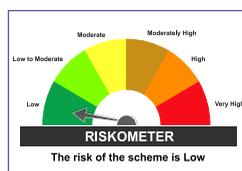
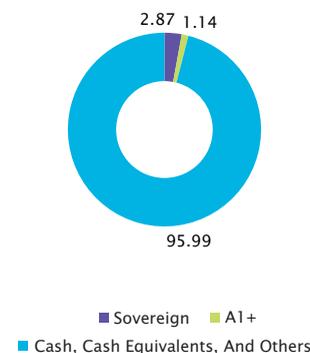
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
Indian Bank	CRISIL A1+	1.14
Total		1.14
Treasury Bills		
91 Day T-Bill 19.02.26	SOVEREIGN	0.85
364 Day T-Bill 12.02.26	SOVEREIGN	0.71
182 Day T-Bill 05.02.26	SOVEREIGN	0.57
182 Day T-Bill 27.02.26	SOVEREIGN	0.51
364 Day T-Bill 27.02.26	SOVEREIGN	0.23
Total		2.87
Cash, Cash Equivalents And Others		95.99
Grand Total		100.00

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	2.87
Certificate Of Deposits	1.14
Cash, Cash Equivalents And Others	95.99

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



SBI Overnight Fund

This product is suitable for investors who are seeking[^]:

- Regular income for short term
- Investment in overnight securities.

[^]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/-	
Funds Managed by Mr Sudhir Agarwal									
SBI Dynamic Bond Fund	5.14	10,514	6.99	12,248	5.54	13,100	6.03	36,249	Inception Date 09-02-2004 Managing Since Sudhir - July 2025
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	5.54	10,554	7.29	12,353	5.63	13,154	7.34	47,438	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	5.75	34,165	
Funds Managed by Mr Mohit Jain*									
SBI Medium to Long Duration Fund <i>(Formerly known as SBI Magnum Income Fund)</i>	5.10	10,510	6.88	12,211	5.53	13,094	7.49	71,300	Inception Date 25-11-1998 Managing Since Mohit - July 2025
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	6.18	10,618	7.53	12,436	5.73	13,217	9.25	1,10,906	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	N.A.	N.A.	
Funds Managed by Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)									
SBI Medium Duration Fund <i>(Formerly known as SBI Magnum Medium Duration Fund)</i>	6.91	10,691	7.48	12,418	6.03	13,409	7.75	52,612	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	6.92	10,692	7.48	12,419	5.77	13,238	7.30	47,879	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	5.70	34,294	
Funds Managed by Mr Sudhir Agarwal									
SBI Gilt Fund (Formerly known as SBI Magnum Gilt Fund)	4.16	10,416	6.93	12,228	5.72	13,212	7.84	66,530	Inception Date 30-12-2000 Managing Since Sudhir Jul 2025
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	4.84	10,484	7.73	12,505	5.78	13,247	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	N.A.	N.A.	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt)									
SBI Equity Hybrid Fund	9.89	10,989	14.31	14,943	13.32	18,703	14.99	6,92,016	Inception Date 09-10-1995 Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.80	10,780	13.22	14,518	12.55	18,070	N.A.	N.A.	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	12.55	3,60,427	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant & Milind Agrawal (Co.Fund manager) (Equity portion)									
SBI Conservative Hybrid Fund	6.55	10,655	9.66	13,191	9.43	15,701	8.37	73,591	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	5.56	10,556	8.16	12,658	7.08	14,078	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	N.A.	N.A.	
Fund Managed by Rohit Shimpi									
SBI ESG Exclusionary Strategy Fund	5.54	10,554	14.13	14,872	13.39	18,760	14.12	10,31,930	Inception Date 01-01-1991 Managing Since Rohit Jan-22
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	11.39	11,136	16.32	15,740	14.54	19,729	N.A.	N.A.	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	14.85	12,92,332	
Fund Jointly Managed by R. Srinivasan (Equity portion), Lokesh Mallya (Debt portion)									
SBI Children's Fund - Investment Plan <i>(Formerly known as SBI Magnum Children's Benefit Fund Investment Plan)</i>	8.86	10,886	21.31	17,861	27.94	34,354	31.61	43,383	Inception Date 29-09-2020 Managing Since R. Srinivasan - Sep-20 Lokesh - Jul 25
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.80	10,780	13.22	14,518	12.55	18,070	14.66	20,771	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	13.54	18,882	16.94	23,068	
Funds Managed by Lokesh Mallya*									
SBI Credit Risk Fund	7.41	10,741	8.01	12,603	6.68	13,827	7.66	23,446	Inception Date 17-07-2014 Managing Since Lokesh Feb-17
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	6.92	10,692	7.84	12,544	7.44	14,319	8.30	25,131	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	7.01	21,871	
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)									
SBI Balanced Advantage Fund	9.48	10,948	14.10	14,859	N.A.	N.A.	11.14	15,954	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	7.02	10,702	10.67	13,557	N.A.	N.A.	8.29	14,223	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	9.72	15,067	
Fund managed by Mr. R. Srinivasan & Mr. Saurabh Pant									
SBI Multicap Fund	3.14	10,314	16.03	15,627	N.A.	N.A.	13.52	16,404	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	6.81	10,680	18.59	16,676	N.A.	N.A.	16.87	18,371	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	13.11	16,171	

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 Magnum Gilt Fund, SBI Magnum Income Fund, SBI Conservative Hybrid Fund: As the scheme was launched before the launch of the additional benchmark index, additional benchmark index figures since inception or the required period are not available.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022 & 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 Magnum 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/-	
Funds Managed by R. Srinivasan									
SBI Focused Fund (Formerly known as SBI Focused Equity Fund)	13.42	11,342	18.91	16,821	16.88	21,838	18.45	3,73,531	Inception Date 17-09-2004
First Tier Scheme Benchmark: - BSE 500 (TRI)	7.76	10,774	16.41	15,773	16.42	21,401	15.24	2,07,618	Managing Since R. Srinivasan May-09
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	14.95	1,96,733	
Funds Managed by R. Srinivasan									
SBI Small Cap Fund	-2.21	9,779	12.75	14,340	17.49	22,419	18.39	1,59,469	Inception Date 09-09-2009
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	-0.99	9,901	18.80	16,768	20.70	25,643	11.41	58,866	Managing Since R. Srinivasan Nov-13
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	11.90	63,196	
Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)									
SBI Flexicap Fund	4.90	10,490	13.63	14,678	13.49	18,846	12.48	1,09,591	Inception Date 29-09-2005
First Tier Scheme Benchmark: - BSE 500 (TRI)	7.76	10,774	16.41	15,773	16.42	21,401	13.53	1,32,198	Managing Since Dinesh & Anup (w.e.f. Dec 2024)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.18	1,24,337	
Funds Managed by Tanmaya Desai									
SBI MNC Fund (Formerly known as SBI Magnum Global Fund)	-3.99	9,601	6.35	12,031	10.44	16,444	13.53	5,34,439	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	12.13	11,210	17.52	16,229	15.82	20,859	N.A.	N.A.	Managing Since Tanmaya (w.e.f. Feb 2025)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	11.48	3,01,653	

	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/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Ardhendu Bhattacharya (Debt portion)									
SBI Arbitrage Opportunities Fund	6.43	10,643	7.20	12,323	6.09	13,447	6.72	34,994	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.58	10,755	7.85	12,544	6.44	13,667	N.A.	N.A.	Managing Since Neeraj Oct-12 Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.75	10,575	6.72	12,156	5.64	13,159	6.20	31,872	
Fund jointly managed by Mohit Jain (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage) and Vandana Soni (Commodities Portion)									
SBI Equity Savings Fund	7.23	10,723	11.45	13,846	9.78	15,957	8.68	24,341	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings Index	8.09	10,809	10.10	13,351	9.38	15,662	8.84	24,738	Managing Since Neeraj - May-15 Mohit - May-25 Nidhi - Jan-22 Vandana - Jan 24
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.49	19,580	

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 Magnum Global Fund (previously known as SBI MNC 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/-	
Fund managed by Mr Ardhendu Bhattacharya									
SBI Long Duration Fund	2.81	10,281	7.17	12,310	N.A.	N.A.	7.08	12,376	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	4.27	10,427	7.12	12,295	N.A.	N.A.	6.93	12,322	Managing Since Ardhendu - July 2025
Additional Benchmark: CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	N.A.	N.A.	7.53	12,539	
Funds Managed by Bhavin Vitlani									
SBI Infrastructure Fund	-0.31	9,969	20.58	17,541	22.83	28,010	8.77	47,725	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	10.57	11,054	22.81	18,524	21.29	26,275	5.99	29,457	Managing Since Bhavin Jan-22
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	11.06	70,221	

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 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.

