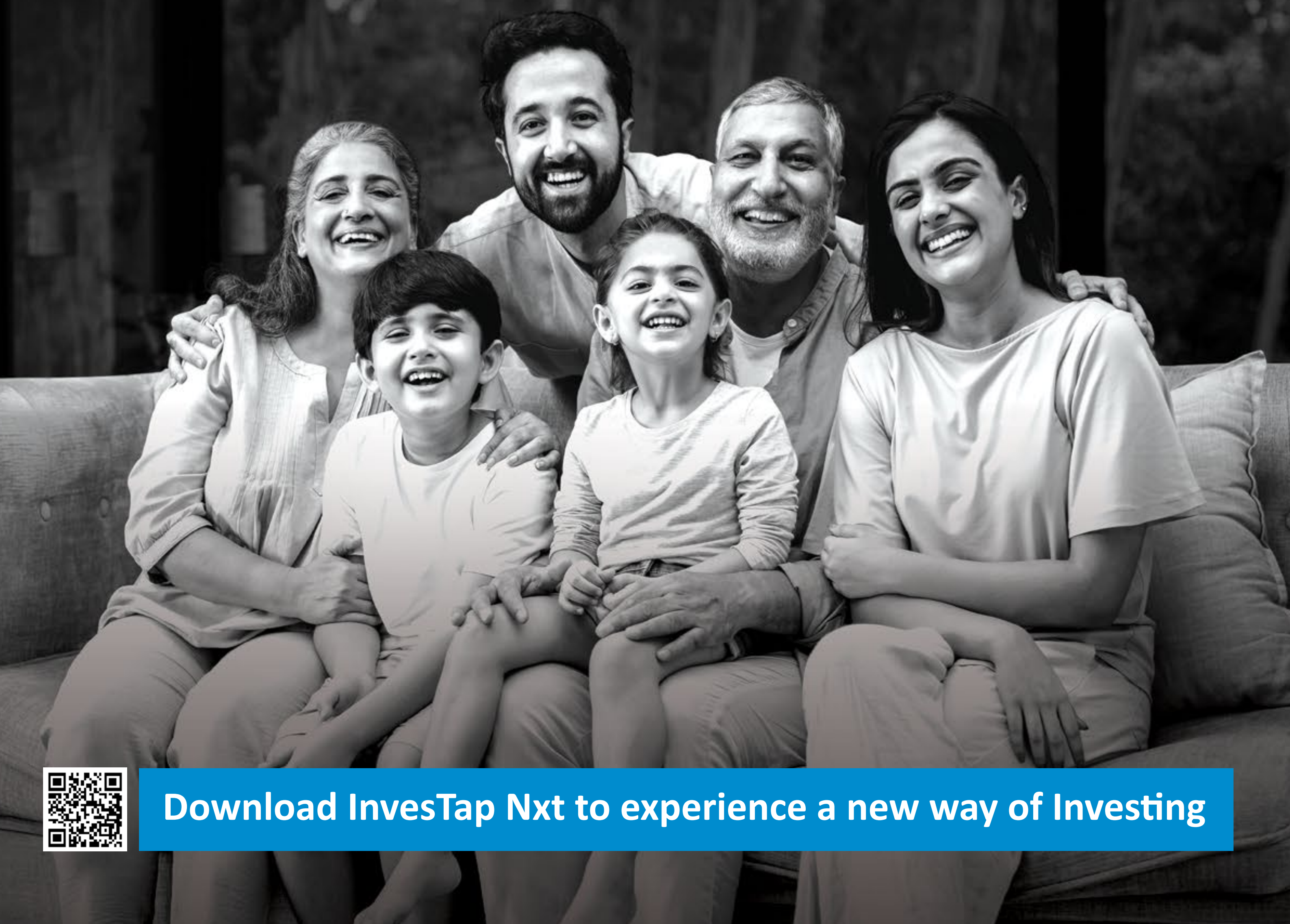
Factsheet as on
July 31, 2026

SBI MUTUAL FUND
A PARTNER FOR LIFE

TRUSTED PARTNER FOR EVERY GENERATION

From your first investment to your retirement plan, paving the way for every Indian's investment journey for over 39 years.

Hum Sabka MUTUAL FUND



Download InvesTap Nxt to experience a new way of Investing

SBI MUTUAL FUND
A PARTNER FOR LIFE

INDEX

SBI MUTUAL FUND
A PARTNER FOR LIFE

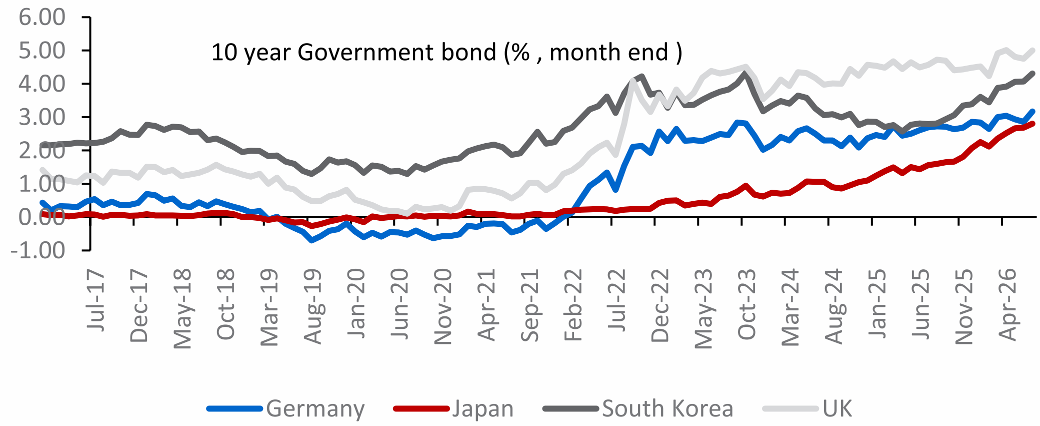
INDEX

Market Overview

Over the last month, apart from another cycle of escalation and deescalation in middle east with resultant rates volatility, a fundamental reset in the way the US FED communicates its policy stance has emerged. The near-term impact has been a steeper yield curve, but the most likely medium-term certainty is higher volatility in market yields. Alongside this, higher term premia is likely to remain as markets assign higher risk on the central bank not committed to getting inflation down to the policy target.

A structural shift is unfolding in global fixed income markets. Traditional surplus economies such as Japan, Germany and Korea, historically key creditors, are increasingly turning into borrowers as defence driven fiscal expansion accelerates. This transition weakens the natural base of sovereign debt demand, pushing global systems gradually toward a risk of yield-curve control or variants of financial repression in future.

Exhibit 1: Global bond yields rise

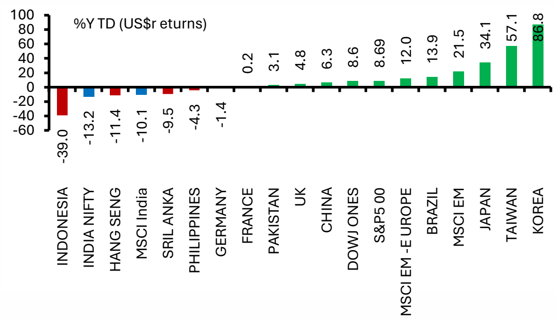


Source: Bloomberg, SBIFM Research

Equity

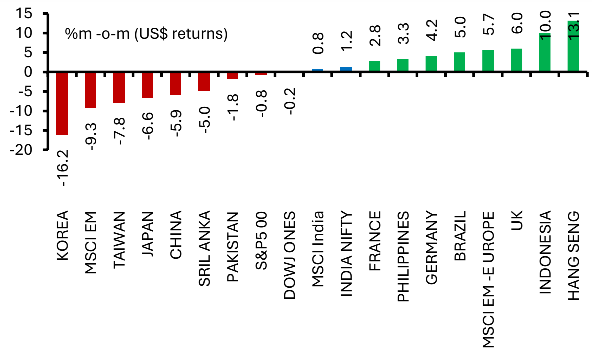
Indian equities strengthened in July, building on the stabilisation seen in the previous months. A combination of stabilizing macro, improving earnings trends and pullback in the AI theme have helped sentiment towards Indian equities. The Nifty and Sensex delivered 2.1% and 2%, respectively, while the broader BSE 500 gained 2.2%. India outperformed emerging market peers smartly with MSCI India gaining 0.8% against a 9.3% decline in dollar terms for the MSCI EM Index, thus beginning to reverse some of the stark underperformance of the past many quarters. As investors pulled back from the crowded AI trade, Korea and Taiwan led the sell-off in the MSCI EM index, while AI-laggards India and China gained. South Korea's KOSPI had its worst month ever, dropping over 22% in local currency terms, driven largely by forced selling from retail investors facing margin calls.

Exhibit 2: AI theme had dominated till June 2026...



Source: Bloomberg, SBIFM research. CYTD returns till June 2026.

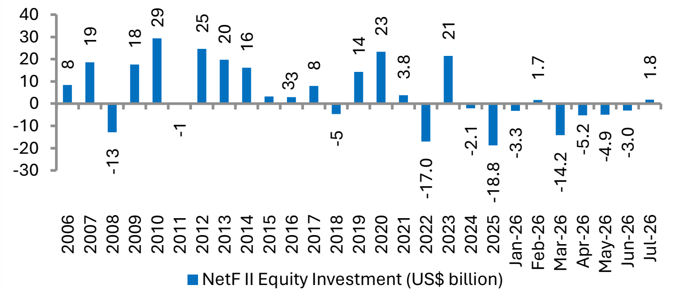
Exhibit 3: ...saw reversion in July 2026



Source: Bloomberg, SBIFM research.

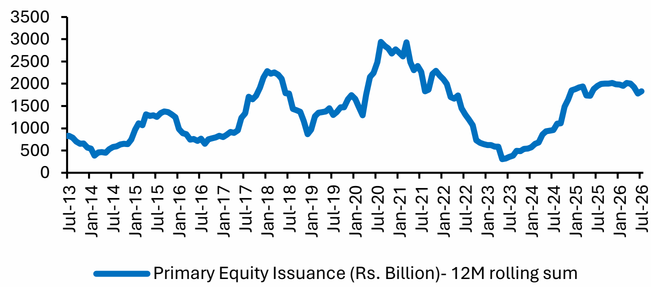
Foreign investor interest in India also showed early signs of improvement. July recorded net FPI equity buying of nearly US$ 2bn after several months of persistent selling. In addition, RBI measures around expanded FAR (fully accessible route) bond eligibility, tax and regulatory easing for foreign investors and expectations of global bond index have also sparked FPI interest in the debt market with inflows of over US$ 8bn in the past two months. India has also received USD 40.8 billion in FCNR(B), OFCB and ECB inflows as of 31 July 2026, driven by elevated offshore returns and strong NRI participation, following the RBI's June policy measures. Together, these inflows have acted to stabilize the current account, stabilize rupee and boost liquidity. Locally, domestic institutions have continued to provide a steady source of demand for equities as monthly SIP collections have remained above ₹300 billion in the first six months of 2026, underscoring the structural trend of domestic savings entering financial assets. On the flip side, elevated primary-market issuances and secondary market sales remain important counterbalance, as strong new supply can absorb a meaningful part of incremental liquidity..

Exhibit 4: FPI flows turn positive in July



Source: Bloomberg, SBIFM Research

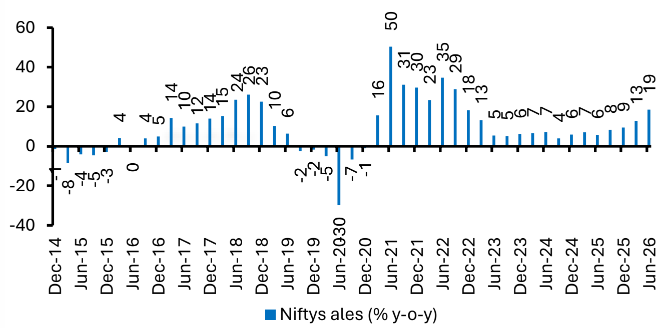
Exhibit 5: Primary market supply stays elevated



Source: Bloomberg, SBIFM Research

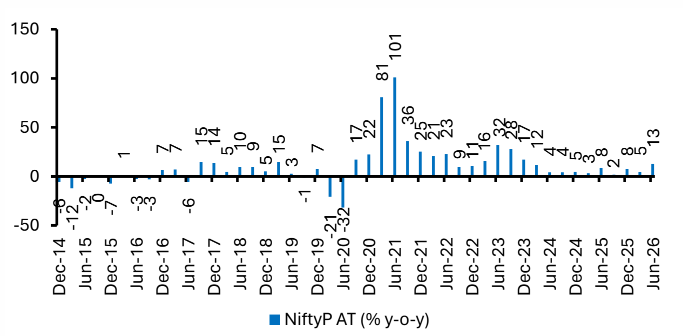
The indications from the June-quarter earnings season so far have been encouraging with revenues and profits showing accelerating trends after many quarters of soft growth. The breadth of earnings revisions has continued its improving trend through July with earnings to downgrades ratio balanced now, versus a significant skew towards downgrades till May end. High-frequency indicators suggest a broadly resilient economic backdrop. Robust trends in electricity generation, e-way bills, toll collections, auto sales, cement production and credit growth point to healthy domestic momentum, even as sectors impacted by supply side disruptions from the Middle East conflict such as industrial-fuel consumption, Oil and Gas and fertilizer output and aviation remained soft. India's merchandise exports have rebounded sharply helped partly by improved global trade and partly by improved relative tariff situation and currency competitiveness. Even with a slower real GDP growth at 6.5%, we continue to expect improvement in nominal GDP this year to 12% and that should aide topline growth for corporate India.

Exhibit 6: Revenue growth improving



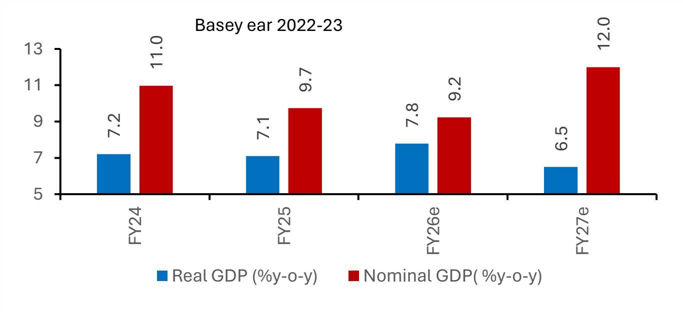
Source: MOSL, SBIFM Research, NB: Results released for 35 NIFTY companies for June 2026 quarter

Exhibit 7: Profit growth trends improve as well



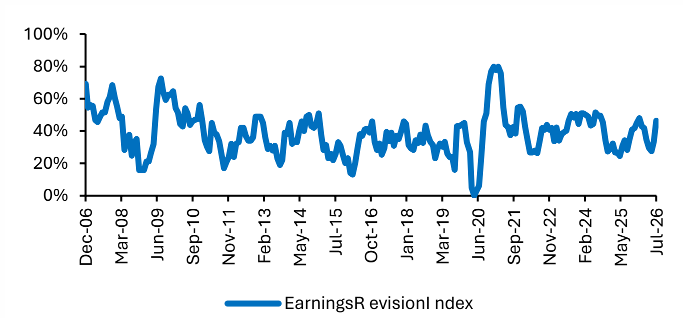
Source: Source: MOSL, SBIFM Research, NB: Results released for 35 NIFTY companies for June 2026 quarter

Exhibit 8: Nominal growth set to pick up



Source: CMIE Economic Outlook, SBIFM Research

Exhibit 9: Improving trends in earnings revisions



Source: FactSet, Bloomberg, SBIFM Research

The external environment remains the principal source of near-term uncertainty. Persistent geopolitical uncertainties have kept energy markets volatile with supply disruptions and shipping constraints persisting. Amidst higher inflation, global rate expectations have shifted upward. Potential rate action by global central banks could impact foreign flows and the health of the global economy. Back home, weaker monsoon and its impact on agricultural economy remains the key risk.

An inflection in earnings along with a more reasonable set up on valuations make for a more constructive outlook for Indian equities. Valuations, on our preferred gauge of earnings yield to bond yield spread look more reasonable now after a prolonged, roughly six-quarter correction and a stretch of macro and earnings uncertainty. Similarly, sentiment as measured through our proprietary Equity Sentiment Index has eased from exuberant readings of second half 2024. Elevated primary-market supply and an uncertain global backdrop argue against extrapolating outsized near-term returns, however. Our asset allocation framework continues to favour a 60:40 equity–fixed income allocation (versus a 50:50 benchmark), projecting early-teens equity CAGR at the large-cap index level over a three-year horizon. The historically low level of market polarisation supports a tilt toward large-caps, where we see the more favourable risk-reward today.

FIXED INCOME

July 2026 snapshot

Exhibit 10: Market yields across segments inch up in July 2026

Rates (%)		Jun-26	Jul-26	m-o-m (in bps)	YTD change (in bps)
Overnight	Repo rate	5.25	5.25	-	-
	TREPS	5.30	5.05	-25	-20
	Overnight MIBOR Rate	5.50	5.41	-9	-26
Money Market	1 Yr T-Bill	5.64	5.74	10	20
	3M T-Bill	5.25	5.34	9	8
	3M CD Yield	6.50	6.83	33	96
	12M CD Yield	6.75	7.05	30	50
	12M CP Yield	7.31	7.33	2	49
Government bonds	3 year GSec	6.17	6.27	11	20
	5 year GSec	6.42	6.44	2	13
	10 year GSec	6.77	6.81	4	23
	30 year Gsec	7.31	7.46	16	19
	10 year SDL	7.57	7.55	-2	25
	30 year SDL	7.80	7.71	-9	15
AAA Corporate	3Yr AAA Corp bond	7.22	7.42	20	47
	5Yr AAA Corp bond	7.32	7.36	4	30
	10Yr AAA Corp bond	7.38	7.43	5	32
Swaps	1 Yr IRS	5.76	5.90	14	45
	2 Yr IRS	5.89	6.09	20	54
	5 Yr IRS	6.18	6.39	21	47
Others	INR/USD	94.67	95.39	-0.8^	-6.1^
	Crude oil Indian Basket**	83.22	81.52	-2.0	31.1

*Source: Bloomberg, PPAC, RBI, CEIC, SBIMF Research; NB: *Corporate bond rate is for AAA rated bonds, **Crude oil price is average $/barrel for the month and INR, remaining data are % month end, ^INR and Oil price changes are % change, + denotes appreciation in rupee, -ve denotes depreciation*

Market yields over the month broadly took cues from the direction of crude prices with the retracement of prices in June being reversed quickly with crude touching USD 100/ barrel in July after the resumption of hostilities. Over the last week of the month, with another round of ceasefire being announced, market yields were quick to retrace. The disappointment on Bloomberg index inclusion was largely absorbed as FCNR/ECB flows reported till date came in materially higher than estimates.

RBI August Policy review-

The RBI policy review in August was not anticipated to be a live event with respect to policy rates or even the stance. At the same time, the guidance was anticipated to be cautionary considering evolving external risks and uncertainty with respect to the evolution of headline CPI vs the policy target. Over the last few months, the near-term pressure on the external front and the balance of payments has been managed through the concessional swap facilities. With crude prices settling lower, emerging pressure on the current account had subsided at the margin. Food prices remaining broadly anchored despite weaker monsoon and less passthrough of fuel prices has also enabled Q1 CPI to average lower than the earlier projection by 30bps to 4.4%

Even as the 1year ahead CPI projection remains at 5.30% and average FY27 headline at 5%, reference to core inflation being around the 4% target probably provides space to maintain status quo. This as per RBI, signals absence of demand side pressure or any generalisation of price pressures. The policy stance, seem to suggest a prolonged pause on policy rates with normalisation of policy rates likely to be pushed out further. Repeated reference to core inflation and core ex of precious metals probably hints at higher tolerance for headline above the 4% target. Though the medium-term target of 4% headline CPI has been reemphasised, the evolution of core & core- core inflation seems to be new yardstick to suggest a policy shift.

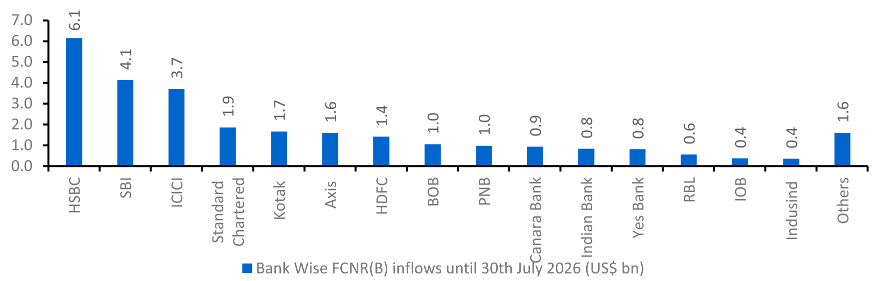
With respect to liquidity, the durable liquidity through the FCNR and ECB flows is anticipated to be temporary, with the seasonal currency demand and maturity of forward book likely to broadly drain the surplus. This implies no active near term liquidity sterilisation measures.

FCNR(B) Deposits and ECB/ OFCB flows

Collections under the FCNR and ECB/OFCB (Overseas Foreign currency borrowings) route until End July have been reported at USD 40.81 Bn. Out of this, FCNR flows amount to USD 36.72 Bn. As per the bank wise data reported by Finance Ministry, the net collections under FCNR total about USD 28bn. The bank wise distribution broadly is evenly split between foreign, private and public sector banks. The healthy collection so far under this scheme, points to the possibility of final collection being higher than earlier estimates.

Overall CD issuances in the month of July have been higher than the scheduled maturities, with issuances largely being led by a few banks. Interestingly, the collections under FCNR have been relatively muted for these issuers. Its is however expected that incremental issuances on CD's should taper off as the FCNR flows pick up over the remaining 2 months. CD yields that have stayed elevated so far, with volatility in yields over the last quarter, should incrementally ease from current levels. The FCNR collections so far have been led by banks with zero or marginal outstanding CD's. This probably explains the still elevated spreads on CD's which is expected to retrace as other banks start to catch up on collections as well as issuances of OFCB's.

Exhibit 11: Bank wise FCNR

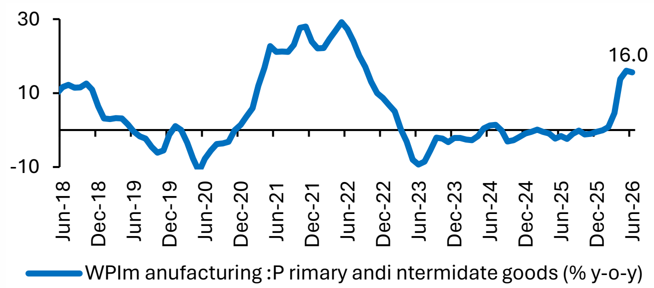


Source: Lok Sabha questions, Ministry of Finance

Way Forward

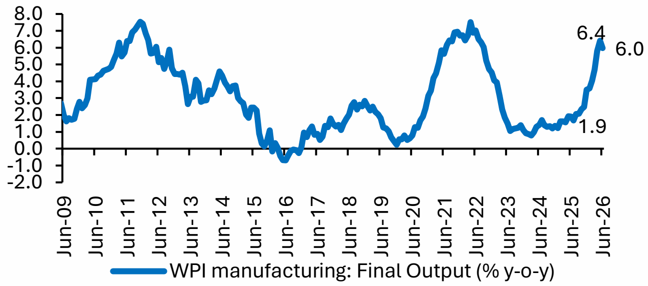
A dovish RBI policy guidance on rates and liquidity should clearly allay any fears with respect to near term monetary policy normalisation. Even as the external spillovers would continue in an environment of higher global yields, market yields can stay supported with buying emerging at up ticks. Demand supply dynamics in key segments of the fixed income market are expected to remain favourable for the near future, supported by FCNR and ECB/OFCB flows. This should influence directional market movements over the coming months. Beyond the immediate supportive environment, there remains case for remaining cautious with respect to the medium-term trajectory.

Exhibit 12: Input goods cost rises sharply



Source: CMIE Economic Outlook, SBIFM Research

Exhibit 13: Final output prices are firming up but still lag input-cost inflation



Source: CMIE Economic Outlook, SBIFM Research

Changing landscape of global rate cycle

The trajectory of global policy rates as well as yields provide less comfort. With the US Fed less willing to walk the talk with respect to hawkish guidance, the markets have clearly assigned higher term premia on treasury yields, even as near-term rate hike expectations get priced out. With the FED likely to adopt an incrementally closed path with respect to offering forward guidance, volatility in market yields are expected to remain higher. Weaker fiscal direction as well a prolonged period of above target inflation in most developed markets continues to support the case for higher global yields for a while longer. Policy normalisation has also commenced in other key EM's led by both external sector pressures and above target inflation. In a nutshell, domestic rates are expected to get little support from external flows in the near term. With the index inclusion being deferred, one should anticipate muted incremental flows into Indian bonds in the near term from FPI's. Even with the removal of taxes on overseas purchases of sovereign bonds, relative yield differential and the current state of the policy cycle and INR expectations do not provide much comfort with respect to prospects of debt flows. Flows if any would be tactical in nature with currency expectations possibly guiding these.

Exhibit 14: Rate hikes have begun in Eurozone, Australia and Philippines. Japan continue to hike, other expected to follow

Central bank policy rate (period end %)	2025	July'26	Market interest policy rate	
			6 months ahead	12 months ahead
US	3.75	3.75	3.99	4.11
Eurozone	2.15	2.40	2.66	2.77
UK	3.75	3.75	4.11	4.33
Japan	0.75	1.00	1.32	1.58
Canada	2.25	2.25	2.44	2.75
Australia	3.60	4.35	4.49	4.49
South Korea	2.50	2.75	3.26	3.74
Taiwan	2.00	2.00	2.14	2.43
Thailand	1.25	1.00	1.11	1.34
Malaysia	2.75	2.75	2.77	2.96
Philippines	4.50	4.75	5.47	5.80
New Zealand	2.25	2.50	3.14	3.54
Brazil	15.00	14.25	14.01	14.01
Mexico	7.00	6.50	6.73	7.13
Chile	4.50	4.50	4.58	4.73

Source: Bloomberg, SBIFM Research; NB: In the table red denotes a rate hike and green denote a rate cut

From an investment perspective, the environment points to a continued preference for carry strategies, with cautious and only a tactical positioning on duration. The shorter end of the curve and products positioned there remains attractive in the current context.

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	5 years +	5 years +	5 years +	5 years +	5 years +	5 years +	5 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. Anup Upadhyay	*Mr. Ruchit Mehta	Ms. Nidhi Chawla	Mr. Dinesh Balachandran	Mr. Saurabh Pant	Mr. Bhavin Vithlani	Mr. Tanmaya Desai
Managing Since	Mr. Saurabh Pant (w.e.f. Apr 2024)	Mr. Rohit Jan-2022	Anup Upadhyay (w.e.f. Dec 2024) Since April 2026 he was a Co-fund manager but from May 2026 he is managing it as the lead fund manager	Mr. Ruchit Mehta (w.e.f. June 2026)	w.e.f. Jan 2026	Mr. Dinesh May-2018	Mr. Saurabh Sep-2016	Mr. Bhavin (w.e.f. April 2024	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
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 July 2026									
Month End AUM (₹. in Crs)	₹ 55,417.22	₹ 5,468.17	₹ 22,887.92	₹ 24,138.08	₹ 8,653.40	₹ 48,237.04	₹ 42,319.98	₹ 24,348.76	₹ 6,479.74
Portfolio Turnover	0.46	0.29	1.31	0.56	0.49	1.54	0.58	0.76	0.59
Standard Deviation	13.66%	14.50%	13.47%	14.05%	13.94%	14.04%	13.39%	15.85%	13.47%
Beta	0.93	0.95	0.87	0.82	0.88	0.90	0.82	0.85	0.65
Sharpe Ratio	0.35	0.36	0.25	0.60	0.47	0.50	0.63	0.46	0.21
BER\TER (Regular Plan)	1.21% \1.51%	1.59% \1.96%	1.39% \2.07%	1.38% \1.81%	1.52% \2.00	1.25% \1.61%	1.28% \1.65%	1.38% \1.82%	1.56% \1.99%
BER\TER (Direct Plan)	0.65% \0.85%	1.09% \1.38%	0.70% \ 1.27%	0.68% \1.00%	0.73% \1.08%	0.59% \0.84%	0.57% \0.82%	0.68% \1.01%	1.03% \1.38%
Portfolio Classification By Asset Allocation (%) as on 31 July 2026									
Large Cap (%)	81.94	69.60	54.72	37.36	61.34	48.57	44.03	13.99	41.57
Mid Cap (%)	13.64	18.50	25.20	27.38	17.41	24.43	36.36	66.84	25.44
Small Cap (%)	1.97	9.31	11.93	33.18	20.21	12.96	17.60	14.55	29.92
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (%)	1.70	2.50	7.58	1.58	0.98	11.95	1.34	3.89	2.77
Portfolio Classification By Industry Allocation (%) as on 31 July 2026									
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 33.85 Healthcare 6.92 Automobile And Auto Components 6.36 Information Technology 5.57 Oil, Gas & Consumable Fuels 5.45 Construction 5.26 Capital Goods 5.20 Consumer Services 4.54 Metals & Mining 4.50 Fast Moving Consumer Goods 4.35	Financial Services 35.89 Automobile And Auto Components 10.06 Capital Goods 8.17 Information Technology 7.57 Consumer Durables 5.54 Consumer Services 5.04 Construction Materials 4.70 Healthcare 4.05 Construction 4.00 Realty 3.11	Financial Services 33.29 Healthcare 11.50 Automobile And Auto Components 9.29 Information Technology 5.76 Capital Goods 5.28 Construction 4.59 Cash, Cash Equivalents And Others 4.37 Services 3.95 Consumer Services 3.66 Consumer Durables 3.01	Financial Services 18.55 Consumer Services 11.70 Healthcare 9.70 Consumer Durables 9.32 Automobile And Auto Components 7.94 Chemicals 7.86 Power 7.52 Metals & Mining 5.61 Textiles 4.33 Construction Materials 3.79	Financial Services 18.13 Healthcare 11.52 Information Technology 10.66 Automobile And Auto Components 7.83 Metals & Mining 7.25 Realty 6.83 Oil, Gas & Consumable Fuels 6.62 Power 5.76 Fast Moving Consumer Goods 5.19 Services 4.57	Financial Services 23.83 Oil, Gas & Consumable Fuels 10.38 Healthcare 8.73 Derivatives 7.90 Power 5.33 Information Technology 5.26 Automobile And Auto Components 5.06 Fast Moving Consumer Goods 4.77 Metals & Mining 4.65 Telecommunication 3.89	Financial Services 22.04 Healthcare 13.68 Automobile And Auto Components 8.77 Fast Moving Consumer Goods 7.60 Consumer Durables 7.49 Capital Goods 7.40 Information Technology 6.29 Metals & Mining 5.34 Power 4.86 Consumer Services 4.74	Financial Services 24.13 Capital Goods 13.71 Healthcare 9.52 Automobile And Auto Components 7.30 Power 7.03 Construction Materials 5.96 Consumer Services 5.18 Chemicals 5.14 Cash, Cash Equivalents And Others 3.89 Fast Moving Consumer Goods 3.72	Healthcare 26.01 Automobile And Auto Components 20.72 Capital Goods 17.32 Fast Moving Consumer Goods 9.29 Chemicals 9.08 Metals & Mining 6.48 Information Technology 4.14 Textiles 3.57 Cash, Cash Equivalents And Others 2.77 Sovereign 0.30
Other Details									
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	Within 1 Year - 1%	On or Before 30 days - 0.10%	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	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 and within 90 days from the date of allotment -0.10% For exit after 90 days from the date of allotment -Nil	On or Before 30 days - 0.10%	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	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 assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026). Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio (BER) is excluding the GST. *Mr. R. Srinivasan & Mr. Saurabh Pant was managing the fund till 31st May, 2026

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Fund (Previously known as SBI Emerging Businesses Fund, was later renamed to SBI Focused Equity Fund)	SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	SBI EISS Tax Saver Fund (Previously known as SBI Magnum Taxgain Scheme)	SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	SBI Banking & Financial Services Fund	SBI PSU Fund	SBI Comma Fund (Previously known as SBI Magnum COMMA Fund)
Ideal Investment Horizon	5 years +	5 years +	5 years +	Tactical	Tactical	Tactical	5 years +
Inception Date	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005
Fund Manager	Mr. R. Srinivasan	Mr. R. Srinivasan	Mr. Milind Agrawal	Mr. Tanmaya Desai	Mr. Milind Agrawal	Mr. Rohit Shimpi	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	June-2024	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)	BSE PSU (TRI)	Nifty Commodities Index (TRI)
Fund Details as on 31 July 2026							
Month End AUM (₹. in Crores)	₹ 50,084.27	₹ 39,942.33	₹ 32,297.57	₹ 5,405.77	₹ 10,878.58	₹ 6,674.22	₹ 1,185.10
Portfolio Turnover	0.36	0.84	0.52	0.35	1.48	0.16	0.18
Standard Deviation	13.90%	17.14%	15.20%	14.36%	14.59%	22.33%	16.69%
Beta	0.82	0.76	0.97	0.84	0.87	0.91	0.84
Sharpe Ratio	0.72	0.38	0.70	1.16	0.67	0.78	0.73
BER\TER (Regular Plan)	1.24% \1.64%	1.29% \1.57%	1.34% \1.83%	1.59% \2.00%	1.49% \2.15%	1.55%\1.87%	1.87% \2.27%
BER\TER (Direct Plan)	0.55% \0.84%	0.57% \0.74%	0.83% \1.23%	0.75% \1.02%	0.64% \1.16%	0.68% \0.86%	1.15% \1.45%
Portfolio Classification By Asset Allocation (%) as on 31 July 2026							
Large Cap (%)	64.36	1.02	64.04	34.97	65.30	78.02	36.86
Mid Cap (%)	14.03	5.06	15.63	31.12	7.64	13.22	20.86
Small Cap (%)	3.82	83.87	16.03	32.22	17.88	6.81	40.06
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (%)	17.64	8.79	4.18	1.64	9.13	1.88	1.97
Portfolio Classification By Industry Allocation (%) as on 31 July 2026							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 35.27 Power 11.56 Information Technology 10.67 Consumer Services 7.79 Cash, Cash Equivalents And Others 6.16 Automobile And Auto Components 5.92 Telecommunication 5.52 Chemicals 4.04 Fast Moving Consumer Goods 3.18 Metals & Mining 2.95	Financial Services 17.85 Automobile And Auto Components 13.78 Capital Goods 11.27 Chemicals 9.10 Cash, Cash Equivalents And Others 8.79 Consumer Durables 8.78 Consumer Services 6.90 Fast Moving Consumer Goods 6.86 Construction 4.56 Healthcare 2.51	Financial Services 37.31 Oil, Gas & Consumable Fuels 7.47 Healthcare 6.95 Metals & Mining 6.62 Capital Goods 5.71 Information Technology 4.79 Power 4.38 Cash, Cash Equivalents And Others 4.18 Automobile And Auto Components 3.48 Consumer Durables 3.35	Healthcare 93.81 Chemicals 4.50 Cash, Cash Equivalents And Others 1.64 Sovereign 0.05	Financial Services 90.82 Derivatives 5.05 Cash, Cash Equivalents And Others 4.08 Sovereign 0.05	Financial Services 33.03 Oil, Gas & Consumable Fuels 24.64 Power 18.85 Capital Goods 12.77 Metals & Mining 6.09 Cash, Cash Equivalents And Others 3.40 Construction 1.15 Sovereign 0.07	Metals & Mining 26.74 Oil, Gas & Consumable Fuels 17.39 Chemicals 15.26 Power 10.09 Construction Materials 9.39 Textiles 8.65 Fast Moving Consumer Goods 4.54 Capital Goods 3.88 Cash, Cash Equivalents And Others 1.97 Financial Services 1.84
Other Details							
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	Within 1 Year - 1%	NIL	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026). Basis for Ratio Calculation:3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

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 SBI International Access – US Equity FoF)
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	22/03/2021
Fund Manager	Mr. Bhavin Vithlani	Mr.Ashit Desai	Mr. Vivek Gedda	Ms. Sukanya Ghosh	Mr. Rohit Shimpi
Managing Since	Mr. Bhavin Jan-2022	Mr. Ashit (w.e.f. April 2024)	Mr. Vivek (w.e.f. April 2024)	March 01, 2026	Feb - 2025
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
Fund Details as on 31 July 2026					
Month End AUM (₹ in Crores)	₹ 4,930.24	₹ 2,957.23	₹ 4,594.31	₹ 215.07	₹ 1,209.47
Portfolio Turnover	0.65	0.72	0.27	0.37	-
Standard Deviation	18.81%	16.58%	19.28%	14.48%	-
Beta	0.99	0.94	0.92	1.00	-
Sharpe Ratio	0.59	0.18	0.33	0.29	-
BER\TER (Regular Plan)	1.61% \1.99%	1.68% \2.13%	1.61% \2.00%	0.65% \0.82%	1.40% \1.64%
BER\TER (Direct Plan)	0.88% \1.14%	0.81% \1.13%	0.80% \1.06%	0.36% \0.48%	0.87% \1.02%
Portfolio Classification By Asset Allocation (%) as on 31 July 2026					
Large Cap (%)	58.50	50.81	51.19	94.74	-
Mid Cap (%)	12.03	21.65	18.05	3.98	-
Small Cap (%)	23.40	25.74	16.45	-	Overseas Mutual Fund: 97.99
Unclassified (%)	-	-	-	-	-
Other Assets (%)	5.97	1.70	14.25	1.28	2.01
Portfolio Classification By Industry Allocation (%) as on 31 July 2026					
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods 19.91 Oil, Gas & Consumable Fuels 15.24 Power 10.59 Construction Materials 10.54 Construction 8.74 Telecommunication 8.38 Metals & Mining 6.36 Cash, Cash Equivalents And Others 5.97 Services 4.13 Realty 4.09	Fast Moving Consumer Goods 26.60 Consumer Durables 22.77 Consumer Services 21.66 Automobile And Auto Components 15.53 Textiles 6.26 Telecommunication 3.17 Capital Goods 2.21 Cash, Cash Equivalents And Others 1.70 Sovereign 0.10	Information Technology 55.30 Telecommunication 17.18 Consumer Services 15.53 Services 6.55 Cash, Cash Equivalents And Others 2.26 Financial Services 2.12 Healthcare 1.00 Sovereign 0.06	Healthcare 25.15 Fast Moving Consumer Goods 24.35 Financial Services 10.83 Information Technology 8.97 Oil, Gas & Consumable Fuels 6.35 Automobile And Auto Components 5.16 Metals & Mining 3.92 Consumer Durables 2.52 Telecommunication 2.01 Construction Materials 1.96	Mutual Fund/Etf 97.99 Cash, Cash Equivalents And Others 2.01
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

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026). Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Energy Opportunities Fund	SBI Automotive Opportunities Fund	SBI Innovative Opportunities Fund	SBI Quant Fund	SBI Quality Fund
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical
Inception Date	26/02/2024	07/06/2024	20/08/2024	26/12/2024	17/02/2026
Fund Manager	Mr. Raj Gandhi	Mr. Tanmaya Desai	Mr Vivek Gedda	Ms. Sukanya Ghosh	Mr. Anup Upadhyay
Managing Since	Feb - 2024	June - 2024	w.e.f August 2025	December - 2024	(w.e.f. Feb - 2026)
First Tier Benchmark	Nifty Energy TRI	Nifty Auto TRI	Nifty 500 TRI	BSE 200 TRI	Nifty 200 Quality 30 Index TRI.
Fund Details as on 31 July 2026					
Month End AUM (₹. in Crores)	₹ 8,639.96	₹ 5,753.10	₹ 5,185.05	₹ 3,040.61	₹ 2,525.01
Portfolio Turnover	0.30	0.46	0.26	2.13	0.61
Standard Deviation	-	-	-	-	-
Beta	-	-	-	-	-
Sharpe Ratio	-	-	-	-	-
BER\TER (Regular Plan)	1.52% \1.85%	1.58% \2.01%	1.60% \1.97%	1.67% \2.62%	1.70% \2.35%
BER\TER (Direct Plan)	0.70% \0.90%	0.73% \1.03%	0.78% \1.02%	0.79% \1.60%	0.80% \1.31%
Portfolio Classification By Asset Allocation (%) as on 31 July 2026					
Large Cap (%)	42.43	46.73	25.82	56.77	48.76
Mid Cap (%)	21.13	18.55	28.81	41.24	27.38
Small Cap (%)	36.01	32.11	42.98	-	13.92
Unclassified (%)	-	-	-	-	-
Other Assets (%)	0.37	2.52	2.30	1.99	9.94
Portfolio Classification By Industry Allocation (%) as on 31 July 2026					
Portfolio Classification By Industry Allocation (%) (Top 10)	Oil, Gas & Consumable Fuels 47.85 Capital Goods 18.41 Power 17.25 Construction 6.46 Financial Services 4.83 Metals & Mining 2.35 Automobile And Auto Components 1.44 Chemicals 0.98 Cash, Cash Equivalents And Others 0.37 Sovereign 0.06	Automobile And Auto Components 87.75 Capital Goods 9.64 Cash, Cash Equivalents And Others 2.52 Sovereign 0.09	Consumer Services 35.41 Healthcare 15.06 Financial Services 14.23 Services 8.97 Automobile And Auto Components 8.67 Information Technology 8.18 Capital Goods 6.12 Cash, Cash Equivalents And Others 2.30 Telecommunication 0.97 Sovereign 0.09	Financial Services 39.26 Automobile And Auto Components 14.39 Information Technology 10.49 Fast Moving Consumer Goods 9.74 Capital Goods 8.79 Healthcare 4.63 Consumer Durables 4.15 Metals & Mining 2.57 Realty 2.49 Cash, Cash Equivalents And Others 1.99	Capital Goods 18.59 Fast Moving Consumer Goods 16.79 Automobile And Auto Components 15.16 Financial Services 13.92 Information Technology 11.13 Healthcare 7.34 Cash, Cash Equivalents And Others 6.85 Consumer Durables 4.77 Textiles 3.86 Chemicals 1.02
Other Details					
Exit Load	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 on or before 15 days from the date of allotment – 0.5% For exit after 15 days from the date of allotment - Nil	1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026). Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

SBI LARGE CAP FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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).
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	14/02/2006
Benchmark	BSE 100 (TRI)
Additional Benchmark	BSE SENSEX TRI

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	55,417.22	5,810.72
Monthly Avg. AUM	55,222.03	5,790.26

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Saurabh Pant	18 years	Apr 2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	94.1437	105.0078
IDCW : ₹	53.5568	68.1495

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	24,49,213
Top 10 Stock (%)	47.56
Top 5 Stock (%)	31.04
Top 3 Sectors (%)	47.13
Total number of stocks	51

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.51	0.85
BER	1.21	0.65

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A
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

Quantitative Indicators

Standard Deviation(%)	13.66%
Beta	0.93
Sharpe Ratio	0.35
Information ratio	-0.28
Portfolio Turnover (1 Year) Equity	0.27
Portfolio Turnover Total	0.46

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

PORTFOLIO

Company/ Issuer	Rating	% To Aum
EQUITY SHARES		
FINANCIAL SERVICES		
● ICICI Bank Ltd		8.51
● HDFC Bank Ltd		8.17
● State Bank Of India		3.54
● Axis Bank Ltd		3.05
HDFC Life Insurance Company Ltd		2.87
Kotak Mahindra Bank Ltd		2.68
Cholamandalam Investment & Finance Co. Ltd		2.20
ICICI Prudential Asset Management Company Ltd		1.14
ICICI Prudential Life Insurance Company Ltd		0.94
ICICI Lombard General Insurance Company Ltd		0.75
HEALTHCARE		
Divi'S Laboratories Ltd		2.95
Sun Pharmaceutical Industries Ltd		1.97
Mankind Pharma Ltd		1.81
Cipla Ltd		0.19
AUTOMOBILE AND AUTO COMPONENTS		
● Samvardhana Motherson International Ltd		3.31
Sona Blw Precision Forgings Ltd		1.39
Schaeffler India Ltd		0.97
Motherson Sumi Wiring India Ltd		0.48
Skf India Ltd		0.21
INFORMATION TECHNOLOGY		
● Infosys Ltd		3.63
Tech Mahindra Ltd		1.94
OIL, GAS & CONSUMABLE FUELS		
● Reliance Industries Ltd		5.43
Vedanta Oil And Gas Ltd		0.02
CONSTRUCTION		
● Larsen & Toubro Ltd		5.26
CAPITAL GOODS		
● Tata Motors Ltd		2.99
Thermax Ltd		1.82
SKF India (Industrial) Ltd		0.39
CONSUMER SERVICES		
Avenue Supermarts Ltd		2.18
Eternal Ltd		1.58
Brainbees Solutions Ltd		0.78
METALS & MINING		
Adani Enterprises Ltd		1.58
Vedanta Aluminium Metal Ltd		1.42
JSW Steel Ltd		0.71
Tata Steel Ltd		0.64
Vedanta Ltd		0.13
Vedanta Iron And Steel Ltd		0.02
FAST MOVING CONSUMER GOODS		
Varun Beverages Ltd		1.95
Hindustan Unilever Ltd		1.55
Britannia Industries Ltd		0.85
CONSUMER DURABLES		
● Asian Paints Ltd		3.67
CONSTRUCTION MATERIALS		
Shree Cement Ltd		2.23
Ultratech Cement Ltd		0.74
TELECOMMUNICATION		
Bharti Airtel Ltd		2.28
Indus Towers Ltd		0.45
TEXTILES		
Page Industries Ltd		2.31
SERVICES		
Interglobe Aviation Ltd		1.03
Adani Ports And Special Economic Zone Ltd		0.61
CHEMICALS		
PI Industries Ltd		1.13
POWER		
Adani Energy Solutions Ltd		0.74
Torrent Power Ltd		0.29
Vedanta Power Ltd		0.07
TOTAL		**97.55**
TREASURY BILLS		
91 Day T-Bill 03.09.26	SOV	0.63
364 Day T-Bill 19.11.26	SOV	0.12
TOTAL		**0.75**
CASH, CASH EQUIVALENTS AND OTHERS		**1.70**
TOTAL NET ASSETS		**100.00**

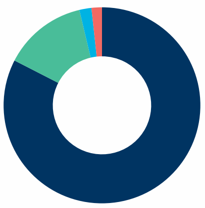
● Top Ten Holdings ■ New Additions

FUND MATRIX

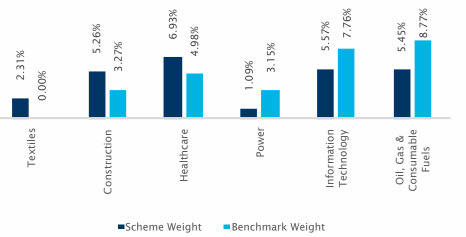
Investment Style

Market Capitalization	Value	Blend	Growth
Large			■
Mid			
Small			

MARKET CAPITALIZATION



SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



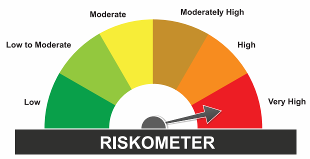
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

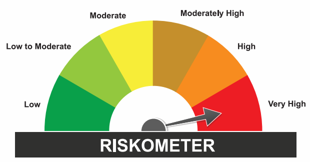
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 100 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**BSE 100 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	2.09	1.46	-2.76	10,209	10,146	9,724
3 Years	9.54	10.26	6.75	13,146	13,408	12,168
5 Years	10.83	11.49	9.53	16,733	17,239	15,771
Since Inception	11.58	12.43	12.00	94,144	1,10,127	1,01,750

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	24,60,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	1,05,72,151	1,00,19,731	52,71,016	22,55,583	7,63,304	3,96,237	1,22,156
Returns (Annualised) (%)	12.61	12.70	13.19	12.13	9.57	6.34	3.36
BSE 100 (First Tier Benchmark Returns) (Annualised) (TRI) (%)	12.38	12.39	13.02	12.82	9.59	5.79	2.19
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.58	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: February 14, 2006
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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI ESG EXCLUSIONARY STRATEGY FUND

(Previously known as SBI Magnum Equity ESG Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	01/01/1991
Benchmark	NIFTY 100 ESG TRI
Additional Benchmark	BSE SENSEX TRI

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	5,468.17	573.36
Monthly Avg. AUM	5,402.08	566.43

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Rohit Shimpi	19 years	Jan 2022

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	241.9169	266.6756
IDCW : ₹	75.6583	95.7353

Minimum Investment

Lumpsum	₹ 1,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	3,54,512
Top 10 Stock (%)	48.17
Top 5 Stock (%)	29.64
Top 3 Sectors (%)	54.12
Total number of stocks	43

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.96	1.38
BER	1.59	1.09

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

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

Quantitative Indicators

Standard Deviation(%)	14.50%
Beta	0.95
Sharpe Ratio	0.36
Information ratio	-0.66
Portfolio Turnover (1 Year) Equity	0.29
Portfolio Turnover Total	0.29

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

PORTFOLIO

	Company/ Issuer	Rating	Net% To AUM
	EQUITY SHARES		
	FINANCIAL SERVICES		
•	ICICI Bank Ltd		8.90
•	HDFC Bank Ltd		7.37
•	Axis Bank Ltd		4.64
•	Bajaj Finance Ltd		4.38
•	State Bank Of India		3.76
•	Kotak Mahindra Bank Ltd		3.69
	Central Depository Services (I) Ltd		1.88
	ICICI Prudential Life Insurance Company Ltd		1.27
	AUTOMOBILE AND AUTO COMPONENTS		
•	Maruti Suzuki India Ltd		4.01
•	TVS Motor Company Ltd		3.07
	Sona Blw Precision Forgings Ltd		1.60
	Schaeffler India Ltd		1.38
	CAPITAL GOODS		
	Siemens Ltd		2.01
	ABB India Ltd		1.93
	Timken India Ltd		1.59
	Thermax Ltd		1.45
	Honeywell Automation India Ltd		1.19
	INFORMATION TECHNOLOGY		
•	Infosys Ltd		4.35
	LTM Ltd		2.15
	L&T Technology Services Ltd		1.07
	CONSUMER DURABLES		
	Asian Paints Ltd		3.01
	Berger Paints India Ltd		1.05
	Voltas Ltd		1.02
	Kajaria Ceramics Ltd		0.46
	CONSUMER SERVICES		
	The Indian Hotels Company Ltd		1.63
	FSN E-Commerce Ventures Ltd		1.50
	Lemon Tree Hotels Ltd		1.00
	Jubilant Foodworks Ltd		0.91
	CONSTRUCTION MATERIALS		
	Ultratech Cement Ltd		2.76
	JSW Cement Ltd		1.94
	HEALTHCARE		
	Divi'S Laboratories Ltd		1.91
	Mankind Pharma Ltd		1.13
	Biocon Ltd		1.01
	CONSTRUCTION		
•	Larsen & Toubro Ltd		4.00
	REALTY		
	Oberoi Realty Ltd		1.44
	Godrej Properties Ltd		1.33
	Brigade Enterprises Ltd		0.34
	METALS & MINING		
	JSW Steel Ltd		2.86
	CHEMICALS		
	Pidilite Industries Ltd		2.06
	FAST MOVING CONSUMER GOODS		
	Britannia Industries Ltd		1.34
	Colgate Palmolive (India) Ltd		0.51
	OIL, GAS & CONSUMABLE FUELS		
	Reliance Industries Ltd		1.40
	TEXTILES		
	Page Industries Ltd		1.11
	TOTAL		**97.41**
	TREASURY BILLS		
	364 Day T-Bill 19.11.26	SOV	0.09
	TOTAL		**0.09**
	CASH, CASH EQUIVALENTS AND OTHERS		2.50
	TOTAL NET ASSETS		**100.00**

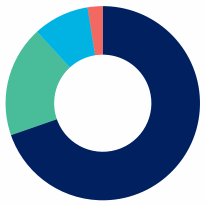
• Top Ten Holdings ■ New Additions

FUND MATRIX

Investment Style

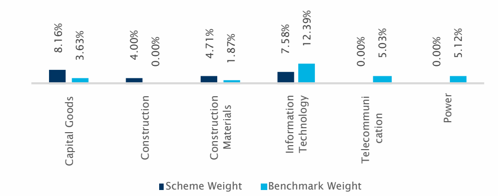
Market Capitalization	Value	Blend	Growth
Large			■
Mid			
Small			

MARKET CAPITALIZATION



Large Cap	69.60
Mid Cap	18.50
Small Cap	9.31
Cash, Cash Equivalents And Others	2.50

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



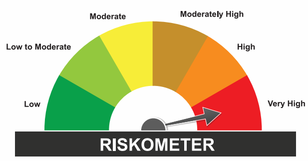
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

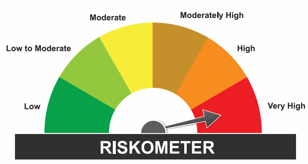
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY 100 ESG TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**NIFTY 100 ESG TRI Benchmark**	**BSE Sensex TRI AdditionalBench-mark**
1 Year	2.30	5.42	-2.76	10,230	10,542	9,724
3 Years	9.91	12.45	6.75	13,279	14,223	12,168
5 Years	10.04	10.79	9.53	16,141	16,701	15,771
Since Inception	13.94	N.A.	14.49	10,43,394	N.A.	12,35,682

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	42,70,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	9,18,35,013	95,39,564	49,18,760	22,15,109	7,50,253	3,93,071	1,22,992
Returns (Annualised) (%)	13.12	12.21	12.38	11.79	8.88	5.80	4.68
NIFTY 100 ESG TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	NA	13.92	13.61	10.53	8.39	7.77
BSE SENSEX TRI (Additional Benchmark Returns) (Annualised) (TRI) (%)	12.91	11.47	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: January 01, 1991

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

Ideal Investment Horizon - 5 years +

SBI FLEXICAP FUND

An open-ended Dynamic Equity Scheme investing across large cap, mid cap, small cap stocks.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	29/09/2005
Benchmark	BSE 500 (TRI)
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	22,887.92	2,399.89
Monthly Avg. AUM	22,769.09	2,387.43

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Anup Upadhyay	18 years	Dec-2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	107.9802	121.6279
IDCW : ₹	48.3511	60.7932

Minimum Investment

Lumpsum	₹ 1,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	9,97,962
Top 10 Stock (%)	36.23
Top 5 Stock (%)	23.22
Top 3 Sectors (%)	54.08
Total number of stocks	63

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.07	1.27
BER	1.39	0.70

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	13.47%
Beta	0.87
Sharpe Ratio	0.25
Information ratio	-1.05
Portfolio Turnover (1 Year) Equity	0.97
Portfolio Turnover Total	1.31

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX

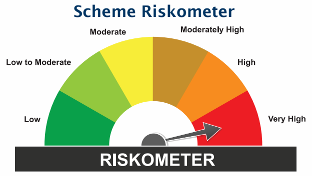
PRODUCT LABEL

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

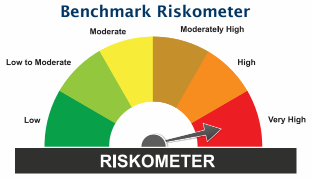
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



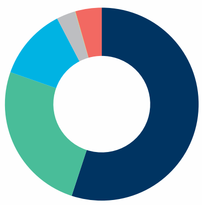
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	% To Aum	% Of Aum Derivatives	Net% To AUM
EQUITY SHARES				
FINANCIAL SERVICES				
● ICICI Bank Ltd		7.23		7.23
● HDFC Bank Ltd		5.61		5.61
● Axis Bank Ltd		2.79		2.79
● State Bank Of India		2.24		2.24
Power Finance Corporation Ltd		2.14		2.14
AU Small Finance Bank Ltd		1.76		1.76
Shriram Finance Ltd		1.35		1.35
The Federal Bank Ltd		1.23		1.23
Multi Commodity Exchange Of India Ltd		1.13		1.13
HDFC Asset Management Co. Ltd		1.10		1.10
ICICI Lombard General Insurance Company Ltd		1.06		1.06
Max Financial Services Ltd		1.00		1.00
RBL Bank Ltd		0.99		0.99
Kotak Mahindra Bank Ltd		0.99		0.99
Bandhan Bank Ltd		0.97		0.97
Aptus Value Housing Finance India Ltd		0.81		0.81
Pine Labs Ltd		0.68		0.68
Muthoot Finance Ltd		0.21		0.21
HEALTHCARE				
● Aurobindo Pharma Ltd		2.77		2.77
Sun Pharmaceutical Industries Ltd		2.22		2.22
Apollo Hospitals Enterprise Ltd		2.21		2.21
Divi'S Laboratories Ltd		1.38		1.38
Biocon Ltd		1.30		1.30
Emcure Pharmaceuticals Ltd		0.97		0.97
Ajanta Pharma Ltd		0.65		0.65
AUTOMOBILE AND AUTO COMPONENTS				
● Bajaj Auto Ltd		3.71		3.71
● Eicher Motors Ltd		2.60		2.60
Sona Blw Precision Forgings Ltd		1.06		1.06
Maruti Suzuki India Ltd		1.03		1.03
Samvardhana Motherson International Ltd		0.89		0.89
CAPITAL GOODS				
Cummins India Ltd		1.24		1.24
AIA Engineering Ltd		1.09		1.09
Ashok Leyland Ltd		0.96		0.96
Carborundum Universal Ltd		0.82		0.82
Kingfa Science & Technology India Ltd		0.79		0.79
Grindwell Norton Ltd		0.37		0.37
Indo-Mim Ltd		0.01		0.01
CONSTRUCTION				
● Larsen & Toubro Ltd		3.82		3.82
Power Mech Projects Ltd		0.77		0.77
SERVICES				
● JSW Infrastructure Ltd		2.85		2.85
Adani Ports And Special Economic Zone Ltd		1.10		1.10
CONSUMER SERVICES				
FSN E-Commerce Ventures Ltd		2.03		2.03
Swiggy Ltd		1.09		1.09
Eternal Ltd		0.54		0.54
CONSUMER DURABLES				
Titan Company Ltd		2.14		2.14
Berger Paints India Ltd		0.45		0.45
VIP Industries Ltd		0.42		0.42
OIL, GAS & CONSUMABLE FUELS				
Reliance Industries Ltd		1.87		1.87
Bharat Petroleum Corporation Ltd		1.05		1.05
FAST MOVING CONSUMER GOODS				
Varun Beverages Ltd		2.04		2.04
CCL Products (India) Ltd		0.57		0.57
INFORMATION TECHNOLOGY				
● Coforge Ltd		2.61		2.61
CONSTRUCTION MATERIALS				
Nuvoco Vistas Corporation Ltd		1.18		1.18
Star Cement Ltd		0.75		0.75
JSW Cement Ltd		0.51		0.51
METALS & MINING				
Vedanta Aluminium Metal Ltd		1.19		1.19
NMDC Ltd		1.16		1.16
TEXTILES				
Pearl Global Industries Ltd		1.28		1.28
TELECOMMUNICATION				
Bharti Airtel Ltd		1.04		1.04
POWER				
JSW Energy Ltd		0.94		0.94
Torrent Power Ltd		0.05		0.05
REALTY				
DLF Ltd		0.99	0.06	1.05
CHEMICALS				
Navin Fluorine International Ltd		0.05		0.05
TOTAL		91.85	0.06	91.91
FOREIGN EQUITY SHARES				
Alphabet Inc.		2.12		
Nvidia Corporation		1.03		
TOTAL		3.15		
TREASURY BILLS				
91 Day T-Bill 28.08.26	SOV	0.44		
364 Day T-Bill 19.11.26	SOV	0.13		
TOTAL		0.57		
CASH, CASH EQUIVALENTS AND OTHERS		4.37		
TOTAL NET ASSSETS		100.00		

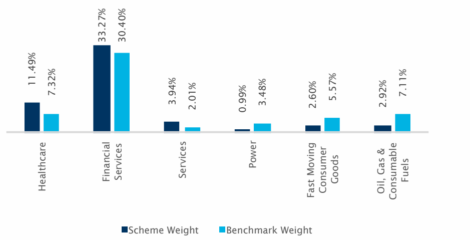
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	54.72
Mid Cap	25.20
Small Cap	11.93
Foreign Equityshares	3.15
Derivatives	0.06
Cash, Cash Equivalents And Others	4.37

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**
1 Year	0.77	2.98	-2.76	10,077	10,298	9,724
3 Years	8.09	11.88	6.75	12,633	14,010	12,168
5 Years	8.89	12.34	9.53	15,319	17,902	15,771
Since Inception	12.09	13.29	12.61	1,07,980	1,34,825	1,18,887

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	25,10,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	1,04,29,407	94,24,439	51,75,475	21,24,458	7,25,023	3,81,294	1,20,281
Returns (Annualised) (%)	12.08	12.20	12.98	11.00	7.51	3.77	0.44
BSE 500 (First Tier Benchmark Returns) (Annualised) (TRI) (%)	13.06	13.07	13.93	13.84	10.91	6.94	5.37
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.67	11.57	11.96	11.34	6.73	2.68	-2.75

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

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI MULTICAP FUND

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

FUND DETAILS AS ON 31/07/2026

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.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment 08/03/2022

Benchmark NIFTY 500 Multicap 50:25:25 TRI

Additional Benchmark BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	24,138.08	2,530.98
Monthly Avg. AUM	23,930.76	2,509.24

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Ruchit Mehta*	12 years	June 2026

*Mr. R. Srinivasan & Mr. Saurabh Pant was managing the fund till 31st May, 2026

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	17.1969	17.8949
IDCW : ₹	17.1997	17.8950

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	12,03,786
Top 10 Stock (%)	33.37
Top 5 Stock (%)	19.71
Top 3 Sectors (%)	39.95
Total number of stocks	64

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.81	1.00
BER	1.38	0.68

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

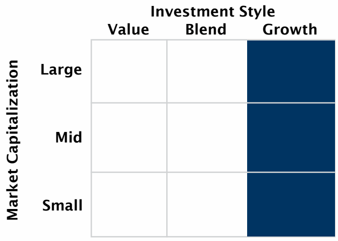
For exit within 30 days from the date of allotment -0.25%
For exit after 30 days and within 90 days from the date of allotment -0.10%
For exit after 90 days from the date of allotment - Nil

Quantitative Indicators

Standard Deviation(%)	14.05%
Beta	0.82
Sharpe Ratio	0.60
Information ratio	-0.18
Portfolio Turnover (1 Year) Equity	0.40
Portfolio Turnover Total	0.56

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX



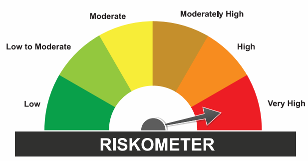
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

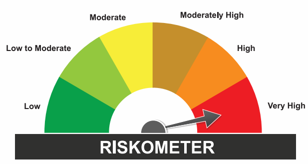
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



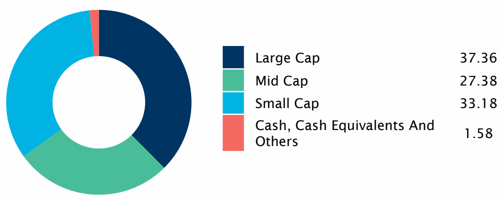
The risk of the benchmark is Very High

PORTFOLIO

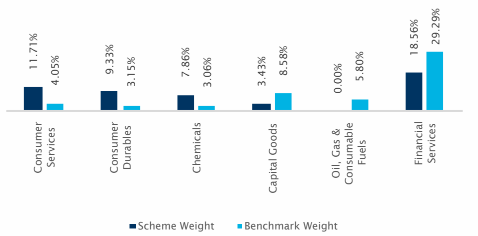
Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● ICICI Bank Ltd		4.64
● HDFC Bank Ltd		4.04
● Kotak Mahindra Bank Ltd		3.07
Axis Bank Ltd		1.80
The Federal Bank Ltd		1.49
Aptus Value Housing Finance India Ltd		1.15
Nippon Life India Asset Management Ltd		1.02
Muthoot Finance Ltd		0.84
Aditya Birla Capital Ltd		0.50
CONSUMER SERVICES		
Jubilant Foodworks Ltd		2.00
Lenskart Solutions Ltd		1.74
EIH Ltd		1.49
V-Mart Retail Ltd		1.29
Vishal Mega Mart Ltd		1.20
Eternal Ltd		1.15
FSN E-Commerce Ventures Ltd		1.10
Swiggy Ltd		1.06
Electronics Mart India Ltd		0.35
Brigade Hotel Ventures Ltd		0.20
Sai Silks (Kalamandir) Ltd		0.12
HEALTHCARE		
● Divi'S Laboratories Ltd		2.84
● Jupiter Life Line Hospitals Ltd		2.75
Krishna Institute Of Medical Sciences Ltd		2.17
Biocon Ltd		1.94
CONSUMER DURABLES		
● Asian Paints Ltd		2.50
Berger Paints India Ltd		2.37
Blue Star Ltd		1.75
TTK Prestige Ltd		1.27
V-Guard Industries Ltd		1.03
VIP Industries Ltd		0.38
Stanley Lifestyles Ltd		0.02
AUTOMOBILE AND AUTO COMPONENTS		
Sona Blw Precision Forgings Ltd		1.59
Maruti Suzuki India Ltd		1.53
Ask Automotive Ltd		1.38
Hyundai Motor India Ltd		1.13
TVS Motor Company Ltd		0.91
Bosch Ltd		0.84
Craftsman Automation Ltd		0.56
CHEMICALS		
Aether Industries Ltd		2.49
Paradeep Phosphates Ltd		2.14
Deepak Fertilizers And Petrochemicals Corporation Ltd		1.41
Navin Fluorine International Ltd		0.94
Archean Chemical Industries Ltd		0.88
POWER		
● Adani Power Ltd		4.29
● Torrent Power Ltd		2.53
JSW Energy Ltd		0.70
METALS & MINING		
● Adani Enterprises Ltd		3.67
Tata Steel Ltd		1.15
JSW Steel Ltd		0.79
TEXTILES		
● K.P.R. Mill Ltd		3.04
Page Industries Ltd		1.29
CONSTRUCTION MATERIALS		
Dalmia Bharat Ltd		1.28
JSW Cement Ltd		1.10
Grasim Industries Ltd		0.90
Shree Cement Ltd		0.51
CAPITAL GOODS		
Elgi Equipments Ltd		1.89
Carborundum Universal Ltd		1.55
INFORMATION TECHNOLOGY		
Coforge Ltd		1.51
Infosys Ltd		1.36
Persistent Systems Ltd		0.39
FAST MOVING CONSUMER GOODS		
United Breweries Ltd		1.70
Varun Beverages Ltd		0.75
CONSTRUCTION		
Kalpataru Projects International Ltd		1.58
REALTY		
Godrej Properties Ltd		0.87
TOTAL		**97.92**
GOVERNMENT SECURITIES		
Government Of India	SOV	0.42
TOTAL		**0.42**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.08
TOTAL		**0.08**
CASH, CASH EQUIVALENTS AND OTHERS		**1.58**
TOTAL NET ASSSETS		**100.00**

● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY 500 Multicap 50:25:25 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**NIFTY 500 Multi-cap 50:25:25 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**
1 Year	-0.01	4.46	-2.76	9,999	10,446	9,724
3 Years	13.46	14.20	6.75	14,609	14,897	12,168
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	13.11	16.11	10.41	17,197	19,296	15,462

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	5,30,000	NA	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	6,86,718	NA	NA	NA	NA	4,07,369	1,23,923
Returns (Annualised) (%)	11.73	NA	NA	NA	NA	8.21	6.15
NIFTY 500 Multicap 50:25:25 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	13.16	NA	NA	NA	NA	8.54	8.82
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.41	NA	NA	NA	NA	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: March 08, 2022

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 Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month.

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

SBI DIVIDEND YIELD FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	14/03/2023
Benchmark	NIFTY 500 TRI
Additional Benchmark	BSE SENSEX TRI

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	8,653.40	907.34
Monthly Avg. AUM	8,526.61	894.05

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Ms. Nidhi Chawla	18 years	Jan - 2026

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	15.7817	16.3337
IDCW : ₹	15.7815	16.3349

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	3,17,383
Top 10 Stock (%)	33.13
Top 5 Stock (%)	19.85
Top 3 Sectors (%)	40.31
Total number of stocks	50

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.00	1.08
BER	1.52	0.73

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

For exit within 30 days from the date of allotment - 1 %

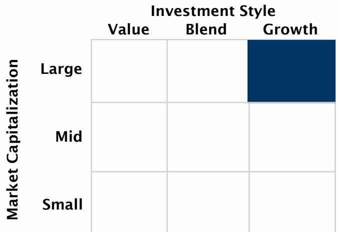
For exit after 30 days from the date of allotment - Nil

Quantitative Indicators

Standard Deviation(%)	13.94%
Beta	0.88
Sharpe Ratio	0.47
Information ratio	-0.26
Portfolio Turnover (1 Year) Equity	0.42
Portfolio Turnover Total	0.49

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX



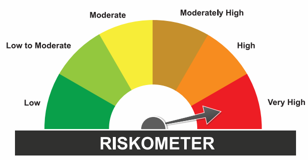
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

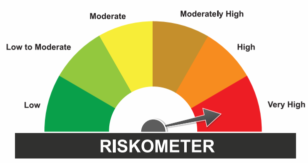
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



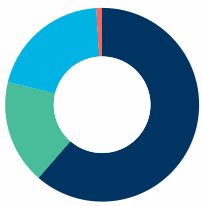
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● ICICI Bank Ltd		6.72
● State Bank Of India		2.98
Cholamandalam Investment & Finance Co. Ltd		2.44
Manappuram Finance Ltd		2.02
Axis Bank Ltd		1.99
Kotak Mahindra Bank Ltd		1.98
HEALTHCARE		
Aurobindo Pharma Ltd		2.19
Sun Pharmaceutical Industries Ltd		2.07
Biocon Ltd		1.99
Dr. Lal Path Labs Ltd		1.45
Divi'S Laboratories Ltd		1.43
Glaxosmithkline Pharmaceuticals Ltd		1.38
Sanofi Consumer Healthcare India Ltd		1.01
INFORMATION TECHNOLOGY		
Tata Consultancy Services Ltd		3.08
● Infosys Ltd		2.80
● Tech Mahindra Ltd		2.08
Coforge Ltd		1.39
L&T Technology Services Ltd		1.31
AUTOMOBILE AND AUTO COMPONENTS		
● Maruti Suzuki India Ltd		2.47
Schaeffler India Ltd		2.12
Eicher Motors Ltd		1.83
TVS Motor Company Ltd		1.41
METALS & MINING		
● Vedanta Aluminium Metal Ltd		2.52
Adani Enterprises Ltd		2.35
JSW Steel Ltd		1.52
Hindustan Zinc Ltd		0.76
Vedanta Iron And Steel Ltd		0.10
OIL, GAS & CONSUMABLE FUELS		
● Gail (India) Ltd		3.14
Oil & Natural Gas Corporation Ltd		2.31
Oil India Ltd		1.06
Vedanta Oil And Gas Ltd		0.11
POWER		
● Acme Solar Holdings Ltd		3.13
CESC Ltd		1.91
JSW Energy Ltd		0.61
Vedanta Power Ltd		0.11
FAST MOVING CONSUMER GOODS		
Nestle India Ltd		2.11
Colgate Palmolive (India) Ltd		1.73
Britannia Industries Ltd		1.35
SERVICES		
● Interglobe Aviation Ltd		2.51
The Great Eastern Shipping Co. Ltd		1.45
JSW Infrastructure Ltd		0.61
CAPITAL GOODS		
Grindwell Norton Ltd		1.65
SKF India (Industrial) Ltd		1.14
Timken India Ltd		1.09
CONSTRUCTION		
● Larsen & Toubro Ltd		3.78
CONSUMER DURABLES		
Asian Paints Ltd		1.59
Voltas Ltd		1.23
CHEMICALS		
Pidilite Industries Ltd		1.44
TELECOMMUNICATION		
Bharti Airtel Ltd		1.37
CONSTRUCTION MATERIALS		
Ultratech Cement Ltd		1.31
TOTAL		**92.13**
REAL ESTATE INVESTMENT TRUST		
Nexus Select Trust		2.32
Embassy Office Parks Reit		1.79
Brookfield India Real Estate Trust		1.60
Mindspace Business Parks Reit		1.12
TOTAL		**6.83**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.06
TOTAL		**0.06**
CASH, CASH EQUIVALENTS AND OTHERS		**0.98**
TOTAL NET ASSSETS		**100.00**

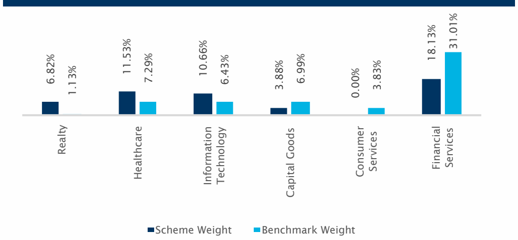
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	61.34
Mid Cap	17.41
Small Cap	20.21
Cash, Cash Equivalents And Others	0.98

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	NIFTY 500 TRI Benchmark	BSE Sensex TRI Additional-Benchmark	Scheme	NIFTY 500 TRI Benchmark	BSE Sensex TRI Additional-Benchmark
1 Year	6.16	3.37	-2.76	10,616	10,337	9,724
3 Years	11.41	12.29	6.75	13,832	14,163	12,168
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	14.44	16.78	10.65	15,782	16,904	14,084

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	4,10,000	NA	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	4,76,407	NA	NA	NA	NA	4,00,824	1,25,410
Returns (Annualised) (%)	8.77	NA	NA	NA	NA	7.11	8.50
NIFTY 500 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	9.40	NA	NA	NA	NA	7.33	5.89
BSE Sensex TRI (Additional Benchmark Returns) (Annualised) (TRI) (%)	4.30	NA	NA	NA	NA	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: March 14, 2023

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	05/07/1999
Benchmark	BSE 500 TRI
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	48,237.04	5,057.85
Monthly Avg. AUM	47,866.38	5,018.99

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Dinesh Balachandran	24 years	May-2018

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	380.5241	418.9438
IDCW : ₹	65.9849	88.4154

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	34,11,515
Top 10 Stock (%)	32.48
Top 5 Stock (%)	20.19
Top 3 Sectors (%)	42.94
Total number of stocks	85

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.61	0.84
BER	1.25	0.59

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	14.04%
Beta	0.90
Sharpe Ratio	0.50
Information ratio	-0.03
Portfolio Turnover (1 Year) Equity	0.11
Portfolio Turnover Total	1.54

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large	■		
Mid			
Small			

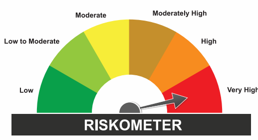
PRODUCT LABEL

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.

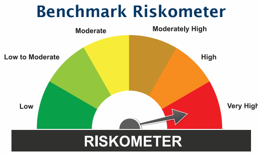
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



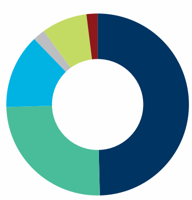
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	% To Aum	% Of Aum Derivatives	Net% To AUM
EQUITY SHARES				
FINANCIAL SERVICES				
● HDFC Bank Ltd		4.72		4.72
● ICICI Bank Ltd		4.43	-0.14	4.29
● Punjab National Bank		2.71		2.71
● Kotak Mahindra Bank Ltd		2.59		2.59
● Mahindra & Mahindra Financial Services Ltd		2.16		2.16
State Bank Of India		1.60		1.60
Bandhan Bank Ltd		1.38		1.38
Axis Bank Ltd		1.25		1.25
ICICI Prudential Life Insurance Company Ltd		1.17		1.17
Life Insurance Corporation Of India		0.55		0.55
Equitas Small Finance Bank Ltd		0.52		0.52
HDFC Asset Management Co. Ltd		0.35		0.35
Indian Energy Exchange Ltd		0.31		0.31
Bank Of India		0.09		0.09
OIL, GAS & CONSUMABLE FUELS				
● Reliance Industries Ltd		4.80		4.80
● GAIL (India) Ltd		2.31		2.31
Oil & Natural Gas Corporation Ltd		1.20		1.20
Indian Oil Corporation Ltd		1.05		1.05
Petronet Lng Ltd		1.02		1.02
HEALTHCARE				
● Biocon Ltd		3.53		3.53
Aster Dm Quality Care Ltd		1.57		1.57
Cipla Ltd		1.17		1.17
Mankind Pharma Ltd		0.68		0.68
Gland Pharma Ltd		0.58		0.58
Aurobindo Pharma Ltd		0.51		0.51
Lupin Ltd		0.50		0.50
Sanofi India Ltd		0.17		0.17
Syngene International Ltd		0.02		0.02
POWER				
● Torrent Power Ltd		2.63		2.63
NHPC Ltd		1.09		1.09
JSW Energy Ltd		0.86		0.86
CESC Ltd		0.75		0.75
AUTOMOBILE AND AUTO COMPONENTS				
Bajaj Auto Ltd		1.33		1.33
Maruti Suzuki India Ltd		1.16		1.16
Samvardhana Motherson International Ltd		1.04		1.04
Tata Motors Passenger Vehicles Ltd		0.87	0.07	0.94
Hero Motocorp Ltd		0.50		0.50
Motherson Sumi Wiring India Ltd		0.09		0.09
Automotive Axles Ltd		0.07		0.07
FAST MOVING CONSUMER GOODS				
ITC Ltd		1.81		1.81
Dabur India Ltd		1.65		1.65
United Spirits Ltd		0.92		0.92
E.I.D-Parry (India) Ltd		0.32		0.32
Sula Vineyards Ltd		0.07		0.07
METALS & MINING				
Tata Steel Ltd		2.05	-0.06	1.99
Hindalco Industries Ltd		1.14		1.14
JSW Steel Ltd		0.76		0.76
NMDC Ltd		0.50		0.50
Steel Authority Of India Ltd		0.18		0.18
NMDC Steel Ltd		0.02		0.02
TELECOMMUNICATION				
● Indus Towers Ltd		2.60		2.60
Bharti Airtel Ltd		1.29		1.29
CAPITAL GOODS				
Tata Motors Ltd		1.12		1.12
Grindwell Norton Ltd		0.66		0.66
Carborundum Universal Ltd		0.40		0.40
Disa India Ltd		0.29		0.29
Wendt (India) Ltd		0.28		0.28
Timken India Ltd		0.24		0.24
Ingersoll Rand (India) Ltd		0.21		0.21
INFORMATION TECHNOLOGY				
Tech Mahindra Ltd		1.81	-0.51	1.30
Infosys Ltd		0.65		0.65
Wipro Ltd-25-Aug-26			0.57	0.57
Tata Consultancy Services Ltd		0.46		0.46
HCL Technologies Ltd		0.21		0.21
SERVICES				
Delhivery Ltd		1.39		1.39
JSW Infrastructure Ltd		1.29		1.29
Gateway Distriparks Ltd		0.12		0.12
CONSTRUCTION MATERIALS				
Grasim Industries Ltd		0.72		0.72
Nuvoco Vistas Corporation Ltd		0.60		0.60
Prism Johnson Ltd		0.48		0.48
ACC Ltd		0.41		0.41
The Ramco Cements Ltd		0.40		0.40
CHEMICALS				
UPL Ltd		1.10		1.10
Neogen Chemicals Ltd		0.52		0.52
Rallis India Ltd		0.41		0.41
CONSUMER SERVICES				
FSN E-Commerce Ventures Ltd		1.53	-0.51	1.02
CONSTRUCTION				
Larsen & Toubro Ltd		0.82		0.82
G R Infra Projects Ltd		0.33		0.33
CONSUMER DURABLES				
Whirlpool Of India Ltd		0.67		0.67
V-Guard Industries Ltd		0.18		0.18
Greenply Industries Ltd		0.08		0.08
REALTY				
Ashiana Housing Ltd		0.58		0.58
TEXTILES				
K.P.R. Mill Ltd		0.41		0.41
OTHERS				
Nifty Index 25-08-2026			5.62	5.62
Bank Nifty Index 25-08-2026			2.86	2.86
TOTAL		85.01	7.90	92.91
REAL ESTATE INVESTMENT TRUST				
Embassy Office Parks Reit		0.95		
TOTAL		0.95		
FOREIGN EQUITYSHARES				
Cognizant Technology Solutions Corporation		1.18		
Epam Systems Inc		0.95		
TOTAL		2.13		
TREASURY BILLS				
91 Day T-Bill 13.08.26	SOV	1.03		
91 Day T-Bill 03.09.26	SOV	1.03		
364 Day T-Bill 19.11.26	SOV	0.03		
TOTAL		2.09		
CASH, CASH EQUIVALENTS AND OTHERS		1.92		
TOTAL NET ASSETS		100.00		

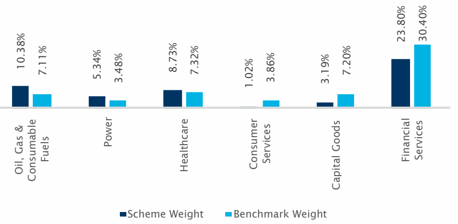
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	48.57
Mid Cap	24.43
Small Cap	12.96
Foreign Equityshares	2.13
Derivatives	7.90
Cash, Cash Equivalents And Others	1.92

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional- Benchmark**	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	0.36	2.98	-2.76	10,036	10,298	9,724
3 Years	11.99	11.88	6.75	14,048	14,010	12,168
5 Years	15.86	12.34	9.53	20,892	17,902	15,771
Since Inception	18.36	15.01	12.97	9,62,889	4,42,020	2,72,088

Past performance may or may not be sustained in the future. Benchmark BSE 500 TRI* Additional Benchmark BSE SENSEX TRI**

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	32,50,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	7,28,55,958	1,17,82,222	65,57,603	29,53,862	8,19,309	3,87,492	1,20,406
Returns (Annualised) (%)	18.72	14.03	15.71	17.16	12.42	4.85	0.63
BSE 500 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	14.83	13.07	13.93	13.84	10.91	6.94	5.37
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	13.71	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: July 05, 1999
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

EQUITY-LARGE & MID CAP

Ideal Investment Horizon - 5 years +

SBI LARGE & MIDCAP FUND

(Previously known as SBI Magnum Multiplier Fund)

An open-ended Equity Scheme investing in both large cap and mid cap stocks.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	28/02/1993
Benchmark	NIFTY Large MidCap250 Index (TRI)
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	42,319.98	4,437.42
Monthly Avg. AUM	41,650.37	4,367.21

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Saurabh Pant	18 years	Sep-2016

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	658.0396	719.9005
IDCW : ₹	297.2932	375.2264

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	17,39,873
Top 10 Stock (%)	31.22
Top 5 Stock (%)	19.14
Top 3 Sectors (%)	44.90
Total number of stocks	81

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.65	0.82
BER	1.28	0.57

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	13.39%
Beta	0.82
Sharpe Ratio	0.63
Information ratio	-0.25
Portfolio Turnover (1 Year) Equity	0.33
Portfolio Turnover Total	0.58

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large			■
Mid			■
Small			

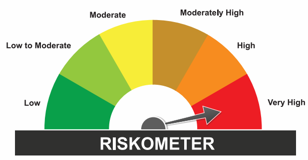
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

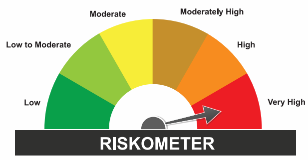
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



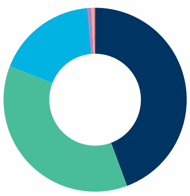
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	% To Aum	% Of Aum Derivatives	Net% To AUM
EQUITY SHARES				
FINANCIAL SERVICES				
● HDFC Bank Ltd		6.72		6.72
● ICICI Bank Ltd		3.93		3.93
● Axis Bank Ltd		3.20		3.20
● State Bank Of India		2.79		2.79
HDFC Life Insurance Company Ltd		1.77		1.77
ICICI Prudential Asset Management Company Ltd		1.47		1.47
Bajaj Finserv Ltd		0.99		0.99
Cholamandalam Financial Holdings Ltd		0.52		0.52
Jio Financial Services Ltd-25-Aug-26			0.41	0.41
HDFC Asset Management Co. Ltd		0.34		0.34
SBI Cards & Payment Services Ltd		0.31		0.31
HEALTHCARE				
● Biocon Ltd		2.36		2.36
Abbott India Ltd		2.02		2.02
Alkem Laboratories Ltd		2.01		2.01
Aurobindo Pharma Ltd		2.00		2.00
Gland Pharma Ltd		1.87		1.87
Divi'S Laboratories Ltd		1.58		1.58
Lupin Ltd		0.91		0.91
Dr. Lal Path Labs Ltd		0.59		0.59
Acutaas Chemicals Ltd		0.34		0.34
AUTOMOBILE AND AUTO COMPONENTS				
● Bharat Forge Ltd		2.44		2.44
● Balkrishna Industries Ltd		2.38		2.38
Sundram Fasteners Ltd		1.09		1.09
ZF Commercial Vehicle Control Systems India Ltd		0.99		0.99
Samvardhana Motherson International Ltd		0.97		0.97
Hero Motocorp Ltd		0.34		0.34
Motherson Sumi Wiring India Ltd		0.28		0.28
Tata Motors Passenger Vehicles Ltd		0.28		0.28
FAST MOVING CONSUMER GOODS				
Colgate Palmolive (India) Ltd		2.04		2.04
United Breweries Ltd		1.92		1.92
Hindustan Unilever Ltd		1.44		1.44
Godrej Consumer Products Ltd		1.19		1.19
Emami Ltd		0.61		0.61
Hatsun Agro Product Ltd		0.40		0.40
CONSUMER DURABLES				
● Asian Paints Ltd		2.50		2.50
● Berger Paints India Ltd		2.46		2.46
Relaxo Footwears Ltd		0.73		0.73
Voltas Ltd		0.59		0.59
Kajaria Ceramics Ltd		0.55		0.55
LG Electronics India Ltd		0.39		0.39
Sheela Foam Ltd		0.27		0.27
CAPITAL GOODS				
Tata Motors Ltd		2.20		2.20
Ashok Leyland Ltd		2.20		2.20
AIA Engineering Ltd		1.14		1.14
Ingersoll Rand (India) Ltd		0.63		0.63
Honeywell Automation India Ltd		0.56		0.56
Timken India Ltd		0.42		0.42
Astral Ltd		0.25		0.25
INFORMATION TECHNOLOGY				
LTM Ltd		1.81		1.81
Hexaware Technologies Ltd		1.59		1.59
Infosys Ltd		0.93		0.93
HCL Technologies Ltd		0.70		0.70
Wipro Ltd		0.55		0.55
METALS & MINING				
● Adani Enterprises Ltd		2.44		2.44
Jindal Steel Ltd		1.85		1.85
Tata Steel Ltd		0.62		0.62
Vedanta Aluminium Metal Ltd		0.43		0.43
POWER				
Torrent Power Ltd		2.17		2.17
Adani Energy Solutions Ltd		1.06		1.06
JSW Energy Ltd		0.99		0.99
Acme Solar Holdings Ltd		0.64		0.64
CONSUMER SERVICES				
Swiggy Ltd		2.07		2.07
FSN E-Commerce Ventures Ltd		1.42		1.42
Jubilant Foodworks Ltd		1.14		1.14
Lemon Tree Hotels Ltd		0.11		0.11
CONSTRUCTION MATERIALS				
Shree Cement Ltd		2.06		2.06
The Ramco Cements Ltd		1.02		1.02
JK Cement Ltd		0.49		0.49
Nuvoco Vistas Corporation Ltd		0.46		0.46
ACC Ltd		0.44		0.44
SERVICES				
Delhivery Ltd		1.05		1.05
Adani Ports And Special Economic Zone Ltd		0.57		0.57
TEXTILES				
Page Industries Ltd		1.16		1.16
Ganesha Ecosphere Ltd		0.24		0.24
TELECOMMUNICATION				
Indus Towers Ltd		1.30		1.30
OIL, GAS & CONSUMABLE FUELS				
Coal India Ltd		0.40		0.40
Hindustan Petroleum Corporation Ltd		0.24		0.24
Gujarat Energy Ltd		0.19		0.19
GSPL Transmission Ltd		0.03		0.03
CONSTRUCTION				
G R Infra Projects Ltd		0.47		0.47
CHEMICALS				
Neogen Chemicals Ltd		0.37		0.37
TOTAL		**97.99**	**0.41**	**98.40**
FOREIGN EQUITY SHARES				
Epam Systems Inc		0.71		
TOTAL		**0.71**		
TREASURY BILLS				
91 Day T-Bill 03.09.26	SOV	0.47		
91 Day T-Bill 28.08.26	SOV	0.12		
364 Day T-Bill 19.11.26	SOV	0.08		
TOTAL		**0.67**		
CASH, CASH EQUIVALENTS AND OTHERS		**0.22**		
TOTAL NET ASSSETS		**100.00**		

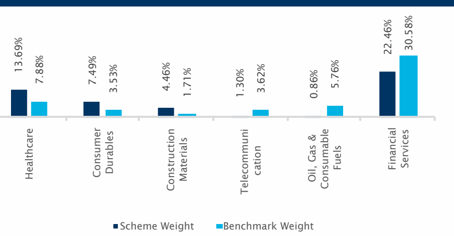
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	44.03
Mid Cap	36.36
Small Cap	17.60
Foreign Equityshares	0.71
Derivatives	0.41
Cash, Cash Equivalents And Others	0.22

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY Large Midcap 250 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**NIFTY Large Midcap 250 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**
1 Year	6.07	5.27	-2.76	10,607	10,527	9,724
3 Years	13.64	14.44	6.75	14,682	14,993	12,168
5 Years	14.12	14.48	9.53	19,368	19,680	15,771
Since Inception	14.71	N.A.	12.17	9,83,610	N.A.	4,65,528

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	40,20,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	11,50,88,961	1,31,09,404	66,01,466	27,14,765	8,38,940	4,18,125	1,25,361
Returns (Annualised) (%)	15.94	14.90	15.79	15.59	13.38	9.98	8.42
NIFTY Large MidCap 250 Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	12.14	14.85	15.96	15.83	13.40	9.00	7.95
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	12.92	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: February 28, 1993
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

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.

Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

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

EQUITY-FOCUSED

Ideal Investment Horizon - 5 years +

SBI FOCUSED FUND

(Previously known as SBI Emerging Businesses Fund, was later renamed to SBI Focused Equity Fund)
An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	17/09/2004
Benchmark	BSE 500 (TRI)
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	50,084.27	5,251.54
Monthly Avg. AUM	48,675.52	5,103.83

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. R. Srinivasan	33 years	May-2009

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	400.8422	453.6222
IDCW : ₹	73.3175	110.5433

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	15,45,490
Top 10 Stock (%)	55.01
Top 5 Stock (%)	34.08
Top 3 Sectors (%)	54.62
Total number of stocks	23

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.64	0.84
BER	1.24	0.55

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	13.90%
Beta	0.82
Sharpe Ratio	0.72
Information ratio	0.45
Portfolio Turnover (1 Year) Equity	0.36
Portfolio Turnover Total	0.36

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

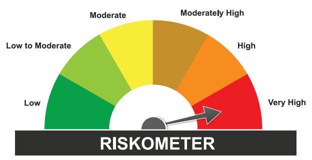
FUND MATRIX

PRODUCT LABEL

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

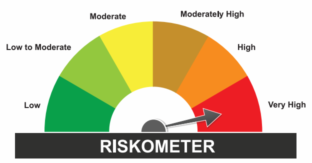
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



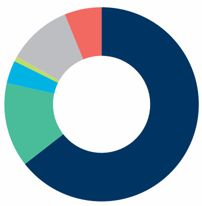
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● Bajaj Finance Ltd		9.20
● ICICI Bank Ltd		7.74
● State Bank Of India		6.16
● Kotak Mahindra Bank Ltd		5.46
● Muthoot Finance Ltd		4.36
Bajaj Finserv Ltd		2.35
POWER		
● Adani Energy Solutions Ltd		4.93
● Adani Power Ltd		4.65
Torrent Power Ltd		1.98
CONSUMER SERVICES		
Jubilant Foodworks Ltd		2.19
Meesho Ltd		2.11
Lenskart Solutions Ltd		1.99
Vishal Mega Mart Ltd		1.50
TELECOMMUNICATION		
● Bharti Airtel Ltd		5.52
AUTOMOBILE AND AUTO COMPONENTS		
Sona Blw Precision Forgings Ltd		2.92
Eicher Motors Ltd		2.19
CHEMICALS		
● Solar Industries India Ltd		4.04
FAST MOVING CONSUMER GOODS		
Hatsun Agro Product Ltd		1.63
Procter & Gamble Hygiene And Health Care Ltd		1.55
METALS & MINING		
Adani Enterprises Ltd		2.95
HEALTHCARE		
Divi'S Laboratories Ltd		2.53
REALTY		
DLF Ltd		2.28
CAPITAL GOODS		
Thermax Ltd		1.98
TOTAL		**82.21**
FOREIGN EQUITYSHARES		
● Alphabet Inc.		7.47
Epam Systems Inc		3.20
TOTAL		**10.67**
CONVERTIBLE DEBENTURES		
Samvardhana Motherson International Ltd		0.81
TOTAL		**0.81**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.15
TOTAL		**0.15**
CASH, CASH EQUIVALENTS AND OTHERS		**6.16**
TOTAL NET ASSSETS		**100.00**

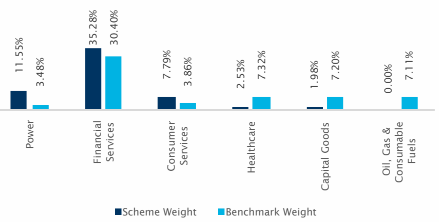
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	64.36
Mid Cap	14.03
Small Cap	3.82
Convertible Debentures	0.81
Foreign Equityshares	10.67
Cash, Cash Equivalents And Others	6.16

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**
1 Year	15.26	2.98	-2.76	11,526	10,298	9,724
3 Years	15.48	11.88	6.75	15,404	14,010	12,168
5 Years	13.15	12.34	9.53	18,556	17,902	15,771
Since Inception	18.37	14.97	14.35	4,00,842	2,11,744	1,88,109

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	26,30,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	2,04,72,443	1,50,08,688	65,89,528	26,76,451	8,62,495	4,46,438	1,30,807
Returns (Annualised) (%)	16.08	15.99	15.76	15.33	14.51	14.51	17.19
BSE 500 (First Tier Benchmark Returns) (Annualised) (TRI) (%)	13.31	13.07	13.93	13.84	10.91	6.94	5.37
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	12.11	11.57	11.96	11.34	6.73	2.68	-2.75

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

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

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

SBI MIDCAP FUND

(Previously known as SBI Magnum Midcap Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	29/03/2005
Benchmark	Nifty Midcap 150 Index (TRI)
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	24,348.76	2,553.07
Monthly Avg. AUM	24,310.31	2,549.04

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Bhavin Vithlani	22 years	April-2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	242.8282	274.4561
IDCW : ₹	99.2230	155.6031

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	14,07,408
Top 10 Stock (%)	27.39
Top 5 Stock (%)	27.39
Top 3 Sectors (%)	47.36
Total number of stocks	54

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.82	1.01
BER	1.38	0.68

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	15.85%
Beta	0.85
Sharpe Ratio	0.46
Information ratio	-1.03
Portfolio Turnover (1 Year) Equity	0.52
Portfolio Turnover Total	0.76

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX

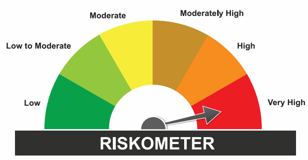
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

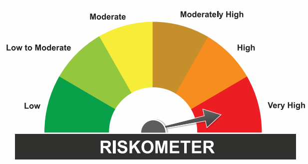
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



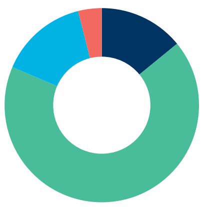
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● Crisil Ltd		3.04
● Sundaram Finance Ltd		2.67
● ICICI Lombard General Insurance Company Ltd		2.67
● The Federal Bank Ltd		2.65
Multi Commodity Exchange Of India Ltd		2.43
ICICI Prudential Life Insurance Company Ltd		2.12
HDB Financial Services Ltd		2.00
360 One Wam Ltd		1.68
Mahindra & Mahindra Financial Services Ltd		1.58
Star Health & Allied Insurance Co. Ltd		1.56
Billionbrains Garage Ventures Ltd		1.11
Max Financial Services Ltd		0.62
CAPITAL GOODS		
● Supreme Industries Ltd		2.85
● Bharat Heavy Electricals Ltd		2.51
Grindwell Norton Ltd		2.18
AIA Engineering Ltd		1.89
Siemens Ltd		1.81
Carborundum Universal Ltd		1.31
Thermax Ltd		1.06
Indo-Mim Ltd		0.10
HEALTHCARE		
● Biocon Ltd		2.73
Lupin Ltd		2.08
Aurobindo Pharma Ltd		1.97
Anthem Biosciences Ltd		1.43
Glaxosmithkline Pharmaceuticals Ltd		1.31
AUTOMOBILE AND AUTO COMPONENTS		
Bharat Forge Ltd		2.44
Motherson Sumi Wiring India Ltd		1.74
Sundram Fasteners Ltd		1.61
Schaeffler India Ltd		1.51
POWER		
● Torrent Power Ltd		2.90
● Adani Energy Solutions Ltd		2.70
JSW Energy Ltd		1.43
CONSTRUCTION MATERIALS		
● Shree Cement Ltd		2.67
Dalmia Bharat Ltd		1.70
JK Cement Ltd		1.12
The India Cements Ltd		0.47
CONSUMER SERVICES		
FSN E-Commerce Ventures Ltd		2.46
Urban Company Ltd		1.55
Swiggy Ltd		1.17
CHEMICALS		
SRF Ltd		2.26
PI Industries Ltd		1.52
Solar Industries India Ltd		1.36
FAST MOVING CONSUMER GOODS		
Colgate Palmolive (India) Ltd		1.53
Procter & Gamble Hygiene And Health Care Ltd		1.10
Hatsun Agro Product Ltd		1.09
REALTY		
Oberoi Realty Ltd		2.03
The Phoenix Mills Ltd		1.55
METALS & MINING		
JSW Steel Ltd		1.56
Adani Enterprises Ltd		1.43
CONSUMER DURABLES		
Berger Paints India Ltd		2.01
TEXTILES		
Page Industries Ltd		1.75
TELECOMMUNICATION		
Indus Towers Ltd		1.51
SERVICES		
JSW Infrastructure Ltd		1.12
INFORMATION TECHNOLOGY		
L&T Technology Services Ltd		0.73
TOTAL		**95.38**
TREASURY BILLS		
91 Day T-Bill 03.09.26	SOV	0.61
364 Day T-Bill 19.11.26	SOV	0.12
TOTAL		**0.73**
CASH, CASH EQUIVALENTS AND OTHERS		**3.89**
TOTAL NET ASSSETS		**100.00**

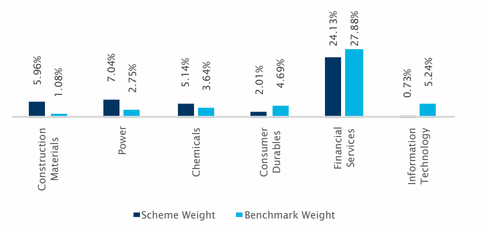
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	13.99
Mid Cap	66.84
Small Cap	14.55
Cash, Cash Equivalents And Others	3.89

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**Nifty Midcap 150 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**Nifty Midcap 150 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**
1 Year	5.04	9.01	-2.76	10,504	10,901	9,724
3 Years	11.91	18.53	6.75	14,019	16,659	12,168
5 Years	14.08	17.91	9.53	19,339	22,810	15,771
Since Inception	16.11	N.A.	13.99	2,42,828	N.A.	1,63,854
Past performance may or may not be sustained in the future.						

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	25,70,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	1,78,06,560	1,47,40,721	73,15,065	27,56,229	8,12,742	4,02,186	1,26,588
Returns (Annualised) (%)	15.62	15.84	16.96	15.87	12.10	7.34	10.38
Nifty Midcap 150 Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	17.05	17.32	18.96	19.14	17.53	12.20	13.78
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.90	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: March 29, 2005

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month."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

(Previously known as SBI Magnum Global Fund)
An open-ended Equity Scheme investing in companies following the MNC theme.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

Investment Objective

To provide the investor with the opportunity of long-term capital appreciation by investing in diversified portfolio comprising primarily of MNC companies.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	30/09/1994
Benchmark	NIFTY MNC Index (TRI)
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	6,479.74	679.43
Monthly Avg. AUM	6,321.46	662.83

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Tanmaya Desai	17 years	Feb-2025

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	404.4880	448.7106
IDCW : ₹	123.5679	160.1738

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	3,40,702
Top 10 Stock (%)	37.45
Top 5 Stock (%)	21.53
Top 3 Sectors (%)	64.05
Total number of stocks	47

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.99	1.38
BER	1.56	1.03

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:
For exit within 30 days from the date of allotment - 1.00%;
For exit after 30 days from the date of allotment - Nil

Quantitative Indicators

Standard Deviation(%)	13.47%
Beta	0.65
Sharpe Ratio	0.21
Information ratio	-0.85
Portfolio Turnover (1 Year) Equity	0.59
Portfolio Turnover Total	0.59

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large			■
Mid			
Small			■

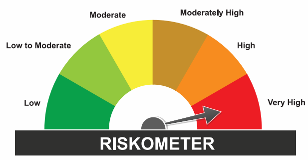
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

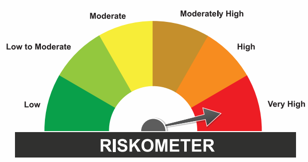
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



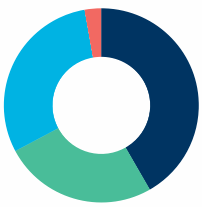
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
HEALTHCARE		
● Divi'S Laboratories Ltd		4.97
● Sun Pharmaceutical Industries Ltd		3.69
● Biocon Ltd		2.96
Aurobindo Pharma Ltd		2.93
Anthem Biosciences Ltd		2.90
Cipla Ltd		2.27
Aster Dm Quality Care Ltd		1.52
Polymedicure Ltd		1.47
Cohance Lifesciences Ltd		1.44
Abbott India Ltd		1.03
Lupin Ltd		0.56
Gland Pharma Ltd		0.27
AUTOMOBILE AND AUTO COMPONENTS		
● Sona Blw Precision Forgings Ltd		3.56
● Maruti Suzuki India Ltd		3.29
● Bosch Ltd		3.17
Hyundai Motor India Ltd		2.69
Samvardhana Motherson International Ltd		2.33
Bharat Forge Ltd		2.04
Tenneco Clean Air India Ltd		1.65
ZF Commercial Vehicle Control Systems India Ltd		1.49
Balkrishna Industries Ltd		0.50
CAPITAL GOODS		
● Cummins India Ltd		5.11
Siemens Ltd		2.90
ABB India Ltd		2.81
Grindwell Norton Ltd		2.75
Kennametal India Ltd		1.39
Timken India Ltd		1.16
Aequs Ltd		0.71
Indo-Mim Ltd		0.49
FAST MOVING CONSUMER GOODS		
Britannia Industries Ltd		2.51
CCL Products (India) Ltd		2.34
Colgate Palmolive (India) Ltd		1.92
Hindustan Unilever Ltd		1.82
Nestle India Ltd		0.70
CHEMICALS		
● Navin Fluorine International Ltd		3.27
● Aether Industries Ltd		3.23
Privi Speciality Chemicals Ltd		1.07
Sudeep Pharma Ltd		0.93
Clean Science & Technology Ltd		0.58
METALS & MINING		
● Vedanta Aluminium Metal Ltd		4.20
Vedanta Ltd		2.28
INFORMATION TECHNOLOGY		
Amagi Media Labs Ltd		2.28
Coforge Ltd		1.86
TEXTILES		
Garware Technical Fibres Ltd		1.81
Gokaldas Exports Ltd		1.76
POWER		
Vedanta Power Ltd		0.16
OIL, GAS & CONSUMABLE FUELS		
Vedanta Oil And Gas Ltd		0.16
TOTAL		**96.93**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.30
TOTAL		**0.30**
CASH, CASH EQUIVALENTS AND OTHERS		**2.77**
TOTAL NET ASSETS		**100.00**

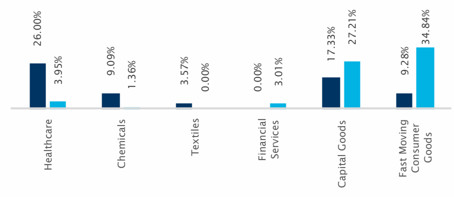
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	41.57
Mid Cap	25.44
Small Cap	29.92
Cash, Cash Equivalents And Others	2.77

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**Nifty MNC Index (TRI) Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**Nifty MNC Index (TRI) Benchmark**	**BSE Sensex TRI AdditionalBench-mark**
1 Year	11.61	16.54	-2.76	11,161	11,654	9,724
3 Years	7.48	15.01	6.75	12,417	15,219	12,168
5 Years	8.72	14.61	9.53	15,200	19,790	15,771
Since Inception	13.90	N.A.	11.13	6,32,113	N.A.	2,88,430

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	38,30,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	10,58,84,357	1,11,67,779	52,48,190	21,91,593	7,57,296	4,12,658	1,35,700
Returns (Annualised) (%)	16.65	13.59	13.14	11.59	9.25	9.08	25.24
Nifty MNC Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	14.64	14.82	14.96	14.45	15.06	13.64	17.95
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	13.24	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: September 30, 1994
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

Ideal Investment Horizon - 5 years +

SBI SMALL CAP FUND

(Previously known as SBI Small & Midcap Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	09/09/2009
Benchmark	BSE 250 Small Cap Index TRI
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	39,942.33	4,188.12
Monthly Avg. AUM	40,368.60	4,232.81

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. R. Srinivasan	33 years	Nov-2013

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	177.4560	204.7896
IDCW : ₹	104.8381	139.7776

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	30,31,110
Top 10 Stock (%)	27.47
Top 5 Stock (%)	15.49
Top 3 Sectors (%)	42.90
Total number of stocks	68

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.57	0.74
BER	1.29	0.57

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

For exit within one year from the date of allotment -1%

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

Quantitative Indicators

Standard Deviation(%)	17.14%
Beta	0.76
Sharpe Ratio	0.38
Information ratio	-0.64
Portfolio Turnover (1 Year) Equity	0.14
Portfolio Turnover Total	0.84

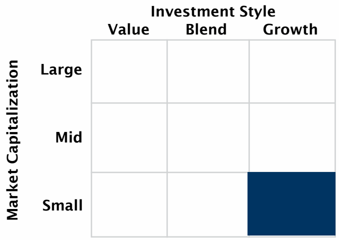
Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

PORTFOLIO

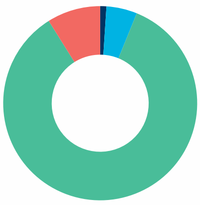
	Company/ Issuer	Rating	Net% To AUM
	EQUITY SHARES		
	FINANCIAL SERVICES		
●	City Union Bank Ltd		2.71
●	Multi Commodity Exchange Of India Ltd		2.22
	Anandrathi Wealth Ltd		2.18
	Pine Labs Ltd		2.18
	SBFC Finance Ltd		2.02
	Cholamandalam Financial Holdings Ltd		1.51
	Star Health & Allied Insurance Co. Ltd		1.46
	Aptus Value Housing Finance India Ltd		1.28
	Muthoot Finance Ltd		1.02
	CSB Bank Ltd		0.91
	Manappuram Finance Ltd		0.30
	RBL Bank Ltd		0.06
	AUTOMOBILE AND AUTO COMPONENTS		
●	Ather Energy Ltd		4.26
●	Belrise Industries Ltd		2.58
●	ZF Commercial Vehicle Control Systems India Ltd		2.54
●	Sundram Fasteners Ltd		2.45
	Sansera Engineering Ltd		1.48
	Rajratan Global Wire Ltd		0.47
	CAPITAL GOODS		
●	Honeywell Automation India Ltd		2.85
	Happy Forgings Ltd		1.53
	Elgi Equipments Ltd		1.43
	Finolex Industries Ltd		1.41
	Carborundum Universal Ltd		1.32
	Esab India Ltd		1.27
	Ratnamani Metals & Tubes Ltd		1.26
	Ajax Engineering Ltd		0.17
	Indo-Mim Ltd		0.03
	CHEMICALS		
●	Navin Fluorine International Ltd		3.09
	Deepak Fertilizers And Petrochemicals Corporation Ltd		2.04
	Privi Speciality Chemicals Ltd		1.72
	Fine Organic Industries Ltd		0.79
	Archean Chemical Industries Ltd		0.58
	Chemplast Sanmar Ltd		0.53
	Clean Science & Technology Ltd		0.35
	CONSUMER DURABLES		
	Kajaria Ceramics Ltd		2.05
	Thangamayil Jewellery Ltd		1.69
	Relaxo Footwears Ltd		1.35
	V-Guard Industries Ltd		1.34
	TTK Prestige Ltd		0.94
	Hawkins Cookers Ltd		0.79
	Sheela Foam Ltd		0.62
	CONSUMER SERVICES		
	Chalet Hotels Ltd		1.83
	Urban Company Ltd		1.74
	Westlife Foodworld Ltd		0.89
	Electronics Mart India Ltd		0.65
	Meesho Ltd		0.64
	Vedant Fashions Ltd		0.36
	Lemon Tree Hotels Ltd		0.36
	Go Fashion (India) Ltd		0.27
	Physicswallah Ltd		0.16
	FAST MOVING CONSUMER GOODS		
	Doms Industries Ltd		1.87
	E.I.D-Parry (India) Ltd		1.77
	Balrampur Chini Mills Ltd		1.61
	Dodla Dairy Ltd		0.96
	Hatsun Agro Product Ltd		0.65
	CONSTRUCTION		
●	Kalpataru Projects International Ltd		2.55
	Afcons Infrastructure Ltd		1.08
	Ahluwalia Contracts (India) Ltd		0.93
	HEALTHCARE		
●	Krishna Institute Of Medical Sciences Ltd		2.22
	Acutaas Chemicals Ltd		0.29
	POWER		
	NHPC Ltd		2.17
	TEXTILES		
	K.P.R. Mill Ltd		2.02
	INFORMATION TECHNOLOGY		
	Fractal Analytics Ltd		0.94
	Amagi Media Labs Ltd		0.84
	Happiest Minds Technologies Ltd		0.15
	SERVICES		
	CMS Info Systems Ltd		0.96
	REALTY		
	Brigade Enterprises Ltd		0.86
	MEDIA, ENTERTAINMENT & PUBLICATION		
	PVR Inox Ltd		0.40
	TOTAL		89.95
	TREASURY BILLS		
	91 Day T-Bill 28.08.26	SOV	0.85
	91 Day T-Bill 20.08.26	SOV	0.25
	364 Day T-Bill 19.11.26	SOV	0.16
	TOTAL		1.26
	CASH, CASH EQUIVALENTS AND OTHERS		8.79
	TOTAL NET ASSETS		100.00

● Top Ten Holdings ■ New Additions

FUND MATRIX

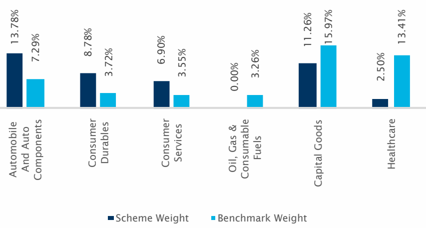


MARKET CAPITALIZATION



Large Cap	1.02
Mid Cap	5.06
Small Cap	83.87
Cash, Cash Equivalents And Others	8.79

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



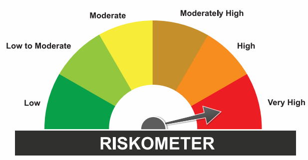
PRODUCT LABEL

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.

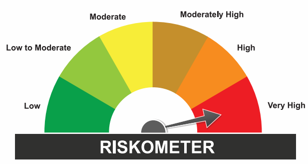
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 250 Small Cap Index TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**BSE 250 Small Cap Index TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**
1 Year	2.86	3.45	-2.76	10,286	10,345	9,724
3 Years	10.91	15.10	6.75	13,645	15,253	12,168
5 Years	13.12	14.55	9.53	18,535	19,735	15,771
Since Inception	18.55	11.87	11.23	1,77,456	66,583	60,426

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	20,30,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	1,33,30,451	NA	96,40,022	28,90,531	7,96,041	3,98,341	1,27,628
Returns (Annualised) (%)	19.64	NA	20.10	16.76	11.26	6.70	12.05
BSE 250 Small Cap Index TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	14.33	NA	15.56	16.95	14.71	8.53	14.31
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.68	NA	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: September 09, 2009

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

Ratios are computed using Total Return Index (TRI) in terms of clause 7.23 of SEBI Master Circular for Mutual Fund dated March 20, 2026

SBI ELSS TAX SAVER FUND

(Previously known as SBI Long Term Equity Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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 theIncome-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 dateof allotment to avail Section 80C benefits.

Date of Allotment	31/03/1993
Benchmark	BSE 500 (TRI)
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	32,297.57	3,386.53
Monthly Avg. AUM	32,094.42	3,365.23

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Milind Agrawal	18 years	Jan 2026

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	440.0281	478.6604
IDCW : ₹	89.2114	118.5588

Minimum Investment

Lumpsum	₹ 500
Additional Purchase	₹ 500
SIP	Please refer page 90

Highlights

No of Folio/Investors	23,03,320
Top 10 Stock (%)	41.58
Top 5 Stock (%)	29.02
Top 3 Sectors (%)	51.73
Total number of stocks	79

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.83	1.23
BER	1.34	0.83

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load:	N.A
Exit load:	NIL

Quantitative Indicators

Standard Deviation(%)	15.20%
Beta	0.97
Sharpe Ratio	0.70
Information ratio	0.97
Portfolio Turnover (1 Year) Equity	0.52
Portfolio Turnover Total	0.52

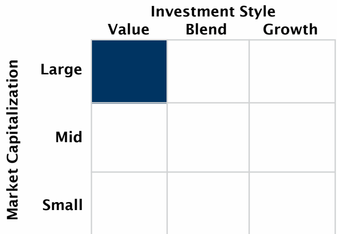
Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

PORTFOLIO

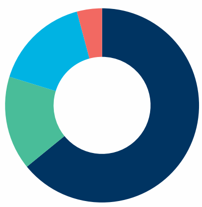
Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● ICICI Bank Ltd		8.44
● HDFC Bank Ltd		7.90
● Kotak Mahindra Bank Ltd		5.52
● Bajaj Finance Ltd		3.05
HDFC Life Insurance Company Ltd		1.73
Cholamandalam Investment & Finance Co. Ltd		1.49
State Bank Of India		1.46
TVS Holdings Ltd		1.22
ICICI Prudential Life Insurance Company Ltd		1.10
Manappuram Finance Ltd		1.01
Muthoot Finance Ltd		0.90
Bank Of Baroda		0.56
Equitas Small Finance Bank Ltd		0.51
Cholamandalam Financial Holdings Ltd		0.50
■ Karur Vysya Bank Ltd		0.44
Niva Bupa Health Insurance Company Ltd		0.43
■ Computer Age Management Services Ltd		0.30
Aavas Financiers Ltd		0.27
The South Indian Bank Ltd		0.25
■ Bandhan Bank Ltd		0.22
■ Tata Capital Ltd		0.01
OIL, GAS & CONSUMABLE FUELS		
● Reliance Industries Ltd		3.96
Oil & Natural Gas Corporation Ltd		1.65
Gail (India) Ltd		1.49
Gujarat Energy Ltd		0.31
■ GSPL Transmission Ltd		0.06
HEALTHCARE		
● Cipla Ltd		2.17
Sun Pharmaceutical Industries Ltd		1.68
Lupin Ltd		1.45
Aurobindo Pharma Ltd		0.73
Biocon Ltd		0.54
Krishna Institute Of Medical Sciences Ltd		0.33
Sanofi India Ltd		0.05
METALS & MINING		
● Adani Enterprises Ltd		3.20
Tata Steel Ltd		2.04
Hindalco Industries Ltd		1.38
CAPITAL GOODS		
● AIA Engineering Ltd		2.11
Grindwell Norton Ltd		1.24
Tata Motors Ltd		1.08
Cummins India Ltd		0.65
Pitti Engineering Ltd		0.31
Thermax Ltd		0.16
Timken India Ltd		0.16
INFORMATION TECHNOLOGY		
Tech Mahindra Ltd		1.93
Tata Consultancy Services Ltd		0.99
Hexaware Technologies Ltd		0.94
Infosys Ltd		0.93
POWER		
● Torrent Power Ltd		2.46
Adani Energy Solutions Ltd		1.15
JSW Energy Ltd		0.77
AUTOMOBILE AND AUTO COMPONENTS		
Bharat Forge Ltd		1.00
Sundaram Clayton Ltd		0.75
Bosch Ltd		0.57
■ Eicher Motors Ltd		0.57
Balkrishna Industries Ltd		0.44
■ Samvardhana Motherson International Ltd		0.15
CONSUMER DURABLES		
Asian Paints Ltd		1.35
Sheela Foam Ltd		1.00
Berger Paints India Ltd		0.51
Kajaria Ceramics Ltd		0.49
CONSUMER SERVICES		
FSN E-Commerce Ventures Ltd		1.86
Medplus Health Services Ltd		0.89
Jubilant Foodworks Ltd		0.41
CONSTRUCTION		
● Larsen & Toubro Ltd		2.77
TELECOMMUNICATION		
Bharti Airtel Ltd		1.87
Tata Communications Ltd		0.87
FAST MOVING CONSUMER GOODS		
Britannia Industries Ltd		1.24
Godrej Consumer Products Ltd		0.66
United Breweries Ltd		0.54
CONSTRUCTION MATERIALS		
Shree Cement Ltd		0.52
JSW Cement Ltd		0.48
Heidelbergcement India Ltd		0.36
Prism Johnson Ltd		0.34
REALTY		
Mahindra Lifespace Developers Ltd		1.09
SERVICES		
Delhivery Ltd		0.90
CHEMICALS		
Navin Fluorine International Ltd		0.54
Deepak Fertilizers And Petrochemicals Corporation Ltd		0.13
Rallis India Ltd		0.10
Solar Industries India Ltd		0.07
TOTAL		**95.70**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.12
TOTAL		**0.12**
CASH, CASH EQUIVALENTS AND OTHERS		**4.18**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings ■ New Additions

FUND MATRIX

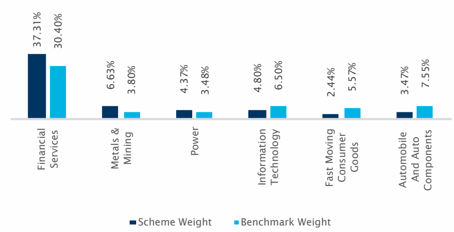


MARKET CAPITALIZATION



Large Cap	64.04
Mid Cap	15.63
Small Cap	16.03
Cash, Cash Equivalents And Others	4.18

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



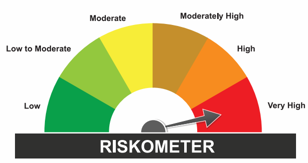
PRODUCT LABEL

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.

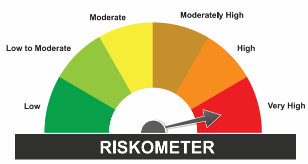
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional-Benchmark**
1 Year	1.34	2.98	-2.76	10,134	10,298	9,724
3 Years	15.71	11.88	6.75	15,498	14,010	12,168
5 Years	16.28	12.34	9.53	21,280	17,902	15,771
Since Inception	15.88	N.A.	12.71	13,66,369	N.A.	5,41,441

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	40,10,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	15,56,30,637	1,16,08,121	62,52,512	27,74,632	8,67,836	4,02,697	1,21,877
Returns (Annualised) (%)	17.30	13.91	15.16	16.00	14.76	7.43	2.93
BSE 500 (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	N.A	13.00	13.93	13.84	10.91	6.94	5.37
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	12.96	11.50	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: March 31, 1993

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI HEALTHCARE OPPORTUNITIES FUND

(Previously known as SBI Pharma Fund)

An open-ended Equity Scheme investing in healthcare sector.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment 05/07/1999

Benchmark BSE HEALTHCARE (TRI)

Additional Benchmark BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	5,405.77	566.82
Monthly Avg. AUM	5,193.77	544.59

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Tanmaya Desai	17 years	Jun-2011

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	513.3045	593.9416
IDCW : ₹	323.3547	412.6531

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	3,04,528
Top 10 Stock (%)	56.27
Top 5 Stock (%)	35.40
Top 3 Sectors (%)	98.31
Total number of stocks	33

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.00	1.02
BER	1.59	0.75

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

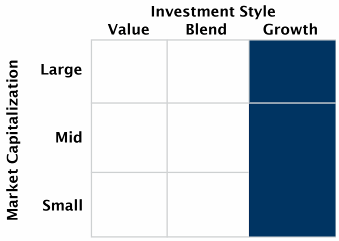
For exit within 15 Days from the date of allotment - 0.50%;
For exit after 15 Days from the date of allotment - Nil.

Quantitative Indicators

Standard Deviation(%)	14.36%
Beta	0.84
Sharpe Ratio	1.16
Information ratio	-0.02
Portfolio Turnover (1 Year) Equity	0.35
Portfolio Turnover Total	0.35

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX



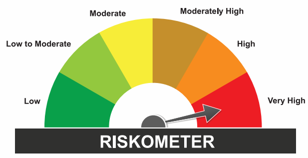
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

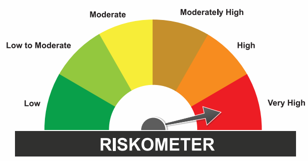
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



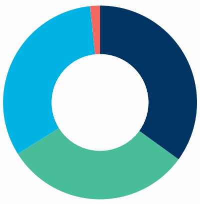
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
HEALTHCARE		
• Sun Pharmaceutical Industries Ltd		12.72
• Divi'S Laboratories Ltd		7.46
• Acutaas Chemicals Ltd		5.17
• Cipla Ltd		5.07
• Apollo Hospitals Enterprise Ltd		4.98
• Torrent Pharmaceuticals Ltd		4.74
• Max Healthcare Institute Ltd		4.58
• Laurus Labs Ltd		4.04
• Aurobindo Pharma Ltd		3.86
• Aster Dm Quality Care Ltd		3.65
Biocon Ltd		2.96
Jupiter Life Line Hospitals Ltd		2.88
Anthem Biosciences Ltd		2.82
Gland Pharma Ltd		2.78
Fortis Healthcare Ltd		2.63
SAI Life Sciences Ltd		2.44
Polymedicure Ltd		2.02
Krishna Institute Of Medical Sciences Ltd		1.98
Ajanta Pharma Ltd		1.93
Concord Biotech Ltd		1.89
Mankind Pharma Ltd		1.83
Lupin Ltd		1.79
Cohance Lifesciences Ltd		1.73
Global Health Ltd		1.67
Nephrocare Health Service Pvt. Ltd		1.20
Dr. Lal Path Labs Ltd		1.06
Abbott India Ltd		1.03
Syngene International Ltd		0.96
Rainbow Children'S Medicare Ltd		0.85
Healthcare Global Enterprises Ltd		0.73
Gufic Biosciences Ltd		0.36
CHEMICALS		
Aether Industries Ltd		2.28
Sudeep Pharma Ltd		2.22
TOTAL		**98.31**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.05
TOTAL		**0.05**
CASH, CASH EQUIVALENTS AND OTHERS		**1.64**
TOTAL NET ASSETS		**100.00**

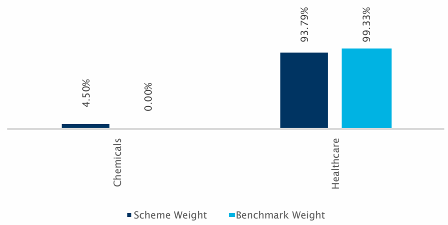
• Top Ten Holdings ▪ New Additions

MARKET CAPITALIZATION



Large Cap	34.97
Mid Cap	31.12
Small Cap	32.22
Cash, Cash Equivalents And Others	1.64

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	BSE Health Care TRI Benchmark	BSE Sensex TRI Additional-Benchmark	Scheme	BSE Health Care TRI Benchmark	BSE Sensex TRI Additional -Benchmark
1 Year	16.28	12.53	-2.76	11,628	11,253	9,724
3 Years	23.11	23.02	6.75	18,668	18,626	12,168
5 Years	16.95	14.90	9.53	21,900	20,041	15,771
Since Inception	16.76	15.11	12.97	6,64,891	4,52,978	2,72,088

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	32,50,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	6,14,35,096	1,72,27,948	74,77,152	33,47,772	10,43,542	4,89,610	1,41,920
Returns (Annualised) (%)	17.78	17.10	17.21	19.48	22.32	21.06	35.70
BSE HEALTHCARE (First Tier Benchmark Returns) (Annualised) (TRI) (%)	16.07	16.09	15.74	18.09	20.64	19.35	29.39
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	13.71	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: July 05, 1999
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI BANKING & FINANCIAL SERVICES FUND

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

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment 26/02/2015
Benchmark NIFTY Financial Services Index (TRI)
Additional Benchmark BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	10,878.58	1,140.66
Monthly Avg. AUM	10,871.85	1,139.96

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Milind Agrawal	18 years	Aug-2019

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	43.9677	49.6082
IDCW : ₹	39.4851	44.3422

Minimum Investment
Lumpsum ₹ 5,000
Additional Purchase ₹ 1,000
SIP Please refer page 90

Highlights
No of Folio/Investors 3,53,067
Top 10 Stock (%) 67.42
Top 5 Stock (%) 52.35
Top 3 Sectors (%) 90.82
Total number of stocks 32

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.15	1.16
BER	1.49	0.64

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

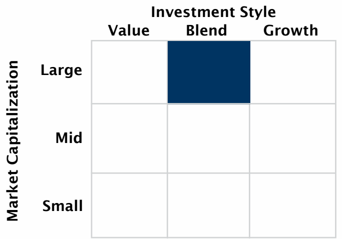
Exit load:

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

Quantitative Indicators
Standard Deviation(%) 14.59%
Beta 0.87
Sharpe Ratio 0.67
Information ratio 0.82
Portfolio Turnover (1 Year) Equity 0.93
Portfolio Turnover Total 1.48

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX



PRODUCT LABEL

This product is suitable for investors who are seeking^:

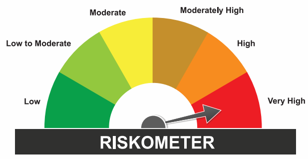
- Long term capital appreciation.
- Investment predominantly in a portfolio of equity & equity related instruments of companies engaged in banking & financial services sector.