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/-	
Funds Managed by Bhavin Vithlani									
SBI Midcap Fund (Formerly known as SBI Magnum MidCap Fund)	0.64	10,064	16.78	15,933	19.53	24,439	16.16	2,27,442	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	8.93	10,890	23.55	18,861	23.07	28,265	N.A.	N.A.	Managing Since Bhavin (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	14.60	1,71,366	
Funds Managed by Saurabh Pant									
SBI Large Cap Fund (Formerly known as SBI Blue Chip Fund)	9.02	10,902	14.54	15,032	14.74	19,906	11.89	94,293	Inception Date 14-02-2006
First Tier Scheme Benchmark: - BSE 100 (TRI)	9.10	10,907	15.43	15,379	15.45	20,527	12.83	1,11,424	Managing Since Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	12.57	1,06,414	
Fund Managed by Milind Agrawal									
SBI Banking & Financial Services Fund	23.44	12,344	21.62	18,000	17.49	22,420	14.93	45,808	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	18.91	11,885	15.86	15,554	14.34	19,557	13.18	38,704	Managing Since Milind Aug-19
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	11.49	32,844	

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 Magnum 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/-	
Funds Managed by Ashit Desai									
SBI Consumption Opportunities Fund	-6.42	9,358	11.79	13,976	16.05	21,077	14.77	4,17,932	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	4.21	10,420	17.10	16,057	15.77	20,816	N.A.	N.A.	Managing Since Ashit (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.42	2,84,562	
Funds Managed by Saurabh Pant									
SBI Large & Midcap Fund	12.40	11,240	18.33	16,577	19.24	24,138	14.86	9,60,559	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	9.01	10,898	19.34	16,997	18.98	23,871	N.A.	N.A.	Managing Since Saurabh Sep-16
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	12.52	4,86,871	
Funds Managed by Vivek Gedda									
SBI Technology Opportunities Fund	2.26	10,226	15.37	15,361	17.11	22,053	15.08	4,33,729	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Teck (TRI)	-3.04	9,697	12.19	14,121	11.83	17,503	N.A.	N.A.	Managing Since Vivek (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.42	2,84,562	

Funds Managed by Tanmaya Desai									
SBI Healthcare Opportunities Fund	-1.52	9,848	22.62	18,448	16.00	21,029	16.07	5,25,792	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Health Care (TRI)	-0.56	9,944	23.25	18,723	15.61	20,668	14.51	3,67,146	Managing Since Tanmaya Jun-11
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.42	2,84,562	

	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/-	
Fund managed by Ms. Nidhi Chawla									
SBI Dividend Yield Fund	6.09	10,609	N.A.	N.A.	N.A.	N.A.	16.39	15,499	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	8.00	10,798	N.A.	N.A.	N.A.	N.A.	19.03	16,528	Managing Since Jan - 2026
Additional Benchmark: BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	14.37	14,729	

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. 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/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	91.24	19,124	39.43	27,131	25.20	30,818	11.28	46,616	Inception Date 12-09-2011 Managing Since Sep-11
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	101.18	20,118	41.98	28,651	27.36	33,525	12.99	58,011	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.28	60,173	
Funds Managed by Raviprakash Sharma									
SBI Nifty Index Fund	8.45	10,845	13.48	14,617	13.87	19,162	13.80	2,24,024	Inception Date 17-01-2002 Managing Since Raviprakash Feb-11
First Tier Scheme Benchmark: - Nifty 50 (TRI)	9.00	10,897	14.08	14,848	14.52	19,714	15.45	3,16,552	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	15.84	3,43,262	
Funds Managed by Raviprakash Sharma									
SBI Equity Minimum Variance Fund	3.14	10,314	12.89	14,391	13.96	19,240	13.45	23,813	Inception Date 19-03-2019 Managing Since Ravi Prakash Mar-19
First Tier Scheme Benchmark: - Nifty 50 TRI	9.00	10,897	14.08	14,848	14.52	19,714	13.46	23,815	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	13.54	18,882	13.08	23,284	

	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/-	
Funds Managed by Raviprakash Sharma									
SBI Nifty Next 50 Index Fund	7.58	10,758	19.94	17,265	N.A.	N.A.	13.74	18,327	Inception Date 19-05-2021 Managing Since May - 2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	8.41	10,839	20.94	17,690	N.A.	N.A.	14.71	19,074	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	12.61	17,485	

- Notes:**
- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Raviprakash Sharma has been managing SBI GOLD Fund since September 2011, SBI Nifty Index Fund since February 2011 and SBI Equity Minimum Variance Fund since March 2019. The total number of schemes managed by Mr. Raviprakash Sharma is 4.
 - Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
 - Load is not considered for computation of returns.
 - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
 - Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Regular Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for SBI Nifty Index Fund are of Growth Option-Regular Plan.
 - Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Raviprakash Sharma.
 - 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.

	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/-	
Fund managed by Mr. Rohit Shimpi									
SBI US Specific Equity Active FoF¹	30.01	13,001	25.26	19,666	N.A.	N.A.	17.87	22,251	Inception Date 22-03-2021 Managing Since (w.e.f. Feb - 2025)
First Tier Scheme Benchmark: - S&P 500	21.91	12,184	24.15	19,137	N.A.	N.A.	18.00	22,362	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	12.24	17,534	

	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/-	
Funds Managed by Milind Agrawal									
SBI ELSS Tax Saver Fund (Formerly known as SBI Long Term Equity Fund)	6.91	10,691	23.47	18,833	20.90	25,870	16.16	13,71,445	Inception Date 31-03-1993 Managing Since Jan - 2026
First Tier Scheme Benchmark: - BSE 500 (TRI)	7.76	10,774	16.41	15,773	16.42	21,401	N.A.	N.A.	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.07	5,66,264	

Fund Managed by Dinesh Balachandran									
	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/-	
SBI Contra Fund	6.83	10,683	20.01	17,292	22.85	28,029	18.84	9,84,529	Inception Date 05-07-1999 Managing Since Dinesh May-18
First Tier Scheme Benchmark: - BSE 500 TRI	7.76	10,774	16.41	15,773	16.42	21,401	15.23	4,33,406	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.42	2,84,562	

Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion)									
	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/-	
SBI Multi Asset Allocation Fund	21.52	12,152	19.82	17,211	15.54	20,613	12.99	25,670	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	21.80	12,173	17.00	16,018	13.34	18,719	13.05	25,770	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	13.54	18,882	12.93	25,551	

- 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 PPI values 31-Mar-93 to 18-Aug-96 and TRI values since 19-Aug-96.
 - SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PPI 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 return 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 Ganesh 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/-	
Funds Managed by Rajeev Radhakrishnan															
#SBI Liquid Fund	5.86	10,011	5.39	10,022	5.22	10,044	6.29	10,629	6.85	12,200	5.77	13,238	6.88	35,083	Inception Date 22-03-2007
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.03	10,012	5.30	10,022	5.14	10,044	6.34	10,634	6.97	12,243	5.90	13,321	7.16	36,905	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	6.25	31,406	
Funds Managed Rajeev Radhakrishnan															
SBI Savings Fund	5.04	10,011	4.65	10,019	3.77	10,032	6.83	10,683	7.00	12,253	5.78	13,249	6.98	42,845	Inception Date 19-07-2004
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	5.19	10,010	4.80	10,020	3.60	10,031	6.44	10,644	7.08	12,281	6.06	13,423	6.96	42,592	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	6.03	35,318	
Funds Managed by Ranjana Gupta															
SBI Overnight Fund	5.10	10,010	5.11	10,021	5.15	10,044	5.61	10,561	6.27	12,002	5.35	12,977	6.43	42,813	Inception Date 01-10-2002
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	5.15	10,010	5.16	10,021	5.19	10,044	5.69	10,569	6.40	12,048	5.50	13,071	N.A.	N.A.	Ranjana Managing Since Dec-24
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	5.97	38,715	

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/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Balachandran									
SBI Comma Fund (Formerly known as SBI Magnum Comma Fund)	17.11	11,711	18.41	16,611	19.46	24,363	12.44	1,10,590	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	20.46	12,039	20.18	17,359	22.60	27,725	12.41	1,09,890	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.81	1,41,692	
Funds Managed by Rohit Shimpi									
SBI PSU Fund	17.95	11,795	30.58	22,282	30.57	38,028	8.36	34,921	Inception Date 07-07-2010
First Tier Scheme Benchmark: - BSE PSU (TRI)	19.97	11,991	34.17	24,153	35.06	45,020	8.58	36,034	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	11.93	57,861	

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 Magnum Comma Fund (previously known as SBI 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/-	
Funds Managed by Mr Sudhir Agarwal									
SBI Constant Maturity 10-Year Gilt Fund (Formerly known as SBI Magnum Constant Maturity Fund)	5.75	10,575	7.61	12,463	5.38	12,999	7.72	64,522	Inception Date 10-01-2001
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	5.66	10,566	7.95	12,583	5.10	12,825	7.33	58,979	Managing Since Sudhir - July 2025
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	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).