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

Scheme Riskometer

The risk of the scheme is Very High

Benchmark Riskometer



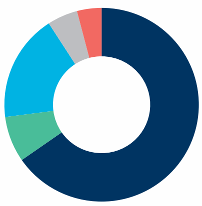
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	% To Aum	% Of Aum Derivatives	Net% To AUM
EQUITY SHARES				
FINANCIAL SERVICES				
• HDFC Bank Ltd		16.97		16.97
• ICICI Bank Ltd		10.65		10.65
• Kotak Mahindra Bank Ltd		9.68		9.68
• Bajaj Finance Ltd		8.12	1.58	9.70
• State Bank Of India		6.93		6.93
• HDFC Life Insurance Company Ltd		4.21		4.21
• Muthoot Finance Ltd		3.34		3.34
• Bank Of Baroda		2.99		2.99
• Cholamandalam Investment & Finance Co. Ltd		2.38		2.38
• ICICI Prudential Life Insurance Company Ltd		2.15		2.15
Cholamandalam Financial Holdings Ltd		2.09		2.09
The South Indian Bank Ltd		2.06		2.06
Star Health & Allied Insurance Co. Ltd		1.84		1.84
Computer Age Management Services Ltd		1.79		1.79
Aptus Value Housing Finance India Ltd		1.79		1.79
Manappuram Finance Ltd		1.40	2.58	3.98
Bank Of India		1.40		1.40
One 97 Communications Ltd		1.24		1.24
LIC Housing Finance Ltd		1.17		1.17
Aavas Financiers Ltd		1.12		1.12
Karur Vysya Bank Ltd		1.06		1.06
Aditya Birla Capital Ltd		1.01		1.01
HDB Financial Services Ltd		1.00		1.00
Care Ratings Ltd		0.88		0.88
360 One Wam Ltd		0.84		0.84
Central Depository Services (I) Ltd		0.74		0.74
Niva Bupa Health Insurance Company Ltd		0.73		0.73
Pine Labs Ltd		0.50		0.50
Crisil Ltd		0.33		0.33
ICRA Ltd		0.21		0.21
Bandhan Bank Ltd		0.17	0.89	1.06
Tata Capital Ltd		0.03		0.03
TOTAL		**90.82**	**5.05**	**95.87**
TREASURY BILLS				
364 Day T-Bill 19.11.26	SOV	0.05		
TOTAL		**0.05**		
CASH, CASH EQUIVALENTS AND OTHERS		**4.08**		
TOTAL NET ASSETS		**100.00**		

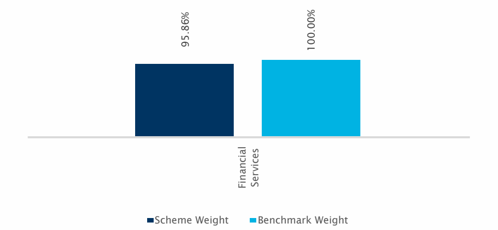
• Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	65.30
Mid Cap	7.64
Small Cap	17.88
Derivatives	5.05
Cash, Cash Equivalents And Others	4.08

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	NIFTY Financial Services TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	NIFTY Financial Services TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	4.33	0.75	-2.76	10,433	10,075	9,724
3 Years	14.92	10.41	6.75	15,184	13,462	12,168
5 Years	13.03	11.06	9.53	18,462	16,903	15,771
Since Inception	13.83	12.37	10.53	43,968	37,926	31,404

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	13,80,000	NA	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	33,53,574	NA	NA	25,19,740	8,46,922	4,24,779	1,21,519
Returns (Annualised) (%)	14.58	NA	NA	14.20	13.77	11.06	2.37
NIFTY Financial Services Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	13.14	NA	NA	12.74	10.58	8.92	2.59
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.50	NA	NA	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: February 26, 2015

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI PSU FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	07/07/2010
Benchmark	BSE PSU (TRI)
Additional Benchmark	BSE SENSEX TRI

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	6,674.22	699.82
Monthly Avg. AUM	6,690.66	701.54

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Rohit Shimpi	19 years	June-2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	34.3228	38.1856
IDCW : ₹	34.3188	38.1298

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	14,12,931
Top 10 Stock (%)	74.42
Top 5 Stock (%)	51.74
Top 3 Sectors (%)	77.50
Total number of stocks	24

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.87	0.86
BER	1.55	0.68

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	22.33%
Beta	0.91
Sharpe Ratio	0.78
Information ratio	-0.38
Portfolio Turnover (1 Year) Equity	0.16
Portfolio Turnover Total	0.16

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large	■		
Mid			
Small			

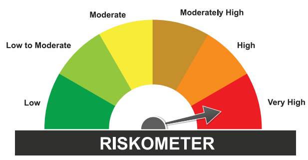
PRODUCT LABEL

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.

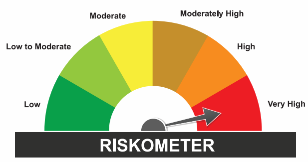
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



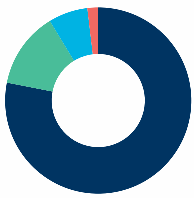
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● State Bank Of India		16.66
● Bank Of Baroda		5.21
Indian Bank		3.54
General Insurance Corporation Of India		2.22
SBI Life Insurance Co. Ltd		1.94
Life Insurance Corporation Of India		1.67
Canara Robeco Asset Management Company Ltd		1.40
PNB Housing Finance Ltd		1.02
OIL, GAS & CONSUMABLE FUELS		
● Gail (India) Ltd		9.28
● Oil & Natural Gas Corporation Ltd		5.32
● Bharat Petroleum Corporation Ltd		4.64
Petronet Lng Ltd		1.72
Indraprastha Gas Ltd		1.62
Gujarat Energy Ltd		1.44
GSPL Transmission Ltd		0.26
POWER		
● NTPC Ltd		9.07
● Power Grid Corporation Of India Ltd		8.49
NHPC Ltd		2.00
CAPITAL GOODS		
● Bharat Electronics Ltd		8.24
● Bharat Heavy Electricals Ltd		3.96
METALS & MINING		
● NMDC Ltd		3.55
National Aluminium Company Ltd		2.62
SERVICES		
Container Corporation Of India Ltd		1.11
CONSTRUCTION		
Engineers India Ltd		1.07
TOTAL		**98.05**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.07
TOTAL		**0.07**
CASH, CASH EQUIVALENTS AND OTHERS		**1.88**
TOTAL NET ASSETS		**100.00**

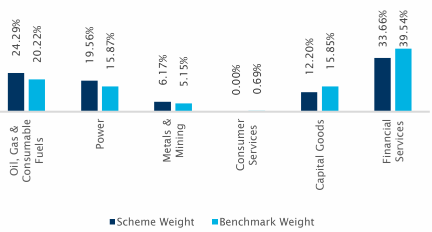
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	78.02
Mid Cap	13.22
Small Cap	6.81
Cash, Cash Equivalents And Others	1.88

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE PSU TRI Benchmark**	**BSE Sensex TRI Additional -Benchmark**	**Scheme**	**BSE PSU TRI Benchmark**	**BSE Sensex TRI Additional -Benchmark**
1 Year	9.60	10.89	-2.76	10,960	11,089	9,724
3 Years	22.35	24.04	6.75	18,324	19,095	12,168
5 Years	22.85	25.80	9.53	28,011	31,552	15,771
Since Inception	7.97	8.11	11.23	34,323	35,007	55,325

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	19,30,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	59,29,862	NA	54,88,394	30,27,222	10,12,234	4,21,398	1,22,341
Returns (Annualised) (%)	12.77	NA	13.66	17.62	21.06	10.52	3.65
BSE PSU (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	13.76	NA	14.79	19.58	22.65	11.35	4.13
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.76	NA	11.96	11.34	6.73	2.68	-2.75

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

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI COMMA FUND

(Previously known as SBI Magnum COMMA Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	08/08/2005
Benchmark	NIFTY Commodities Index (TRI)
Additional Benchmark	BSE SENSEX TRI

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	1,185.10	124.26
Monthly Avg. AUM	1,162.86	121.93

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Dinesh Balachandran	24 years	June 2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	116.0822	126.4311
IDCW : ₹	65.8893	71.9452

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	67,430
Top 10 Stock (%)	43.67
Top 5 Stock (%)	26.38
Top 3 Sectors (%)	59.39
Total number of stocks	41

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.27	1.45
BER	1.87	1.15

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	16.69%
Beta	0.84
Sharpe Ratio	0.73
Information ratio	0.04
Portfolio Turnover (1 Year) Equity	0.17
Portfolio Turnover Total	0.18

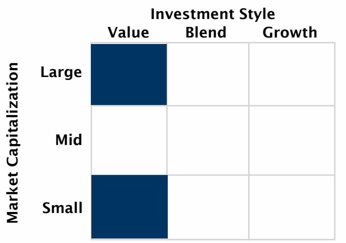
Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

PORTFOLIO

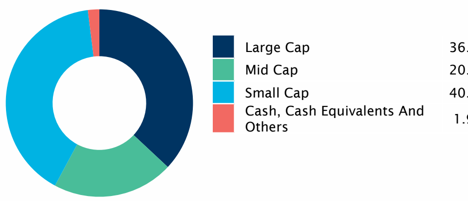
Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
METALS & MINING		
● Tata Steel Ltd		6.84
● JSW Steel Ltd		5.36
● Steel Authority Of India Ltd		3.35
NMDC Ltd		2.96
Jindal Stainless Ltd		1.96
Hindalco Industries Ltd		1.79
Hindustan Zinc Ltd		1.68
Vedanta Aluminium Metal Ltd		1.25
NMDC Steel Ltd		0.83
Vedanta Ltd		0.72
OIL, GAS & CONSUMABLE FUELS		
● Oil & Natural Gas Corporation Ltd		4.64
Oil India Ltd		3.04
Coal India Ltd		2.27
Reliance Industries Ltd		2.02
Hindustan Petroleum Corporation Ltd		1.97
Indian Oil Corporation Ltd		1.77
Gail (India) Ltd		1.68
CHEMICALS		
● Sudeep Pharma Ltd		5.11
UPL Ltd		2.75
Neogen Chemicals Ltd		2.60
Clean Science & Technology Ltd		2.44
Coromandel International Ltd		1.49
Paradeep Phosphates Ltd		0.87
POWER		
● CESC Ltd		4.43
Power Grid Corporation Of India Ltd		2.23
NHPC Ltd		1.79
Torrent Power Ltd		1.55
Vedanta Power Ltd		0.09
CONSTRUCTION MATERIALS		
● Ultratech Cement Ltd		3.42
JSW Cement Ltd		2.50
Nuvoco Vistas Corporation Ltd		1.74
Ambuja Cements Ltd		1.19
Sagar Cements Ltd		0.54
TEXTILES		
● Gokaldas Exports Ltd		4.01
● Arvind Ltd		3.29
Kusumgar Ltd		1.35
FAST MOVING CONSUMER GOODS		
● Balrampur Chini Mills Ltd		3.22
CCL Products (India) Ltd		1.32
CAPITAL GOODS		
Shyam Metalics And Energy Ltd		1.98
CMR Green Technologies Ltd		1.90
FINANCIAL SERVICES		
Indian Energy Exchange Ltd		1.84
TOTAL		**97.78**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.25
TOTAL		**0.25**
CASH, CASH EQUIVALENTS AND OTHERS		**1.97**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings ■ New Additions

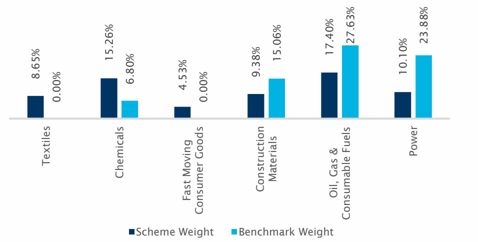
FUND MATRIX



MARKET CAPITALIZATION



SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



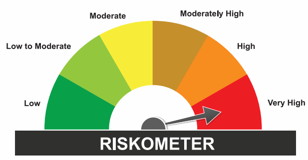
PRODUCT LABEL

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.

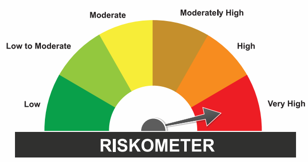
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY Commodities TRI Benchmark**	**BSE Sensex TRI Additional - Benchmark**	**Scheme**	**NIFTY Commodities TRI Benchmark**	**BSE Sensex TRI Additional - Benchmark**
1 Year	12.08	14.10	-2.76	11,208	11,410	9,724
3 Years	17.24	16.91	6.75	16,120	15,984	12,168
5 Years	10.70	14.23	9.53	16,633	19,462	15,771
Since Inception	12.39	12.25	13.22	1,16,082	1,13,079	1,35,481

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	25,20,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	1,08,75,441	96,90,664	59,90,405	27,11,984	8,36,895	4,28,570	1,27,344
Returns (Annualised) (%)	12.32	12.43	14.67	15.57	13.28	11.68	11.59
NIFTY Commodities Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	12.11	12.12	14.32	15.99	14.34	11.35	9.82
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.70	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: August 08, 2005

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.

Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI INFRASTRUCTURE FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	06/07/2007
Benchmark	NIFTY Infrastructure Index (TRI)
Additional Benchmark	BSE SENSEX TRI

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	4,930.24	516.96
Monthly Avg. AUM	4,886.07	512.32

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Bhavin Vithlani	22 years	Jan-2022

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	51.2649	55.8560
IDCW : ₹	45.6043	49.4334

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	2,98,763
Top 10 Stock (%)	49.00
Top 5 Stock (%)	30.32
Top 3 Sectors (%)	45.74
Total number of stocks	38

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.99	1.14
BER	1.61	0.88

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	18.81%
Beta	0.99
Sharpe Ratio	0.59
Information ratio	-0.17
Portfolio Turnover (1 Year) Equity	0.53
Portfolio Turnover Total	0.65

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large			
Mid			
Small			

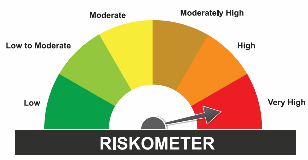
PRODUCT LABEL

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.

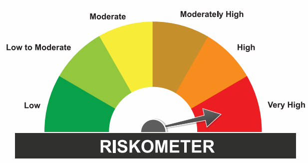
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

PORTFOLIO

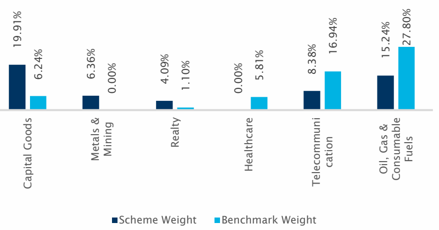
Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
CAPITAL GOODS		
● Siemens Ltd		3.81
● Bharat Heavy Electricals Ltd		3.30
Grindwell Norton Ltd		3.01
Powerica Ltd		2.69
Ajax Engineering Ltd		1.53
Pitti Engineering Ltd		1.50
Carborundum Universal Ltd		1.45
Indo-Mim Ltd		1.17
Elgi Equipments Ltd		1.16
Kennametal India Ltd		0.29
OIL, GAS & CONSUMABLE FUELS		
● Reliance Industries Ltd		9.55
Oil & Natural Gas Corporation Ltd		2.46
Coal India Ltd		1.76
Gail (India) Ltd		1.47
POWER		
● Adani Energy Solutions Ltd		4.00
● Torrent Power Ltd		3.44
JSW Energy Ltd		2.14
Juniper Green Energy Ltd		1.01
CONSTRUCTION MATERIALS		
● Shree Cement Ltd		5.28
Ultratech Cement Ltd		2.90
JSW Cement Ltd		1.35
The India Cements Ltd		1.01
CONSTRUCTION		
● Larsen & Toubro Ltd		4.79
Ahluwalia Contracts (India) Ltd		2.00
Ashoka Buildcon Ltd		1.05
G R Infra Projects Ltd		0.90
TELECOMMUNICATION		
● Bharti Airtel Ltd		6.40
Indus Towers Ltd		1.98
METALS & MINING		
● Adani Enterprises Ltd		4.30
JSW Steel Ltd		2.06
SERVICES		
● Adani Ports And Special Economic Zone Ltd		4.13
REALTY		
DLF Ltd		2.01
Kalpataru Ltd		1.51
Mahindra Lifespace Developers Ltd		0.57
FINANCIAL SERVICES		
Power Finance Corporation Ltd		1.72
ICRA Ltd		0.55
CHEMICALS		
Solar Industries India Ltd		1.86
CONSUMER SERVICES		
Samhi Hotels Ltd		1.82
TOTAL		**93.93**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.10
TOTAL		**0.10**
CASH, CASH EQUIVALENTS AND OTHERS		**5.97**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION

Large Cap	58.50
Mid Cap	12.03
Small Cap	23.40
Cash, Cash Equivalents And Others	5.97

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	NIFTY Infrastructure TRI Benchmark	BSE Sensex TRI Additional - Benchmark	Scheme	NIFTY Infrastructure TRI Benchmark	BSE Sensex TRI Additional - Benchmark
1 Year	5.62	4.73	-2.76	10,562	10,473	9,724
3 Years	15.58	16.54	6.75	15,446	15,834	12,168
5 Years	17.52	17.42	9.53	22,435	22,340	15,771
Since Inception	8.94	6.01	10.49	51,265	30,466	67,143

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	22,90,000	NA	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	92,09,924	NA	64,73,041	29,45,682	8,73,794	4,00,825	1,26,279
Returns (Annualised) (%)	13.03	NA	15.56	17.11	15.03	7.11	9.89
NIFTY Infrastructure Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	10.66	NA	13.38	16.25	15.10	8.92	4.39
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	11.67	NA	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: July 06, 2007

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.
Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI CONSUMPTION OPPORTUNITIES FUND

(Previously known as SBI FMCG Fund)

An open-ended Equity Scheme following consumption theme.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment 05/07/1999

Benchmark NIFTY India Consumption Index (TRI)

Additional Benchmark BSE SENSEX TRI

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	2,957.23	310.08
Monthly Avg. AUM	2,934.33	307.68

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Ashit Desai	22 years	April 2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	292.8092	337.6713
IDCW : ₹	176.2912	237.7172

Minimum Investment

Lumpsum ₹ 5,000

Additional Purchase ₹ 1,000

SIP Please refer page 90

Highlights

No of Folio/Investors	1,58,321
Top 10 Stock (%)	40.77
Top 5 Stock (%)	22.72
Top 3 Sectors (%)	71.03
Total number of stocks	48

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.13	1.13
BER	1.68	0.81

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: NIL

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

Quantitative Indicators

Standard Deviation(%)	16.58%
Beta	0.94
Sharpe Ratio	0.18
Information ratio	-1.00
Portfolio Turnover (1 Year) Equity	0.55
Portfolio Turnover Total	0.72

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large			■
Mid			
Small			

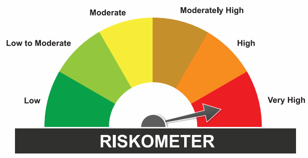
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

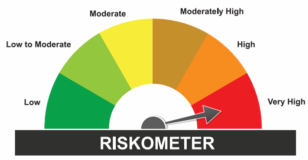
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



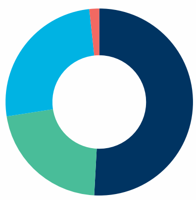
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
FAST MOVING CONSUMER GOODS		
• United Breweries Ltd		3.74
• Britannia Industries Ltd		3.66
• Hindustan Unilever Ltd		3.55
Varun Beverages Ltd		3.49
Colgate Palmolive (India) Ltd		3.33
Doms Industries Ltd		2.43
Godrej Consumer Products Ltd		1.80
Flair Writing Industries Ltd		1.36
Nestle India Ltd		1.10
Jyothy Labs Ltd		1.01
Emami Ltd		0.60
Sula Vineyards Ltd		0.47
Dodla Dairy Ltd		0.06
CONSUMER DURABLES		
• Asian Paints Ltd		4.87
• Berger Paints India Ltd		3.87
Titan Company Ltd		3.30
Voltas Ltd		2.25
Hawkins Cookers Ltd		1.78
Whirlpool Of India Ltd		1.05
Blue Star Ltd		1.05
Kansai Nerolac Paints Ltd		0.99
V-Guard Industries Ltd		0.86
Sheela Foam Ltd		0.79
Campus Activewear Ltd		0.75
Bosch Home Comfort India Ltd		0.71
Relaxo Footwears Ltd		0.40
TTK Prestige Ltd		0.10
CONSUMER SERVICES		
• Jubilant Foodworks Ltd		3.91
• Eternal Ltd		3.58
Trent Ltd		2.56
EIH Ltd		2.41
Avenue Supermarts Ltd		1.99
Swiggy Ltd		1.93
Vishal Mega Mart Ltd		1.34
Brainbees Solutions Ltd		1.22
Westlife Foodworld Ltd		0.96
Lemon Tree Hotels Ltd		0.92
Meesho Ltd		0.62
Brigade Hotel Ventures Ltd		0.22
AUTOMOBILE AND AUTO COMPONENTS		
• Mahindra & Mahindra Ltd		5.74
• Maruti Suzuki India Ltd		4.33
Eicher Motors Ltd		2.91
TVS Motor Company Ltd		2.55
TEXTILES		
• Page Industries Ltd		3.52
Ganesha Ecosphere Ltd		2.20
Kusumgar Ltd		0.54
TELECOMMUNICATION		
Bharti Airtel Ltd		3.17
CAPITAL GOODS		
Tata Motors Ltd		2.21
TOTAL		**98.20**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.10
TOTAL		**0.10**
CASH, CASH EQUIVALENTS AND OTHERS		**1.70**
TOTAL NET ASSETS		**100.00**

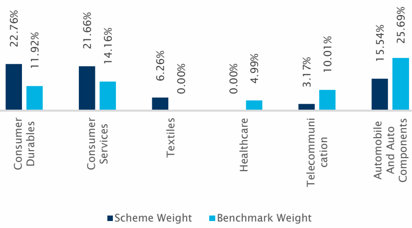
• Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	50.81
Mid Cap	21.65
Small Cap	25.74
Cash, Cash Equivalents And Others	1.70

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY India Consumption TRI Benchmark**	**BSE Sensex TRI Additional - Benchmark**	**Scheme**	**NIFTY India Consumption TRI Benchmark**	**BSE Sensex TRI Additional -Benchmark**
1 Year	-4.73	3.84	-2.76	9,527	10,384	9,724
3 Years	7.13	13.95	6.75	12,297	14,800	12,168
5 Years	13.15	14.78	9.53	18,562	19,936	15,771
Since Inception	14.59	N.A.	12.97	3,99,824	N.A.	2,72,088

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	32,50,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	5,47,42,583	1,60,45,621	57,03,225	23,72,288	7,31,241	3,63,855	1,19,208
Returns (Annualised) (%)	17.14	16.53	14.10	13.07	7.85	0.69	-1.23
NIFTY India Consumption Index (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	14.36	14.35	14.02	12.77	8.86	7.42
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	13.71	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: July 05, 1999
Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

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.
Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI TECHNOLOGY OPPORTUNITIES FUND

(Previously known as SBI IT Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	05/07/1999
Benchmark	BSE Teck (TRI)
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	4,594.31	481.73
Monthly Avg. AUM	4,295.99	450.45

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Vivek Gedda	15 years	April-2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	202.6574	233.1921
IDCW : ₹	122.0374	165.6284

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	3,44,078
Top 10 Stock (%)	65.76
Top 5 Stock (%)	47.04
Top 3 Sectors (%)	76.02
Total number of stocks	21

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.00	1.06
BER	1.61	0.80

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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.

Quantitative Indicators

Standard Deviation(%)	19.28%
Beta	0.92
Sharpe Ratio	0.33
Information ratio	0.48
Portfolio Turnover (1 Year) Equity	0.27
Portfolio Turnover Total	0.27

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

FUND MATRIX

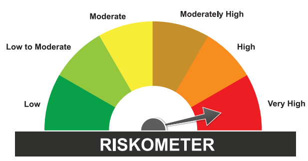
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

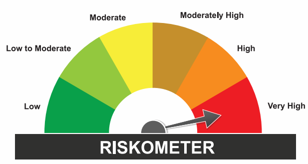
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



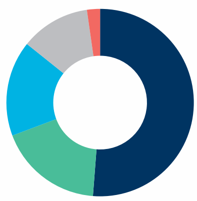
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
INFORMATION TECHNOLOGY		
● Infosys Ltd		10.82
● Tata Consultancy Services Ltd		7.31
● LTM Ltd		4.75
● Amagi Media Labs Ltd		4.50
● Coforge Ltd		4.50
Persistent Systems Ltd		2.66
HCL Technologies Ltd		2.35
Hexaware Technologies Ltd		2.20
Tech Mahindra Ltd		1.80
L&T Technology Services Ltd		1.55
Capillary Technologies India Ltd		0.87
TELECOMMUNICATION		
● Bharti Airtel Ltd		17.18
CONSUMER SERVICES		
● Eternal Ltd		6.98
Swiggy Ltd		3.10
Info Edge (India) Ltd		2.67
FSN E-Commerce Ventures Ltd		1.45
Tbo Tek Ltd		1.33
SERVICES		
● Firstsource Solutions Ltd		3.95
Blackbuck Ltd		2.60
FINANCIAL SERVICES		
PB Fintech Ltd		2.12
HEALTHCARE		
Indegene Ltd		1.00
TOTAL		**85.69**
FOREIGN EQUITY SHARES		
● Cognizant Technology Solutions Corporation		3.79
● Alphabet Inc.		3.70
Microsoft Corporation		3.67
Epam Systems Inc		0.83
TOTAL		**11.99**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.06
TOTAL		**0.06**
CASH, CASH EQUIVALENTS AND OTHERS		**2.26**
TOTAL NET ASSETS		**100.00**

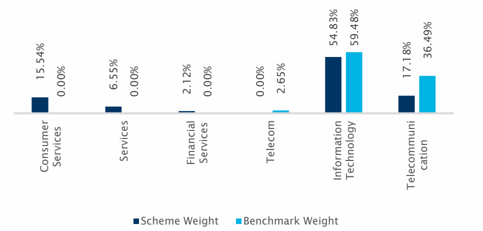
● Top Ten Holdings

MARKET CAPITALIZATION



Large Cap	51.19
Mid Cap	18.05
Small Cap	16.45
Foreign Equityshares	11.99
Cash, Cash Equivalents And Others	2.26

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE Teck TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**BSE Teck TRI Benchmark**	**BSE Sensex TRI Additional - Benchmark**
1 Year	-4.58	-7.60	-2.76	9,542	9,240	9,724
3 Years	10.32	6.43	6.75	13,431	12,057	12,168
5 Years	8.19	4.85	9.53	14,830	12,676	15,771
Since Inception	14.42	N.A.	12.97	3,84,237	N.A.	2,72,088

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	32,50,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	3,75,73,540	1,36,36,817	66,92,430	27,54,352	7,19,727	3,78,700	1,19,593
Returns (Annualised) (%)	15.05	15.22	15.94	15.86	7.22	3.32	-0.63
BSE Teck (TRI) (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	NA	12.03	11.14	2.24	-2.29	-6.13
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	13.71	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: July 05, 1999

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI EQUITY MINIMUM VARIANCE FUND

An Open Ended Equity Scheme following minimum variance theme

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	19/03/2019
Benchmark	NIFTY 50 Index (TRI)
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	215.07	22.55
Monthly Avg. AUM	212.52	22.28

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Ms. Sukanya Ghosh	20 years	March-2026

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	24.3507	25.0029
IDCW : ₹	24.3545	25.0014

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	16,008
Top 10 Stock (%)	57.47
Top 5 Stock (%)	35.68
Top 3 Sectors (%)	60.33
Total number of stocks	50

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.82	0.48
BER	0.65	0.36

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	14.48%
Beta	1.00
Sharpe Ratio	0.29
Information ratio	0.001
Portfolio Turnover (1 Year) Equity	0.37
Portfolio Turnover Total	0.37

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

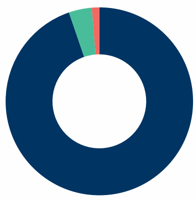
PORTFOLIO

Company/ Issuer	Net% To AUM
EQUITY SHARES	
HEALTHCARE	
● Sun Pharmaceutical Industries Ltd	8.30
● Apollo Hospitals Enterprise Ltd	8.03
● Cipla Ltd	4.84
● Dr. Reddy'S Laboratories Ltd	3.03
Max Healthcare Institute Ltd	0.95
FAST MOVING CONSUMER GOODS	
● Nestle India Ltd	8.14
● Hindustan Unilever Ltd	5.95
● ITC Ltd	5.26
● Tata Consumer Products Ltd	5.00
FINANCIAL SERVICES	
Bajaj Finance Ltd	1.09
Bajaj Finserv Ltd	1.07
Jio Financial Services Ltd	1.04
SBI Life Insurance Co. Ltd	1.03
ICICI Bank Ltd	1.00
Shriram Finance Ltd	0.96
State Bank Of India	0.95
Kotak Mahindra Bank Ltd	0.95
HDFC Life Insurance Company Ltd	0.94
HDFC Bank Ltd	0.92
Axis Bank Ltd	0.88
INFORMATION TECHNOLOGY	
● Tech Mahindra Ltd	4.55
HCL Technologies Ltd	1.22
Tata Consultancy Services Ltd	1.11
Infosys Ltd	1.06
Wipro Ltd	1.03
OIL, GAS & CONSUMABLE FUELS	
● Coal India Ltd	4.37
Oil & Natural Gas Corporation Ltd	1.00
Reliance Industries Ltd	0.98
AUTOMOBILE AND AUTO COMPONENTS	
Bajaj Auto Ltd	1.14
Eicher Motors Ltd	1.05
Mahindra & Mahindra Ltd	1.04
Maruti Suzuki India Ltd	0.97
Tata Motors Passenger Vehicles Ltd	0.96
METALS & MINING	
JSW Steel Ltd	1.01
Hindalco Industries Ltd	1.00
Tata Steel Ltd	0.99
Adani Enterprises Ltd	0.92
CONSUMER DURABLES	
Asian Paints Ltd	1.46
Titan Company Ltd	1.06
TELECOMMUNICATION	
Bharti Airtel Ltd	2.01
CONSTRUCTION MATERIALS	
Ultratech Cement Ltd	1.01
Grasim Industries Ltd	0.95
CONSUMER SERVICES	
Eternal Ltd	1.05
Trent Ltd	0.88
POWER	
Power Grid Corporation Of India Ltd	0.96
NTPC Ltd	0.94
SERVICES	
Interglobe Aviation Ltd	0.93
Adani Ports And Special Economic Zone Ltd	0.88
CONSTRUCTION	
Larsen & Toubro Ltd	0.95
CAPITAL GOODS	
Bharat Electronics Ltd	0.91
TOTAL	**98.72**
CASH, CASH EQUIVALENTS AND OTHERS	**1.28**
TOTAL NET ASSETS	**100.00**

● Top Ten Holdings

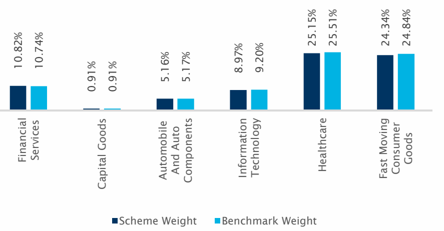
FUND MATRIX

MARKET CAPITALIZATION



Large Cap	94.74
Mid Cap	3.98
Cash, Cash Equivalents And Others	1.28

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY 50 TRI Benchmark**	**BSE Sensex TRI Additional - Benchmark**	**Scheme**	**NIFTY 50 TRI Benchmark**	**BSE Sensex TRI Additional -Benchmark**
1 Year	3.07	-0.43	-2.76	10,307	9,957	9,724
3 Years	8.79	8.56	6.75	12,878	12,798	12,168
5 Years	11.02	10.40	9.53	16,873	16,405	15,771
Since Inception	12.83	12.03	11.47	24,351	23,105	22,264

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	**Since Inception SIP**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	8,90,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	14,17,946	NA	NA	NA	7,50,848	3,86,495	1,22,943
Returns (Annualised) (%)	12.31	NA	NA	NA	8.91	4.67	4.60
NIFTY 50 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	11.64	NA	NA	NA	8.16	4.40	-0.61
BSE SENSEX (Additional Benchmark Returns)(Annualised) (TRI)(%)	10.49	NA	NA	NA	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: March 19, 2019

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.
Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

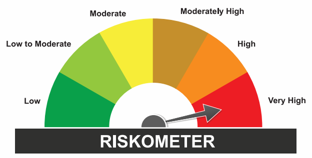
PRODUCT LABEL

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.

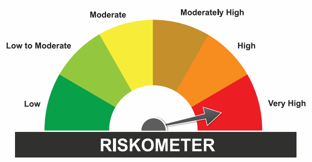
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

SBI US SPECIFIC EQUITY ACTIVE FOF$

(Previously known as SBI International Access – US Equity FoF)

An open-ended fund of funds scheme investing in actively managed overseas equity oriented schemes that invest in US markets

FUND DETAILS AS ON 31/07/2026

Investment Objective

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

Date of Allotment 22/03/2021

Benchmark S&P 500 Index, after converting it to Indian Rupee

Additional Benchmark BSE SENSEX

Fund Size	₹ in Cr.	$ in Mn.
Month end AUM	1,209.47	126.82
Monthly Avg. AUM	1,227.03	128.66

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	Total Experience	Managing Since
Mr. Rohit Shimpi	19 years	Feb-2025

NAV Details

Plan	Regular	Direct
Growth: ₹	23.7806	24.7286
IDCW : ₹	23.7799	24.7286

Minimum Investment

Lumpsum ₹ 5,000

Additional Purchase ₹ 1,000

SIP Please refer page 90

Highlights

No of Folio/Investors 40,463

Expense Ratio

Plan	Regular	Direct
TER	1.64	1.02
BER	1.40	0.87

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

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

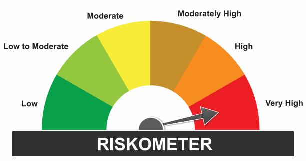
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

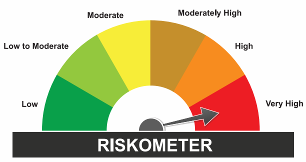
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer

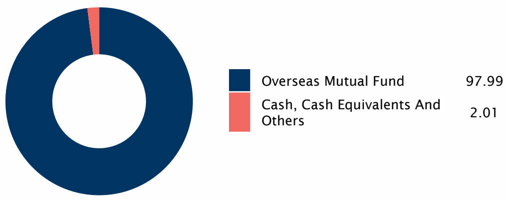


The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
OVERSEAS MUTUAL FUND		
Amundi Funds Us Pioneer Fund -I15 Usd Cap		97.99
TOTAL		97.99
CASH, CASH EQUIVALENTS AND OTHERS		2.01
TOTAL NET ASSETS		100.00

MARKET CAPITALIZATION



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**S&P 500 Index, after converting it to Indian Rupee Benchmark**	**BSE Sensex TRI Additional -Benchmark**	**Scheme**	**S&P 500 Index, after converting it to Indian Rupee Benchmark**	**BSE Sensex TRI Additional -Benchmark**
1 Year	24.92	28.69	-2.76	12,492	12,869	9,724
3 Years	23.88	23.67	6.75	19,020	18,925	12,168
5 Years	15.92	16.90	9.53	20,944	21,847	15,771
Since Inception	17.54	18.68	10.12	23,781	25,049	16,765
Past performance may or may not be sustained in the future.						

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

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	6,50,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	11,41,756	NA	NA	NA	10,29,587	5,17,070	1,32,758
Returns (Annualised) (%)	20.85	NA	NA	NA	21.77	25.04	20.41
First Tier Benchmark Returns (Annualised) (TRI) (%)#	21.57	NA	NA	NA	22.42	26.27	28.05
Additional Benchmark Returns(Annualised)(TRI)(%)##	7.29	NA	NA	NA	6.72	2.62	-2.85
Past performance may or may not be sustained in the future. Inception Date: March 22, 202							

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.

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.
Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI ENERGY OPPORTUNITIES FUND

An open-ended equity scheme following the energy theme.

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment 26/02/2024

Benchmark NIFTY Energy TRI

Additional Benchmark BSE SENSEX

Fund Size	₹ in Cr.	$ in Mn.
Month end AUM	8,639.96	905.94
Monthly Avg. AUM	8,647.83	906.76

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	Total Experience	Managing Since
Mr. Raj Gandhi	20 years	Feb-2024

NAV Details

Plan	Regular	Direct
Growth: ₹	11.1607	11.4559
IDCW : ₹	11.1610	11.4557

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	7,03,552
Top 10 Stock (%)	58.28
Top 5 Stock (%)	35.61
Top 3 Sectors (%)	83.51
Total number of stocks	36

Expense Ratio

Plan	Regular	Direct
TER	1.85	0.90
BER	1.52	0.70

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

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

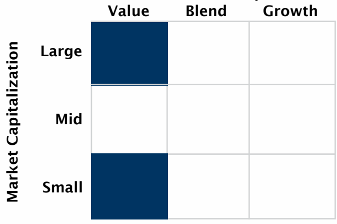
Quantitative Indicators

Portfolio Turnover (1 Year) Equity	0.23
Portfolio Turnover Total	0.30

FUND MATRIX

Investment Style: Value, Blend, Growth

Market Capitalization: Large, Mid, Small



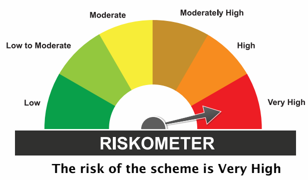
PRODUCT LABEL

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.

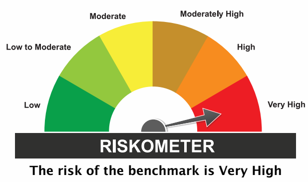
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



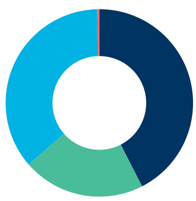
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
OIL, GAS & CONSUMABLE FUELS		
● Reliance Industries Ltd		8.99
● Gail (India) Ltd		7.86
● Oil & Natural Gas Corporation Ltd		6.82
● Gujarat Energy Ltd		5.97
● Bharat Petroleum Corporation Ltd		4.50
● Petronet Lng Ltd		4.29
Savita Oil Technologies Ltd		3.16
Indian Oil Corporation Ltd		2.86
Indraprastha Gas Ltd		1.97
GSPL Transmission Ltd		1.09
Vedanta Oil And Gas Ltd		0.28
Oil India Ltd		0.06
CAPITAL GOODS		
● HEG Ltd		4.96
● Thermax Ltd		4.40
Honeywell Automation India Ltd		3.32
Graphite India Ltd		2.12
Powerica Ltd		1.47
Siemens Ltd		1.45
Shivalik Bimetal Controls Ltd		0.43
Inox India Ltd		0.24
CMR Green Technologies Ltd		0.02
POWER		
● NTPC Ltd		4.52
JSW Energy Ltd		3.90
Torrent Power Ltd		3.74
CESC Ltd		2.32
NHPC Ltd		1.43
Power Grid Corporation Of India Ltd		0.99
Juniper Green Energy Ltd		0.35
CONSTRUCTION		
● Kalpataru Projects International Ltd		5.97
KEC International Ltd		0.49
FINANCIAL SERVICES		
Power Finance Corporation Ltd		2.09
REC Ltd		1.87
Indian Energy Exchange Ltd		0.87
METALS & MINING		
Adani Enterprises Ltd		2.35
AUTOMOBILE AND AUTO COMPONENTS		
Tube Investments Of India Ltd		1.44
CHEMICALS		
Chemplast Sanmar Ltd		0.98
TOTAL		**99.57**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.06
TOTAL		**0.06**
CASH, CASH EQUIVALENTS AND OTHERS		**0.37**
TOTAL NET ASSETS		**100.00**

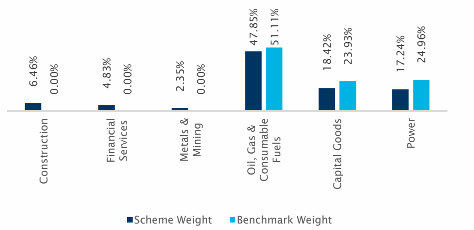
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	42.43
Mid Cap	21.13
Small Cap	36.01
Cash, Cash Equivalents And Others	0.37

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY Energy TRI Benchmark**	**BSE Sensex TRI Additional -Benchmark**	**Scheme**	**NIFTY Energy TRI Benchmark**	**BSE Sensex TRI Additional -Benchmark**
1 Year	5.77	11.81	-2.76	10,577	11,181	9,724
3 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	4.63	0.09	4.23	11,161	10,023	11,057

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	3,00,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on July 31, 2026 (₹)	3,17,356	NA	NA	NA	NA	NA	1,25,493
Returns (Annualised) (%)	4.44	NA	NA	NA	NA	NA	8.64
NIFTY Energy TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	4.17	NA	NA	NA	NA	NA	13.01
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	0.57	NA	NA	NA	NA	NA	-2.75

Past performance may or may not be sustained in the future. Inception Date: 26 Feb, 2024

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.

Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI AUTOMOTIVE OPPORTUNITIES FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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

Date of Allotment	07/06/2024
Benchmark	NIFTY Auto TRI
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	5,753.10	603.24
Monthly Avg. AUM	5,493.93	576.06

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Tanmaya Desai	17 years	June-2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	12.8531	13.1646
IDCW : ₹	12.8533	13.1642

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	3,54,804
Top 10 Stock (%)	59.17
Top 5 Stock (%)	41.13
Top 3 Sectors (%)	97.39
Total number of stocks	32

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.01	1.03
BER	1.58	0.73

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

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

Quantitative Indicators

Portfolio Turnover (1 Year) Equity	0.45
Portfolio Turnover Total	0.46

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large			■
Mid			
Small			■

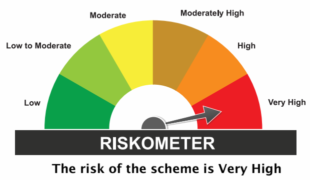
PRODUCT LABEL

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

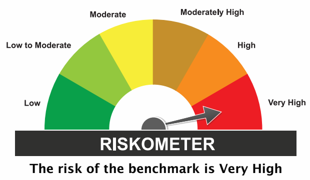
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



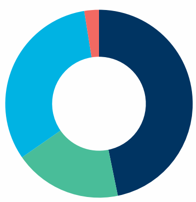
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
AUTOMOBILE AND AUTO COMPONENTS		
• Mahindra & Mahindra Ltd		15.95
• Maruti Suzuki India Ltd		7.42
• Eicher Motors Ltd		7.08
• TVS Motor Company Ltd		6.00
• Sona Blw Precision Forgings Ltd		4.68
• Bharat Forge Ltd		4.59
• Samvardhana Motherson International Ltd		4.19
• Gabriel India Ltd		3.31
• Sansera Engineering Ltd		2.91
Bosch Ltd		2.86
Ather Energy Ltd		2.80
UNO Minda Ltd		2.71
Hyundai Motor India Ltd		2.65
Sedemac Mechatronics Ltd		2.33
Belrise Industries Ltd		2.06
Minda Corporation Ltd		1.95
Sundram Fasteners Ltd		1.70
Schaeffler India Ltd		1.70
Tenneco Clean Air India Ltd		1.67
Ask Automotive Ltd		1.65
Craftsman Automation Ltd		1.54
ZF Commercial Vehicle Control Systems India Ltd		1.51
Endurance Technologies Ltd		1.44
Asahi India Glass Ltd		1.22
Balkrishna Industries Ltd		0.57
Sundaram Clayton Ltd		0.44
Alicon Castalloy Ltd		0.42
Bajaj Auto Ltd		0.40
CAPITAL GOODS		
• Tata Motors Ltd		3.04
Happy Forgings Ltd		2.87
Timken India Ltd		1.91
Kingfa Science & Technology India Ltd		1.82
TOTAL		**97.39**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.09
TOTAL		**0.09**
CASH, CASH EQUIVALENTS AND OTHERS		**2.52**
TOTAL NET ASSETS		**100.00**

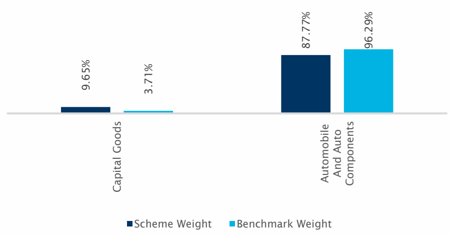
• Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	46.73
Mid Cap	18.55
Small Cap	32.11
Cash, Cash Equivalents And Others	2.52

SCHEME V/S BENCHMARK - OVERWEIGHT/UNDERWEIGHT



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	NIFTY Auto TRI Benchmark	BSE Sensex TRI Additional -Benchmark	Scheme	NIFTY Auto TRI Benchmark	BSE Sensex TRI Additional -Benchmark
1 Year	32.12	23.01	-2.76	13,212	12,301	9,724
Since Inception	12.36	9.41	3.51	12,853	12,136	10,770

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,60,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on July 31, 2026 (₹)	3,27,121	NA	NA	NA	NA	NA	1,41,310
Returns (Annualised) (%)	21.93	NA	NA	NA	NA	NA	34.66
NIFTY Auto TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	14.84	NA	NA	NA	NA	NA	19.55
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	-0.51	NA	NA	NA	NA	NA	-2.75

Past performance may or may not be sustained in the future. Inception Date: June 07, 2024

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.
Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI INNOVATIVE OPPORTUNITIES FUND

An open-ended equity scheme following the innovation theme.