	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/-	
Fund managed by Mr. Raj Gandhi									
SBI Energy Opportunities Fund	7.45	10,745	N.A.	N.A.	N.A.	N.A.	2.40	10,468	Inception Date 26-02-2024 Managing Since Feb-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	4.95	10,494	N.A.	N.A.	N.A.	N.A.	-5.12	9,036	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	7.82	11,564	

	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/-	
Fund managed by Mr. Tanmaya Desai									
SBI Automotive Opportunities Fund	18.02	11,802	N.A.	N.A.	N.A.	N.A.	4.69	10,789	Inception Date 05-06-2024 Managing Since June - 2024
First Tier Scheme Benchmark: - Nifty Auto TRI	18.12	11,806	N.A.	N.A.	N.A.	N.A.	7.07	11,196	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	7.46	11,264	

	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/-	
Fund managed by #Mr Vivek Gedda									
SBI Innovative Opportunities Fund	-1.57	9,843	N.A.	N.A.	N.A.	N.A.	-6.06	9,133	Inception Date 20-08-2024 Managing Since August - 2025
First Tier Scheme Benchmark: - Nifty 500 TRI	8.00	10,798	N.A.	N.A.	N.A.	N.A.	0.24	10,035	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	2.23	10,325	

	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/-	
Fund managed by Ms. Sukanya Ghosh									
SBI Quant Fund	11.42	11,142	N.A.	N.A.	N.A.	N.A.	4.16	10,458	Inception Date 26-12-2024 Managing Since December - 2024
Scheme Benchmark: BSE 200 TRI	8.58	10,855	N.A.	N.A.	N.A.	N.A.	5.08	10,558	
Additional Benchmark: BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	5.58	10,613	

	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/-	
Fund managed by Mr Ardhendu Bhattacharya											
SBI Income Plus Arbitrage Active FOF	2.41	10,241	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.77	10,377	Inception Date 02-05-2025 Managing Since May - 2025
Scheme Benchmark: 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	1.58	10,158	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.71	10,271	
Additional Benchmark: BSE Sensex TRI	1.70	10,170	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.28	10,328	

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/-							
Funds Managed by Ms. Mansi Sajeja*															
SBI Short Term Debt Fund	7.10	10,710	7.24	12,336	5.70	13,202	6.67	33,099	Inception Date 27-07-2007						
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.25	10,725	7.48	12,417	6.07	13,426	7.55	38,516	Managing Since Mansi Dec-2023						
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.75	10,575	6.72	12,156	5.64	13,159	6.18	30,369							
Fund jointly managed by R. Srinivasan (equity portion) and Lokesh Mallya (debt portion)															
SBI Children's Fund - Savings Plan (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)	4.52	10,452	12.08	14,083	11.34	17,127	10.52	1,09,948	Inception Date 21-02-2002						
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	5.56	10,556	8.16	12,658	7.08	14,078	8.83	76,020	Managing Since Srinivasan Jan-21 Lokesh - July 2025						
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	13.54	18,882	15.66	3,26,295							
Fund Managed Mr. Ardhendu Bhattacharya*															
SBI Banking and PSU Fund	6.74	10,674	7.05	12,269	5.40	13,016	7.39	32,005	Inception Date 09-10-2009						
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	6.74	10,674	7.15	12,306	5.69	13,189	7.43	32,208	Managing Since Ardhendu Dec-23						
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.38	27,429							
Fund Managed by Ardhendu Bhattacharya & Rajeev Radhakrishnan (Co-Fund Manager)															
SBI Corporate Bond Fund	6.98	10,698	7.24	12,336	5.70	13,202	6.89	15,947	Inception Date 01-02-2019						
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	6.53	10,653	7.10	12,288	5.76	13,236	6.87	15,925	Managing Since Rajeev Feb-19 Ardhendu Dec-23						
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.52	15,565							
SBI Floating Rate Debt Fund	6.91	10,691	7.57	12,448	6.09	13,444	6.19	13,721	Inception Date 27-10-2020						
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	6.65	10,665	7.19	12,320	5.83	13,275	5.73	13,408	Managing Since Ardhendu June-2021 Rajeev Oct-2020						
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.75	10,575	6.72	12,156	5.64	13,159	5.50	13,260							
Fund managed by Sudhir Agrawal#															
	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/-	Inception Date & Managing Since
SBI Ultra Short Duration Fund (Formerly known as SBI Magnum Ultra Short Duration Fund)	4.62	10,010	4.61	10,019	3.77	10,032	6.73	10,673	7.04	12,268	5.85	13,296	7.04	61,649	Inception Date 21-05-1999
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	6.23	10,012	5.01	10,021	4.06	10,034	6.65	10,665	7.25	12,339	6.17	13,492	7.46	68,418	Managing Since Sudhir May 2025
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	6.39	52,270	
SBI Low Duration Fund (Formerly known as SBI Magnum Low Duration Fund)	4.34	10,010	4.27	10,018	2.78	10,024	6.72	10,672	6.93	12,229	5.66	13,174	7.17	36,059	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index	5.16	10,010	4.92	10,020	2.24	10,019	6.84	10,684	7.28	12,351	6.13	13,467	7.18	36,162	Managing Since Sudhir May 2025
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	6.18	30,369	

	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/-	
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion)									
SBI Retirement Benefit Fund - Aggressive Plan	3.46	10,346	12.72	14,327	N.A.	N.A.	14.50	19,615	
First Tier Scheme Benchmark: - BSE 500 TRI	7.76	10,774	16.41	15,773	N.A.	N.A.	14.28	19,420	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	11.30	17,032	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	6.46	10,646	12.80	14,357	N.A.	N.A.	13.70	18,943	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.80	10,780	13.22	14,518	N.A.	N.A.	11.25	16,996	Inception Date 10-02-2021
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	11.30	17,032	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	3.92	10,392	9.31	13,063	N.A.	N.A.	9.17	15,476	Managing Since Rohit Oct - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	7.02	10,702	10.61	13,536	N.A.	N.A.	8.90	15,283	Ardhendu June - 2021
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	11.30	17,032	
SBI Retirement Benefit Fund - Conservative Plan	4.24	10,424	8.14	12,649	N.A.	N.A.	7.46	14,306	
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	6.43	10,643	8.83	12,892	N.A.	N.A.	7.28	14,188	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	11.30	17,032	

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 Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
- Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
- Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021) 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/-	
Permitted Category FPI Portfolio 1	3.17	10,317	10.86	11,086	10.85	11,085	11.49	11,149	Inception Date 03-12-2018 Advising Since Dec-18
First Tier Benchmark: - MSCI INDIA 10/40 TRI	13.93	11,393	19.37	11,937	19.98	11,998	18.08	11,808	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,744	12.77	11,277	13.54	11,354	13.45	11,345	

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/-	
Permitted Category - FPI Portfolio 2	7.38	10,738	13.82	11,382	17.43	11,743	16.10	11,610	Inception Date 1-Nov-2018 Advising Since Nov-2018
Additional Benchmark: BSE SENSEX TRI	7.44	10,744	12.77	11,277	13.54	11,354	14.09	11,409	
Permitted Category - FPI Portfolio 3	8.05	10,805	15.27	11,527	14.73	11,473	14.30	11,430	Inception Date 21-Dec-2018 Advising Since Dec-2018
Additional Benchmark: BSE SENSEX TRI	7.44	10,744	12.77	11,277	13.54	11,354	13.77	11,377	
Permitted Category - FPI Portfolio 4	9.28	10,928	16.24	11,624	N.A.	N.A.	15.14	11,514	Inception Date 01-Jan-2021 Advising Since Jan-2021
Additional Benchmark: BSE SENSEX TRI	7.44	10,744	12.77	11,277	N.A.	N.A.	12.58	11,258	
Permitted Category - FPI Portfolio 6	1.80	10,180	7.65	10,765	8.38	10,838	8.34	10,834	Inception Date 1-Nov-2018 Advising Since Nov-2018
First Tier Benchmark: - BSE 100	9.10	10,910	15.43	11,543	15.45	11,545	14.85	11,485	
Additional Benchmark: BSE SENSEX TRI	7.44	10,744	12.77	11,277	13.54	11,354	14.09	11,409	Inception Date 3-Dec-2018 Advising Since Dec-2018
Permitted Category - FPI Portfolio 7	7.35	10,735	13.77	11,377	13.52	11,352	13.39	11,339	
First Tier Benchmark: - MSCI INDIA	7.69	10,769	14.56	11,456	13.84	11,384	12.73	11,273	Inception Date 1-Jul-2019 Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	7.44	10,744	12.77	11,277	13.54	11,354	13.03	11,303	
Permitted Category - FPI Portfolio 8	47.64	14,764	17.06	11,706	7.62	10,762	11.44	11,144	Inception Date 1-Jul-2019 Advising Since Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	52.37	15,237	21.83	12,183	10.71	11,071	13.40	11,340	
Additional Benchmark: BSE SENSEX TRI	7.44	10,744	12.77	11,277	13.54	11,354	13.03	11,303	Inception Date 1-Jul-2019 Advising Since Jul-2019
Permitted Category - FPI Portfolio 9	53.03	15,303	19.03	11,903	9.35	10,935	11.88	11,188	
First Tier Benchmark: - MSCI Emerging Markets Free Index	52.37	15,237	21.83	12,183	10.71	11,071	13.40	11,340	Inception Date 1-Jul-2019 Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	7.44	10,744	12.77	11,277	13.54	11,354	13.03	11,303	
Permitted Category - FPI Portfolio 10	49.40	14,940	18.13	11,813	7.27	10,727	12.57	11,257	Inception Date 1-Jul-2019 Advising Since Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	51.58	15,158	21.30	12,130	9.88	10,988	13.83	11,383	
Additional Benchmark: BSE SENSEX TRI	7.44	10,744	12.77	11,277	13.54	11,354	13.03	11,303	