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	20/08/2024
Benchmark	NIFTY 500 TRI
Additional Benchmark	BSE SENSEX

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	5,185.05	543.67
Monthly Avg. AUM	5,191.59	544.36

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr Vivek Gedda	16 years	Aug-2025

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	10.2270	10.4458
IDCW : ₹	10.2275	10.4458

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	3,24,096
Top 10 Stock (%)	50.73
Top 5 Stock (%)	29.84
Top 3 Sectors (%)	64.70
Total number of stocks	37

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.97	1.02
BER	1.60	0.78

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

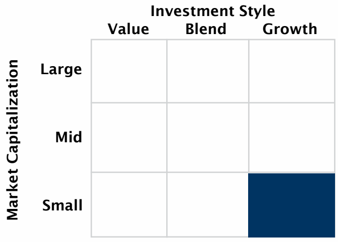
For exit within 30 days from the date of allotment -1 %

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

Quantitative Indicators

Portfolio Turnover (1 Year) Equity	0.26
Portfolio Turnover Total	0.26

FUND MATRIX



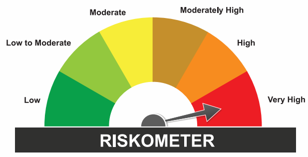
PRODUCT LABEL

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.

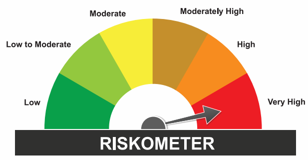
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



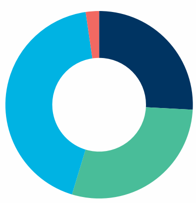
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Rating	Net% To AUM
EQUITY SHARES		
CONSUMER SERVICES		
● Eternal Ltd		8.43
● Tbo Tek Ltd		5.94
● FSN E-Commerce Ventures Ltd		5.13
● Meesho Ltd		4.17
Urban Company Ltd		2.86
Info Edge (India) Ltd		2.83
Swiggy Ltd		2.74
Physicswallah Ltd		1.52
Niit Learning Systems Ltd		1.12
Lenskart Solutions Ltd		0.67
HEALTHCARE		
● Divi'S Laboratories Ltd		4.65
● Sun Pharmaceutical Industries Ltd		3.83
Lupin Ltd		2.32
Abbott India Ltd		1.84
Indegene Ltd		1.58
Acutaas Chemicals Ltd		0.84
FINANCIAL SERVICES		
● Bajaj Finance Ltd		5.49
Bajaj Finserv Ltd		2.54
Go Digit General Insurance Ltd		1.48
PB Fintech Ltd		1.47
Pine Labs Ltd		1.34
One 97 Communications Ltd		1.03
Billionbrains Garage Ventures Ltd		0.88
SERVICES		
● Blackbuck Ltd		4.17
● Firstsource Solutions Ltd		4.07
Teamlease Services Ltd		0.73
AUTOMOBILE AND AUTO COMPONENTS		
● Ather Energy Ltd		4.85
Sedemac Mechatronics Ltd		2.34
Sona Blw Precision Forgings Ltd		1.48
INFORMATION TECHNOLOGY		
● Coforge Ltd		2.65
Happiest Minds Technologies Ltd		2.10
Amagi Media Labs Ltd		1.81
Hexaware Technologies Ltd		1.62
CAPITAL GOODS		
Thermax Ltd		2.48
Honeywell Automation India Ltd		2.01
Grindwell Norton Ltd		1.63
TELECOMMUNICATION		
Route Mobile Ltd		0.97
TOTAL		97.61
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOV	0.09
TOTAL		0.09
CASH, CASH EQUIVALENTS AND OTHERS		2.30
TOTAL NET ASSETS		100.00

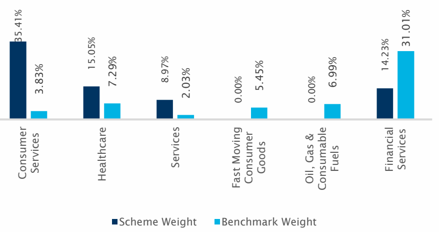
● Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	25.82
Mid Cap	28.81
Small Cap	42.98
Cash, Cash Equivalents And Others	2.30

SCHEME V/S BENCHMARK - TOP / BOTTOM 3 SECTORS



SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY 500 TRI Benchmark**	**BSE Sensex TRI Additional - Benchmark**	**Scheme**	**NIFTY 500 TRI Benchmark**	**BSE Sensex TRI Additional -Benchmark**
1 Year	7.00	3.37	-2.76	10,700	10,337	9,724
Since Inception	1.16	1.34	-0.66	10,227	10,263	9,872
Past performance may or may not be sustained in the future.						

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,40,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on July 31, 2026 (₹)	2,60,440	NA	NA	NA	NA	NA	1,31,201
Returns (Annualised) (%)	8.12	NA	NA	NA	NA	NA	17.83
NIFTY 500 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	4.49	NA	NA	NA	NA	NA	5.89
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	-0.76	NA	NA	NA	NA	NA	-2.75
Past performance may or may not be sustained in the future. Inception Date: August 20, 2024							

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.

Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI QUANT FUND

An open ended equity scheme following Quant based investing theme

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	26/12/2024
Benchmark	BSE 200 TRI
Additional Benchmark	BSE SENSEX TRI

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	3,040.61	318.82
Monthly Avg. AUM	3,008.29	315.43

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Ms. Sukanya Ghosh	20 years	Dec-2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	9.9114	10.0929
IDCW : ₹	9.9114	10.0928

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	2,04,323
Top 10 Stock (%)	52.96
Top 5 Stock (%)	28.99
Top 3 Sectors (%)	64.14
Total number of stocks	33

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.62	1.60
BER	1.67	0.79

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

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

Quantitative Indicators

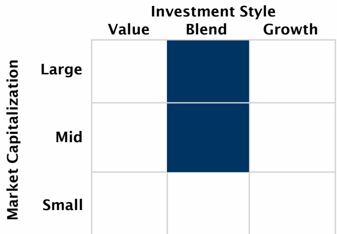
Portfolio Turnover (1 Year) Equity	2.13
Portfolio Turnover Total	2.13

PORTFOLIO

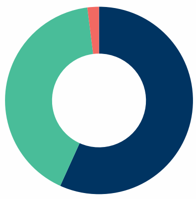
Company/ Issuer	Net% To AUM
EQUITY SHARES	
FINANCIAL SERVICES	
● Bajaj Finance Ltd	7.02
● The Federal Bank Ltd	5.36
● HDFC Asset Management Co. Ltd	5.30
● AU Small Finance Bank Ltd	5.21
● Power Finance Corporation Ltd	4.96
ICICI Bank Ltd	3.85
HDFC Bank Ltd	1.78
Cholamandalam Investment & Finance Co. Ltd	1.77
Mahindra & Mahindra Financial Services Ltd	1.63
Shriram Finance Ltd	1.22
L&T Finance Ltd	0.90
General Insurance Corporation Of India	0.26
AUTOMOBILE AND AUTO COMPONENTS	
● Bajaj Auto Ltd	5.64
● Hero Motocorp Ltd	5.47
Eicher Motors Ltd	3.28
INFORMATION TECHNOLOGY	
● Tech Mahindra Ltd	4.35
Coforge Ltd	3.61
Oracle Financial Services Software Ltd	2.53
FAST MOVING CONSUMER GOODS	
● Nestle India Ltd	5.50
Marico Ltd	3.29
United Spirits Ltd	0.95
CAPITAL GOODS	
Cummins India Ltd	3.73
Polycab India Ltd	2.72
Ge Vernova T&D India Ltd	2.34
HEALTHCARE	
Aurobindo Pharma Ltd	2.66
Zydus Lifesciences Ltd	1.26
Alkem Laboratories Ltd	0.71
CONSUMER DURABLES	
● Asian Paints Ltd	4.15
METALS & MINING	
NMDC Ltd	2.57
REALTY	
Lodha Developers Ltd	2.49
CHEMICALS	
Pidilite Industries Ltd	1.00
OIL, GAS & CONSUMABLE FUELS	
Coal India Ltd	0.33
Reliance Industries Ltd	0.17
TOTAL	**98.01**
CASH, CASH EQUIVALENTS AND OTHERS	**1.99**
TOTAL NET ASSETS	**100.00**

● Top Ten Holdings ■ New Additions

FUND MATRIX

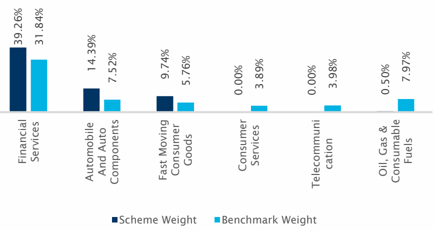


MARKET CAPITALIZATION



Large Cap	56.77
Mid Cap	41.24
Cash, Cash Equivalents And Others	1.99

SCHEME V/S BENCHMARK - TOP / BOTTOM 3 SECTORS



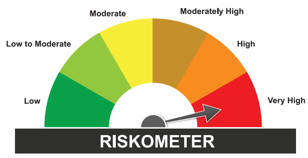
PRODUCT LABEL

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

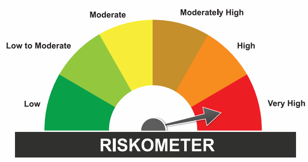
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

SCHEME PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 200 TRI Benchmark**	**BSE Sensex TRI Additional - Benchmark**	**Scheme**	**BSE 200 TRI Benchmark**	**BSE Sensex TRI Additional -Benchmark**
1 Year	4.33	2.60	-2.76	10,433	10,260	9,724
Since Inception	-0.56	3.74	0.92	9,911	10,604	10,148

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN - GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,00,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on July 31, 2026 (₹)	2,05,248	NA	NA	NA	NA	NA	1,21,593
Returns (Annualised) (%)	3.02	NA	NA	NA	NA	NA	2.48
BSE 200 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	4.82	NA	NA	NA	NA	NA	3.91
BSE SENSEX (Additional Benchmark Returns) (Annualised) (TRI) (%)	-0.44	NA	NA	NA	NA	NA	-2.75

Past performance may or may not be sustained in the future. Inception Date: December 26, 2024

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI QUALITY FUND

An open ended equity scheme following Quality Factor theme.

FUND DETAILS AS ON 31/07/2026

Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation by investing in Equity & Equity related instruments of companies identified based on the Quality Factor. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of Allotment 17/02/2026

Benchmark NIFTY 200 Quality 30 Index TRI.

Additional Benchmark BSE SENSEX TRI

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	2,525.01	264.76
Monthly Avg. AUM	2,449.76	256.87

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Anup Upadhyay	14 years	Feb 2026

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	10.7039	10.7603
IDCW : ₹	10.7039	10.7604

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Highlights

No of Folio/Investors	1,00,623
Top 10 Stock (%)	43.59
Top 5 Stock (%)	29.29
Top 3 Sectors (%)	50.54
Total number of stocks	42

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.35	1.31
BER	1.70	0.80

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment

NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment

Quantitative Indicators

Portfolio Turnover (1 Year) Equity	0.52
Portfolio Turnover Total	0.61

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large			
Mid			
Small			

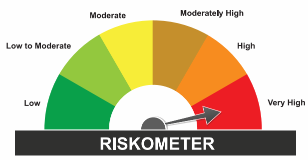
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

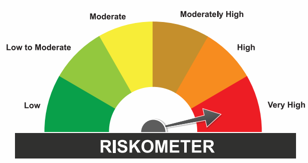
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



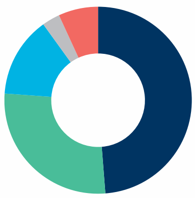
The risk of the benchmark is Very High

PORTFOLIO

Company/ Issuer	Net% To AUM
EQUITY SHARES	
CAPITAL GOODS	
• Cummins India Ltd	4.00
Grindwell Norton Ltd	2.28
AIA Engineering Ltd	2.07
Powerica Ltd	2.03
ABB India Ltd	2.03
Siemens Ltd	1.95
Bharat Electronics Ltd	1.94
Indo-Mim Ltd	1.22
Ajax Engineering Ltd	1.07
FAST MOVING CONSUMER GOODS	
• Nestle India Ltd	6.07
• Marico Ltd	4.45
CCL Products (India) Ltd	2.08
Varun Beverages Ltd	1.85
Kwality Walls India Ltd	1.22
Vintage Coffee And Beverages Ltd	0.89
Dodla Dairy Ltd	0.23
AUTOMOBILE AND AUTO COMPONENTS	
• Bajaj Auto Ltd	7.05
• TVS Motor Company Ltd	2.98
• Sona Blw Precision Forgings Ltd	2.55
Sedemac Mechatronics Ltd	1.59
Eicher Motors Ltd	0.99
FINANCIAL SERVICES	
• ICICI Bank Ltd	7.72
State Bank Of India	1.97
HDFC Asset Management Co. Ltd	1.71
ICICI Lombard General Insurance Company Ltd	1.48
Multi Commodity Exchange Of India Ltd	0.94
The South Indian Bank Ltd	0.10
INFORMATION TECHNOLOGY	
• Coforge Ltd	2.70
Persistent Systems Ltd	2.31
HCL Technologies Ltd	1.60
Oracle Financial Services Software Ltd	1.43
HEALTHCARE	
Divi'S Laboratories Ltd	2.14
Ajanta Pharma Ltd	2.10
Apollo Hospitals Enterprise Ltd	2.06
Anthem Biosciences Ltd	1.04
CONSUMER DURABLES	
• Dixon Technologies (India) Ltd	3.66
Titan Company Ltd	1.11
TEXTILES	
• Pearl Global Industries Ltd	2.41
Page Industries Ltd	1.43
Kusumgar Ltd	0.02
CHEMICALS	
Solar Industries India Ltd	1.02
CONSUMER SERVICES	
Eternal Ltd	0.57
TOTAL	**90.06**
FOREIGN EQUITY SHARES	
Alphabet Inc.	2.10
Nvidia Corporation	0.99
TOTAL	**3.09**
CASH, CASH EQUIVALENTS AND OTHERS	**6.85**
TOTAL NET ASSETS	**100.00**

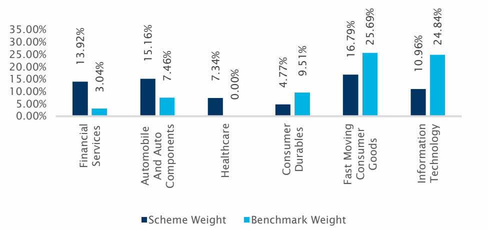
• Top Ten Holdings ■ New Additions

MARKET CAPITALIZATION



Large Cap	48.76
Mid Cap	27.38
Small Cap	13.92
Foreign Equityshares	3.09
Cash, Cash Equivalents And Others	6.85

SCHEME V/S BENCHMARK - TOP / BOTTOM 3 SECTORS



Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	SBI Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund - Savings Plan)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Children's Fund – Investment Plan (Previously known as SBI Magnum Children's Benefit Fund - Investment Plan)
Ideal Investment Horizon	3 years +	2 years +	2 years +	5 years +	3 years +	3 months	3 years +	5 years +
Inception Date	09/10/1995	09/04/2001	16/05/2018	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020
Fund Manager	Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt	Mr. Saurabh Pant (Equity Portion) manager) Equity Ms. Mansi Sajeja (Debt Portion)	Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) Ms. Vandna Soni (Commodities Portion)	Mr. R Srinivasan - Equity Lokesh Mallya - Debt	Ms. Nidhi Chawla (Equity Portion) Mr. Mohit jain (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion) Ms. Vandna Soni (Commodities	Mr. Ardhendu Bhattacharya (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion	Mr. R Srinivasan - Equity Portion; Lokesh Mallya Debt Portion
Managing Since	Mr. R. Srinivasan Jan-2012 Mr. Rajeev (w.e.f. Nov 2023)	Saurabh-Jan-2022 & Mansi-June-2021	Dinesh- Oct - 2019 - Mansi-Dec-2023 Vandna Jan-2024	Mr. R Srinivasan Jan 2021 Lokesh Mallya July 2025	Nidhi-Jan-2022 Mohit wef 15 May Neeraj-May-2015 & Vandna-(w.e.f. Jan 2024)	Oct 2012 - Neeraj Kumar (w.e.f. Dec 2024) - Ardhendu	Dinesh (Aug 21) Rajeev, (Aug 21) Mansi Dec - 2023)	R Srinivasan Sep 2020 Lokesh Mallya July 2025
First Tier Benchmark	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	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)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index
Fund Details as on 31 July 2026								
Month End AUM (₹ in Crores)	₹ 88,059.84	₹ 10,210.34	₹ 18,224.88	₹ 146.51	₹ 5,328.44	₹ 38,447.17	₹ 42,244.72	₹ 7,317.05
Modified Duration (years)	3.61	2.76	2.21	4.44	1.64	0.54	2.61	0.04
Average Maturity (years)	5.40	3.75	2.84	6.42	1.95	0.62	3.92	0.04
Macaulay Duration (years)	3.94	2.98	2.46	4.62	1.73	0.58	2.84	0.04
Yield to Maturity (%)^	7.55	7.86	7.76	7.28	7.31	6.88	7.27	5.28
Standard Deviation	10.69%	-	-	-	-	0.50%	7.80%	-
Beta	1.03	-	-	-	-	0.66	0.99	-
Sharpe Ratio	0.67	-	-	-	-	2.88	0.60	-
BER\TER (Regular Plan)	1.11% \1.40%	1.23% \1.49%	1.12% \1.44%	1.07% \1.31%	1.26% \2.02%	0.77% \1.98%	1.28% \1.68%	1.54% \2.06%
BER\TER (Direct Plan)	0.54% \0.73%	0.80% \0.98%	0.47% \0.68%	0.74% \0.93%	0.80% \1.48%	0.34% \1.48%	0.58% \0.86%	0.71% \1.12%
Composition by Assets as on 31 July 2026								
Equity Shares	74.77	23.22	51.19	22.75	71.90	73.65	72.44	93.37
Corporate Debt	13.66	66.38	28.89	26.28	12.35	0.65	15.47	0.27
Gilts	4.73	1.03	2.36	20.29	4.54	0.00	2.75	-
Money Market Instruments	1.24	2.47	1.21	3.29	1.52	7.93	4.22	0.13
Other Assets	5.39	6.90	16.35	27.39	9.69	18.42	5.12	6.23
Composition by Ratings & Assets as on 31 July 2026								
Large Cap	55.48	8.61	20.46	3.76	60.11	58.18	53.65	24.35
Mid Cap	18.61	2.98	11.76	3.99	10.14	12.88	11.18	3.47
Small Cap	0.68	11.63	18.97	15.00	1.65	2.58	7.61	52.56
Unclassified	-	-	-	-	-	-	-	-
AA, AA+, AAA And Equivalent	11.89	64.56	25.72	26.28	9.17	-	15.47	0.27
Below AA	1.98	1.82	3.17	-	3.18	-	-	-
Sovereign	7.02	3.42	3.96	42.89	6.06	0.05	7.15	0.13
Below A1+, A1+	0.69	2.47	0.72	3.29	-	7.89	1.59	-
Cash, Cash Equivalents, Derivatives and Others	3.65	4.51	15.24	4.79	9.69	18.42	3.35	19.22
Other Details								
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	For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00%	With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 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	For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil	For exit within 15 Days from the date of allotment - 0.25%; For exit after 15 Days from the date of allotment – Nil	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	For allinvestments with respect to units not subject tolock-inperiod and theholding periodis less than 3 years:3%for redemption/switch out on orbefore 1 year fromthe date of allotment, 2% for redemption/switch out after1 year and up to 2 years from the date of allotment, 1% for redemption/switchout after 2 years and up to 3 years from the dateof allotment, Nil for redemption or switch-out after 3 years from the date of allotment

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026). Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose ofexecution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

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 Plan	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 July 2026						
Month End AUM (₹. in Crores)	₹ 1,814.03	₹ 2,359.11	₹ 3,157.84	₹ 1,554.58	₹ 255.57	₹ 141.00
Modified Duration (years)	-	-	0.08	0.06	4.17	4.12
Average Maturity (years)	-	-	0.13	0.17	5.43	5.07
Macaulay Duration (years)	-	-	0.08	0.06	4.42	4.50
Yield to Maturity (%)^	-	-	5.28%	3.53%	7.00%	7.12%
Standard Deviation		-	-	-	-	-
Beta		-	-	-	-	-
Sharpe Ratio		-	-	-	-	-
BER\TER (Regular Plan)	0.20% \0.26%	1.16% \1.34%	1.67% \2.07%	1.77% \2.18%	1.45% \1.76%	1.18% \1.43%
BER\TER (Direct Plan)	0.09% \0.13%	0.21% \0.25%	0.83% \1.10%	0.95% \1.23%	1.00% \1.24%	0.79% \0.98%
Composition by Assets as on 31 July 2026						
Equity Shares	-	-	94.94	78.68	39.11	19.80
Corporate Debt	-	-	0.16	0.32	27.34	47.38
Gilts	-	-	0.03	0.25	16.35	17.15
Money Market Instruments	-	-	-	-	-	-
Other Assets	Others -0.57 , MFU 100.57	Others 0.34 , MFU 99.66	4.87	20.75	17.20	15.67
Composition by Ratings & Assets as on 31 July 2026						
Large Cap	-	-	49.59	40.99	20.44	10.44
Mid Cap	-	-	22.82	18.53	9.60	4.79
Small Cap	-	-	22.53	19.16	9.07	4.57
Unclassified	-	-	-	-	-	-
AA, AA+, AAA And Equivalent	-	-	0.16	0.32	27.34	47.38
Below AA	-	-	-	-	-	-
Sovereign	-	-	0.03	0.25	24.34	17.15
Below A1+, A1+	-	-	0.02	0.02	0.01	0.01
Cash, Cash Equivalents, Derivatives and Others	Others -0.57 , MFU 100.57	Others 0.34 , MFU 99.66	4.85	20.73	9.20	15.66
Other Details						
Exit Load	NIL	For units purchased or switched in from another scheme to the fund are redeemed or switched out on or before12 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 (5.41% as on 31st July 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST. ^In case of semi-annual convention , the YTM is annualised

SBI EQUITY HYBRID FUND

(Previously known as SBI Magnum Balanced Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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 is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	09/10/1995
Benchmark	CRISIL Hybrid 35+65 - Aggressive Index
Additional Benchmark	BSE Sensex TRI

Fund Size	**₹ in Cr.**	**$ in min.**
Month end AUM	88,059.84	9,233.44
Monthly Avg. AUM	86,874.23	9,109.12

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. R. Srinivasan - Equity	33 years	Jan 2012
Mr. Rajeev Radhakrishnan - Debt	24 years	Nov 2023

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	317.8674	353.4909
IDCW : ₹	67.3579	103.4382

Minimum Investment

Lumpsum	₹ 1,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	19,48,144
Top 10 Stock (%)	32.98
Top 5 Stock (%)	18.88
Top 3 Sectors (%)	33.64
Total number of stocks	43

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.40	0.73
BER	1.11	0.54

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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.

Quantitative Indicators

Standard Deviation(%)	10.69%
Beta	1.03
Sharpe Ratio	0.67
Portfolio Turnover (Equity)	0.21
Portfolio Turnover (Total)	0.86
Modified Duration	3.61 years
Average Maturity	5.40 years
Macaulay Duration	3.94 years
Yield to Maturity^	7.55%

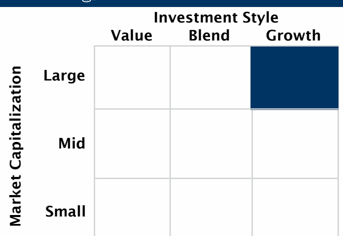
^In case of semi-annual convention , the YTM is annualised
Ratios including debt instruments and cash
Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

PORTFOLIO

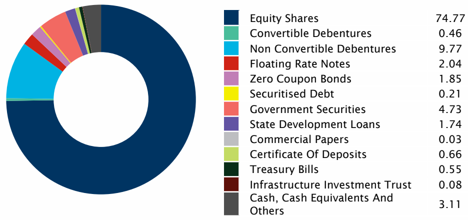
COMPANY/ ISSUER	RATING	NET % OF AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● ICICI Bank Ltd		4.40
● State Bank Of India		3.85
● Kotak Mahindra Bank Ltd		3.10
● Bajaj Finance Ltd		2.98
Muthoot Finance Ltd		2.48
HDFC Bank Ltd		2.29
POWER		
● Adani Energy Solutions Ltd		3.77
● Adani Power Ltd		3.12
JSW Energy Ltd		1.58
CONSUMER SERVICES		
Lenskart Solutions Ltd		1.47
Avenue Supermarts Ltd		1.47
Vishal Mega Mart Ltd		0.85
Swiggy Ltd		0.74
Meesho Ltd		0.73
Westlife Foodworld Ltd		0.44
Vedant Fashions Ltd		0.24
Info Edge (India) Ltd		0.13
INFORMATION TECHNOLOGY		
Coforge Ltd		1.93
Tata Consultancy Services Ltd		1.88
Infosys Ltd		1.67
METALS & MINING		
● Adani Enterprises Ltd		2.55
Jindal Steel Ltd		0.88
Hindalco Industries Ltd		0.45
CHEMICALS		
● Solar Industries India Ltd		3.74
OIL, GAS & CONSUMABLE FUELS		
Reliance Industries Ltd		2.23
Coal India Ltd		1.36
HEALTHCARE		
Divi'S Laboratories Ltd		2.10
Max Healthcare Institute Ltd		0.87
TELECOMMUNICATION		
● Bharti Airtel Ltd		2.91
AUTOMOBILE AND AUTO COMPONENTS		
● MRF Ltd		2.56
CAPITAL GOODS		
AIA Engineering Ltd		1.51
Astral Ltd		0.87
SERVICES		
Interglobe Aviation Ltd		2.35
CONSTRUCTION		
Larsen & Toubro Ltd		2.31
FAST MOVING CONSUMER GOODS		
United Breweries Ltd		0.81
ITC Ltd		0.73
Procter & Gamble Hygiene And Health Care Ltd		0.42
Varun Beverages Ltd		0.17
REALTY		
DLF Ltd		0.97
Oberoi Realty Ltd		0.93
CONSTRUCTION MATERIALS		
Shree Cement Ltd		1.75
CONSUMER DURABLES		
Asian Paints Ltd		1.72
TEXTILES		
Page Industries Ltd		1.46
TOTAL		**74.77**
CONVERTIBLE DEBENTURES		
Samvardhana Motherson International Ltd		0.46
TOTAL		**0.46**
COMMERCIAL PAPERS		
National Bank For Agriculture And Rural Development	CRISIL A1+	0.03
TOTAL		**0.03**
CERTIFICATE OF DEPOSITS		
Bank Of Baroda	IND A1+	0.53
Small Industries Development Bank Of India	CRISIL A1+	0.12
National Bank For Agriculture And Rural Development	CRISIL A1+	0.01
TOTAL		**0.66**
NON CONVERTIBLE DEBENTURES		
Adani Power Ltd	CRISIL AA	1.13
Adani Airport Holdings Ltd	CRISIL AA-	0.73
Vertis Infrastructure Trust	CRISIL AAA	0.67
GMR Airports Ltd	CRISIL A+	0.66
Sundaram Finance Ltd	CRISIL AAA	0.63
Renserv Global Pvt Ltd	CARE A(CE)	0.59
State Bank Of India(Tier II Bond Under Basel III)	CRISIL AAA	0.57
TVS Holdings Ltd	CRISIL AA+	0.51
Tata Housing Development Co. Ltd	CARE AA	0.51
Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	0.45
Torrent Power Ltd	CRISIL AA+	0.37
India Infrastructure Finance Company Ltd	IND AAA	0.34
LIC Housing Finance Ltd	CRISIL AAA	0.33
Tata Power Renewable Energy Ltd (Guaranteed By Tata Power Ltd)	[ICRA]AA+	0.29
Aditya Birla Housing Finance Ltd	CRISIL AA	0.28
Canara Bank(At1 Bond Under Basel III)	[ICRA]AA+	0.24
Bharti Telecom Ltd	CRISIL AAA	0.2
Aditya Birla Real Estate Ltd	CRISIL AA	0.18
Summit Digitel Infrastructure Pvt. Ltd	CRISIL AAA	0.17
Muthoot Finance Ltd	CRISIL AA+	0.16
Canara Bank(At1 Bond Under Basel III)	CRISIL AA+	0.15
Torrent Investments Ltd	CRISIL AA+	0.13
State Bank Of India	CRISIL AAA	0.09
REC Ltd	CRISIL AAA	0.08
Power Finance Corporation Ltd	CRISIL AAA	0.06
Jio Credit Ltd	CRISIL AAA	0.06
HDB Financial Services Ltd	CRISIL AAA	0.06
Bajaj Finance Ltd	CRISIL AAA	0.06
State Bank Of India(At1 Bond Under Basel III)	CRISIL AA+	0.05
Bank Of India(At1 Bond Under Basel III)	CRISIL AA	0.02
TOTAL		**9.77**
ZERO COUPON BONDS		
JSW Kalinga Steel Ltd	CRISIL AA	1.03
JTPM Metal Traders Ltd	CRISIL AA	0.79
National Highways Infra Trust	IND AAA	0.03
TOTAL		**1.85**
FLOATING RATE NOTES		
Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	0.99
Muthoot Finance Ltd	CRISIL AA+	0.71
Small Industries Development Bank Of India	CRISIL AAA	0.34
TOTAL		**2.04**
SECURITISED DEBT		
India Universal Trust Al2	CRISIL AAA(SO)	0.21
TOTAL		**0.21**
GOVERNMENT SECURITIES		
● GOI 6.94% 11.05.2036 GOV	SOVEREIGN	4.60
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	0.13
TOTAL		**4.73**
STATE DEVELOPMENT LOANS		
West Bengal 8.06% 30.03.2049 SDL	SOVEREIGN	0.94
State Government of West Bengal 7.57% 31.12.2046 SDL	SOVEREIGN	0.40
State Government of Tamil Nadu 7.52% 03.12.2055 SDL	SOVEREIGN	0.28
State Government of Rajasthan 7.64% 22.04.2036 SDL	SOVEREIGN	0.12
TOTAL		**1.74**
TREASURY BILLS		
364 Day T-Bill 08.04.27	SOVEREIGN	0.55
TOTAL		**0.55**
INFRASTRUCTURE INVESTMENT TRUST		
Cube Highways Trust		0.08
TOTAL		**0.08**
CASH, CASH EQUIVALENTS AND OTHERS		**3.11**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings ■ New Additions

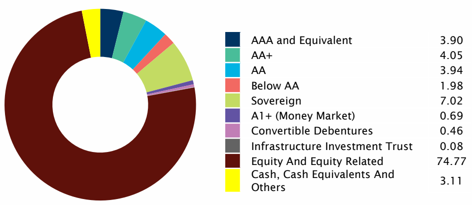
FUND MATRIX



ASSET PROFILE



RATING PROFILE



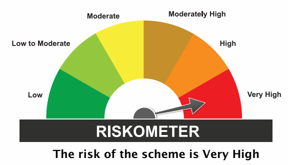
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

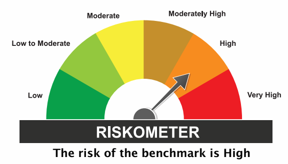
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is High

SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Hybrid 35+65 - Aggressive Index Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**CRISIL Hybrid 35+65 - Aggressive Index Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	5.96	3.46	-2.76	10,596	10,346	9,724
3 Years	12.58	10.08	6.75	14,274	13,341	12,168
5 Years	10.93	10.15	9.53	16,804	16,221	15,771
Since Inception	14.92	N.A.	12.17	7,28,271	N.A.	3,44,628

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	37,00,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	6,42,95,346	1,00,12,656	52,42,558	22,74,209	7,95,503	4,19,012	1,25,628
Returns (Annualised) (%)	15.06	12.70	13.13	12.28	11.23	10.13	8.85
CRISIL Hybrid 35+65 - Aggressive Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	11.38	11.79	11.41	9.25	6.72	4.83
BSE SENSEX TRI Additional Benchmark Returns (Annualised) (TRI) (%)	13.41	11.57	11.96	11.34	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV. Inception Date: October 09, 1995

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.

Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI CONSERVATIVE HYBRID FUND

(Previously known as SBI Debt Hybrid Fund)

An open-ended Hybrid Scheme investing predominantly in debt instruments.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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

Date of Allotment	09/04/2001
Benchmark	NIFTY 50 Hybrid Composite Debt 15:85 Index
Additional Benchmark	CRISIL 10 Year Gilt Index

Fund Size	**₹ in Cr.**	**$ in min.**
Month end AUM	10,210.34	1,070.60
Monthly Avg. AUM	10,180.97	1,067.52

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Saurabh Pant#	18 years	Jan 2022
Ms. Mansi Sajeja (Debt Portion)	19 years	June 2021

#Mr Milind Agrawal was co managing the Equity portion of Fund till 30th Apr 2026.

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	76.5334	84.0241
Annual IDCW: ₹	26.9961	33.5074

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	1,65,092
Top 10 Stock (%)	12.54
Top 5 Stock (%)	7.44
Top 3 Sectors (%)	13.31
Total number of stocks	39

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.49	0.98
BER	1.23	0.80

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

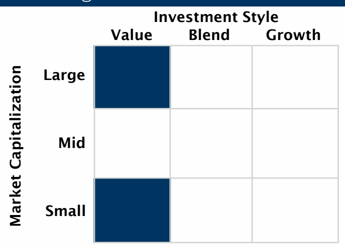
For exit within 1 year from the date of allotment
For 10% of investments : Nil
For remaining investment: 1.00%
For exit after 1 year from the date of allotment – Nil

Quantitative Indicators

Modified Duration	2.76 years
Average Maturity	3.75 years
Macaulay Duration	2.98 years
Yield to Maturity^	7.86%

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

FUND MATRIX



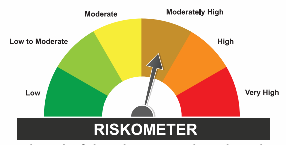
PRODUCT LABEL

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.

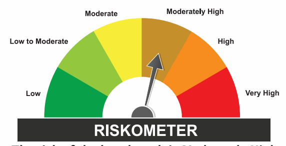
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer



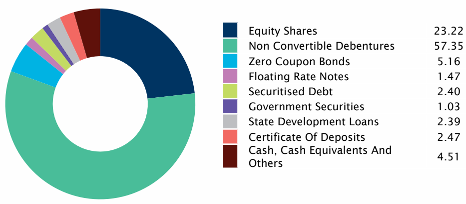
The risk of the benchmark is Moderately High

PORTFOLIO

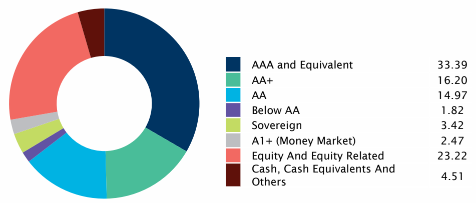
COMPANY/ ISSUER	RATING	NET% TO AUM
EQUITY SHARES		
FINANCIAL SERVICES		
ICICI Bank Ltd		1.29
Bajaj Finserv Ltd		1.29
Axis Bank Ltd		1.22
HDFC Life Insurance Company Ltd		0.89
HDFC Bank Ltd		0.81
Max Financial Services Ltd		0.59
Aptus Value Housing Finance India Ltd		0.35
Computer Age Management Services Ltd		0.11
CAPITAL GOODS		
Kingfa Science & Technology India Ltd		1.77
Grindwell Norton Ltd		1.00
Graphite India Ltd		0.75
Carborundum Universal Ltd		0.49
Finolex Industries Ltd		0.39
HEALTHCARE		
Biocon Ltd		1.58
Gland Pharma Ltd		0.78
CONSUMER DURABLES		
Asian Paints Ltd		1.51
Sheela Foam Ltd		0.24
Bosch Home Comfort India Ltd		0.21
Kansai Nerolac Paints Ltd		0.15
FAST MOVING CONSUMER GOODS		
Hatsun Agro Product Ltd		0.66
VST Industries Ltd		0.48
Godrej Consumer Products Ltd		0.42
Avanti Feeds Ltd		0.41
OIL, GAS & CONSUMABLE FUELS		
Reliance Industries Ltd		1.18
CONSUMER SERVICES		
Wonderla Holidays Ltd		0.53
Jubilant Foodworks Ltd		0.36
Electronics Mart India Ltd		0.25
CONSTRUCTION		
G R Infra Projects Ltd		0.48
PNC Infratech Ltd		0.28
Afcons Infrastructure Ltd		0.20
CHEMICALS		
Aether Industries Ltd		0.34
PI Industries Ltd		0.30
Styrenix Performance Materials Ltd		0.27
CONSTRUCTION MATERIALS		
Shree Cement Ltd		0.51
Nuvoco Vistas Corporation Ltd		0.22
FOREST MATERIALS		
Andhra Paper Ltd		0.38
TEXTILES		
Ganesha Ecosphere Ltd		0.19
Garware Technical Fibres Ltd		0.15
AUTOMOBILE AND AUTO COMPONENTS		
Sundram Fasteners Ltd		0.19
TOTAL		**23.22**
CERTIFICATE OF DEPOSITS		
Small Industries Development Bank Of India	CRISIL A1+	0.92
Bank Of Baroda	IND A1+	0.71
• Canara Bank	CRISIL A1+	0.47
National Bank For Agriculture And Rural Development	CRISIL A1+	0.23
Punjab National Bank	CRISIL A1+	0.14
TOTAL		**2.47**
NON CONVERTIBLE DEBENTURES		
• National Bank For Agriculture And Rural Development	[ICRA]AAA	4.63
• LIC Housing Finance Ltd	CRISIL AAA	4.40
• Muthoot Finance Ltd	CRISIL AA+	3.38
• Bharti Telecom Ltd	CRISIL AAA	3.28
• Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	3.15
• Sundaram Finance Ltd	CRISIL AAA	2.94
• Adani Power Ltd	CRISIL AA	2.92
• REC Ltd	CRISIL AAA	2.69
• Torrent Power Ltd	CRISIL AA+	2.47
Tata Power Company Ltd	CRISIL AA+	2.45
Godrej Seeds & Genetics Ltd	CRISIL AA	2.43
Godrej Industries Ltd	CRISIL AA+	2.31
Tata Projects Ltd	IND AA	2.25
Aditya Birla Renewables Ltd	CRISIL AA	2.21
Mahanagar Telephone Nigam Ltd	IND AAA(CE)	2.05
GMR Airports Ltd	CRISIL A+	1.82
Motilal Oswal Finvest Ltd	CRISIL AA+	1.68
Indigrid Infrastructure Trust	CRISIL AAA	1.48
National Bank For Agriculture And Rural Development	CRISIL AAA	1.47
Bajaj Housing Finance Ltd	CRISIL AAA	1.47
Summit Digitel Infrastructure Pvt. Ltd	CRISIL AAA	0.98
Jamnagar Utilities & Power Pvt. Ltd	CRISIL AAA	0.97
HDB Financial Services Ltd	CRISIL AAA	0.97
Bajaj Finance Ltd	CRISIL AAA	0.73
Mahindra & Mahindra Financial Services Ltd	CRISIL AAA	0.49
Kotak Mahindra Prime Ltd	CRISIL AAA	0.49
Tata Capital Housing Finance Ltd	CRISIL AAA	0.48
Punjab National Bank(At1 Bond Under Basel III)	IND AA+	0.46
Union Bank Of India(At1 Bond Under Basel III)	CRISIL AA+	0.30
TOTAL		**57.35**
ZERO COUPON BONDS		
JTPM Metal Traders Ltd	CRISIL AA	2.89
JSW Kalinga Steel Ltd	CRISIL AA	2.27
TOTAL		**5.16**
FLOATING RATE NOTES		
Small Industries Development Bank Of India	CRISIL AAA	0.98
Mahindra & Mahindra Financial Services Ltd	CRISIL AAA	0.49
TOTAL		**1.47**
SECURITISED DEBT		
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	1.20
Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.20
TOTAL		**2.40**
GOVERNMENT SECURITIES		
GOI 6.79% 30.12.2031 GOV	SOVEREIGN	0.74
GOI 6.36% 16.02.2031 GOV	SOVEREIGN	0.29
TOTAL		**1.03**
STATE DEVELOPMENT LOANS		
State Government of Tamil Nadu 7.52% 03.12.2055 SDL	SOVEREIGN	2.36
State Government Of Rajasthan 7.74% 06.12.2033 SDL	SOVEREIGN	0.03
TOTAL		**2.39**
CASH, CASH EQUIVALENTS AND OTHERS		**4.51**
TOTAL NET ASSETS		**100.00**

• Top Ten Holdings ■ New Additions

ASSET PROFILE



RATING PROFILE



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY 50 Hybrid Composite Debt 15:85 Index Benchmark**	**CRISIL 10 Year Gilt Index Additional Benchmark**	**Scheme**	**NIFTY 50 Hybrid Composite Debt 15:85 Index Benchmark**	**CRISIL 10 Year Gilt Index Additional Benchmark**
1 Year	5.12	2.03	2.27	10,512	10,203	10,227
3 Years	8.41	6.73	6.78	12,744	12,160	12,176
5 Years	8.57	6.49	5.33	15,092	13,694	12,969
Since Inception	8.36	N.A.	N.A.	76,359	N.A.	N.A.

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	30,40,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	1,01,21,529	62,56,000	37,12,371	19,00,412	7,38,058	4,00,272	1,23,989
Returns (Annualised) (%)	8.46	8.76	9.06	8.90	8.22	7.02	6.25
NIFTY 50 Hybrid Composite Debt 15:85 Index (First Tier Benchmark Returns (Annualised) (TRI) (%)	NA	8.26	8.08	7.44	6.30	5.25	3.12
CRISIL 10 Year Gilt Index (Additional Benchmark Returns (Annualised) (TRI) (%)	NA	6.34	6.32	5.86	6.23	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: September 04, 2001

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP investment on 1st business day of every month. "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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

Investment Objective

To provide the investors an opportunity to invest in an actively managed portfolio of multiple asset classes. However, there is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment 16/05/2018

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)

Additional Benchmark BSE Sensex TRI

Fund Size	**₹ in Cr.**	**$ in min.**
Month end AUM	18,224.88	1,910.95
Monthly Avg. AUM	19,890.77	2,085.63

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Dinesh Balachandran - Equity	24 years	Oct 2019
Ms. Mansi Sajeja - Debt	19 years	Dec 2023
Ms. Vandna Soni - Commodities	12 years	Jan 2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	66.6766	74.5389
Annual IDCW : ₹	37.7044	42.4674

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	4,42,929
Top 10 Stock (%)	17.33
Top 5 Stock (%)	9.62
Top 3 Sectors (%)	25.84
Total number of stocks	68

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.44	0.68
BER	1.12	0.47

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Modified Duration	2.21 years
Average Maturity	2.84 years
Macaulay Duration	2.46 years
Yield to Maturity^	7.76%

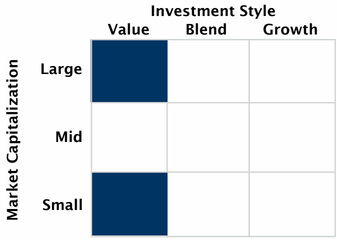
^In case of semi-annual convention , the YTM is annualised
Ratios including debt instruments and cash

PORTFOLIO

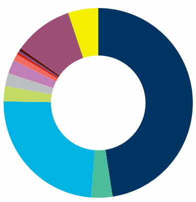
COMPANY/ ISSUER	RATING	% TO AUM	% OF AUM DERIVATIVES	NET% TO AUM
EQUITY SHARES				
FINANCIAL SERVICES				
● HDFC Bank Ltd		1.95	-	1.95
Bandhan Bank Ltd		1.76	-	1.76
Mahindra & Mahindra Financial Services Ltd		1.76	-	1.76
ICICI Bank Ltd		1.65	-	1.65
Kotak Mahindra Bank Ltd		1.29	-	1.29
Punjab National Bank		1.17	-	1.17
Bajaj Finserv Ltd		1.12	-	1.12
Axis Bank Ltd		1.09	-	1.09
Aditya Birla Sun Life Amc Ltd		0.74	-	0.74
Pine Labs Ltd		0.57	-	0.57
Indian Energy Exchange Ltd		0.56	-	0.56
State Bank Of India		0.48	-	0.48
Bank Of Baroda		0.47	-	0.47
ICICI Prudential Life Insurance Company Ltd		0.26	-	0.26
Life Insurance Corporation Of India		0.21	-	0.21
Equitas Small Finance Bank Ltd		0.08	-	0.08
OIL, GAS & CONSUMABLE FUELS				
● Gail (India) Ltd		2.09	-	2.09
Oil & Natural Gas Corporation Ltd		1.38	-	1.38
Reliance Industries Ltd		1.11	-	1.11
Indian Oil Corporation Ltd		0.69	-	0.69
Oil India Ltd		0.56	-	0.56
HEALTHCARE				
Biocon Ltd		1.67	-	1.67
Syngene International Ltd		1.33	-	1.33
Cohance Lifesciences Ltd		1.09	-	1.09
Aurobindo Pharma Ltd		0.76	-	0.76
FAST MOVING CONSUMER GOODS				
Varun Beverages Ltd		0.83	-	0.83
Balrampur Chini Mills Ltd		0.58	-	0.58
ITC Ltd		0.53	-	0.53
Dabur India Ltd		0.50	-	0.50
Colgate Palmolive (India) Ltd		0.31	-	0.31
Emami Ltd		0.20	-	0.20
SERVICES				
● Delhivery Ltd		2.06	-	2.06
VRL Logistics Ltd		0.62	-	0.62
AUTOMOBILE AND AUTO COMPONENTS				
● Samvardhana Motherson International Ltd		1.21	-	1.21
Sona Blw Precision Forgings Ltd		0.58	-	0.58
ZF Commercial Vehicle Control Systems India Ltd		0.46	-	0.46
Sedemac Mechatronics Ltd		0.21	-	0.21
CHEMICALS				
UPL Ltd		0.97	-	0.97
Privi Speciality Chemicals Ltd		0.80	-	0.80
Coromandel International Ltd		0.61	-	0.61
Rallis India Ltd		0.05	-	0.05
POWER				
CESC Ltd		1.43	-	1.43
NHPC Ltd		0.89	-	0.89
TELECOMMUNICATION				
Indus Towers Ltd		1.58	-	1.58
Bharti Airtel Ltd		0.16	-	0.16
CONSUMER SERVICES				
FSN E-Commerce Ventures Ltd		1.05	-	1.05
Vishal Mega Mart Ltd		0.26	-	0.26
Jubilant Foodworks Ltd		0.14	-	0.14
V-Mart Retail Ltd		0.11	-	0.11
INFORMATION TECHNOLOGY				
HCL Technologies Ltd		0.52	-	0.52
LTM Ltd		0.29	-	0.29
Wipro Ltd		0.27	-	0.27
Infosys Ltd		0.19	-	0.19
REALTY				
Mahindra Lifespace Developers Ltd		0.83	-	0.83
Ashiana Housing Ltd		0.16	-	0.16
TEXTILES				
Gokaldas Exports Ltd		0.88	-	0.88
Kusumgar Ltd		0.01	-	0.01
METALS & MINING				
Steel Authority Of India Ltd		0.52	-	0.52
Tata Steel Ltd		0.18	-	0.18
CONSTRUCTION				
Kalpataru Projects International Ltd		0.36	-	0.36
Ashoka Buildcon Ltd		0.18	-	0.18
Afcons Infrastructure Ltd		0.11	-	0.11
CONSUMER DURABLES				
VIP Industries Ltd		0.50	-	0.50
Elin Electronics Ltd		0.03	-	0.03
CONSTRUCTION MATERIALS				
Sagar Cements Ltd		0.29	-	0.29
Heidelbergcement India Ltd		0.23	-	0.23
MEDIA, ENTERTAINMENT & PUBLICATION				
PVR Inox Ltd		0.04	-	0.04
PRECIOUS METALS				
Silver		-	0.03	0.03
TOTAL		47.57		47.60
REAL ESTATE INVESTMENT TRUST				
● Brookfield India Real Estate Trust		2.56		
Embassy Office Parks Reit		1.06		
TOTAL		3.62		
COMMERCIAL PAPERS				
JM Financial Services Ltd	CRISIL A1+	0.48		
TOTAL		0.48		
CERTIFICATE OF DEPOSITS				
Small Industries Development Bank Of India	CRISIL A1+	0.24		
TOTAL		0.24		
NON CONVERTIBLE DEBENTURES				
● Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	2.24		
● HDB Financial Services Ltd	CRISIL AAA	2.10		
● Muthoot Finance Ltd	CRISIL AA+	1.85		
Bharti Telecom Ltd	CRISIL AAA	1.61		
National Bank For Agriculture And Rural Development	[ICRA]AAA	1.59		
Indostar Capital Finance Ltd	CARE AA-	1.51		
Adani Power Ltd	CRISIL AA	1.35		
Small Industries Development Bank Of India	CRISIL AAA	1.23		
Aditya Birla Renewables Ltd	CRISIL AA	0.99		
Power Finance Corporation Ltd	CRISIL AAA	0.98		
GMR Airports Ltd	CRISIL A+	0.92		
Godrej Seeds & Genetics Ltd	CRISIL AA	0.9		
Torrent Power Ltd	CRISIL AA+	0.87		
Sundaram Finance Ltd	CRISIL AAA	0.74		
Kogta Financial (India) Ltd	CARE AA-	0.74		
Motilal Oswal Finvest Ltd	CRISIL AA+	0.6		
Tata Projects Ltd	IND AA	0.52		
Tata Power Company Ltd	CRISIL AA+	0.49		
National Bank For Agriculture And Rural Development	CRISIL AAA	0.49		
Godrej Industries Ltd	CRISIL AA+	0.49		
Avanse Financial Services Ltd	IND AA	0.49		
Mahindra Rural Housing Finance Ltd	CRISIL AAA	0.37		
TVS Credit Services Ltd	CRISIL AA+	0.25		
SMFG India Home Finance Co. Ltd	CRISIL AAA	0.25		
JM Financial Credit Solutions Ltd	[ICRA]AA	0.25		
Bajaj Housing Finance Ltd	CRISIL AAA	0.25		
TOTAL		24.07		
ZERO COUPON BONDS				
JTPM Metal Traders Ltd	CRISIL AA	1.33		
JSW Kalinga Steel Ltd	CRISIL AA	1.27		
TOTAL		2.60		
FLOATING RATE NOTES				
Muthoot Finance Ltd	CRISIL AA+	1.73		
Mahindra & Mahindra Financial Services Ltd	CRISIL AAA	0.49		
TOTAL		2.22		
GOVERNMENT SECURITIES				
● GOI 6.94% 11.05.2036 GOV	SOVEREIGN	1.87		
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	0.49		
TOTAL		2.36		
STATE DEVELOPMENT LOANS				
State Government of Madhya Pradesh 7.56% 04.03.2039 SDL	SOVEREIGN	0.84		
State Government of Madhya Pradesh 7.74% 11.03.2047 SDL	SOVEREIGN	0.27		
TOTAL		1.11		
EXCHANGE TRADED FUNDS				
● SBI Gold ETF		6.42		
● SBI Silver ETF		3.65		
TOTAL		10.07		
TREASURY BILLS				
91 Day T-Bill 20.08.26	SOVEREIGN	0.49		
TOTAL		0.49		
CASH, CASH EQUIVALENTS AND OTHERS		5.14		
TOTAL NET ASSETS		100.00		

● Top Ten Holdings ■ New Additions

FUND MATRIX

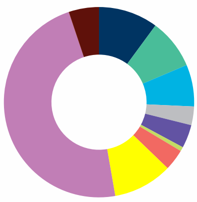


ASSET PROFILE



Equity Shares	47.57
Real Estate Investment Trust	3.62
Non Convertible Debentures	24.07
Zero Coupon Bonds	2.60
Floating Rate Notes	2.22
Government Securities	2.36
State Development Loans	1.11
Commercial Papers	0.48
Certificate Of Deposits	0.24
Treasury Bills	0.49
Exchange Traded Funds	10.07
Derivatives	2.21
Cash, Cash Equivalents And Others	4.21

RATING PROFILE



AAA and Equivalent	10.10
AA+	8.52
AA	7.10
Below AA	3.17
Sovereign	3.96
A1+ (Money Market)	0.72
Real Estate Investment Trust	3.62
Exchange Traded Funds	10.07
Equity And Equity Related	47.57
Derivatives	0.03
Cash, Cash Equivalents And Others	5.14

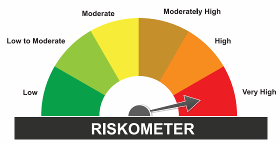
PRODUCT LABEL

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.

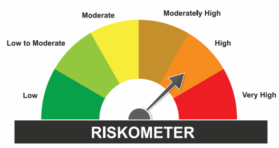
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is High

SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	12.37	12.02	-2.76	11,237	11,202	9,724
3 Years	15.07	13.84	6.75	15,241	14,759	12,168
5 Years	13.11	11.73	9.53	18,525	17,421	15,771
Since Inception	12.12	12.11	11.49	25,589	25,579	24,430

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	9,90,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	17,67,064	NA	NA	NA	8,52,702	4,33,312	1,25,414
Returns (Annualised) (%)	13.66	NA	NA	NA	14.04	12.44	8.51
45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (First Tier Benchmark Returns) (Annualised) (TRI) (%)	12.50	NA	NA	NA	12.73	12.41	8.78
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	10.78	NA	NA	NA	6.71	2.66	-2.79

Past performance may or may not be sustained in the future. Inception Date: May 16, 2018

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI CHILDREN'S FUND-SAVINGS PLAN

(Previously known as SBI Magnum Children's Benefit Savings Plan)
An open-ended fund for investment for children having a lockin for at least 5 years or till the child attains age of majority (whichever is earlier)

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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

Date of Allotment	21/02/2002
Benchmark	NIFTY 50 Hybrid Composite Debt 15:85 Index
Additional Benchmark	BSE Sensex TRI

Fund Size	**₹ in Cr.**	**$ in mln.**
Month end AUM	146.51	15.36
Monthly Avg. AUM	145.72	15.28

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. R. Srinivasan - Equity	33 years	Jan 2021
Mr Lokesh Mallya - Debt	20 years	July 2025

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	118.7769	129.9714

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	13,479
Top 10 Stock (%)	14.48
Top 5 Stock (%)	8.55
Top 3 Sectors (%)	11.87
Total number of stocks	21

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.31	0.93
BER	1.07	0.74

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Modified Duration	4.44 years
Average Maturity	6.42 years
Macaulay Duration	4.62 years
Yield to Maturity^	7.28%

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

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large			
Mid			
Small			■

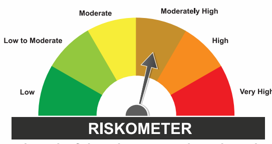
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

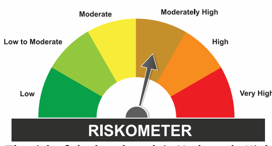
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer



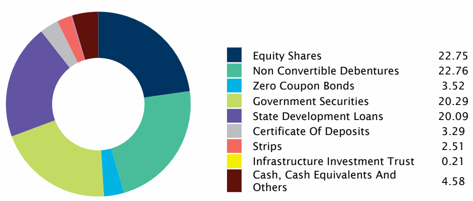
The risk of the benchmark is Moderately High

PORTFOLIO

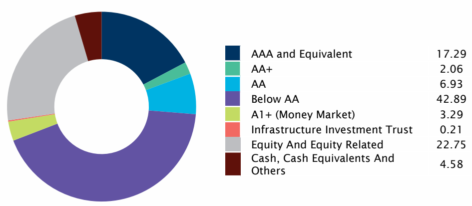
COMPANY/ ISSUER	RATING	NET % OF AUM
EQUITY SHARES		
CAPITAL GOODS		
Powerica Ltd.		2.29
Indo-Mim Ltd. ■		2.19
Pitti Engineering Ltd.		0.82
TEXTILES		
Sanathan Textiles Ltd.		1.20
K.P.R. Mill Ltd.		1.00
Garware Technical Fibres Ltd.		0.75
Ganesha Ecosphere Ltd.		0.57
FAST MOVING CONSUMER GOODS		
Hatsun Agro Product Ltd.		1.21
E.I.D-Parry (India) Ltd.		0.99
Doms Industries Ltd.		0.85
CONSUMER DURABLES		
Hawkins Cookers Ltd.		1.34
Thangamayil Jewellery Ltd.		1.18
Relaxo Footwears Ltd.		0.40
POWER		
Adani Energy Solutions Ltd.		1.24
Acme Solar Holdings Ltd.		1.24
FINANCIAL SERVICES		
Muthoot Finance Ltd.		1.49
CONSUMER SERVICES		
EIH Ltd.		0.74
Wonderla Holidays Ltd.		0.42
AUTOMOBILE AND AUTO COMPONENTS		
Sona Blw Precision Forgings Ltd.		1.10
METALS & MINING		
Adani Enterprises Ltd.		1.03
SERVICES		
JSW Infrastructure Ltd.		0.70
TOTAL		**22.75**
CERTIFICATE OF DEPOSITS		
Punjab National Bank	CRISIL A1+	3.29
TOTAL		**3.29**
NON CONVERTIBLE DEBENTURES		
● Small Industries Development Bank Of India	CRISIL AAA	3.42
● REC Ltd.	CRISIL AAA	3.42
● National Bank For Agriculture And Rural Development	CRISIL AAA	3.42
Lodha Developers Ltd.	CRISIL AA	3.41
LIC Housing Finance Ltd.	CRISIL AAA	3.41
India Infrastructure Finance Company Ltd.	[ICRA]AAA	3.41
Muthoot Finance Ltd.	CRISIL AA+	2.06
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.21
TOTAL		**22.76**
ZERO COUPON BONDS		
● JSW Kalinga Steel Ltd.	CRISIL AA	3.52
TOTAL		**3.52**
GOVERNMENT SECURITIES		
● GOI 6.68% 07.07.2040 GOV	SOVEREIGN	9.94
GOI 7.18% 14.08.2033 GOV	SOVEREIGN	7.01
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.34
TOTAL		**20.29**
STATE DEVELOPMENT LOANS		
● State Government of Tamil Nadu 7.73% 06.05.2036 SDL	SOVEREIGN	3.48
● State Government of Rajasthan 7.64% 22.04.2036 SDL	SOVEREIGN	3.44
● State Government of Rajasthan 7.44% 25.02.2033 SDL	SOVEREIGN	3.44
● State Government of Bihar 7.66% 22.07.2041 SDL	SOVEREIGN	3.43
● State Government of Karnataka 7.47% 25.08.2036 SDL	SOVEREIGN	3.42
State Government of Tamil Nadu 7.57% 18.03.2038 SDL	SOVEREIGN	2.88
TOTAL		**20.09**
INFRASTRUCTURE INVESTMENT TRUST		
Raajmarg Infra Investment Trust		0.21
TOTAL		**0.21**
STRIPS		
GOI 16.12.2026 GOV	SOVEREIGN	2.51
TOTAL		**2.51**
CASH, CASH EQUIVALENTS AND OTHERS		**4.58**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings ■ New Additions

ASSET PROFILE



RATING PROFILE



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

Period	Return in CAGR(%) Scheme	NIFTY 50 Hybrid Composite Debt 15:85 Index Benchmark	BSE Sensex TRI Additional Benchmark	Current Value of Investment of Rs. 10,000/- Scheme	NIFTY 50 Hybrid Composite Debt 15:85 Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	8.03	2.03	-2.76	10,803	10,203	9,724
3 Years	11.82	6.73	6.75	13,984	12,160	12,168
5 Years	10.24	6.49	9.53	16,293	13,694	15,771
Since Inception	10.63	8.71	15.11	1,18,304	77,004	3,11,992

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	29,40,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	1,34,15,317	83,05,960	45,54,597	21,08,771	7,87,888	4,17,634	1,28,120
Returns (Annualised) (%)	10.84	11.15	11.48	10.86	10.85	9.90	12.85
NIFTY 50 Hybrid Composite Debt 15:85 Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	8.38	8.26	8.08	7.44	6.30	5.25	3.12
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	13.64	11.57	11.96	11.34	6.71	2.66	-2.79

Past performance may or may not be sustained in the future. Inception Date: February 21, 2002

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI EQUITY SAVINGS FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment 27/05/2015
Benchmark NIFTY Equity Savings Index
Additional Benchmark CRISIL 10 Yr Gilt Index

Fund Size	**₹ in Cr.**	**$ in mn.**
Month end AUM	5,328.44	558.71
Monthly Avg. AUM	5,596.02	586.77

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Ms. Nidhi Chawla - Equity	18 years	Jan 2022
Mr. Mohit jain - Debt	14 years	May 2025
Mr. Neeraj Kumar - Arbitrage	29 years	May 2015
Ms. Vandna Soni - Commodities	12 years	Jan 2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	24.6969	27.3921
Quarterly IDCW: ₹	23.3540	25.9396

Minimum Investment
Lumpsum ₹ 1,000
Additional Purchase ₹ 1,000
SIP Please refer page 90

Stock Highlights

No of Folio/Investors	77,337
Top 10 Stock (%)	37.19
Top 5 Stock (%)	27.7
Top 3 Sectors (%)	40.52
Total number of stocks	87

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.02	1.48
BER	1.26	0.80

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Modified Duration	1.64 years
Average Maturity	1.95 years
Macaulay Duration	1.73 years
Yield to Maturity^	7.31%

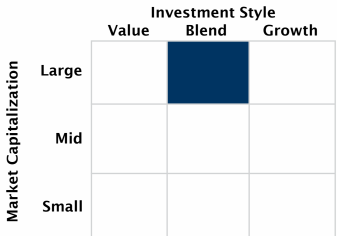
^In case of semi-annual convention , the YTM is annualised
Ratios including debt instruments and cash

PORTFOLIO

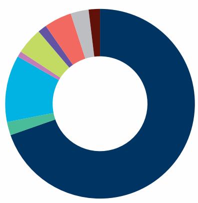
COMPANY/ ISSUER	RATING	% TO AUM	% OF AUM DERIVATIVES	NET% TO AUM
EQUITY SHARES				
FINANCIAL SERVICES				
● HDFC Bank Ltd.		6.91	-1.80	5.11
● ICICI Bank Ltd.		6.19	-6.16	0.03
● Kotak Mahindra Bank Ltd.		6.14	-3.68	2.46
Bank Of Baroda		1.68	-1.69	-0.01
Axis Bank Ltd.		1.59	-1.60	-0.01
HDFC Life Insurance Company Ltd.		1.44	-1.43	0.01
State Bank Of India		1.25	-1.26	-0.01
Aditya Birla Capital Ltd.		0.74	-0.74	-
Shriram Finance Ltd.		0.43	-0.44	-0.01
RBL Bank Ltd.		0.32	-0.32	-
REC Ltd.		0.28	-0.28	-
Punjab National Bank		0.26	-0.26	-
SBI Life Insurance Co. Ltd.		0.24	-0.24	-
Indusind Bank Ltd.		0.18	-0.18	-
Power Finance Corporation Ltd.		0.17	-0.18	-0.01
Bajaj Finserv Ltd.		0.16	-0.16	-
One 97 Communications Ltd.		0.15	-0.15	-
Max Financial Services Ltd.		0.08	-0.08	-
HDFC Asset Management Co. Ltd.		0.06	-0.07	-0.01
Bandhan Bank Ltd.		0.05	-0.05	-
Bajaj Finance Ltd.		0.03	-0.03	-
Jio Financial Services Ltd.		0.03	-0.03	-
LIC Housing Finance Ltd.		0.02	-0.02	-
The Federal Bank Ltd.		0.01	-0.01	-
PB Fintech Ltd.		0.01	-0.01	-
Cholamandalam Investment & Finance Co. Ltd.		0.01	-0.01	-
OIL, GAS & CONSUMABLE FUELS				
● Reliance Industries Ltd.		5.51	-5.53	-0.02
Oil & Natural Gas Corporation Ltd.		0.55	-0.55	-
Hindustan Petroleum Corporation Ltd.		0.02	-0.02	-
Indian Oil Corporation Ltd.		0.02	-0.02	-
METALS & MINING				
Hindalco Industries Ltd.		1.63	-1.64	-0.01
National Aluminium Company Ltd.		1.41	-1.41	-
Jindal Steel Ltd.		1.16	-1.16	-
JSW Steel Ltd.		0.77	-0.77	-
Tata Steel Ltd.		0.42	-0.43	-0.01
Steel Authority Of India Ltd.		0.29	-0.29	-
Adani Enterprises Ltd.		0.16	-0.16	-
NMDC Ltd.		0.12	-0.12	-
Hindustan Zinc Ltd.		0.03	-0.03	-
HEALTHCARE				
Aurobindo Pharma Ltd.		1.79		1.79
Aster Dm Quality Care Ltd.		1.67		1.67
Apollo Hospitals Enterprise Ltd.		1.54	-0.05	1.49
Divi's Laboratories Ltd.		0.31	-0.31	-
Sun Pharmaceutical Industries Ltd.		0.21	-0.21	-
Zydus Lifesciences Ltd.		0.19	-0.19	-
Glenmark Pharmaceuticals Ltd.		0.01	-0.01	-
INFORMATION TECHNOLOGY				
LTM Ltd.		1.57		1.57
Tech Mahindra Ltd.		1.43		1.43
Infosys Ltd.		1.27	-1.27	-
TELECOMMUNICATION				
● Bharti Airtel Ltd.		2.95	-2.96	-0.01
Indus Towers Ltd.		0.54	-0.54	-
CONSTRUCTION MATERIALS				
● Ultratech Cement Ltd.		2.14		2.14
Ambuja Cements Ltd.		0.26	-0.26	-
Shree Cement Ltd.		0.23		0.23
Grasim Industries Ltd.		0.02	-0.02	-
Dalmia Bharat Ltd.		0.01	-0.01	-
AUTOMOBILE AND AUTO COMPONENTS				
Eicher Motors Ltd.		1.03	-0.18	0.85
Mahindra & Mahindra Ltd.		0.75	-0.75	-
Maruti Suzuki India Ltd.		0.57	-0.56	0.01
Samvardhana Motherson International Ltd.		0.23		0.23
Bosch Ltd.		0.08	-0.08	-
CONSTRUCTION				
● Larsen & Toubro Ltd.		2.21	-0.08	2.13
FAST MOVING CONSUMER GOODS				
Godrej Consumer Products Ltd.		0.53	-0.53	-
Colgate Palmolive (India) Ltd.		0.50	-0.50	-
Patanjali Foods Ltd.		0.33	-0.33	-
Hindustan Unilever Ltd.		0.23	-0.23	-
ITC Ltd.		0.12	-0.12	-
Britannia Industries Ltd.		0.09	-0.09	-
United Spirits Ltd.		0.08	-0.08	-
Dabur India Ltd.		0.08	-0.08	-
Marico Ltd.		0.03	-0.03	-
POWER				
Adani Green Energy Ltd.		1.00	-1.01	-0.01
Tata Power Company Ltd.		0.50	-0.50	-
NTPC Ltd.		0.11	-0.11	-
CAPITAL GOODS				
Bharat Heavy Electricals Ltd.		0.65	-0.66	-0.01
Hindustan Aeronautics Ltd.		0.61	-0.61	-
CG Power And Industrial Solutions Ltd.		0.03	-0.03	-
REALTY				
DLF Ltd.		1.06	-1.07	-0.01
SERVICES				
GMR Airports Ltd.		0.59	-0.59	-
Adani Ports And Special Economic Zone Ltd.		0.21	-0.21	-
CONSUMER SERVICES				
Eternal Ltd.		0.46	-0.46	-
The Indian Hotels Company Ltd.		0.11	-0.11	-
Jubilant Foodworks Ltd.		0.10		0.10
Swiggy Ltd.		0.03	-0.03	-
CONSUMER DURABLES				
Asian Paints Ltd.		0.63	-0.63	-
CHEMICALS				
Pidilite Industries Ltd.		0.01	-0.01	-
UPL Ltd.		0.01	-0.01	-
TOTAL		**69.63**	**-48.52**	**21.11**
REAL ESTATE INVESTMENT TRUST				
Brookfield India Real Estate Trust		1.16		
Embassy Office Parks Reit		1.11		
TOTAL		**2.27**		
NON CONVERTIBLE DEBENTURES				
National Bank For Agriculture And Rural Development	CRISIL AAA	1.80		
Godrej Seeds & Genetics Ltd.	CRISIL AA	1.78		
Indostar Capital Finance Ltd.	CARE AA-	1.35		
H.G. Infra Engineering Ltd.	[ICRA]AA-	1.07		
Motilal Oswal Finvest Ltd.	CRISIL AA+	0.91		
Small Industries Development Bank Of India	CRISIL AAA	0.90		
JM Financial Credit Solutions Ltd.	[ICRA]AA	0.90		
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.82		
GMR Airports Ltd.	CRISIL A+	0.76		
Muthoot Finance Ltd.	CRISIL AA+	0.63		
Bharti Telecom Ltd.	CRISIL AAA	0.46		
TOTAL		**11.38**		
ZERO COUPON BONDS				
JTPM Metal Traders Ltd.	CRISIL AA	0.97		
TOTAL		**0.97**		
GOVERNMENT SECURITIES				
● GOI 7.1% 08.04.2034 GOV	SOVEREIGN	2.30		
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	1.33		
GOI 7.38% 20.06.2027 GOV	SOVEREIGN	0.91		
TOTAL		**4.54**		
MUTUAL FUND UNITS				
● SBI Liquid Fund - Direct Plan - Growth Option		2.82		
SBI Savings Fund - Direct Plan - Growth Option		1.86		
TOTAL		**4.68**		
TREASURY BILLS				
364 Day T-Bill 12.11.26	SOVEREIGN	0.89		
91 Day T-Bill 28.08.26	SOVEREIGN	0.45		
364 Day T-Bill 19.11.26	SOVEREIGN	0.18		
TOTAL		**1.52**		
INFRASTRUCTURE INVESTMENT TRUST				
● Altius Telecom Infrastructure Trust		2.05		
Raajmarg Infra Investment Trust		1.03		
TOTAL		**3.08**		
CASH, CASH EQUIVALENTS, DERIVATIVE MARGIN AND OTHERS		**1.93**		
TOTAL NET ASSETS		**100.00**		

● Top Ten Holdings ■ New Additions

FUND MATRIX

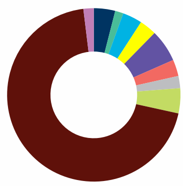


ASSET PROFILE



Equity Shares	69.63
Real Estate Investment Trust	2.27
Non Convertible Debentures	11.38
Zero Coupon Bonds	0.97
Government Securities	4.54
Treasury Bills	1.52
Mutual Fund Units	4.68
Infrastructure Investment Trust	3.08
Cash, Cash Equivalents, Derivative Margin And Others	1.93

RATING PROFILE



AAA and Equivalent	3.98
AA+	1.54
AA	3.65
Below AA	3.18
Sovereign	6.06
Infrastructure Investment Trust	3.08
Real Estate Investment Trust	2.27
Mutual Fund Units	4.68
Equity And Equity Related	69.63
Cash, Cash Equivalents, Derivative Margin And Others	1.93

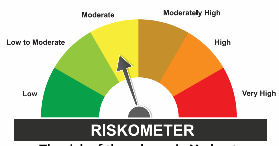
PRODUCT LABEL

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.

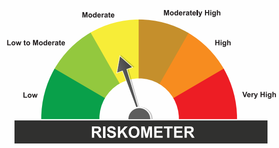
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer



The risk of the benchmark is Moderate

SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	NIFTY Equity Savings Benchmark	CRISIL 10 Yr Gilt Index Additional Benchmark	Scheme	NIFTY Equity Savings Benchmark	CRISIL 10 Yr Gilt Index Additional Benchmark
1 Year	3.31	4.12	2.27	10,331	10,412	10,227
3 Years	8.45	8.05	6.78	12,757	12,617	12,176
5 Years	8.32	8.01	5.33	14,917	14,705	12,969
Since Inception	8.42	8.54	6.38	24,697	25,006	19,980
Past performance may or may not be sustained in the future.						

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	13,50,000	NA	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	22,51,353	NA	NA	18,90,258	7,32,824	3,93,401	1,22,315
Returns (Annualised) (%)	8.74	NA	NA	8.80	7.94	5.86	3.61
NIFTY Equity Savings (First Tier Benchmark Returns) (Annualised) (TRI) (%)	8.70	NA	NA	8.65	7.63	6.37	4.09
CRISIL 10 Yr Gilt Index Additional Benchmark Returns (Annualised) (TRI) (%)	5.97	NA	NA	5.86	6.22	5.80	3.94
Past performance may or may not be sustained in the future. Inception Date: May 27, 2015							

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.
Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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

Date of Allotment	03/11/2006
Benchmark	NIFTY 50 Arbitrage Index
Additional Benchmark	CRISIL 1 Yr T-Bill Index

Fund Size	**₹ in Cr.**	**$ in mln.**
Month end AUM	38,447.17	4,031.34
Monthly Avg. AUM	46,635.46	4,889.92

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Mr. Neeraj Kumar - Equity	29 years	Oct 2012
Mr. Ardhendu Bhattacharya - Debt	15 years	Dec 2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	36.0104	38.4937
IDCW : ₹	18.9375	20.7987

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	93,279
Top 10 Stock (%)	24.01
Top 5 Stock (%)	16.01
Top 3 Sectors (%)	39.77
Total number of stocks	175

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.98	1.48
BER	0.77	0.34

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

For exit within 15 days from the date of allotment - 0.25%;
For exit after 15 days from the date of allotment – Nil

Quantitative Indicators

Standard Deviation(%)	0.50%
Beta	0.66
Sharpe Ratio	2.88
Portfolio Turnover (Equity)	1.59
Portfolio Turnover (Total)	11.47
Modified Duration	0.54 years
Average Maturity	0.62 years
Macaulay Duration	0.58 years
Yield to Maturity^	6.88%

^In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash
Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).

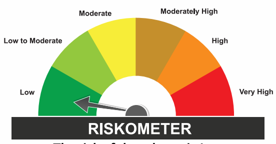
PRODUCT LABEL

This product is suitable for investors who are seeking^:

- Short term investment.
- Investments to exploit profitable arbitrage opportunities in the cash and derivative segments of the equity markets to provide capital appreciation and regular income.

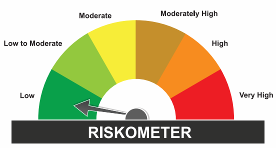
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Low

Benchmark Riskometer



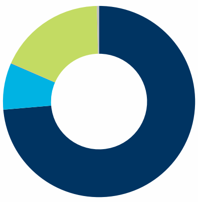
The risk of the benchmark is Low

PORTFOLIO

COMPANY/ ISSUER	RATING	% TO AUM	% OF AUM DERIVATIVES	NET% TO AUM
EQUITY SHARES				
FINANCIAL SERVICES				
● HDFC Bank Ltd.		4.54	-4.58	-0.04
● State Bank Of India		3.30	-3.32	-0.02
● ICICI Bank Ltd.		2.74	-2.73	0.01
● Axis Bank Ltd.		1.80	-1.81	-0.01
● Bajaj Finance Ltd.		1.79	-1.79	-
Kotak Mahindra Bank Ltd.		1.11	-1.12	-0.01
Jio Financial Services Ltd.		0.93	-0.94	-0.01
Power Finance Corporation Ltd.		0.92	-0.92	-
Canara Bank		0.92	-0.92	-
Shriram Finance Ltd.		0.91	-0.91	-
REC Ltd.		0.85	-0.85	-
Punjab National Bank		0.81	-0.81	-
Cholamandalam Investment & Finance Co. Ltd.		0.71	-0.72	-0.01
IDFC First Bank Ltd.		0.54	-0.53	0.01
Manappuram Finance Ltd.		0.53	-0.53	-
Bank Of Baroda		0.49	-0.50	-0.01
One 97 Communications Ltd.		0.46	-0.46	-
Union Bank Of India		0.39	-0.39	-
HDFC Life Insurance Company Ltd.		0.39	-0.40	-0.01
HDFC Asset Management Co. Ltd.		0.36	-0.36	-
Max Financial Services Ltd.		0.35	-0.35	-
Aditya Birla Capital Ltd.		0.35	-0.35	-
BSE Ltd.		0.32	-0.32	-
Bandhan Bank Ltd.		0.32	-0.32	-
The Federal Bank Ltd.		0.32	-0.32	-
Bank Of India		0.29	-0.29	-
RBL Bank Ltd.		0.25	-0.25	-
AU Small Finance Bank Ltd.		0.24	-0.24	-
ICICI Prudential Life Insurance Company Ltd.		0.23	-0.24	-0.01
PB Fintech Ltd.		0.18	-0.18	-
Multi Commodity Exchange Of India Ltd.		0.18	-0.18	-
Indian Bank		0.18	-0.18	-
Bajaj Finserv Ltd.		0.15	-0.14	0.01
SBI Life Insurance Co. Ltd.		0.15	-0.15	-
Indusind Bank Ltd.		0.12	-0.12	-
LIC Housing Finance Ltd.		0.11	-0.11	-
PNB Housing Finance Ltd.		0.07	-0.07	-
Indian Energy Exchange Ltd.		0.07	-0.07	-
Muthoot Finance Ltd.		0.07	-0.07	-
Bajaj Holdings & Investment Ltd.		0.07	-0.07	-
ICICI Lombard General Insurance Company Ltd.		0.06	-0.06	-
Central Depository Services (I) Ltd.		0.03	-0.03	-
360 One Wam Ltd.		0.02	-0.02	-
Computer Age Management Services Ltd.		0.02	-0.02	-
Motilal Oswal Financial Services Ltd.		0.01	-0.01	-
Indian Railway Finance Corporation Ltd.		0.01	-0.01	-
METALS & MINING				
JSW Steel Ltd.		1.57	-1.57	-
Adani Enterprises Ltd.		1.51	-1.52	-0.01
Hindalco Industries Ltd.		0.67	-0.67	-
Steel Authority Of India Ltd.		0.48	-0.48	-
Tata Steel Ltd.		0.47	-0.48	-0.01
NMDC Ltd.		0.37	-0.37	-
Hindustan Zinc Ltd.		0.24	-0.24	-
National Aluminium Company Ltd.		0.18	-0.18	-
Jindal Steel Ltd.		0.17	-0.17	-
Vedanta Ltd.		0.04	-0.04	-
OIL, GAS & CONSUMABLE FUELS				
● Reliance Industries Ltd.		3.63	-3.65	-0.02
Coal India Ltd.		0.70	-0.70	-
Indian Oil Corporation Ltd.		0.47	-0.47	-
Oil & Natural Gas Corporation Ltd.		0.26	-0.26	-
Hindustan Petroleum Corporation Ltd.		0.12	-0.12	-
Bharat Petroleum Corporation Ltd.		0.10	-0.10	-
GAIL (India) Ltd.		0.10	-0.10	-
Petronet Lng Ltd.		0.03	-0.03	-
AUTOMOBILE AND AUTO COMPONENTS				
TVS Motor Company Ltd.		1.02	-1.02	-
Mahindra & Mahindra Ltd.		0.79	-0.79	-
Maruti Suzuki India Ltd.		0.70	-0.69	0.01
Tata Motors Passenger Vehicles Ltd.		0.62	-0.61	0.01
Eicher Motors Ltd.		0.48	-0.48	-
Hero Motocorp Ltd.		0.24	-0.24	-
Bajaj Auto Ltd.		0.23	-0.23	-
Samvardhana Motherson International Ltd.		0.18	-0.18	-
Bosch Ltd.		0.16	-0.16	-
Uno Minda Ltd.		0.11	-0.11	-
Bharat Forge Ltd.		0.03	-0.03	-
Sona Blw Precision Forgings Ltd.		0.03	-0.03	-
Tube Investments Of India Ltd.		0.01	-0.01	-
Force Motors Ltd.		0.01	-0.01	-
CAPITAL GOODS				
Bharat Electronics Ltd.		1.35	-1.36	-0.01
Bharat Heavy Electricals Ltd.		0.89	-0.89	-
Hindustan Aeronautics Ltd.		0.79	-0.79	-
Ashok Leyland Ltd.		0.27	-0.26	0.01
Hitachi Energy India Ltd.		0.24	-0.24	-
Cummins India Ltd.		0.16	-0.16	-
Inox Wind Ltd.		0.13	-0.13	-
CG Power And Industrial Solutions Ltd.		0.13	-0.14	-0.01
Suzlon Energy Ltd.		0.08	-0.07	0.01
Polycab India Ltd.		0.08	-0.08	-
Supreme Industries Ltd.		0.07	-0.07	-
Ge Vernova T&D India Ltd.		0.06	-0.06	-
APL Apollo Tubes Ltd.		0.05	-0.05	-
Premier Energies Ltd		0.04	-0.04	-
ABB India Ltd.		0.02	-0.02	-
Kaynes Technology India Ltd.		0.01	-0.01	-
POWER				
Adani Energy Solutions Ltd.		1.00	-1.00	-
Adani Green Energy Ltd.		0.97	-0.98	-0.01
Adani Power Ltd.		0.70	-0.71	-0.01
Tata Power Company Ltd.		0.64	-0.64	-
NTPC Ltd.		0.61	-0.61	-
Power Grid Corporation Of India Ltd.		0.31	-0.31	-
JSW Energy Ltd.		0.07	-0.07	-
FAST MOVING CONSUMER GOODS				
ITC Ltd.		1.00	-1.00	-
Tata Consumer Products Ltd.		0.72	-0.72	-
Hindustan Unilever Ltd.		0.60	-0.59	0.01
Varun Beverages Ltd.		0.52	-0.52	-
Godrej Consumer Products Ltd.		0.30	-0.30	-
Dabur India Ltd.		0.27	-0.27	-
Nestle India Ltd.		0.17	-0.17	-
Marico Ltd.		0.11	-0.11	-
Britannia Industries Ltd.		0.07	-0.07	-
Patanjali Foods Ltd.		0.06	-0.06	-
United Spirits Ltd.		0.05	-0.05	-
Colgate Palmolive (India) Ltd.		0.03	-0.03	-
Radico Khaitan Ltd.		0.01	-0.01	-
HEALTHCARE				
Divi's Laboratories Ltd.		0.80	-0.80	-
Laurus Labs Ltd.		0.61	-0.61	-
Glenmark Pharmaceuticals Ltd.		0.56	-0.56	-
Biocon Ltd.		0.39	-0.40	-0.01
Apollo Hospitals Enterprise Ltd.		0.38	-0.38	-
Aurobindo Pharma Ltd.		0.32	-0.32	-
Cipla Ltd.		0.14	-0.14	-
Fortis Healthcare Ltd.		0.14	-0.14	-
Sun Pharmaceutical Industries Ltd.		0.13	-0.13	-
Zydus Lifesciences Ltd.		0.08	-0.08	-
Mankind Pharma Ltd.		0.08	-0.08	-
Alkem Laboratories Ltd.		0.06	-0.06	-
Max Healthcare Institute Ltd.		0.04	-0.04	-
Lupin Ltd.		0.04	-0.04	-
TELECOMMUNICATION				
Bharti Airtel Ltd.		1.78	-1.78	-
Vodafone Idea Ltd.		1.11	-1.12	-0.01
Indus Towers Ltd.		0.65	-0.65	-
CONSUMER DURABLES				
Kalyan Jewellers India Ltd.		0.47	-0.46	0.01
Crompton Greaves Consumer Electricals Ltd.		0.41	-0.41	-
Titan Company Ltd.		0.37	-0.38	-0.01
Asian Paints Ltd.		0.16	-0.16	-
Havells India Ltd.		0.13	-0.13	-
Amber Enterprises India Ltd.		0.12	-0.12	-
Voltas Ltd.		0.07	-0.07	-
Pg Electroplast Ltd.		0.02	-0.02	-
SERVICES				
GMR Airports Ltd.		0.53	-0.54	-0.01
Adani Ports And Special Economic Zone Ltd.		0.37	-0.37	-
Interglobe Aviation Ltd.		0.30	-0.30	-
Delhivery Ltd.		0.18	-0.18	-
Container Corporation Of India Ltd.		0.15	-0.15	-
CONSUMER SERVICES				
The Indian Hotels Company Ltd.		0.63	-0.63	-
Info Edge (India) Ltd.		0.54	-0.54	-
Eternal Ltd.		0.16	-0.16	-
FSN E-Commerce Ventures Ltd.		0.07	-0.07	-
Vishal Mega Mart Ltd.		0.02	-0.02	-
CONSTRUCTION MATERIALS				
Ultratech Cement Ltd.		0.51	-0.51	-
Ambuja Cements Ltd.		0.50	-0.51	-0.01
Grasim Industries Ltd.		0.27	-0.27	-
Dalmia Bharat Ltd.		0.05	-0.05	-
CONSTRUCTION				
Larsen & Toubro Ltd.		0.87	-0.88	-0.01
NBCC (India) Ltd.		0.23	-0.23	-
Rail Vikas Nigam Ltd.		0.06	-0.06	-
INFORMATION TECHNOLOGY				
Infosys Ltd.		0.33	-0.33	-
Tata Consultancy Services Ltd.		0.12	-0.12	-
Oracle Financial Services Software Ltd.		0.09	-0.09	-
Coforge Ltd.		0.08	-0.08	-
LTM Ltd.		0.07	-0.07	-
KPIT Technologies Ltd.		0.04	-0.04	-
Tata Elxsi Ltd.		0.03	-0.03	-
Mphasis Ltd.		0.03	-0.03	-
HCL Technologies Ltd.		0.02	-0.02	-
Persistent Systems Ltd.		0.02	-0.02	-
REALTY				
DLF Ltd.		0.42	-0.42	-
Godrej Properties Ltd.		0.14	-0.14	-
The Phoenix Mills Ltd.		0.10	-0.10	-
Oberoi Realty Ltd.		0.04	-0.04	-
Prestige Estates Projects Ltd.		0.03	-0.03	-
CHEMICALS				
Solar Industries India Ltd.		0.34	-0.34	-
UPL Ltd.		0.17	-0.17	-
Pidilite Industries Ltd.		0.10	-0.10	-
SRF Ltd.		0.01	-0.01	-
TOTAL		**73.64**	**-73.82**	**-0.18**
CERTIFICATE OF DEPOSITS				
● Bank Of Baroda	IND A1+	2.64		
Canara Bank	CRISIL A1+	1.61		
Small Industries Development Bank Of India	CRISIL A1+	1.42		
Punjab National Bank	CRISIL A1+	0.67		
HDFC Bank Ltd.	CRISIL A1+	0.51		
Union Bank Of India	[ICRA]A1+	0.41		
Equitas Small Finance Bank Ltd.	CRISIL A1+	0.32		
ICICI Bank Ltd.	[ICRA]A1+	0.20		
National Bank For Agriculture And Rural Development	CRISIL A1+	0.10		
TOTAL		**7.88**		
NON-CONVERTIBLE PREFERENCE SHARE				
TVS Motor Company Ltd.	CARE A1+	0.01		
TOTAL		**0.01**		
MUTUAL FUND UNITS				
● SBI Savings Fund - Direct Plan - Growth Option		12.56		
● SBI Low Duration Fund - Direct Plan - Growth Option		2.76		
● SBI Liquid Fund - Direct Plan - Growth Option		2.74		
TOTAL		**18.06**		
TREASURY BILLS				
364 Day T-Bill 19.11.26	SOVEREIGN	0.05		
TOTAL		**0.05**		
CASH, CASH EQUIVALENTS, DERIVATIVE MARGIN AND OTHERS		**0.36**		
TOTAL NET ASSETS		**100.00**		

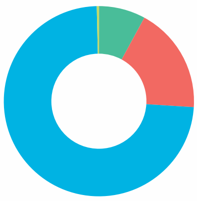
● Top Ten Holdings ■ New Additions

ASSET PROFILE



Equity Shares	73.64
Non-Convertible Preference Share	0.01
Certificate Of Deposits	7.88
Treasury Bills	0.05
Mutual Fund Units	18.06
Cash, Cash Equivalents, Derivative Margin And Others	0.36

RATING PROFILE



AAA and Equivalent	0.05
A1+ (Money Market)	7.89
Mutual Fund Units	18.06
Equity And Equity Related	73.64
Cash, Cash Equivalents, Derivative Margin And Others	0.36

SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY 50 Arbitrage Index Benchmark**	**CRISIL 1 Yr T-Bill Index Additional Benchmark**	**Scheme**	**NIFTY 50 Arbitrage Index Benchmark**	**CRISIL 1 Yr T-Bill Index Additional Benchmark**
1 Year	5.93	7.31	4.21	10,593	10,731	10,421
3 Years	6.90	7.56	6.32	12,219	12,445	12,019
5 Years	6.24	6.52	5.67	13,539	13,721	13,177
Since Inception	6.70	N.A.	6.16	36,010	N.A.	32,578

Past performance may or may not be sustained in the future.