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/DFI/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/-	
Permitted Category - FPI Portfolio 11	0.44	10,044	N.A.	N.A.	N.A.	N.A.	2.58	10,258	Inception Date 9-April-2024 Advising Since 28-Mar-2025
Scheme Benchmark: - BSE 250 Small Cap Index TRI	-0.99	9,901	N.A.	N.A.	N.A.	N.A.	1.50	10,150	
Additional Benchmark: BSE SENSEX TRI	7.44	10,744	N.A.	N.A.	N.A.	N.A.	6.83	10,683	

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/-	
Permitted Category - FPI Portfolio 12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.90	11,190	Inception Date 25-Feb-2025 Advising Since 28-Mar-2025
Scheme Benchmark: - BSE 500 Index TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	14.34	11,434	
Additional Benchmark: BSE SENSEX TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11.46	11,146	

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/DFI/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/-	
Funds Managed by Mr Sudhir Agarwal									
SBI Dynamic Bond Fund	5.95	10,595	7.85	12,546	6.37	13,626	8.10	27,728	Inception Date 01-01-2013 Managing Since Sudhir - July 2025
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	5.54	10,554	7.29	12,353	5.63	13,154	7.74	26,525	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.50	22,792	
Funds Managed by Mohit Jain*									
SBI Medium to Long Duration Fund <i>(Formerly known as SBI Magnum Income Fund)</i>	5.84	10,584	7.61	12,463	6.24	13,541	7.99	27,364	Inception Date 01-01-2013 Managing Since Mohit July 2025
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	6.18	10,618	7.53	12,436	5.73	13,217	7.78	26,668	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.50	22,792	
Funds Managed by Lokesh Mallya & Mohit Jain (Co Fund Manager)									
SBI Medium Duration Fund <i>(Formerly known as SBI Magnum Medium Duration Fund)</i>	7.44	10,744	8.04	12,613	6.59	13,766	8.86	30,181	Inception Date 28-01-2013 Managing Since Lokesh Jan-13 Mohit Dec-2023
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	6.92	10,692	7.48	12,419	5.77	13,238	7.69	26,228	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.42	22,468	
Funds Managed by Sudhir Agarwal									
SBI Gilt Fund <i>(Formerly known as SBI Magnum Gilt Fund)</i>	4.66	10,466	7.44	12,405	6.23	13,533	8.91	30,561	Inception Date 02-01-2013 Managing Since Sudhir Jul 2025
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	4.84	10,484	7.73	12,505	5.78	13,247	7.28	25,079	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.49	22,786	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt)									
SBI Equity Hybrid Fund	10.62	11,062	15.08	15,247	14.09	19,354	14.53	59,032	Inception Date 01-01-2013 Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.80	10,780	13.22	14,518	12.55	18,070	12.12	44,716	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Milind Agrawal (Co Fund Manager)									
SBI Conservative Hybrid Fund	7.06	10,706	10.20	13,387	9.99	16,113	9.78	33,873	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	5.56	10,556	8.16	12,658	7.08	14,078	8.53	29,143	
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.44	22,623	
Fund Managed by Rohit Shimpi									
SBI ESG Exclusionary Strategy Fund	6.16	10,616	14.83	15,149	14.13	19,388	13.83	54,528	Inception Date 01-01-2013 Managing Since Rohit Jan-22
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	11.39	11,136	16.32	15,740	14.54	19,729	14.35	57,860	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Fund Jointly Managed by R. Srinivasan (Equity portion), Lokesh Mallya (Debt portion)									
SBI Children's Fund - Investment Plan <i>(Formerly known as SBI Magnum Children's Benefit Fund Investment Plan)</i>	9.96	10,996	22.69	18,480	29.55	36,566	33.30	46,432	Inception Date 29-09-2020 Managing Since Sep-20/Jul-25
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.80	10,780	13.22	14,518	12.55	18,070	14.66	20,771	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	13.54	18,882	16.94	23,068	
Funds Managed by R. Srinivasan									
SBI Focused Fund <i>(Formerly known as SBI Focused Equity Fund)</i>	14.31	11,431	19.91	17,251	17.96	22,866	15.84	68,523	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - BSE 500 (TRI)	7.76	10,774	16.41	15,773	16.42	21,401	14.06	55,937	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Funds Managed by R. Srinivasan									
SBI Small Cap Fund	-1.39	9,861	13.81	14,745	18.65	23,544	22.50	1,42,425	Inception Date 02-01-2013 Managing Since R. Srinivasan Nov-13
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	-0.99	9,901	18.80	16,768	20.70	25,643	13.49	52,402	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	12.99	49,407	
Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)									
SBI Flexicap Fund	5.76	10,576	14.59	15,053	14.49	19,692	15.33	64,640	Inception Date 04-01-2013 Managing Since Anup & Dinesh (w.e.f. Dec 2024)
First Tier Scheme Benchmark: - BSE 500 (TRI)	7.76	10,774	16.41	15,773	16.42	21,401	13.96	55,274	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	12.96	49,233	
Funds Managed by Tanmaya Desai									
SBI MNC Fund <i>(Formerly known as SBI Magnum Global Fund)</i>	-3.35	9,665	7.08	12,280	11.22	17,032	13.94	55,187	Inception Date 01-01-2013 Managing Since Tanmaya (w.e.f. Feb 2025)
First Tier Scheme Benchmark: - Nifty MNC (TRI)	12.13	11,210	17.52	16,229	15.82	20,859	14.93	61,785	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	

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 Agrawal 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/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion), Ardhendu Bhattacharya (Debt portion)									
SBI Arbitrage Opportunities Fund	6.96	10,696	7.76	12,515	6.62	13,783	6.85	23,755	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.58	10,755	7.85	12,544	6.44	13,667	6.17	21,865	Managing Since Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.75	10,575	6.72	12,156	5.64	13,159	6.42	22,548	
Fund jointly managed by Mohit Jain (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Vandna Soni (Commodities Portion)									
SBI Equity Savings Fund	7.83	10,783	12.04	14,069	10.38	16,401	9.71	26,922	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings Index	8.09	10,809	10.10	13,351	9.38	15,662	8.84	24,738	Managing Since Neeraj-May-15 Mohit-May-25 Nidhi-Jan-22 Vandna-Jan-24
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.49	19,580	
Funds Managed by Lokesh Mallya*									
SBI Credit Risk Fund	8.11	10,811	8.71	12,850	7.37	14,277	8.36	25,268	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	6.92	10,692	7.84	12,544	7.44	14,319	8.30	25,131	Managing Since Lokesh Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	7.01	21,871	

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/-	
Funds Managed by Bhavin Vitlani									
SBI Infrastructure Fund	0.60	10,060	21.46	17,929	23.63	28,932	14.66	59,924	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	10.57	11,054	22.81	18,524	21.29	26,275	11.47	41,413	Managing Since Dec- 21
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	12.99	49,407	
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)									
SBI Balanced Advantage Fund	10.40	11,040	15.11	15,259	N.A.	N.A.	12.22	16,650	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	7.02	10,702	10.67	13,557	N.A.	N.A.	8.29	14,223	Managing Since Dinesh Aug-2021 Anup (w.e.f. Dec-2024) Mansi Dec-2023 Rajeev Nov-2023
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	9.72	15,067	
Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant									
SBI Multicap Fund	3.99	10,399	17.02	16,032	N.A.	N.A.	14.56	17,003	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	6.81	10,680	18.59	16,676	N.A.	N.A.	16.87	18,371	Managing Since R. Srinivasan March - 2022 Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	13.11	16,171	
Fund managed by Ms. Nidhi Chawla									
SBI Dividend Yield Fund	7.12	10,712	N.A.	N.A.	N.A.	N.A.	17.59	15,967	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	8.00	10,798	N.A.	N.A.	N.A.	N.A.	19.03	16,528	Managing Since Jan - 2026
Additional Benchmark: BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	14.37	14,729	

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total 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/-	
Funds Managed by Bhavin Vitlani									
SBI Midcap Fund (Formerly known as SBI Magnum MidCap Fund)	1.47	10,147	17.80	16,353	20.58	25,533	18.48	92,007	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	8.93	10,890	23.55	18,861	23.07	28,265	18.32	90,365	Managing Since Bhavin (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Funds Managed by Saurabh Pant									
SBI Large Cap Fund (Formerly known as SBI Blue Chip Fund)	9.76	10,976	15.34	15,349	15.55	20,627	15.05	62,699	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 100 (TRI)	9.10	10,907	15.43	15,379	15.45	20,527	13.50	52,466	Managing Since Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Fund Managed by Milind Agrawal									
SBI Banking & Financial Services Fund	24.71	12,471	22.95	18,598	18.83	23,729	16.15	51,430	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	18.91	11,885	15.86	15,554	14.34	19,557	13.18	38,704	Managing Since Aug-19
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	11.49	32,844	

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 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/-	
Funds Managed by Ashit Desai									
SBI Consumption Opportunities Fund	-5.44	9,456	13.00	14,434	17.30	22,234	15.38	65,037	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	4.21	10,420	17.10	16,057	15.77	20,816	14.07	55,975	Managing Since Ashit (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Funds Managed by Saurabh Pant									
SBI Large & Midcap Fund	13.34	11,334	19.37	17,018	20.24	25,170	17.11	79,019	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	9.01	10,898	19.34	16,997	18.98	23,871	15.94	69,309	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Funds Managed by Vivek Gedda									
SBI Technology Opportunities Fund	3.29	10,329	16.61	15,862	18.43	23,328	20.12	1,09,771	Inception Date 09-01-2013
First Tier Scheme Benchmark: - BSE Teck (TRI)	-3.04	9,697	12.19	14,121	11.83	17,503	15.50	65,699	Managing Since Vivek (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.03	49,527	
Funds Managed by Tanmaya Desai									
SBI Healthcare Opportunities Fund	-0.51	9,949	23.92	19,040	17.24	22,181	16.95	77,651	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE Health Care (TRI)	-0.56	9,944	23.25	18,723	15.61	20,668	13.89	54,890	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Fund managed by Mr Ardhendu Bhattacharya									
SBI Long Duration Fund	3.18	10,318	7.61	12,465	N.A.	N.A.	7.53	12,538	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	4.27	10,427	7.12	12,295	N.A.	N.A.	6.93	12,322	Managing Since Ardhendu (w.e.f. July 2025)
Additional Benchmark: CRISIL 10 Year Gilt Index	5.18	10,518	7.72	12,502	N.A.	N.A.	7.53	12,539	

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. 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/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	91.64	19,164	39.73	27,307	25.53	31,234	12.25	45,399	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	101.18	20,118	41.98	28,651	27.36	33,525	13.65	53,376	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Funds Managed by Raviprakash Sharma									
SBI Nifty Index Fund	8.68	10,868	13.78	14,737	14.20	19,448	12.40	46,168	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty 50 (TRI)	9.00	10,897	14.08	14,848	14.52	19,714	13.06	49,849	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	
Funds Managed by Raviprakash Sharma									
SBI Equity Minimum Variance Fund	3.48	10,348	13.26	14,534	14.35	19,573	13.86	24,411	Inception Date 19-03-2019 Managing Since Mar-19
First Tier Scheme Benchmark: - Nifty 50 TRI	9.00	10,897	14.08	14,848	14.52	19,714	13.46	23,815	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	13.54	18,882	13.08	23,284	

	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/-	
Funds Managed by Raviprakash Sharma									
SBI Nifty Next 50 Index Fund	8.01	10,801	20.49	17,501	N.A.	N.A.	14.27	18,738	Inception Date 19-05-2021 Managing Since May - 2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	8.41	10,839	20.94	17,690	N.A.	N.A.	14.71	19,074	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	12.61	17,485	

- Notes:**
- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Raviprakash Sharma is 4.
 - Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
 - Load is not considered for computation of returns.
 - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
 - Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Direct Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for and SBI Equity Minimum Variance Fund are of Growth Option - Direct Plan.
 - Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Raviprakash Sharma.
 - The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi									
SBI US Specific Equity Active FoF¹	30.87	13,087	26.13	20,076	N.A.	N.A.	18.74	23,062	Inception Date 22-03-2021 Managing Since (w.e.f. Feb - 2025)
First Tier Scheme Benchmark: - S&P 500	21.91	12,184	24.15	19,137	N.A.	N.A.	18.00	22,362	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	12.24	17,534	

	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/-	
Funds Managed by Milind Agrawal									
SBI ELSS Tax Saver Fund (Formerly known as SBI Long Term Equity Fund)	7.58	10,758	24.30	19,218	21.69	26,726	16.14	70,889	Inception Date 01-01-2013 Managing Since Jan - 2026
First Tier Scheme Benchmark: - BSE 500 (TRI)	7.76	10,774	16.41	15,773	16.42	21,401	14.06	55,937	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	

Fund Jointly Managed by Dinesh Balachandran									
	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/-	
SBI Contra Fund	7.71	10,771	21.10	17,768	23.89	29,239	16.30	72,220	Inception Date 01-01-2013 Managing Since Dinesh May-18
First Tier Scheme Benchmark: - BSE 500 TRI	7.76	10,774	16.41	15,773	16.42	21,401	14.06	55,937	
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	

Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion)									
	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/-	
SBI Multi Asset Allocation Fund	22.54	12,254	20.89	17,675	16.57	21,548	13.96	27,419	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	21.80	12,173	17.00	16,018	13.34	18,719	13.05	25,770	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	13.54	18,882	12.93	25,551	

- 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. | j 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/-	
Funds Managed by Rajeev Radhakrishnan															
SBI Liquid Fund	5.95	10,011	5.49	10,023	5.32	10,045	6.39	10,639	6.96	12,239	5.88	13,306	6.78	23,607	Inception Date 01-01-2013
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	6.03	10,012	5.30	10,022	5.14	10,044	6.34	10,634	6.97	12,243	5.9	13,321	6.75	23,503	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	6.44	22,645	
Funds Managed by Rajeev Radhakrishnan															
SBI Savings Fund	5.44	10,012	5.05	10,021	4.17	10,035	7.27	10,727	7.51	12,430	6.3	13,581	7.51	25,808	Inception Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	5.19	10,010	4.80	10,020	3.60	10,031	6.44	10,644	7.08	12,281	6.06	13,423	6.99	24,217	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	6.44	22,645	
Funds Managed by Ranjana Gupta															
SBI Overnight Fund	5.15	10,010	5.16	10,021	5.20	10,044	5.67	10,567	6.34	12,029	5.43	13,026	6.21	22,007	Inception Date 01-01-2013
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	5.15	10,010	5.16	10,021	5.19	10,044	5.69	10,569	6.4	12,048	5.5	13,071	6.09	21,693	Ranjana Managing Since (w.e.f. Dec 2024)
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	6.44	22,645	

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/-	
Funds Managed by Dinesh Balachandran									
SBI Comma Fund (Formerly known as SBI Magnum Comma Fund)	17.92	11,792	19.12	16,913	20.16	25,090	13.96	55,268	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	20.46	12,039	20.18	17,359	22.60	27,725	12.63	47,363	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	12.96	49,233	
Funds Managed by Rohit Shimpi									
SBI PSU Fund	19.16	11,916	32.01	23,022	31.98	40,130	12.39	46,135	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE PSU (TRI)	19.97	11,991	34.17	24,153	35.06	45,020	12.00	44,051	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	7.44	10,742	12.77	14,342	13.54	18,882	13.04	49,744	

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/-	
Funds Managed by Sudhir Agarwal									
SBI Constant Maturity 10-Year Gilt Fund (Formerly known as SBI Magnum Constant Maturity Fund)	6.09	10,609	7.96	12,584	5.71	13,206	8.67	29,672	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	5.66	10,566	7.95	12,583	5.10	12,825	6.48	22,748	Sudhir Managing Since (w.e.f. July 2025)
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.49	22,786	

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/-	
Fund managed by Mr. Raj Gandhi									
SBI Energy Opportunities Fund	8.53	10,853	N.A.	N.A.	N.A.	N.A.	3.53	10,693	Inception Date 26-02-2024 Managing Since Feb-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	4.95	10,494	N.A.	N.A.	N.A.	N.A.	-5.12	9,036	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	7.82	11,564	

	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/-	
Fund managed by Mr. Tanmaya Desai									
SBI Automotive Opportunities Fund	19.29	11,929	N.A.	N.A.	N.A.	N.A.	5.88	10,994	Inception Date 05-06-2024 Managing Since June - 2024
First Tier Scheme Benchmark: - Nifty Auto TRI	18.12	11,806	N.A.	N.A.	N.A.	N.A.	7.07	11,196	
Additional Benchmark: -BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	7.46	11,264	

	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/-	
Fund managed by Mr Vivek Gedda									
SBI Innovative Opportunities Fund	-0.50	9,950	N.A.	N.A.	N.A.	N.A.	-5.00	9,283	Inception Date 20-08-2024 Managing Since August - 2025
First Tier Scheme Benchmark: - Nifty 500 TRI	8.00	10,798	N.A.	N.A.	N.A.	N.A.	0.24	10,035	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	2.23	10,325	

	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/-	
Fund managed by Ms. Sukanya Ghosh									
SBI Quant Fund	12.73	11,273	N.A.	N.A.	N.A.	N.A.	5.40	10,594	Inception Date 26-12-2024 Managing Since December - 2024
Scheme Benchmark: BSE 200 TRI	8.58	10,855	N.A.	N.A.	N.A.	N.A.	5.08	10,558	
Additional Benchmark: BSE Sensex TRI	7.44	10,742	N.A.	N.A.	N.A.	N.A.	5.58	10,613	

	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/-	
Fund managed by Mr Ardhendu Bhattacharya											
SBI Income Plus Arbitrage Active FOF	2.49	10,249	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.91	10,391	Inception Date 02-05-2025 Managing Since May - 2025
Scheme Benchmark: 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	1.58	10,158	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.71	10,271	
Additional Benchmark: BSE Sensex TRI	1.70	10,170	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.28	10,328	