SBI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	31/08/2021
Benchmark	NIFTY 50 Hybrid Composite Debt 50:50 Index
Additional Benchmark	BSE Sensex TRI

Fund Size	**₹ in Cr.**	**$ in min.**
Month end AUM	42,244.72	4,429.53
Monthly Avg. AUM	41,865.18	4,389.74

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Mr. Dinesh Balachandran - Equity#	24 years	Aug 2021
Ms. Mansi Sajeja - Debt	19 years	Dec 2023
Mr. Rajeev Radhakrishnan - (Co Fund Manager Debt Portion)	24 years	Aug 2021

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	16.0316	16.7987
IDCW : ₹	16.0318	16.7991

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	8,94,668
Top 10 Stock (%)	26.35
Top 5 Stock (%)	17.05
Top 3 Sectors (%)	35.91
Total number of stocks	77

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.68	0.86
BER	1.28	0.58

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost +(C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative Indicators

Standard Deviation(%)	7.80%
Beta	0.99
Sharpe Ratio	0.60
Portfolio Turnover (Equity)	0.13
Portfolio Turnover (Total)	2.65
Modified Duration	2.61 years
Average Maturity	3.92 years
Macaulay Duration	2.84 years
Yield to Maturity^	7.27%

Total Turnover = Equity + Debt + Derivatives *Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.
Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).Basis for Ratio Calculation: 3 Years Monthly Data Points ^In case of semi-annual convention , the YTM is annualised Ratios including debt instruments and cash

FUND MATRIX

Investment Style / Market Capitalization

	Value	Blend	Growth
Large	■		
Mid			
Small			

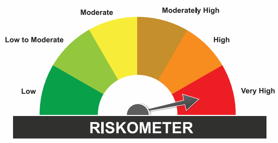
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

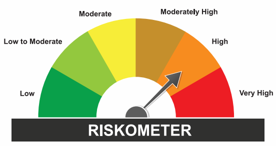
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



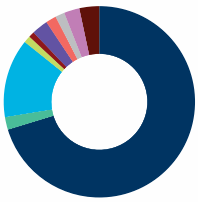
The risk of the benchmark is High

PORTFOLIO

COMPANY/ ISSUER	RATING	% TO AUM	% OF AUM DERIVATIVES	NET% TO AUM
Equity Shares				
FINANCIAL SERVICES				
• ICICI Bank Ltd.		3.73	-	3.73
• HDFC Bank Ltd.		3.73	-0.25	3.48
• Punjab National Bank		1.78	-	1.78
Axis Bank Ltd.		1.73	-	1.73
Cholamandalam Investment & Finance Co. Ltd.		1.67	-	1.67
Bandhan Bank Ltd.		1.38	-	1.38
Bank Of Baroda		1.24	-1.14	0.10
Mahindra & Mahindra Financial Services Ltd.		1.19	-	1.19
Kotak Mahindra Bank Ltd.		0.99	-0.99	-
State Bank Of India		0.76	-0.77	-0.01
ICICI Prudential Life Insurance Company Ltd.		0.69	-	0.69
Bajaj Finserv Ltd.		0.51	-	0.51
Life Insurance Corporation Of India		0.49	-	0.49
ICICI Lombard General Insurance Company Ltd.		0.21	-0.06	0.15
Shriram Finance Ltd.		0.17	-0.18	-0.01
Indusind Bank Ltd.		0.14	-0.14	-
SBI Life Insurance Co. Ltd.		0.13	-0.13	-
ICICI Prudential Asset Management Company Ltd.		0.06	-	0.06
HDFC Life Insurance Company Ltd.		0.01	-0.01	-
OIL, GAS & CONSUMABLE FUELS				
• Reliance Industries Ltd.		4.53	-1.38	3.15
• GAIL (India) Ltd.		2.59	-	2.59
Indian Oil Corporation Ltd.		0.94	-0.68	0.26
Oil & Natural Gas Corporation Ltd.		0.66	0.00	0.66
Bharat Petroleum Corporation Ltd.		0.54	-0.54	-
Petronet Lng Ltd.		0.33	-	0.33
Coal India Ltd.		0.22	-	0.22
Hindustan Petroleum Corporation Ltd.		0.13	-0.13	-
POWER				
CESC Ltd.		1.45	-	1.45
Torrent Power Ltd.		1.37	-	1.37
Power Grid Corporation Of India Ltd.		1.10	-0.32	0.78
NHPC Ltd.		1.08	-	1.08
Tata Power Company Ltd.		0.36	-0.36	-
AUTOMOBILE AND AUTO COMPONENTS				
• Tata Motors Passenger Vehicles Ltd.		1.81	-	1.81
Mahindra & Mahindra Ltd.		1.76	-1.76	-
Maruti Suzuki India Ltd.		0.96	-0.39	0.57
Sona Blw Precision Forgings Ltd.		0.71	-	0.71
Tube Investments Of India Ltd.		0.02	-	0.02
HEALTHCARE				
Sun Pharmaceutical Industries Ltd.		1.76	-0.43	1.33
Biocon Ltd.		1.31	-	1.31
Cipla Ltd.		0.75	-	0.75
Cohance Lifesciences Ltd.		0.30	-	0.30
Alkem Laboratories Ltd.		0.24	-	0.24
Lupin Ltd.		0.14	-0.14	-
Syngene International Ltd.		0.07	-	0.07
INFORMATION TECHNOLOGY				
• Tech Mahindra Ltd.		2.14	-	2.14
HCL Technologies Ltd.		1.38	-	1.38
Tata Consultancy Services Ltd.		0.24	-	0.24
Infosys Ltd.		0.10	-	0.10
Wipro Ltd.-25-Aug-26		0.00	0.37	0.37
CONSUMER SERVICES				
Eternal Ltd.		1.43	-0.70	0.73
Brainbees Solutions Ltd.		1.01	-	1.01
Vishal Mega Mart Ltd.		0.42	-	0.42
Meesho Ltd.		0.38	-	0.38
Go Fashion (India) Ltd.		0.07	-	0.07
TELECOMMUNICATION				
Indus Towers Ltd.		1.70	-	1.70
Bharti Airtel Ltd.		1.47	-1.08	0.39
FAST MOVING CONSUMER GOODS				
ITC Ltd.		1.32	-0.01	1.31
United Spirits Ltd.		0.81	-	0.81
Dabur India Ltd.		0.58	-	0.58
Hindustan Unilever Ltd.		0.21	-	0.21
Nestle India Ltd.		0.15	-0.15	-
CONSTRUCTION				
• Larsen & Toubro Ltd.		2.47	-0.30	2.17
CAPITAL GOODS				
Tata Motors Ltd.		1.09	-	1.09
Cummins India Ltd.		0.63	-0.63	-
Carborundum Universal Ltd.		0.40	-	0.40
METALS & MINING				
• Tata Steel Ltd.		1.81	-	1.81
Hindalco Industries Ltd.		0.21	-0.21	-
SERVICES				
Delhivery Ltd.		1.23	-	1.23
Gateway Distriparks Ltd.		0.29	-	0.29
Container Corporation Of India Ltd.		0.18	-	0.18
CONSUMER DURABLES				
Asian Paints Ltd.		0.84	-0.84	-
Titan Company Ltd.		0.48	-0.48	-
Crompton Greaves Consumer Electricals Ltd.		0.02	-	0.02
REALTY				
DLF Ltd.		0.72	-0.72	-
CHEMICALS				
UPL Ltd.		0.39	-	0.39
CONSTRUCTION MATERIALS				
Grasim Industries Ltd.		0.28	-	0.28
ACC Ltd.		0.10	-	0.10
TOTAL		**70.29**	**-14.55**	**55.74**
REAL ESTATE INVESTMENT TRUST				
Brookfield India Real Estate Trust		1.29		
Embassy Office Parks Reit		0.86		
TOTAL		**2.15**		
CERTIFICATE OF DEPOSITS				
National Bank For Agriculture And Rural Development	CRISIL A1+	0.80		
Small Industries Development Bank Of India	CRISIL A1+	0.34		
HDFC Bank Ltd.	CRISIL A1+	0.34		
Kotak Mahindra Bank Ltd.	CRISIL A1+	0.11		
TOTAL		**1.59**		
NON CONVERTIBLE DEBENTURES				
Bharti Telecom Ltd.	CRISIL AAA	1.61		
National Bank For Agriculture And Rural Development	[ICRA]AAA	1.57		
Muthoot Finance Ltd.	CRISIL AA+	1.48		
Adani Power Ltd.	CRISIL AA	1.06		
LIC Housing Finance Ltd.	CRISIL AAA	0.88		
Tata Power Company Ltd.	CRISIL AA+	0.77		
Bajaj Finance Ltd.	CRISIL AAA	0.71		
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	0.59		
Torrent Power Ltd.	CRISIL AA+	0.48		
ICICI Prudential Life Insurance Company Ltd.	CRISIL AAA	0.45		
Small Industries Development Bank Of India	CRISIL AAA	0.41		
Torrent Pharmaceuticals Ltd.	[ICRA]AA+	0.38		
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	0.36		
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.36		
REC Ltd.	[ICRA]AAA	0.35		
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.35		
Jio Credit Ltd.	CRISIL AAA	0.35		
HDFC Life Insurance Company Ltd.	[ICRA]AAA	0.35		
National Bank For Agriculture And Rural Development	CRISIL AAA	0.24		
Tata Motors Passenger Vehicles Ltd.	CRISIL AA+	0.23		
ONGC Petro Additions Ltd.	CRISIL AA+	0.18		
Godrej Properties Ltd.	[ICRA]AA+	0.15		
TOTAL		**13.31**		
ZERO COUPON BONDS				
JSW Kalinga Steel Ltd.	CRISIL AA	0.98		
TOTAL		**0.98**		
FLOATING RATE NOTES				
Muthoot Finance Ltd.	CRISIL AA+	1.18		
TOTAL		**1.18**		
GOVERNMENT SECURITIES				
• GOI 6.94% 11.05.2036 GOV	SOVEREIGN	1.31		
GOI 7.32% 13.11.2030 GOV	SOVEREIGN	0.86		
GOI 6.36% 16.02.2031 GOV	SOVEREIGN	0.35		
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	0.23		
TOTAL		**2.75**		
STATE DEVELOPMENT LOANS				
State Government of Madhya Pradesh 7.56% 04.03.2039 SDL	SOVEREIGN	0.71		
State Government of Tamil Nadu 7.52% 03.12.2055 SDL	SOVEREIGN	0.70		
State Government of Madhya Pradesh 7.74% 11.03.2047 SDL	SOVEREIGN	0.36		
TOTAL		**1.77**		
TREASURY BILLS				
• 364 Day T-Bill 04.03.27	SOVEREIGN	1.95		
364 Day T-Bill 28.01.27	SOVEREIGN	0.68		
TOTAL		**2.63**		
CASH, CASH EQUIVALENTS, DERIVATIVE MARGIN AND OTHERS TREASURY BILLS		**3.35**		
TOTAL NET ASSETS		**100.00**		

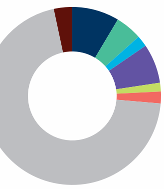
• Top Ten Holdings ■ New Additions

ASSET PROFILE



Equity Shares	70.29
Real Estate Investment Trust	2.15
Non Convertible Debentures	13.31
Floating Rate Notes	1.18
Zero Coupon Bonds	0.98
Government Securities	2.75
State Development Loans	1.77
Certificate Of Deposits	1.59
Treasury Bills	2.63
Cash, Cash Equivalents, Derivative Margin And Others	3.35

RATING PROFILE



AAA and Equivalent	8.58
AA+	4.85
AA	2.04
Sovereign	7.15
A1+ (Money Market)	1.59
Real Estate Investment Trust	2.15
Equity And Equity Related	70.29
Cash, Cash Equivalents, Derivative Margin And Others	3.35

SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	5.02	1.15	-2.76	10,502	10,115	9,724
3 Years	10.07	7.62	6.75	13,338	12,466	12,168
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	10.07	7.34	7.71	16,032	14,170	14,406

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	5,90,000	NA	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	7,51,915	NA	NA	NA	NA	4,00,627	1,22,884
Returns (Annualised) (%)	9.81	NA	NA	NA	NA	7.08	4.51
Nifty 50 Hybrid Composite Debt 50:50 Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.14	NA	NA	NA	NA	5.02	1.68
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	6.62	NA	NA	NA	NA	2.68	-2.75

Past performance may or may not be sustained in the future.
Inception Date: August 31, 2021

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.
Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI CHILDREN'S FUND-INVESTMENT PLAN

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

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

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	29/ 09/2020
Benchmark	CRISIL Hybrid 35+65 -Aggressive Index
Additional Benchmark	BSE Sensex TRI

Fund Size	**₹ in Cr.**	**$ in min.**
Month end AUM	7,317.05	767.22
Monthly Avg. AUM	7,178.13	752.66

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Mr. R Srinivasan - Equity	33 years	Sept 2020
Mr Lokesh Mallya - Debt	20 years	Jul 2025

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	49.4696	53.1990

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	3,87,814
Top 10 Stock (%)	37.57
Top 5 Stock (%)	21.39
Top 3 Sectors (%)	36.04
Total number of stocks	36

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.06	1.12
BER	1.54	0.71

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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.

Quantitative Indicators

Modified Duration	0.04 year
Average Maturity	0.04 year
Macaulay Duration	0.04 year
Yield to Maturity^	5.28%

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

FUND MATRIX

Investment Style

Market Capitalization	Value	Blend	Growth
Large			
Mid			
Small			■

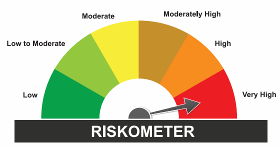
PRODUCT LABEL

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

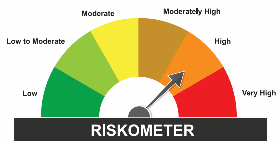
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



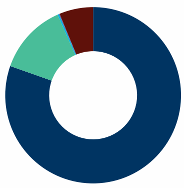
The risk of the benchmark is High

PORTFOLIO

COMPANY/ ISSUER	RATING	NET % OF AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● State Bank Of India		5.06
● Kotak Mahindra Bank Ltd.		3.74
● Muthoot Finance Ltd.		3.29
● Bajaj Finance Ltd.		3.28
ICICI Bank Ltd.		2.95
CAPITAL GOODS		
Aequs Ltd.		3.13
Powerica Ltd.		2.27
Honeywell Automation India Ltd.		2.09
Ajax Engineering Ltd.		1.77
FAST MOVING CONSUMER GOODS		
● Hatsun Agro Product Ltd.		3.36
Doms Industries Ltd.		2.88
Dodla Dairy Ltd.		1.28
E.I.D-Parry (India) Ltd.		0.94
CONSUMER DURABLES		
● Thangamayil Jewellery Ltd.		5.00
Bosch Home Comfort India Ltd.		2.09
Relaxo Footwears Ltd.		0.81
Hawkins Cookers Ltd.		0.41
Elin Electronics Ltd.		0.01
METALS & MINING		
● Adani Enterprises Ltd.		4.12
JSW Steel Ltd.		1.91
CONSUMER SERVICES		
Jubilant Foodworks Ltd.		3.00
Le Travenues Technology Ltd.		1.89
Wonderla Holidays Ltd.		0.65
Brigade Hotel Ventures Ltd.		0.44
AUTOMOBILE AND AUTO COMPONENTS		
● Sona Blw Precision Forgings Ltd.		3.47
Asahi India Glass Ltd.		1.85
CHEMICALS		
Privi Speciality Chemicals Ltd.		3.03
Navin Fluorine International Ltd.		1.22
TEXTILES		
K.P.R. Mill Ltd.		1.87
Sanathan Textiles Ltd.		1.85
INFORMATION TECHNOLOGY		
Amagi Media Labs Ltd.		3.12
MEDIA, ENTERTAINMENT & PUBLICATION		
Sun Tv Network Ltd.		2.70
REALTY		
Kalpataru Ltd.		2.28
CONSTRUCTION MATERIALS		
The Ramco Cements Ltd.		1.96
HEALTHCARE		
Nephrocare Health Service Pvt. Ltd.		0.37
FOREST MATERIALS		
Pakka Ltd.		0.29
TOTAL		**80.38**
FOREIGN EQUITY SHARES		
● Alphabet Inc.		6.04
● Renew Energy Global		3.70
Epam Systems Inc		3.17
Fairfax India Holdings Corporation		0.08
TOTAL		**12.99**
NON CONVERTIBLE DEBENTURES		
REC Ltd.	CRISIL AAA	0.27
TOTAL		**0.27**
TREASURY BILLS		
364 Day T-Bill 19.11.26	SOVEREIGN	0.13
TOTAL		**0.13**
CASH, CASH EQUIVALENTS AND OTHERS		**6.23**
TOTAL NET ASSETS		**100.00**

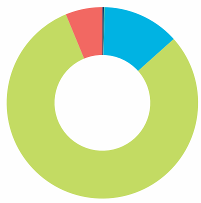
● Top Ten Holdings ■ New Additions

ASSET PROFILE



Equity Shares	80.38
Foreign Equityshares	12.99
Non Convertible Debentures	0.27
Treasury Bills	0.13
Cash, Cash Equivalents And Others	6.23

RATING PROFILE



AAA and Equivalent	0.27
Sovereign	0.13
Foreign Equity shares	12.99
Equity And Equity Related	80.38
Cash, Cash Equivalents And Others	6.23

SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	CRISIL Hybrid 35+65 - Aggressive Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	CRISIL Hybrid 35+65 - Aggressive Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	16.68	3.46	-2.76	11,668	10,346	9,724
3 Years	20.32	10.08	6.75	17,426	13,341	12,168
5 Years	19.66	10.15	9.53	24,552	16,221	15,771
Since Inception	31.50	13.63	14.51	49,470	21,089	22,056

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	7,10,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	14,14,831	NA	NA	NA	10,08,700	4,70,998	1,33,988
Returns (Annualised) (%)	23.26	NA	NA	NA	20.92	18.29	22.41
CRISIL Hybrid 35+65 - Aggressive Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	10.06	NA	NA	NA	9.25	6.72	4.83
BSE Sensex TRI Additional Benchmark Returns (Annualised) TRI)(%)	8.33	NA	NA	NA	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: September 29, 2020

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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

Date of Allotment 02/ 05/2025

Benchmark 65% NIFTY Composite Debt Index + 35% NIFTY 50 Arbitrage Index

Additional Benchmark BSE Sensex TRI

Fund Size	**₹ in Cr.**	**$ in mln.**
Month end AUM	1,814.03	190.21
Monthly Avg. AUM	1,831.87	192.08

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Mr. Ardhendu Bhattacharya	15 years	May 2025

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	10.6969	10.7182
IDCW : ₹	10.6969	10.7181

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors 8,703

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.26	0.13
BER	0.20	0.09

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load: Nil

FUND MATRIX

Credit Quality

Duration	Low	Medium	High
Low			
Short			■
Medium			
Long			

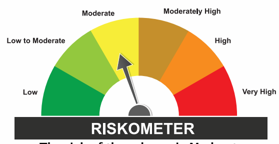
PRODUCT LABEL

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

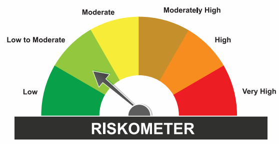
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer

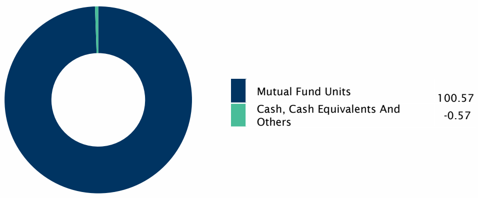


The risk of the benchmark is Low to Moderate

PORTFOLIO

COMPANY/ ISSUER	RATING	NET % OF AUM
MUTUAL FUND UNITS		
SBI Arbitrage Opportunities Fund - Direct Plan - Growth Option		37.03
SBI Banking & Psu Fund - Direct Plan - Growth Option		28.49
SBI Corporate Bond Fund - Direct Plan - Growth Option		17.69
SBI Short Term Debt Fund - Direct Plan - Growth Option		17.36
TOTAL		100.57
CASH, CASH EQUIVALENTS AND OTHERS		-0.57
TOTAL NET ASSETS		100.00

ASSET PROFILE



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	65% NIFTY Composite Debt Index + 35% NIFTY 50 Arbitrage Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	65% NIFTY Composite Debt Index + 35% NIFTY 50 Arbitrage Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	5.57	4.07	-2.76	10,557	10,407	9,724
3 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	5.55	4.17	-1.00	10,697	10,522	9,876
Past performance may or may not be sustained in the future.						

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	Since Inception SIP	20 Years SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,50,000	NA	NA	NA	NA	NA	1,20,000
Mkt Value as on July 31, 2026 (₹)	1,55,760	NA	NA	NA	NA	NA	1,23,843
Returns (Annualised) (%)	5.82	NA	NA	NA	NA	NA	6.02
Nifty Equity Savings (First Tier Benchmark Returns) (Annualised) (TRI) (%)	4.95	NA	NA	NA	NA	NA	5.26
Crisil 10 Yr Gilt Index Additional Benchmark Returns (Annualised) (TRI) (%)	-2.75	NA	NA	NA	NA	NA	-2.79
Past performance may or may not be sustained in the future.							

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.

Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI 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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	15/09/2025
Benchmark	NIFTY 50 Hybrid Composite debt 50:50 Index
Additional Benchmark	BSE Sensex (TRI)

Fund Size	**₹ in Cr.**	**$ in min.**
Month end AUM	2,359.11	247.36
Monthly Avg. AUM	2,344.21	245.80

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Ms. Nidhi Chawla - Equity	18 years	Sep 2025
Mr. Ardhendu Bhattacharya - Debt	15 years	Sep 2025

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	10.3324	10.4264
IDCW : ₹	10.3324	10.4257

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	72,405

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.34	0.25
BER	1.16	0.21

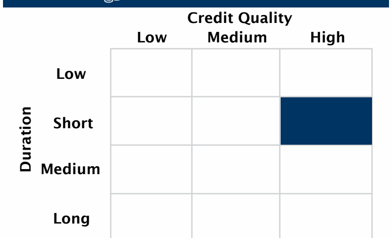
With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

For units purchased or switched in from another scheme to the fund are redeemed or switched out on or before12 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

FUND MATRIX



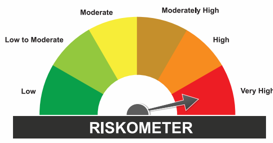
PRODUCT LABEL

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

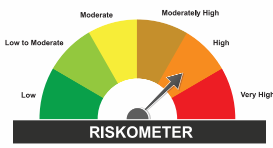
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



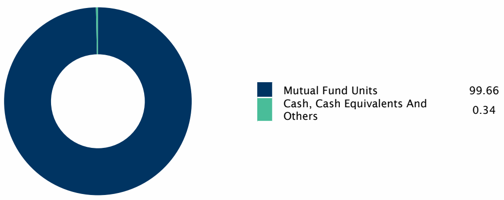
The risk of the benchmark is High

PORTFOLIO

COMPANY/ ISSUER	RATING	NET % OF AUM
MUTUAL FUND UNITS		
● SBI Medium Duration Fund - Direct Plan - Growth Option		18.80
● SBI Focused Fund - Direct Plan - Growth Option		9.77
● SBI Large And Midcap Fund - Direct Plan - Growth Option		9.32
● SBI Medium To Long Duration Fund - Direct Plan - Growth Option		8.82
● SBI Dividend Yield Fund - Direct Plan - Growth Option		8.64
● SBI Dynamic Bond Fund - Direct Plan - Growth Option		7.61
● SBI Healthcare Opportunities Fund - Direct Plan -Growth		6.02
● SBI Technology Opportunities Fund - Direct Plan - Growth Option		5.77
● SBI Flexicap Fund - Direct Plan - Growth Option		5.61
● SBI Banking And Financial Services Fund - Direct Plan - Growth Option		5.47
SBI Consumption Opportunities Fund - Direct Plan - Growth Option		5.44
SBI Corporate Bond Fund - Direct Plan - Growth Option		4.27
SBI Comma Fund - Direct Plan - Growth Option		4.12
TOTAL		**99.66**
CASH, CASH EQUIVALENTS AND OTHERS		**0.34**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings

ASSET PROFILE



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY 50 Hybrid Composite debt 50:50 Index Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**NIFTY 50 Hybrid Composite debt 50:50 Index Benchmark**	**BSE Sensex TRI Additional Benchmark**
6 Months	2.33	-0.37	-4.38	10,233	9,963	9,562
1 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	3.32	0.60	-3.63	10,332	10,060	9,637
Past performance may or may not be sustained in the future.						

Ideal Investment Horizon - 5 Years +

SBI RETIREMENT BENEFIT FUND- AGGRESSIVE PLAN

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	10/02/2021
Benchmark	BSE 500 TRI
Additional Benchmark	BSE Sensex TRI

Fund Size	**₹ in Cr.**	**$ in min.**
Month end AUM	3,157.84	331.11
Monthly Avg. AUM	3,132.91	328.50

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Mr. Rohit Shimpi - Equity	19 years	Oct 2021
Mr. Ardhendu Bhattacharya - Debt	15 years	June 2021

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	20.2226	21.6449
IDCW : ₹	20.2231	21.6333

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	1,40,929
Top 10 Stock (%)	36.17
Top 5 Stock (%)	23.31
Top 3 Sectors (%)	49.48
Total number of stocks	53

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.07	1.10
BER	1.67	0.83

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load:	N.A
Exit load:	Nil

Quantitative Indicators

Modified Duration	0.08 years
Average Maturity	0.13 years
Macaulay Duration	0.08 years
Yield to Maturity^	5.28%

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

PORTFOLIO

COMPANY/ ISSUER	RATING	NET % OF AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● HDFC Bank Ltd.		6.28
● ICICI Bank Ltd.		5.94
● State Bank Of India		3.75
● Axis Bank Ltd.		2.59
● Bajaj Finance Ltd.		2.58
● Kotak Mahindra Bank Ltd.		2.42
Central Depository Services (I) Ltd.		1.92
Bajaj Finserv Ltd.		1.61
HDB Financial Services Ltd.		1.02
ICICI Prudential Life Insurance Company Ltd.		0.91
AUTOMOBILE AND AUTO COMPONENTS		
● Maruti Suzuki India Ltd.		3.41
TVS Motor Company Ltd.		2.14
Schaeffler India Ltd.		1.91
Sona Blw Precision Forgings Ltd.		1.58
ZF Commercial Vehicle Control Systems India Ltd.		1.41
CAPITAL GOODS		
Timken India Ltd.		1.90
ABB India Ltd.		1.54
Grindwell Norton Ltd.		1.53
Thermax Ltd.		1.44
Honeywell Automation India Ltd.		1.24
ESAB India Ltd.		0.92
Pitti Engineering Ltd.		0.73
Carborundum Universal Ltd.		0.71
CONSUMER SERVICES		
Urban Company Ltd.		1.90
FSN E-Commerce Ventures Ltd.		1.61
The Indian Hotels Company Ltd.		1.40
Jubilant Foodworks Ltd.		1.32
Lenskart Solutions Ltd.		1.12
Brigade Hotel Ventures Ltd.		0.69
HEALTHCARE		
Anthem Biosciences Ltd.		1.90
Divi's Laboratories Ltd.		1.76
Biocon Ltd.		1.08
CONSTRUCTION MATERIALS		
● Ultratech Cement Ltd.		2.72
JSW Cement Ltd.		1.99
CONSUMER DURABLES		
Asian Paints Ltd.		1.65
Berger Paints India Ltd.		1.12
Voltas Ltd.		1.11
Kajaria Ceramics Ltd.		0.74
CHEMICALS		
Navin Fluorine International Ltd.		1.75
Pidilite Industries Ltd.		1.38
Sudeep Pharma Ltd.		1.22
CONSTRUCTION		
● Larsen & Toubro Ltd.		3.93
REALTY		
Godrej Properties Ltd.		1.37
DLF Ltd.		1.22
Oberoi Realty Ltd.		1.14
INFORMATION TECHNOLOGY		
● Infosys Ltd.		2.55
LTM Ltd.		1.01
SERVICES		
JSW Infrastructure Ltd.		1.98
Interglobe Aviation Ltd.		1.11
POWER		
Acme Solar Holdings Ltd.		1.40
Torrent Power Ltd.		1.12
FAST MOVING CONSUMER GOODS		
Balrampur Chini Mills Ltd.		1.16
TEXTILES		
Page Industries Ltd.		1.01
TOTAL		**94.94**
NON CONVERTIBLE DEBENTURES		
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.16
TOTAL		**0.16**
NON-CONVERTIBLE PREFERENCE SHARE		
TVS Motor Company Ltd.	CARE A1+	0.02
TOTAL		**0.02**
FLOATING RATE BONDS		
GOI FRB 07.12.2031 GOV	SOVEREIGN	0.03
TOTAL		**0.03**
CASH, CASH EQUIVALENTS AND OTHERS		**4.85**
TOTAL NET ASSETS		**100.00**

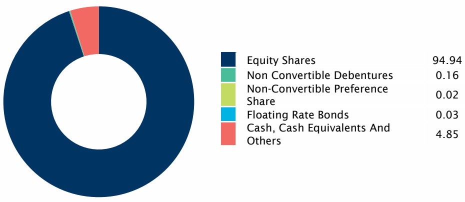
● Top Ten Holdings ■ New Additions

FUND MATRIX

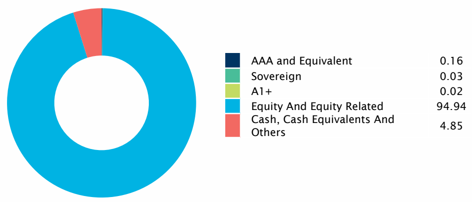
Investment Style

Market Capitalization	Value	Blend	Growth
Large			■
Mid			
Small			

ASSET PROFILE



RATING PROFILE



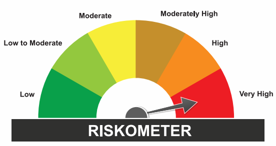
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

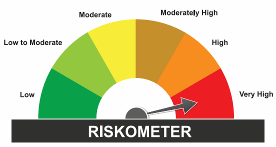
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is Very High

SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	BSE 500 TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	BSE 500 TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	1.71	2.98	-2.76	10,171	10,298	9,724
3 Years	8.49	11.88	6.75	12,772	14,010	12,168
5 Years	11.73	12.34	9.53	17,422	17,902	15,771
Since Inception	13.74	13.30	9.32	20,223	19,806	16,285

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	Since Inception SIP	20 Years SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,60,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	8,69,080	NA	NA	NA	7,52,913	3,86,889	1,23,341
Returns (Annualised) (%)	9.93	NA	NA	NA	9.02	4.74	5.23
BSE 500 TRI (First Tier Benchmark Returns) (Annualised) (TRI) (%)	11.41	NA	NA	NA	10.91	6.94	5.37
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	7.37	NA	NA	NA	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: January 10, 2021

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.
Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

SBI RETIREMENT BENEFIT FUND- AGGRESSIVE HYBRID PLAN

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	10/02/2021
Benchmark	CRISIL Hybrid 35+65 -Aggressive Index
Additional Benchmark	BSE Sensex TRI

Fund Size	**₹ in Cr.**	**$ in min.**
Month end AUM	1,554.58	163.00
Monthly Avg. AUM	1,620.29	169.89

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Mr. Rohit Shimpi - Equity	19 years	Oct 2021
Mr. Ardhendu Bhattacharya - Debt	15 years	June 2021

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	19.4598	20.7143
IDCW : ₹	19.4593	20.7165

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	55,701
Top 10 Stock (%)	30.41
Top 5 Stock (%)	19.39
Top 3 Sectors (%)	41.05
Total number of stocks	53

Expense Ratio

Plan	**Regular**	**Direct**
TER	2.18	1.23
BER	1.77	0.95

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load: Nil

Quantitative Indicators

Modified Duration	0.06 years
Average Maturity	0.17 years
Macaulay Duration	0.06 years
Yield to Maturity^	3.53%

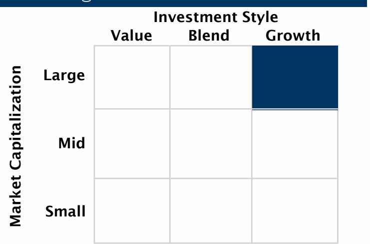
^In case of semi-annual convention , the YTM is annualised
Ratios including debt instruments and cash

PORTFOLIO

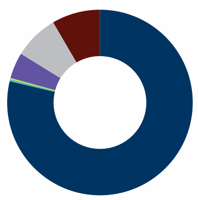
COMPANY/ ISSUER	RATING	NET % OF AUM
EQUITY SHARES		
FINANCIAL SERVICES		
● HDFC Bank Ltd.		5.35
● ICICI Bank Ltd.		4.89
● State Bank Of India		3.02
Axis Bank Ltd.		2.20
Bajaj Finance Ltd.		2.17
Kotak Mahindra Bank Ltd.		2.00
Central Depository Services (I) Ltd.		1.54
Bajaj Finserv Ltd.		1.36
ICICI Prudential Life Insurance Company Ltd.		0.78
HDB Financial Services Ltd.		0.63
AUTOMOBILE AND AUTO COMPONENTS		
● Maruti Suzuki India Ltd.		2.85
TVS Motor Company Ltd.		1.85
Schaeffler India Ltd.		1.54
Sona Blw Precision Forgings Ltd.		1.42
ZF Commercial Vehicle Control Systems India Ltd.		1.21
CAPITAL GOODS		
Timken India Ltd.		1.62
Grindwell Norton Ltd.		1.36
Thermax Ltd.		1.20
Honeywell Automation India Ltd.		1.08
ABB India Ltd.		0.89
Carborundum Universal Ltd.		0.72
ESAB India Ltd.		0.72
Pitti Engineering Ltd.		0.65
CONSUMER SERVICES		
Urban Company Ltd.		1.60
FSN E-Commerce Ventures Ltd.		1.31
The Indian Hotels Company Ltd.		1.18
Jubilant Foodworks Ltd.		1.12
Lenskart Solutions Ltd.		0.91
Brigade Hotel Ventures Ltd.		0.57
CONSTRUCTION MATERIALS		
● Ultratech Cement Ltd.		2.44
JSW Cement Ltd.		1.65
CONSUMER DURABLES		
Asian Paints Ltd.		1.40
Berger Paints India Ltd.		0.96
Voltas Ltd.		0.94
Kajaria Ceramics Ltd.		0.60
HEALTHCARE		
Anthem Biosciences Ltd.		1.52
Divi's Laboratories Ltd.		1.42
Biocon Ltd.		0.90
CHEMICALS		
Navin Fluorine International Ltd.		1.49
Pidilite Industries Ltd.		1.16
Sudeep Pharma Ltd.		1.01
CONSTRUCTION		
● Larsen & Toubro Ltd.		3.28
INFORMATION TECHNOLOGY		
Infosys Ltd.		2.21
LTM Ltd.		0.75
REALTY		
Oberoi Realty Ltd.		0.96
Godrej Properties Ltd.		0.90
DLF Ltd.		0.83
SERVICES		
JSW Infrastructure Ltd.		1.59
Interglobe Aviation Ltd.		0.92
POWER		
Acme Solar Holdings Ltd.		1.14
Torrent Power Ltd.		0.95
FAST MOVING CONSUMER GOODS		
Balrampur Chini Mills Ltd.		1.08
TEXTILES		
Page Industries Ltd.		0.84
TOTAL		**78.68**
NON CONVERTIBLE DEBENTURES		
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.32
TOTAL		**0.32**
NON-CONVERTIBLE PREFERENCE SHARE		
TVS Motor Company Ltd.	CARE A1+	0.02
TOTAL		**0.02**
FLOATING RATE BONDS		
GOI FRB 07.12.2031 GOV	SOVEREIGN	0.25
TOTAL		**0.25**
EXCHANGE TRADED FUNDS		
● SBI Gold ETF		4.53
TOTAL		**4.53**
INFRASTRUCTURE INVESTMENT TRUST		
● National Highways Infra Trust		2.73
● Altius Telecom Infrastructure Trust		2.55
● Cube Highways Trust		2.51
TOTAL		**7.79**
CASH, CASH EQUIVALENTS AND OTHERS		**8.41**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings ■ New Additions

FUND MATRIX

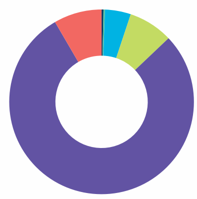


ASSET PROFILE



Equity Shares	78.68
Non Convertible Debentures	0.32
Non-Convertible Preference Share	0.02
Floating Rate Bonds	0.25
Exchange Traded Funds	4.53
Infrastructure Investment Trust	7.79
Cash, Cash Equivalents And Others	8.41

RATING PROFILE



AAA and Equivalent	0.32
Sovereign	0.25
A1+	0.02
Exchange Traded Funds	4.53
Infrastructure Investment Trust	7.79
Equity And Equity Related	78.68
Cash, Cash Equivalents And Others	8.41

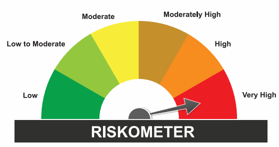
PRODUCT LABEL

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

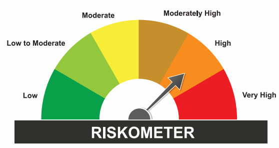
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Very High

Benchmark Riskometer



The risk of the benchmark is High

SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Hybrid 35+65 - Aggressive Index Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**CRISIL Hybrid 35+65 - Aggressive Index Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	4.16	3.46	-2.76	10,416	10,346	9,724
3 Years	9.18	10.08	6.75	13,016	13,341	12,168
5 Years	11.30	10.15	9.53	17,093	16,221	15,771
Since Inception	12.94	10.49	9.32	19,460	17,256	16,285

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	**Since Inception**	**20 Years**	**15 Years**	**10 Years**	**5 Years**	**3 Years**	**1 Year**
Total Amount Invested (₹)	6,60,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	8,71,678	NA	NA	NA	7,59,211	3,95,081	1,23,898
Returns (Annualised) (%)	10.04	NA	NA	NA	9.36	6.14	6.11
CRISIL Hybrid 35+65 - Aggressive Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	9.51	NA	NA	NA	9.25	6.72	4.83
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	7.37	NA	NA	NA	6.73	2.68	-2.75