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/-	
Funds Managed by Ms. Mansi Sajeja*									
SBI Short Term Debt Fund	7.57	10,757	7.75	12,514	6.22	13,528	7.78	26,681	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.25	10,725	7.48	12,417	6.07	13,426	7.59	26,041	Managing Since Mansi Dec-2023
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.75	10,575	6.72	12,156	5.64	13,159	6.44	22,645	
Fund jointly managed by R. Srinivasan (Equity Portion) and Lokesh Mallya (Debt Portion)									
SBI Children's Fund - Savings Plan (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)	4.92	10,492	12.47	14,233	11.77	17,459	11.94	43,714	Inception Date 04-01-2013
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	5.56	10,556	8.16	12,658	7.08	14,078	8.52	29,159	Managing Since Srinivasan Jun-08 Lokesh July 2025
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	13.54	18,882	12.96	49,233	
Fund Managed Ardhendu Bhattacharya*									
SBI Banking and PSU Fund	7.17	10,717	7.52	12,433	5.88	13,315	7.85	26,869	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	6.74	10,674	7.15	12,306	5.69	13,189	7.34	25,245	Managing Since Ardhendu Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.44	22,623	
Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager)									
SBI Corporate Bond Fund	7.42	10,742	7.71	12,498	6.17	13,497	7.38	16,469	Inception Date 01-02-2019
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	6.53	10,653	7.10	12,288	5.76	13,236	6.87	15,925	Managing Since Rajeev Feb-19 Ardhendu Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	5.18	10,518	7.72	12,502	4.97	12,748	6.52	15,565	
SBI Floating Rate Debt Fund	7.07	10,707	7.76	12,516	6.29	13,572	6.39	13,859	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	6.65	10,665	7.19	12,320	5.83	13,275	5.73	13,408	Managing Since Ardhendu June-2021 Rajeev Oct-2020
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.75	10,575	6.72	12,156	5.64	13,159	5.50	13,260	

	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/-	
Fund managed by Sudhir Agrawal#															
SBI Ultra Short Duration Fund (Formerly known as SBI Magnum Ultra Short Duration Fund)	4.83	10,011	4.82	10,020	3.98	10,034	6.95	10,695	7.28	12,349	6.07	13,433	7.18	24,793	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	6.23	10,012	5.01	10,021	4.06	10,034	6.65	10,665	7.25	12,339	6.17	13,492	7.19	24,810	Managing Since Sudhir May 2025
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	6.44	22,645	
SBI Low Duration Fund (Formerly known as SBI Magnum Low Duration Fund)	4.86	10,011	4.79	10,020	3.30	10,028	7.25	10,725	7.50	12,427	6.22	13,531	7.41	25,500	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	5.16	10,010	4.92	10,020	2.24	10,019	6.84	10,684	7.28	12,351	6.13	13,467	7.43	25,569	Managing Since Sudhir May 2025
Additional Benchmark: - CRISIL 1 Year T-Bill Index	3.56	10,007	1.80	10,007	1.59	10,014	5.75	10,575	6.72	12,156	5.64	13,159	6.44	22,645	

	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/-	
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion)									
SBI Retirement Benefit Fund - Aggressive Plan	4.55	10,455	14.01	14,824	N.A.	N.A.	15.96	20,889	
First Tier Scheme Benchmark: - BSE 500 TRI	7.76	10,774	16.41	15,773	N.A.	N.A.	14.28	19,420	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	11.30	17,032	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	7.54	10,754	13.99	14,818	N.A.	N.A.	15.02	20,066	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.80	10,780	13.22	14,518	N.A.	N.A.	11.25	16,996	Inception Date 10-02-2021
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	11.30	17,032	Managing Since Rohit Oct - 2021 Ardhendu June - 2021
SBI Retirement Benefit Fund - Conservative Hybrid Plan	4.43	10,443	9.87	13,265	N.A.	N.A.	9.83	15,947	
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	7.02	10,702	10.61	13,536	N.A.	N.A.	8.90	15,283	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	11.30	17,032	
SBI Retirement Benefit Fund - Conservative Plan	4.72	10,472	8.65	12,828	N.A.	N.A.	8.00	14,662	
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	6.43	10,643	8.83	12,892	N.A.	N.A.	7.28	14,188	
Additional Benchmark: - BSE Sensex TRI	7.44	10,742	12.77	14,342	N.A.	N.A.	11.30	17,032	

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 January 31, 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 (₹)	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	1,05,27,349	56,13,463	23,97,325	8,10,421	4,22,278	1,24,983
Returns (Annualised) (%)	13.11	13.92	13.27	11.98	10.65	7.81
First Tier Benchmark Returns (Annualised) (TRI) (%)#	12.95	13.76	14.30	12.53	11.07	7.24
Additional Benchmark Returns (Annualised) (TRI) (%)##	12.41	13.07	13.42	10.64	8.95	5.08

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 (₹)	42,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	9,07,68,355	51,35,292	23,25,612	7,83,688	4,13,406	1,22,704
Returns (Annualised) (%)	14.02	12.88	12.70	10.62	9.20	4.21
First Tier Benchmark Returns (Annualised) (%) (TRI) #	NA	NA	14.71	12.38	12.58	10.57
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.35	13.07	13.42	10.64	8.95	5.08

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 (₹)	31,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	7,44,31,803	70,68,521	32,37,232	9,23,304	4,32,740	1,24,450
Returns (Annualised) (%)	19.32	16.57	18.85	17.27	12.33	6.96
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.11	14.32	14.78	12.79	10.75	5.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.33	13.07	13.42	10.64	8.95	5.08

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 (₹)	39,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	11,23,34,406	68,73,413	28,42,969	8,87,330	4,43,299	1,27,644
Returns (Annualised) (%)	16.17	16.25	16.45	15.65	14.00	12.05
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.24	16.25	16.60	15.12	12.84	7.35
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.39	13.07	13.42	10.64	8.95	5.08

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 (₹)	25,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	1,66,19,431	74,06,105	27,49,380	8,27,521	4,07,262	1,20,095
Returns (Annualised) (%)	15.68	17.10	15.82	12.82	8.18	0.15
First Tier Benchmark Returns (Annualised) (TRI) (%) #	17.06	18.83	19.25	18.24	14.83	7.80
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.69	13.07	13.42	10.64	8.95	5.08

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 (₹)	37,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	8,94,70,567	47,55,884	19,54,835	6,71,495	3,62,104	1,16,486
Returns (Annualised) (%)	16.23	11.99	9.43	4.45	0.38	-5.40
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.53	14.68	14.09	14.24	13.15	15.17
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.74	13.07	13.42	10.64	8.95	5.08

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 (₹)	25,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	1,90,17,862	66,38,065	26,78,754	8,60,590	4,53,686	1,29,384
Returns (Annualised) (%)	16.11	15.85	15.34	14.41	15.62	14.85
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.63	14.32	14.78	12.79	10.75	5.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.88	13.07	13.42	10.64	8.95	5.08

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 (₹)	19,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	1,19,20,900	94,26,482	28,38,200	7,73,035	3,83,243	1,15,457
Returns (Annualised) (%)	19.46	19.84	16.41	10.07	4.11	-6.96
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.74	14.62	15.97	13.33	7.07	-6.29
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.73	13.07	13.42	10.64	8.95	5.08

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 (₹)	39,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	15,61,52,444	66,61,498	29,73,076	9,50,786	4,50,617	1,24,104
Returns (Annualised) (%)	17.67	15.89	17.28	18.47	15.14	6.42
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	14.32	14.78	12.79	10.75	5.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.43	13.07	13.42	10.64	8.95	5.08

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 (₹)	24,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	1,05,22,975	55,68,788	22,94,413	7,75,663	4,09,945	1,23,336
Returns (Annualised) (%)	12.66	13.82	12.45	10.21	8.63	5.21
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.39	14.32	14.78	12.79	10.75	5.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.48	13.07	13.42	10.64	8.95	5.08

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

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Benefits of Systematic Investment Plan (SIP)

SIP Performance of Select Schemes – Fund Manager-wise

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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 (₹)	31,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	4,10,57,199	78,28,384	32,36,123	8,38,008	4,37,333	1,24,906
Returns (Annualised) (%)	15.96	17.73	18.85	13.33	13.06	7.69
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	14.34	14.93	9.52	9.89	7.86
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.33	13.06	13.42	10.64	8.94	4.95

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 (₹)	31,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	5,33,95,321	60,84,301	24,82,242	7,72,081	3,75,884	1,12,802
Returns (Annualised) (%)	17.45	14.85	13.92	10.02	2.83	-10.95
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	14.41	14.14	13.33	10.30	-1.81
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.33	13.07	13.42	10.64	8.95	5.08

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 (₹)	13,20,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	34,30,370	NA	28,54,699	9,38,775	4,84,281	1,33,270
Returns (Annualised) (%)	16.40	NA	16.52	17.95	20.25	21.18
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.51	NA	14.64	13.52	14.51	11.51
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.17	NA	13.42	10.64	8.95	5.08

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 (₹)	22,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	85,15,386	62,78,503	29,42,978	8,99,001	4,14,298	1,19,572
Returns (Annualised) (%)	12.93	15.21	17.09	16.18	9.34	-0.66
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.82	13.34	16.83	17.38	14.25	6.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.57	13.07	13.42	10.64	8.95	5.08

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 (₹)	24,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	1,03,02,763	59,24,854	28,07,295	8,55,018	4,50,605	1,31,828
Returns (Annualised) (%)	12.40	14.54	16.21	14.14	15.14	18.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.34	14.39	16.92	16.67	16.47	22.55
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.51	13.07	13.42	10.64	8.95	5.08

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)

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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 (₹)	31,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	4,85,29,424	64,07,372	27,70,011	8,86,951	4,39,062	1,15,921
Returns (Annualised) (%)	16.91	15.44	15.96	15.63	13.33	-6.25
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.29	14.17	15.01	14.79	13.67	-5.99
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.33	13.07	13.42	10.64	8.95	5.08

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 (₹)	18,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	59,85,707	57,40,714	32,70,993	11,60,298	5,02,027	1,34,467
Returns (Annualised) (%)	13.63	14.17	19.05	26.73	22.84	23.15
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.43	14.96	20.66	28.80	23.68	20.70
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.88	13.07	13.42	10.64	8.95	5.08

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 (₹)	4,70,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	5,94,434	NA	NA	NA	4,20,865	1,18,920
Returns (Annualised) (%)	12.01	NA	NA	NA	10.42	-1.67
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.68	NA	NA	NA	11.33	4.14
Additional Benchmark Returns (Annualised) (TRI) (%) ##	10.32	NA	NA	NA	8.95	5.08

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 (₹)	3,50,000	NA	NA	NA	NA	1,20,000
Mkt Value as on January 31, 2026 (₹)	4,05,889	NA	NA	NA	NA	1,26,047
Returns (Annualised) (%)	10.16	NA	NA	NA	NA	9.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.75	NA	NA	NA	NA	5.78
Additional Benchmark Returns (Annualised) (TRI) (%) ##	8.78	NA	NA	NA	NA	5.08

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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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 (₹)	36,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	6,10,33,822	52,85,142	22,91,308	7,99,242	4,26,384	1,23,164
Returns (Annualised) (%)	15.15	13.22	12.42	11.42	11.31	4.94
First Tier Benchmark Returns (Annualised) (%) #	NA	12.20	12.25	10.73	9.72	5.82
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.94	13.07	13.42	10.64	8.95	5.08
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 (₹)	28,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	1,24,07,530	44,66,639	20,70,065	7,72,471	4,11,721	1,21,973
Returns (Annualised) (%)	10.69	11.25	10.51	10.05	8.92	3.07
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.57	8.42	7.97	7.07	6.78	3.05
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.35	13.07	13.42	10.64	8.94	4.95
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 <i>(Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)</i>						

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 (₹)	6,50,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	11,82,588	NA	NA	9,91,195	4,60,019	1,25,528
Returns (Annualised) (%)	22.17	NA	NA	20.18	16.59	8.67
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.25	NA	NA	10.73	9.72	5.82
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.48	NA	NA	10.64	8.95	5.08
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 (₹)	12,90,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	21,58,805	NA	19,42,445	7,53,736	4,08,712	1,23,895
Returns (Annualised) (%)	9.22	NA	9.31	9.06	8.42	6.09
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.24	NA	9.29	8.80	8.65	6.96
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.12	NA	6.05	6.36	6.68	2.37
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 (₹)	29,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	96,94,019	37,38,312	19,09,796	7,43,171	4,03,825	1,22,811
Returns (Annualised) (%)	8.48	9.14	8.99	8.49	7.61	4.38
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	8.42	7.97	7.07	6.78	3.05
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.46	6.05	6.36	6.68	2.26
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.						

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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 January 31, 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 Multi Asset Allocation Fund		FUND MANAGER –Dinesh Balachandran (Equity) Mansi Sajeja (Debt) & Vandna Soni (for 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 (₹)	9,30,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	17,11,529	NA	NA	9,13,034	4,73,480	1,35,986
Returns (Annualised) (%)	15.36	NA	NA	16.82	18.64	25.67
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.16	NA	NA	15.25	17.89	25.49
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.19	NA	NA	10.64	8.94	4.93
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						
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 Balanced Advantage Fund		FUND MANAGER –Mr. Dinesh Balachandran (Equity), Mr. Anup Upadhyay (Co Fund Manager Equity) Ms. Mansi Sajeja (Debt), Mr. Rajeev Radhakrishnan (Co Fund Manager Debt)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,30,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	6,87,267	NA	NA	NA	4,24,006	1,25,809
Returns (Annualised) (%)	11.75	NA	NA	NA	10.93	9.12
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.87	NA	NA	NA	8.32	4.75
Additional Benchmark Returns (Annualised) (TRI) (%) ##	10.13	NA	NA	NA	8.95	5.08
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						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Retirement Benefit Fund –Aggressive Plan		FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,00,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	7,81,776	NA	NA	NA	3,96,858	1,20,550
Returns (Annualised) (%)	10.53	NA	NA	NA	6.44	0.85
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.74	NA	NA	NA	10.75	5.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	10.59	NA	NA	NA	8.95	5.08
Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE Sensex TRI, Inception Date: January 10, 2021						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Retirement Benefit Fund –Aggressive Hybrid Plan		FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,00,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	7,87,563	NA	NA	NA	4,06,877	1,23,320
Returns (Annualised) (%)	10.82	NA	NA	NA	8.12	5.18
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.70	NA	NA	NA	9.72	5.82
Additional Benchmark Returns (Annualised) (TRI) (%) ##	10.59	NA	NA	NA	8.95	5.08
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						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Retirement Benefit Fund –Conservative Hybrid Plan		FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,00,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	7,29,386	NA	NA	NA	3,94,209	1,21,013
Returns (Annualised) (%)	7.75	NA	NA	NA	5.99	1.57
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.59	NA	NA	NA	8.40	4.92
Additional Benchmark Returns (Annualised) (TRI) (%) ##	10.59	NA	NA	NA	8.94	4.95
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						
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 January 31, 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.

SBI Retirement Benefit Fund –Conservative Plan		FUND MANAGER –Mr. Rohit Shimpi Equity Mr. Ardhendu Bhattacharya Debt				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,00,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	7,14,631	NA	NA	NA	3,93,750	1,21,234
Returns (Annualised) (%)	6.93	NA	NA	NA	5.91	1.92
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.59	NA	NA	NA	7.50	4.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	10.59	NA	NA	NA	8.94	4.95
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						
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 Gilt Fund (Formerly known as SBI Magnum Gilt Fund)		FUND MANAGER –SUDHIR AGARWAL				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	85,54,710	33,62,894	17,07,715	7,00,669	3,92,768	1,21,318
Returns (Annualised) (%)	7.46	7.87	6.86	6.14	5.74	2.05
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	7.28	6.90	6.67	6.62	2.62
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.46	6.05	6.36	6.68	2.26
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						
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 Constant Maturity 10-Year Gilt Fund (Formerly known as SBI Magnum Constant Maturity Fund)		FUND MANAGER –SUDHIR AGARWAL				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	89,80,242	33,55,384	17,18,939	7,07,576	3,99,072	1,22,140
Returns (Annualised) (%)	7.78	7.85	6.99	6.53	6.81	3.33
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.37	6.46	6.05	6.55	6.96	2.75
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.46	6.05	6.36	6.68	2.26
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						
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 Medium to Long Duration Fund (Formerly known as SBI Magnum Income Fund)		FUND MANAGER –MOHIT JAIN*				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	95,63,339	31,94,038	16,91,273	6,99,761	3,94,682	1,22,021
Returns (Annualised) (%)	7.06	7.25	6.68	6.09	6.07	3.15
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	7.59	6.97	6.59	6.88	3.78
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.46	6.05	6.36	6.68	2.26
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						
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 Corporate Bond Fund		FUND MANAGER –Rajeev Radhakrishnan, Ardhendu Bhattacharya (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 (₹)	8,40,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	10,54,459	NA	NA	7,07,870	4,00,320	1,23,156
Returns (Annualised) (%)	6.40	NA	NA	6.55	7.02	4.93
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.35	NA	NA	6.39	6.72	4.78
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.94	NA	NA	6.36	6.68	2.26
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						
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

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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 Credit Risk Fund		FUND MANAGER –LOKESH MALLYA*				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	13,90,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	21,37,151	NA	17,23,965	7,20,458	4,03,220	1,23,892
Returns (Annualised) (%)	7.16	NA	7.04	7.25	7.51	6.09
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.93	NA	7.81	7.41	7.22	5.52
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.22	NA	6.05	6.36	6.68	2.26
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.						

SBI Dynamic Bond Fund		FUND MANAGER –SUDHIR AGARWAL				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	26,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	60,68,276	31,85,699	16,84,978	7,02,481	3,94,932	1,21,998
Returns (Annualised) (%)	6.95	7.22	6.60	6.25	6.11	3.11
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.74	7.52	6.84	6.39	6.54	3.22
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.37	6.46	6.05	6.36	6.68	2.26
Past performance may or may not be sustained in the future. # CRISIL Dynamic Bond A-III Index, ## Crisil 10 Yr Gilt Index, Inception Date: February 09, 2005						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Medium Duration Fund		FUND MANAGER –LOKESH MALLYA, MOHIT JAIN				
	<i>(Formerly known as SBI Magnum Medium Duration Fund)</i>					
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	26,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	69,98,874	33,81,799	17,40,340	7,12,311	4,01,189	1,23,519
Returns (Annualised) (%)	7.88	7.94	7.22	6.80	7.17	5.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.64	7.46	6.91	6.60	7.17	4.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.35	6.46	6.05	6.36	6.68	2.26
Past performance may or may not be sustained in the future. # NIFTY Medium Duration Debt Index A-III, ## Crisil 10 Yr Gilt Index, Inception Date: November 12, 2003						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Savings Fund		FUND MANAGER –RAJEEV RADHAKRISHNAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	58,56,354	30,31,727	16,43,469	7,06,664	3,99,196	1,23,816
Returns (Annualised) (%)	6.96	6.61	6.13	6.48	6.83	5.97
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.96	6.71	6.27	6.62	6.78	5.77
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.23	6.28	5.96	6.19	6.36	4.64
Past performance may or may not be sustained in the future. # CRISIL Money Market A-I Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 19, 2004						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Short Term Debt Fund		FUND MANAGER – MANSI SAJEJA				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	20,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	39,57,683	31,35,587	16,78,861	7,08,612	4,00,592	1,23,388
Returns (Annualised) (%)	7.13	7.03	6.53	6.59	7.07	5.29
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.37	7.29	6.80	6.81	7.27	5.69
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.29	6.28	5.96	6.19	6.36	4.64
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.
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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

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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 Ultra Short Duration Fund (Formerly known as SBI Magnum Ultra Short Duration Fund) FUND MANAGER –MR. SUDHIR AGRAWAL[^]

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	90,17,300	30,59,047	16,55,354	7,07,712	3,99,427	1,23,861
Returns (Annualised) (%)	6.95	6.72	6.26	6.54	6.87	6.04
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.25	6.91	6.46	6.76	6.97	6.04
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.18	6.28	5.96	6.19	6.36	4.64

Past performance may or may not be sustained in the future. CRISIL Ultra Short Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: May 21, 1999

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

SBI Low Duration Fund (Formerly known as SBI Magnum Low Duration Fund) FUND MANAGER –MR. SUDHIR AGRAWAL[^]

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	44,49,257	30,62,415	16,50,555	7,04,822	3,98,644	1,23,625
Returns (Annualised) (%)	6.94	6.74	6.21	6.38	6.74	5.66
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.18	7.12	6.59	6.74	7.02	5.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.28	6.28	5.96	6.19	6.36	4.64

Past performance may or may not be sustained in the future. CRISIL Low Duration Debt A-I Index, ## CRISIL 1 Year T-Bill Index, Inception Date: July 07, 2007

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

SBI Long Duration Fund FUND MANAGER –ARDHENDU BHATTACHARYA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,80,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	4,16,079	NA	NA	NA	3,91,326	1,20,742
Returns (Annualised) (%)	5.67	NA	NA	NA	5.50	1.15
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.02	NA	NA	NA	5.90	1.86
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.78	NA	NA	NA	6.68	2.26

Past performance may or may not be sustained in the future. CRISIL Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 21, 2022

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

SBI Banking and PSU Fund FUND MANAGER – ARDHENDHU BHATTACHARYA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	19,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on January 31, 2026 (₹)	36,28,433	31,31,683	16,73,738	7,03,680	3,98,901	1,23,028
Returns (Annualised) (%)	7.11	7.01	6.48	6.31	6.78	4.72
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.18	7.10	6.57	6.42	6.89	5.24
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.45	6.46	6.05	6.36	6.68	2.26

Past performance may or may not be sustained in the future. # NIFTY Banking and PSU Debt Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009

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. ^With effect from May 15, 2025, Mr Sudhir Agrawal is managing the fund independently.

Total Expense Ratios (as on 31 January, 2026)

Equity Schemes	Reg -Plan	Dir-Plan	Debt Schemes	Reg -Plan	Dir-Plan
SBI Large Cap Fund (Previously known as SBI BlueChip Fund)	1.48	0.80	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	2.05	1.04
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.38	0.72	SBI Retirement Benefit Fund - Conservative Hybrid Plan	1.67	1.16
SBI MNC Fund (Previously known as SBI Magnum Global Fund)	1.93	1.25	SBI Retirement Benefit Fund - Conservative Plan	1.38	0.92
SBI Midcap Fund (Previously known as SBI Magnum MidCap Fund)	1.67	0.85	SBI Income Plus Arbitrage Active FOF	0.26	0.11
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.94	1.34	SBI Dynamic Asset Allocation Active FoF	1.34	0.31
SBI Focused Fund (Previously known as SBI Focused Equity Fund)	1.53	0.74	SBI Low Duration Fund (Previously known as SBI Magnum Low Duration Fund)	0.94	0.43
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	1.99	0.92	SBI Short Term Debt Fund	0.85	0.40
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	1.94	0.92	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.54	1.05
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.90	0.90	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.28	0.19
SBI Contra Fund	1.50	0.71	SBI Children's Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund - Savings Plan)	1.23	0.85
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.66	0.83	SBI Medium to Long Duration Fund (Previously known as SBI Magnum Income Fund)	1.49	0.77
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.56	0.73	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)	2.38	1.60	SBI Gilt Fund (Previously known as SBI Magnum Gilt Fund)	0.96	0.46
SBI PSU Fund	1.85	0.83	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.38	0.58
SBI Infrastructure Fund	1.93	1.04	SBI Savings Fund	0.66	0.25
SBI Arbitrage Opportunities Fund	0.92	0.41	SBI Dynamic Bond Fund	1.35	0.63
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.58	0.76	SBI Corporate Bond Fund	0.77	0.36
SBI Equity Savings Fund	1.51	0.94	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.89
SBI Banking And Financial Services Fund	1.75	0.72	SBI Medium Duration Fund (Previously known as SBI Magnum Medium Duration Fund)	1.21	0.71
SBI US Specific Equity Active FoF (Previously known as SBI International Access - US Equity FoF)	1.64	0.98	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	0.89	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.13	0.08
SBI Equity Minimum Variance Fund	0.75	0.42	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.78	0.39
SBI MultiCap Fund	1.67	0.85	SBI Children's Fund - Investment Plan (Previously known as SBI Magnum Children's Benefit Fund Investment Plan)	1.82	0.81
SBI Dividend Yield Fund	1.79	0.83	SBI Floating Rate Debt Fund	0.40	0.25
SBI Energy Opportunities Fund	1.79	0.80	SBI Balanced Advantage Fund	1.54	0.72
SBI Automotive Opportunities Fund	1.89	0.84	SBI Long Duration Fund	0.66	0.30
SBI Quant Fund	1.93	0.80	SBI Innovative Opportunities Fund	1.89	0.93
SBI Retirement Benefit Fund - Aggressive Plan	1.93	0.89			

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.

Disclaimer: In the preparation of the material contained in this document, the Asset Management Company (AMC) has used information that is publicly available, including information developed in-house. Some of the material used in the document may have been obtained from members/persons other than the AMC and/or its affiliates and which may have been made available to the AMC and/or to its affiliates. Information gathered and material used in this document is believed to be from reliable sources. The AMC however does not warrant the accuracy, reasonableness and / or completeness of any information. We have included statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc.

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	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
Direct Plan - Mthly IDCW	28-Nov-25	1.9000	28.7368
Regular Plan - Mthly IDCW	28-Nov-25	1.5000	22.0090

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	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
Regular Plan - Mthly IDCW	28-Nov-25	5.0000	1229.5026
Direct Plan - Mthly IDCW	28-Nov-25	5.0000	1314.8367

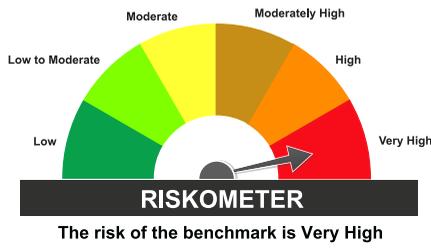
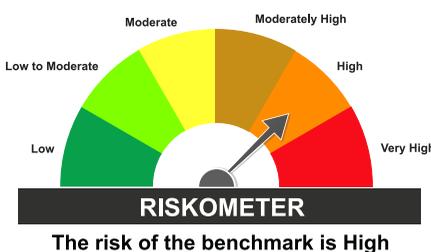
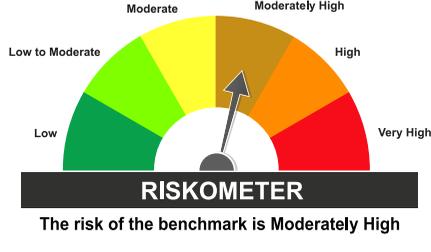
Face value: ₹1000

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>RISKOMETER 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	
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	 <p>RISKOMETER 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>RISKOMETER 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>RISKOMETER 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>RISKOMETER 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>RISKOMETER 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)

Disclaimer: This investment update is for information purpose only and is not an offer to sell or a solicitation to buy any mutual fund units/securities. These views alone are not sufficient and should not be used for the development or implementation of an investment strategy. It should not be construed as investment will give advice to any party. All opinions and estimates included in this schemes guide constitute our view as of this date and are subject to change without notice. Neither SBI Funds Management Limited, nor any person connected with it, accepts any liability arising from the use of this information. The recipient of this material should rely on their own investigations and take professional advice on their own.

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



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