Past performance may or may not be sustained in the future. Inception Date: January 10, 2021

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "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 HYBRID PLAN

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	10/02/2021
Benchmark	CRISIL Hybrid 65+35 - Conservative Index
Additional Benchmark	BSE Sensex TRI

Fund Size	**₹ in Cr.**	**$ in min.**
Month end AUM	255.57	26.80
Monthly Avg. AUM	255.59	26.80

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Mr. Rohit Shimpi - Equity	19 years	Oct 2021
Mr. Ardhendu Bhattacharya - Debt	15 years	June 2021

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	15.8437	16.3661
IDCW : ₹	15.8454	16.3639

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	9,786
Top 10 Stock (%)	15.32
Top 5 Stock (%)	9.88
Top 3 Sectors (%)	20.28
Total number of stocks	53

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.76	1.24
BER	1.45	1.00

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load:	N.A
Exit load:	Nil

Quantitative Indicators

Modified Duration	4.17 years
Average Maturity	5.43 years
Macaulay Duration	4.42 years
Yield to Maturity^	7.00%

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

PORTFOLIO

COMPANY/ ISSUER	RATING	NET % OF AUM
Equity Shares		
FINANCIAL SERVICES		
● HDFC Bank Ltd.		2.71
● ICICI Bank Ltd.		2.44
State Bank Of India		1.54
Bajaj Finance Ltd.		1.16
Axis Bank Ltd.		1.08
Kotak Mahindra Bank Ltd.		0.97
Central Depository Services (I) Ltd.		0.72
Bajaj Finserv Ltd.		0.62
HDB Financial Services Ltd.		0.40
ICICI Prudential Life Insurance Company Ltd.		0.40
AUTOMOBILE AND AUTO COMPONENTS		
Maruti Suzuki India Ltd.		1.48
Sona Blw Precision Forgings Ltd.		0.77
TVS Motor Company Ltd.		0.73
Schaeffler India Ltd.		0.68
ZF Commercial Vehicle Control Systems India Ltd.		0.54
CAPITAL GOODS		
Timken India Ltd.		0.71
Thermax Ltd.		0.66
Grindwell Norton Ltd.		0.61
Honeywell Automation India Ltd.		0.60
ABB India Ltd.		0.49
Carborundum Universal Ltd.		0.39
Pitti Engineering Ltd.		0.30
ESAB India Ltd.		0.28
CONSUMER SERVICES		
Urban Company Ltd.		0.81
The Indian Hotels Company Ltd.		0.61
FSN E-Commerce Ventures Ltd.		0.57
Jubilant Foodworks Ltd.		0.54
Lenskart Solutions Ltd.		0.47
Brigade Hotel Ventures Ltd.		0.32
CONSTRUCTION MATERIALS		
Ultratech Cement Ltd.		1.23
JSW Cement Ltd.		0.80
CONSUMER DURABLES		
Asian Paints Ltd.		0.68
Berger Paints India Ltd.		0.53
Voltas Ltd.		0.52
Kajaria Ceramics Ltd.		0.23
HEALTHCARE		
Anthem Biosciences Ltd.		0.76
Divi's Laboratories Ltd.		0.60
Biocon Ltd.		0.45
CONSTRUCTION		
Larsen & Toubro Ltd.		1.71
CHEMICALS		
Pidilite Industries Ltd.		0.63
Navin Fluorine International Ltd.		0.59
Sudeep Pharma Ltd.		0.48
REALTY		
Oberoi Realty Ltd.		0.54
Godrej Properties Ltd.		0.50
DLF Ltd.		0.45
INFORMATION TECHNOLOGY		
Infosys Ltd.		1.00
LTM Ltd.		0.43
SERVICES		
JSW Infrastructure Ltd.		0.80
Interglobe Aviation Ltd.		0.49
POWER		
Acme Solar Holdings Ltd.		0.58
Torrent Power Ltd.		0.53
FAST MOVING CONSUMER GOODS		
Balrampur Chini Mills Ltd.		0.57
TEXTILES		
Page Industries Ltd.		0.41
TOTAL		39.11
NON CONVERTIBLE DEBENTURES		
● Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.95
● National Bank For Agriculture And Rural Development	CRISIL AAA	3.92
● Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	2.94
● Torrent Power Ltd.	CRISIL AA+	2.01
● REC Ltd.	CRISIL AAA	1.99
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	1.97
Power Finance Corporation Ltd.	CRISIL AAA	1.97
Knowledge Realty Trust	CRISIL AAA	1.96
Bajaj Finance Ltd.	CRISIL AAA	1.94
Union Bank Of India(At1 Bond Under Basel III)	CRISIL AA+	0.78
TOTAL		23.43
NON-CONVERTIBLE PREFERENCE SHARE		
TVS Motor Company Ltd.	CARE A1+	0.01
TOTAL		0.01
FLOATING RATE BONDS		
● GOI FRB 07.12.2031 GOV	SOVEREIGN	10.04
TOTAL		10.04
FLOATING RATE NOTES		
Muthoot Finance Ltd.	CRISIL AA+	1.96
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.95
TOTAL		3.91
GOVERNMENT SECURITIES		
● GOI 6.94% 11.05.2036 GOV	SOVEREIGN	6.31
TOTAL		6.31
STATE DEVELOPMENT LOANS		
● State Government of Tamil Nadu 7.74% 03.06.2036 SDL	SOVEREIGN	7.99
TOTAL		7.99
CASH, CASH EQUIVALENTS AND OTHERS		9.20
TOTAL NET ASSETS		100.00

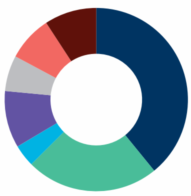
● Top Ten Holdings ■ New Additions

FUND MATRIX

Market Capitalization	Value	Blend	Growth
Large			■
Mid			
Small			

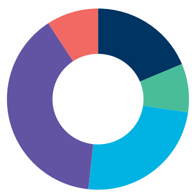
Investment Style

ASSET PROFILE



Equity Shares	39.11
Non Convertible Debentures	23.43
Floating Rate Notes	3.91
Non-Convertible Preference Share	0.01
Floating Rate Bonds	10.04
Government Securities	6.31
State Development Loans	7.99
Cash, Cash Equivalents And Others	9.20

RATING PROFILE



AAA and Equivalent	18.67
AA+	8.67
Sovereign	24.34
A1+	0.01
Equity And Equity Related	39.11
Cash, Cash Equivalents And Others	9.20

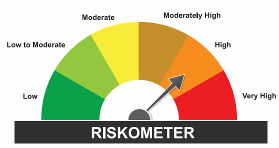
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

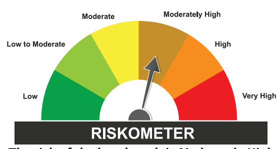
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is High

Benchmark Riskometer



The risk of the benchmark is Moderately High

SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	CRISIL Hybrid 65+35 - Conservative Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	CRISIL Hybrid 65+35 - Conservative Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	2.11	4.02	-2.76	10,211	10,402	9,724
3 Years	7.02	8.79	6.75	12,260	12,880	12,168
5 Years	8.01	8.37	9.53	14,709	14,953	15,771
Since Inception	8.77	8.52	9.32	15,844	15,638	16,285

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	6,60,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	8,08,641	NA	NA	NA	7,15,900	3,87,516	1,22,864
Returns (Annualised) (%)	7.32	NA	NA	NA	7.00	4.85	4.48
CRISIL Hybrid 65+35 - Conservative Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	8.22	NA	NA	NA	8.13	6.73	5.47
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	7.36	NA	NA	NA	6.71	2.66	-2.79

Past performance may or may not be sustained in the future. Inception Date: January 10, 2021

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. Periodical SIP Performance (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	10/02/2021
Benchmark	CRISIL Hybrid 85+15 - Conservative Index
Additional Benchmark	BSE Sensex TRI

Fund Size	₹ in Cr.	$ in min.
Month end AUM	141.00	14.78
Monthly Avg. AUM	142.34	14.92

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026

Fund Manager	**Total Experience**	**Managing Since**
Mr. Rohit Shimpi - Equity	19 years	Oct 2021
Mr. Ardhendu Bhattacharya - Debt	15 years	June 2021

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	14.6203	15.0185
IDCW : ₹	14.6201	15.0163

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Stock Highlights

No of Folio/Investors	6,346
Top 10 Stock (%)	7.67
Top 5 Stock (%)	4.92
Top 3 Sectors (%)	10.33
Total number of stocks	53

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.43	0.98
BER	1.18	0.79

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load: Nil

Quantitative Indicators

Modified Duration	4.12 years
Average Maturity	5.07 years
Macaulay Duration	4.50 years
Yield to Maturity^	7.12%

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

FUND MATRIX

Credit Quality

Duration	Low	Medium	High
Low			
Short			
Medium			
Long			

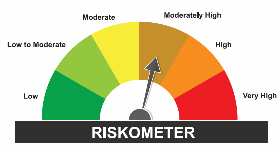
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

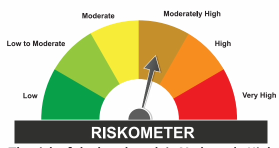
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer



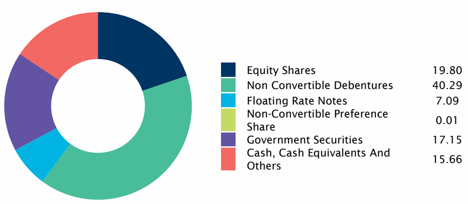
The risk of the benchmark is Moderately High

PORTFOLIO

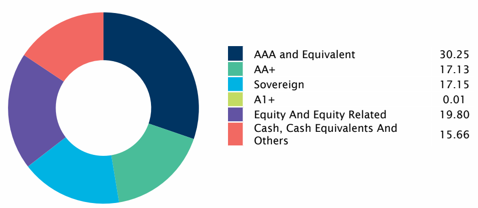
COMPANY/ ISSUER	RATING	NET % OF AUM
EQUITY SHARES		
FINANCIAL SERVICES		
HDFC Bank Ltd.		1.33
ICICI Bank Ltd.		1.24
State Bank Of India		0.82
Axis Bank Ltd.		0.56
Bajaj Finance Ltd.		0.52
Kotak Mahindra Bank Ltd.		0.52
Central Depository Services (I) Ltd.		0.36
Bajaj Finserv Ltd.		0.35
HDB Financial Services Ltd.		0.22
ICICI Prudential Life Insurance Company Ltd.		0.22
AUTOMOBILE AND AUTO COMPONENTS		
Maruti Suzuki India Ltd.		0.73
TVS Motor Company Ltd.		0.46
Schaeffler India Ltd.		0.38
Sona Blw Precision Forgings Ltd.		0.37
ZF Commercial Vehicle Control Systems India Ltd.		0.31
CAPITAL GOODS		
Timken India Ltd.		0.37
Thermax Ltd.		0.31
Grindwell Norton Ltd.		0.30
Honeywell Automation India Ltd.		0.28
ABB India Ltd.		0.24
Pitti Engineering Ltd.		0.17
Carborundum Universal Ltd.		0.15
ESAB India Ltd.		0.12
CONSUMER SERVICES		
Urban Company Ltd.		0.42
The Indian Hotels Company Ltd.		0.29
FSN E-Commerce Ventures Ltd.		0.27
Jubilant Foodworks Ltd.		0.25
Lenskart Solutions Ltd.		0.24
Brigade Hotel Ventures Ltd.		0.18
CONSTRUCTION MATERIALS		
Ultratech Cement Ltd.		0.60
JSW Cement Ltd.		0.42
HEALTHCARE		
Anthem Biosciences Ltd.		0.37
Divi's Laboratories Ltd.		0.33
Biocon Ltd.		0.24
CONSUMER DURABLES		
Asian Paints Ltd.		0.32
Berger Paints India Ltd.		0.24
Voltas Ltd.		0.24
Kajaria Ceramics Ltd.		0.11
CHEMICALS		
Navin Fluorine International Ltd.		0.32
Pidilite Industries Ltd.		0.29
Sudeep Pharma Ltd.		0.24
INFORMATION TECHNOLOGY		
Infosys Ltd.		0.55
LTM Ltd.		0.25
CONSTRUCTION		
Larsen & Toubro Ltd.		0.80
REALTY		
Godrej Properties Ltd.		0.27
DLF Ltd.		0.27
Oberoi Realty Ltd.		0.24
SERVICES		
JSW Infrastructure Ltd.		0.42
Interglobe Aviation Ltd.		0.26
POWER		
Acme Solar Holdings Ltd.		0.30
Torrent Power Ltd.		0.27
FAST MOVING CONSUMER GOODS		
Balrampur Chini Mills Ltd.		0.27
TEXTILES		
Page Industries Ltd.		0.20
TOTAL		**19.80**
NON CONVERTIBLE DEBENTURES		
● Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	7.15
● National Bank For Agriculture And Rural Development	CRISIL AAA	7.10
● Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	5.33
● Torrent Power Ltd.	CRISIL AA+	3.64
● REC Ltd.	CRISIL AAA	3.60
● Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	3.56
● Knowledge Realty Trust	CRISIL AAA	3.55
Bajaj Finance Ltd.	CRISIL AAA	3.52
Union Bank Of India(At1 Bond Under Basel III)	CRISIL AA+	2.84
TOTAL		**40.29**
NON-CONVERTIBLE PREFERENCE SHARE		
TVS Motor Company Ltd.	CARE A1+	0.01
TOTAL		**0.01**
FLOATING RATE NOTES		
● Muthoot Finance Ltd.	CRISIL AA+	3.55
● Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	3.54
TOTAL		**7.09**
GOVERNMENT SECURITIES		
● GOI 6.94% 11.05.2036 GOV	SOVEREIGN	17.15
TOTAL		**17.15**
CASH, CASH EQUIVALENTS AND OTHERS		**15.66**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings ■ New Additions

ASSET PROFILE



RATING PROFILE



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

Period	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
	Scheme	CRISIL Hybrid 85+15 - Conservative Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	CRISIL Hybrid 85+15 - Conservative Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	2.20	4.30	-2.76	10,220	10,430	9,724
3 Years	6.54	7.86	6.75	12,096	12,550	12,168
5 Years	6.89	7.12	9.53	13,959	14,104	15,771
Since Inception	7.19	7.14	9.32	14,620	14,583	16,285

Past performance may or may not be sustained in the future.

SIP PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	6,60,000	NA	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	7,92,020	NA	NA	NA	7,05,874	3,88,476	1,22,845
Returns (Annualised) (%)	6.56	NA	NA	NA	6.44	5.02	4.45
CRISIL Hybrid 85+15 - Conservative Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.31	NA	NA	NA	7.34	6.67	5.80
BSE Sensex TRI Additional Benchmark Returns (Annualised) (TRI) (%)	7.36	NA	NA	NA	6.71	2.66	-2.79

Past performance may or may not be sustained in the future. Inception Date: January 10, 2021

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. Periodical SIP Performances (1Yr, 3Yrs, 5Yrs, 10 Yrs & 15 Yrs) are computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

Snapshot of Debt Funds

Scheme	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. Prashanth Sridhar (Co Fund Manager)	Mr. Lokesh Mallya Mr. Mohit Jain (Co Fund Manager)	Ms. Mansi Sajeja	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 Prashant -1st July 2026	(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 July 2026								
Month End AUM (₹ in Crores)	₹ 8,303.65	₹ 2,051.33	₹ 3,678.32	₹ 22,185.81	₹ 2,180.47	₹ 6,502.40	₹ 14,001.88	₹ 1,637.07
Modified Duration (years)	6.13	4.09	3.48	3.19	2.13	3.03	2.74	6.83
Average Maturity (years)	22.10	7.43	9.90	4.70	2.80	4.34	3.89	9.61
Macaulay Duration (years)	6.37	4.38	3.63	3.35	2.24	3.20	2.93	7.06
Yield to Maturity (%)^	7.38	7.77	7.20	7.61	8.55	8.22	7.62	6.97
BER\TER (Regular Plan)	0.82% \0.99%	1.27% \1.49%	1.16% \1.37%	0.65% \0.77%	1.32% \1.56%	1.04% \1.22%	0.73% \0.87%	0.54% \0.63%
BER\TER (Direct Plan)	0.40% \0.50%	0.66% \0.78%	0.53% \0.63%	0.31% \0.37%	0.76% \0.91%	0.61% \0.72%	0.35% \0.42%	0.27% \0.32%
Composition by Assets as on 31 July 2026								
Equity Shares	-	-	-	-	-	2.39	-	-
Corporate Debt	-	62.59	29.48	77.35	71.73	67.70	76.17	-
Gilts	67.14	22.50	37.77	4.70	4.25	16.23	6.85	91.81
Money Market Instruments	1.68	-	12.76	4.97	4.51	1.09	3.09	-
Other Assets	31.18	14.91	19.99	12.98	19.51	12.59	13.89	8.19
Composition by Ratings as on 31 July 2026								
AA, AA+, AAA And Equivalent	-	56.29	29.48	77.35	48.28	46.40	76.17	-
Below AA	-	6.30	-	-	23.45	21.30	-	-
Sovereign	97.62	27.21	56.33	14.26	13.52	21.85	16.58	97.97
Below A1+, A1+	-	-	9.39	4.97	2.28	1.09	3.09	-
Cash, Cash Equivalents, Derivatives and Others	2.38	10.20	4.80	3.42	12.47	9.36	4.16	2.03
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 - 3.00% For 8% of the investments after 1 Year to 2 Years – Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years – Nil; For the remaining investments - 0.75%	For exit within 3 months from the date of allotment: 1% - For exit after 3 months from the date of allotment: Nil	NIL	NIL

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST. | ^In case of semi-annual convention , the YTM is annualised.

Snapshot of Debt Funds

Scheme	SBI Low Duration Fund (Previously known as SBI Magnum Low Duration Fund)	SBI Savings Fund	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	SBI Ultra Short Duration Fund (Previously know n as SBI Magnum Ultra Short Duration Fund)	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)
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 Co-Fund manager Mr. Sankalp Jain	Mr. Ardhendhu 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 Sankalp - w.e.f 1st July-2026	Ardhendhu May-2025	Rajeev Dec-2023	wef 15 May	Ardhendu 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 July 2026								
Month End AUM (₹ in Crores)	₹ 13,121.86	₹ 33,732.16	₹ 3,934.05	₹ 84,054.45	₹ 11,307.50	₹ 685.63	₹ 1,424.43	₹ 29,875.60
Modified Duration (years)	0.88	0.50	2.65	0.12	0.41	2.08	10.13	1 day
Average Maturity (years)	1.61	0.53	3.82	0.13	0.65	4.44	27.83	1 day
Macaulay Duration (years)	0.98	0.53	2.81	0.13	0.47	2.17	10.52	1 day
Yield to Maturity (%)^	7.18	6.89	7.31	6.47	7.18	7.16	7.61	5.20
BER\TER (Regular Plan)	0.79%% \0.93%	0.56% \0.65%	0.67% \0.80%	0.25% \0.29%	0.47% \0.55%	0.35% \0.42%	0.57% \0.68%	0.12% \0.15%
BER\TER (Regular Plan)	0.37% \0.44%	0.22% \0.26%	0.34% \0.41%	0.17% \0.20%	0.30% \0.35%	0.22% \0.27%	0.26% \0.32%	0.07% \0.09%
Composition by Assets as on 31 July 2026								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	50.62	-	60.21	1.28	30.85	21.86	-	-
Gilts	3.90	1.49	2.53	0.04	-	6.49	62.60	-
Money Market Instruments	38.46	95.61	24.16	104.75	63.29	26.16	-	3.55
Other Assets	7.02	2.90	13.10	-6.07	5.86	45.49	37.40	96.45
Composition by Ratings as on 31 July 2026								
AA, AA+, AAA And Equivalent	50.62	-	59.07	1.28	29.51	21.86	-	-
Below AA	-	-	1.14	-	1.34	-	-	-
Sovereign	10.72	13.97	13.23	18.73	10.75	44.36	96.52	3.55
Below A1+, A1+	35.46	85.28	24.16	86.32	56.21	26.16	-	-
Cash, Cash Equivalents, Derivatives and Others	3.20	0.75	2.40	-6.33	2.19	7.62	3.48	96.45
Other Details								
Exit Load	NIL	NIL	NIL	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: 0.0000%	NIL	For exit within 3 days from the date of allotment: 0.10%, For exit on or after 3 days from the date of allotment: Nil	NIL	NIL

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST. | ^In case of semi-annual convention , the YTM is annualised

SBI GILT FUND

(Previously known as SBI Magnum Gilt Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

Investment Objective

To provide returns to the investors generated through investments in Government securities issued by the Central Government and/or State Government(s).
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment 30/12/2000
Benchmark NIFTY All Duration G-Sec Index
Additional Benchmark CRISIL 10 Year Gilt Index

Fund Size	₹ in Cr.	$ in Mn.
Month end AUM	8,303.65	870.67
Monthly Avg. AUM	8,383.47	879.04

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	Total Experience	Managing Since
Mr. Sudhir Agarwal	20 years	July-2025

NAV Details

Plan	Regular	Direct
Growth: ₹	68.2827	72.6984
IDCW : ₹	20.9967	23.2021

Minimum Investment[1]
Lumpsum ₹ 5,000
Additional Purchase ₹ 1,000
SIP Please refer page 90

Expense Ratio

Plan	Regular	Direct
TER	0.99	0.50
BER	0.82	0.40

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A
Exit load: Nil

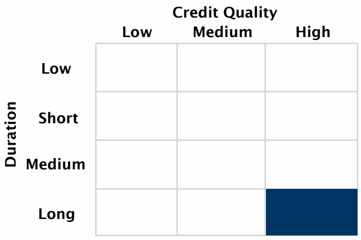
Quantitative indicators
Modified Duration 6.13 years
Average Maturity 22.10 years
Macaulay Duration 6.37 years
Yield to Maturity^ 7.38%
No of Folio/Investors 47,761
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

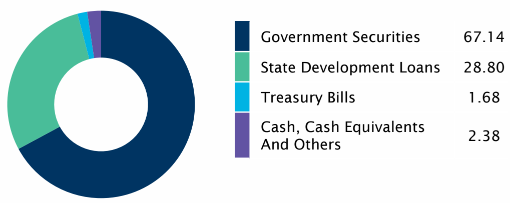
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
GOVERNMENT SECURITIES		
● GOI 7.71% 18.05.2066 GOV	SOVEREIGN	36.06
● GOI 6.94% 11.05.2036 GOV	SOVEREIGN	27.30
● GOI 7.43% 19.01.2076 GOV	SOVEREIGN	3.78
TOTAL		**67.14**
STATE DEVELOPMENT LOANS		
● State Government of Maharashtra 7.55% 22.04.2034 SDL	SOVEREIGN	8.61
● State Government of Andhra Pradesh 7.28% 17.06.2032 SDL	SOVEREIGN	6.56
● State Government of West Bengal 7.79% 18.03.2045 SDL	SOVEREIGN	4.14
● State Government of Tamilnadu 7.8% 27.07.2032 SDL	SOVEREIGN	2.48
● State Government of West Bengal 7.58% 31.12.2042 SDL	SOVEREIGN	2.03
● State Government of Kerala 7.66% 18.02.2039 SDL	SOVEREIGN	1.99
● State Government of Bihar 7.86% 11.02.2039 SDL	SOVEREIGN	1.84
State Government of Maharashtra 7.7% 25.05.2032 SDL	SOVEREIGN	0.93
State Government of Mizoram 7.85% 11.02.2042 SDL	SOVEREIGN	0.12
State Government of Chhattisgarh 7.37% 15.04.2031 SDL	SOVEREIGN	0.10
TOTAL		**28.80**
TREASURY BILLS		
182 Day T-Bill 10.09.26	SOVEREIGN	1.68
TOTAL		**1.68**
CASH, CASH EQUIVALENTS AND OTHERS		**2.38**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings

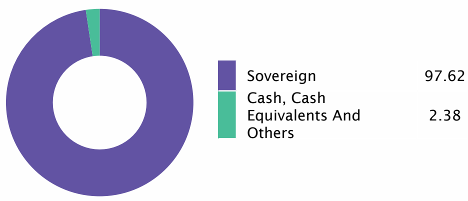
FUND MATRIX



ASSET PROFILE



RATING PROFILE



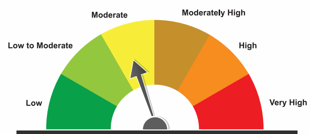
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

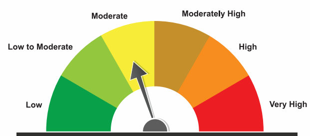
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



RISKOMETER
The risk of the scheme is Moderate

Benchmark Riskometer

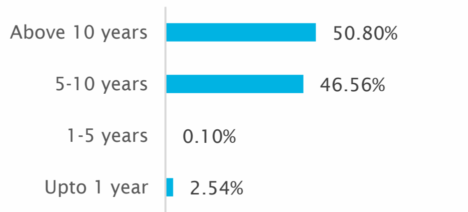


RISKOMETER
The risk of the benchmark is Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY All Duration G-Sec Index Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY All Duration G-Sec Index Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	3.20	2.83	2.27	10,320	10,283	10,227
3 Years	6.35	6.97	6.78	12,030	12,243	12,176
5 Years	5.98	6.09	5.33	13,374	13,444	12,969
Since Inception	7.79	N.A.	N.A.	68,277	N.A.	N.A.

Past performance may or may not be sustained in the future.

DEBT- MEDIUM TO LONG DURATION

Ideal Investment Horizon - 3 Years +

SBI MEDIUM TO LONG DURATION FUND

(Previously known as SBI Magnum Income Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment 25/11/1998

Benchmark CRISIL Medium to Long Duration Debt A-III Index

Additional Benchmark CRISIL 10 Year Gilt Index

Fund Size	₹ in Cr.	$ in Mn.
Month end AUM	2,051.33	215.09
Monthly Avg. AUM	2,051.87	215.15

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	Total Experience	Managing Since
Mr Mohit Jain	14 years	July-2025

NAV Details

Plan	Regular	Direct
Growth: ₹	73.7981	80.2367
Half Yearly IDCW : ₹	19.3028	22.7651

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	Regular	Direct
TER	1.49	0.78
BER	1.27	0.66

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

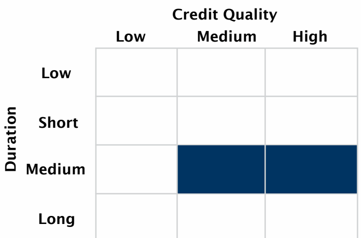
Exit load:
For exit within 1 year from the date of allotment.
For 10% of investment : Nil
For remaining investment: 1.00%
For exit after one year from the date of allotment - Nil

Quantitative indicators

Modified Duration	4.09 years
Average Maturity	7.43 years
Macaulay Duration	4.38 years
Yield to Maturity^	7.77%
No of Folio/Investors	20,552

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

FUND MATRIX



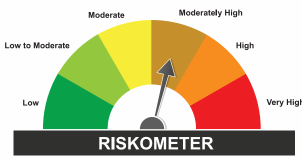
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

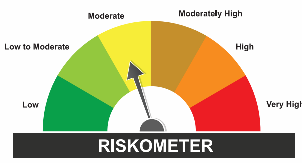
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer



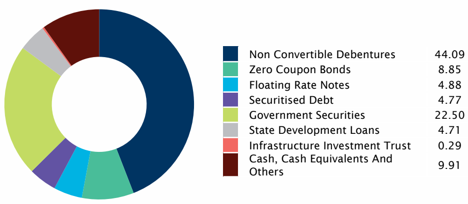
The risk of the benchmark is Moderate

PORTFOLIO

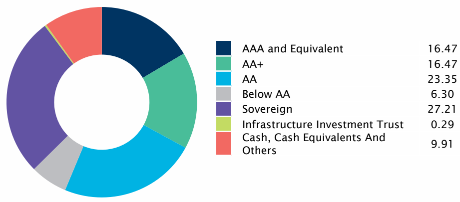
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
Non Convertible Debentures		
● Torrent Power Ltd.	CRISIL AA+	4.97
● REC Ltd.	CRISIL AAA	4.88
● Godrej Seeds & Genetics Ltd.	CRISIL AA	4.84
● Indostar Capital Finance Ltd.	CARE AA-	3.40
● Adani Power Ltd.	CRISIL AA	3.40
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.33
Motilal Oswal Finvest Ltd.	CRISIL AA+	2.95
H.G. Infra Engineering Ltd.	[ICRA]AA-	2.90
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.45
Small Industries Development Bank Of India	CRISIL AAA	2.44
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.44
Bharti Telecom Ltd.	CRISIL AAA	2.44
Avanse Financial Services Ltd.	IND AA	2.43
Tata Power Company Ltd.	CRISIL AA+	1.22
TOTAL		**44.09**
ZERO COUPON BONDS		
● JSW Kalinga Steel Ltd.	CRISIL AA	3.77
JTPM Metal Traders Ltd.	CRISIL AA	3.14
National Highways Infra Trust	IND AAA	1.94
TOTAL		**8.85**
FLOATING RATE NOTES		
● Muthoot Finance Ltd.	CRISIL AA+	4.88
TOTAL		**4.88**
SECURITISED DEBT		
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.39
Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.38
● **TOTAL**		**4.77**
GOVERNMENT SECURITIES		
● GOI 7.24% 18.08.2055 GOV	SOVEREIGN	9.49
● GOI 6.68% 07.07.2040 GOV	SOVEREIGN	7.10
GOI 6.94% 11.05.2036 GOV	SOVEREIGN	3.68
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	2.23
TOTAL		**22.50**
STATE DEVELOPMENT LOANS		
● State Government of Bihar 6.9% 16.07.2035 SDL	SOVEREIGN	4.71
TOTAL		**4.71**
INFRASTRUCTURE INVESTMENT TRUST		
Raajmarg Infra Investment Trust		0.29
TOTAL		**0.29**
Cash, Cash Equivalents And Others		**9.91**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings

ASSET PROFILE



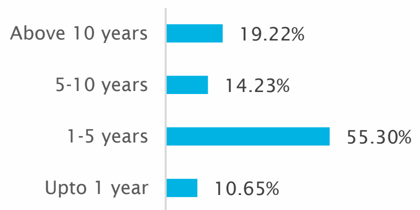
RATING PROFILE



POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Medium to Long Duration Debt A-III Index Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	CRISIL Medium to Long Duration Debt A-III Index Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	3.96	4.41	2.27	10,396	10,441	10,227
3 Years	6.45	7.18	6.78	12,064	12,313	12,176
5 Years	5.70	6.06	5.33	13,199	13,423	12,969
Since Inception	7.46	9.20	N.A.	73,366	1,14,453	N.A.

Past performance may or may not be sustained in the future.

SBI DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration
A relatively high interest rate risk and relatively low credit risk

FUND DETAILS AS ON 31/07/2026

Investment Objective

To provide investors attractive returns through investment in an actively managed portfolio of high quality debt securities of varying maturities. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	09/02/2004
Benchmark	CRISIL Dynamic Bond A-III Index
Additional Benchmark	CRISIL 10 Year Gilt Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	3,678.32	385.69
Monthly Avg. AUM	3,709.75	388.98

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Sudhir Agarwal	20 years	July-2025

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	37.4838	41.3441
IDCW : ₹	19.6511	23.0932

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.37	0.63
BER	1.16	0.53

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative indicators

Modified Duration	3.48 years
Average Maturity	9.90 years
Macaulay Duration	3.63 years
Yield to Maturity^	7.20%
No of Folio/Investors	29,228

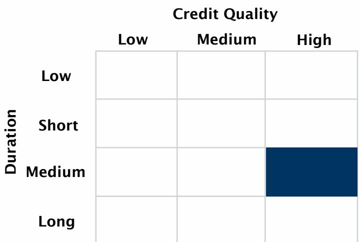
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

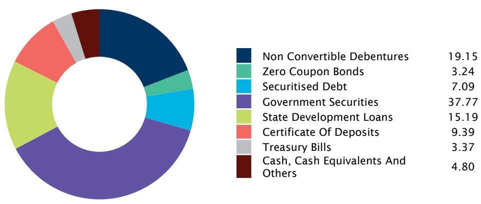
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
CERTIFICATE OF DEPOSITS		
● Axis Bank Ltd.	CRISIL A1+	6.53
Union Bank Of India	[ICRA]A1+	2.60
Small Industries Development Bank Of India	CRISIL A1+	0.26
TOTAL		**9.39**
NON CONVERTIBLE DEBENTURES		
● National Bank For Agriculture And Rural Development	[ICRA]AAA	6.07
● Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.26
● REC Ltd.	CRISIL AAA	3.40
LIC Housing Finance Ltd.	CRISIL AAA	2.71
Anzen India Energy Yield Plus Trust	CRISIL AAA	2.71
TOTAL		**19.15**
ZERO COUPON BONDS		
● National Highways Infra Trust	IND AAA	3.24
TOTAL		**3.24**
SECURITISED DEBT		
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.67
India Universal Trust Al2	CRISIL AAA(SO)	2.43
Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.99
TOTAL		**7.09**
GOVERNMENT SECURITIES		
● GOI 6.94% 11.05.2036 GOV	SOVEREIGN	24.63
● GOI 7.71% 18.05.2066 GOV	SOVEREIGN	13.14
TOTAL		**37.77**
STATE DEVELOPMENT LOANS		
● State Government of Andhra Pradesh 7.28% 17.06.2032 SDL	SOVEREIGN	6.82
● State Government of Maharashtra 7.7% 25.05.2032 SDL	SOVEREIGN	4.18
State Government of Tamilnadu 7.8% 27.07.2032 SDL	SOVEREIGN	2.80
State Government of Bihar 7.86% 11.02.2039 SDL	SOVEREIGN	1.39
TOTAL		**15.19**
TREASURY BILLS		
● 91 Day T-Bill 17.09.26	SOVEREIGN	3.37
TOTAL		**3.37**
CASH, CASH EQUIVALENTS AND OTHERS		**4.80**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings

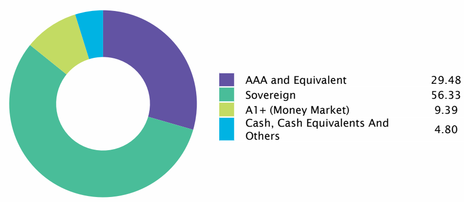
FUND MATRIX



ASSET PROFILE



RATING PROFILE



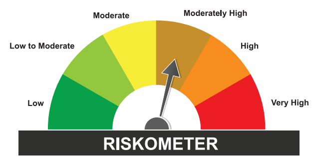
PRODUCT LABEL

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.

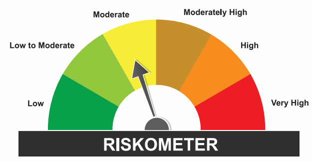
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer

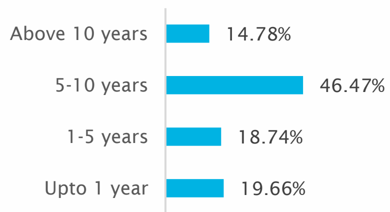


The risk of the benchmark is Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Dynamic Bond A-III Index Benchmark**	**CRISIL 10 Year Gilt Index Additional Benchmark**	**Scheme**	**CRISIL Dynamic Bond A-III Index Benchmark**	**CRISIL 10 Year Gilt Index Additional Benchmark**
1 Year	4.66	3.84	2.27	10,466	10,384	10,227
3 Years	6.71	6.88	6.78	12,154	12,211	12,176
5 Years	6.08	5.90	5.33	13,435	13,321	12,969
Since Inception	6.05	7.31	5.71	37,488	48,819	34,863

Past performance may or may not be sustained in the future.

SBI CORPORATE BOND FUND

An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment 16/01/2019
Benchmark NIFTY Corporate Bond Index A-II
Additional Benchmark CRISIL 10 Yr Gilt Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	22,185.81	2,326.27
Monthly Avg. AUM	22,205.98	2,328.39

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Rajeev Radhakrishnan	24 years	Jan-2019
Mr. Ardhendu Bhattacharya (Co-Fund Manager)	15 years	Dec 2023

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	16.4055	16.9763
Quarterly IDCW: ₹	15.9397	16.5033

Minimum Investment
Lumpsum ₹ 5,000
Additional Purchase ₹ 1,000
SIP Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.77	0.37
BER	0.65	0.31

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A
Exit load: Nil

Quantitative indicators

Modified Duration	3.19 years
Average Maturity	4.70 years
Macaulay Duration	3.35 years
Yield to Maturity^	7.61%
No of Folio/Investors	1,13,237

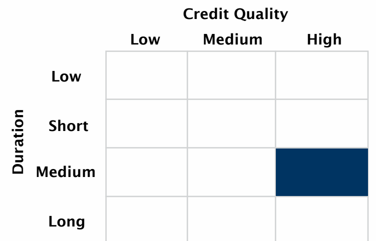
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

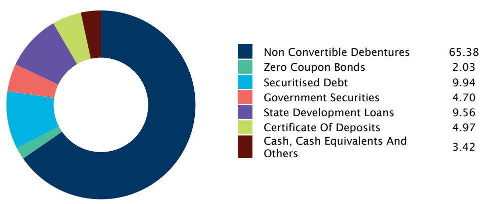
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
CERTIFICATE OF DEPOSITS		
• Small Industries Development Bank Of India	CRISIL A1+	3.08
Bank Of Baroda	IND A1+	1.33
Union Bank Of India	[ICRA]A1+	0.56
TOTAL		**4.97**
NON CONVERTIBLE DEBENTURES		
• LIC Housing Finance Ltd.	CRISIL AAA	4.75
• Bharti Telecom Ltd.	CRISIL AAA	4.40
• National Bank For Agriculture And Rural Development	[ICRA]AAA	4.28
• Bajaj Finance Ltd.	CRISIL AAA	4.05
• Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	3.79
• Brookfield India Real Estate Trust	CRISIL AAA	3.12
Mindspace Business Parks Reit	[ICRA]AAA	2.76
Knowledge Realty Trust	CRISIL AAA	2.53
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	2.51
Small Industries Development Bank Of India	CRISIL AAA	2.50
Indigrid Infrastructure Trust	CRISIL AAA	2.39
Tata Capital Housing Finance Ltd.	CRISIL AAA	2.35
SMFG India Credit Company Ltd.	CRISIL AAA	2.23
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.04
National Bank For Agriculture And Rural Development	CRISIL AAA	2.01
Nexus Select Trust	CRISIL AAA	1.91
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.79
Vertis Infrastructure Trust	CRISIL AAA	1.76
Mindspace Business Parks Reit	CRISIL AAA	1.65
REC Ltd.	[ICRA]AAA	1.23
Power Grid Corporation Of India Ltd.	CRISIL AAA	1.19
HDB Financial Services Ltd.	CRISIL AAA	1.13
Jio Credit Ltd.	CRISIL AAA	1.12
TVS Motor Company Ltd.	IND AAA	1.02
Aditya Birla Housing Finance Ltd.	CRISIL AAA	1.02
Sustainable Energy Infra Trust	CRISIL AAA	0.99
Rj Corp Ltd.	CRISIL AAA	0.91
REC Ltd.	CRISIL AAA	0.90
Interise Trust	[ICRA]AAA	0.77
Bajaj Housing Finance Ltd.	CRISIL AAA	0.69
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.54
Tata Capital Ltd.	CRISIL AAA	0.45
Sundaram Home Finance Ltd.	[ICRA]AAA	0.20
Power Finance Corporation Ltd.	CRISIL AAA	0.20
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.20
TOTAL		**65.38**
ZERO COUPON BONDS		
National Highways Infra Trust	IND AAA	1.42
Sundaram Finance Ltd.	CRISIL AAA	0.61
TOTAL		**2.03**
SECURITISED DEBT		
• Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.86
India Universal Trust Al2	CRISIL AAA(SO)	2.61
Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.58
Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.89
TOTAL		**9.94**
GOVERNMENT SECURITIES		
GOI 6.94% 11.05.2036 GOV	SOVEREIGN	2.80
GOI 7.71% 18.05.2066 GOV	SOVEREIGN	1.26
GOI 7.43% 19.01.2076 GOV	SOVEREIGN	0.64
TOTAL		**4.70**
STATE DEVELOPMENT LOANS		
• State Government of Tamil Nadu 7.74% 03.06.2036 SDL	SOVEREIGN	5.24
• State Government of Gujarat 7.63% 10.06.2037 SDL	SOVEREIGN	3.15
State Government of Gujarat 7.73% 23.03.2036 SDL	SOVEREIGN	0.46
State Government of Tamil Nadu 7.73% 06.05.2036 SDL	SOVEREIGN	0.23
State Government of Gujarat 6.84% 19.11.2031 SDL	SOVEREIGN	0.22
State Government of Andhra Pradesh 6.87% 16.07.2033 SDL	SOVEREIGN	0.15
State Government of Tamil Nadu 7.24% 25.03.2031 SDL	SOVEREIGN	0.11
TOTAL		**9.56**
CASH, CASH EQUIVALENTS AND OTHERS		**3.42**
TOTAL NET ASSETS		**100.00**

• Top Ten Holdings

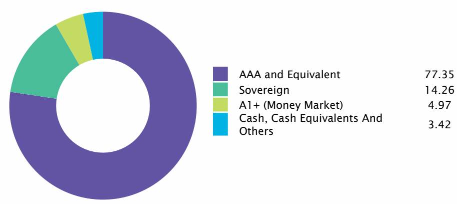
FUND MATRIX



ASSET PROFILE



RATING PROFILE



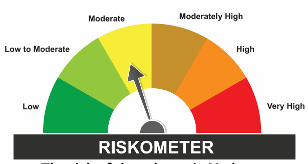
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

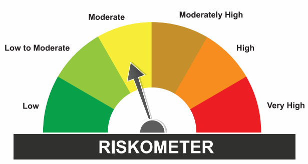
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer

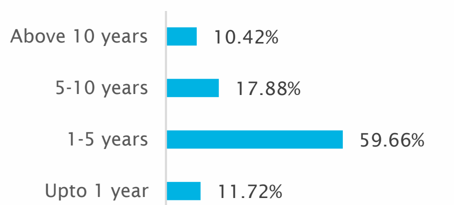


The risk of the benchmark is Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY Corporate Bond Index A-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY Corporate Bond Index A-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	4.73	4.37	2.27	10,473	10,437	10,227
3 Years	6.99	6.63	6.78	12,249	12,127	12,176
5 Years	5.93	5.75	5.33	13,342	13,229	12,969
Since Inception	6.82	6.75	6.36	16,406	16,317	15,883

Past performance may or may not be sustained in the future.

SBI CREDIT RISK FUND

(Previously known as SBI Corporate Bond Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment 17/07/2014

Benchmark NIFTY Credit Risk Bond Index B-II

Additional Benchmark CRISIL 10 Year Gilt Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	2,180.47	228.63
Monthly Avg. AUM	2,178.43	228.42

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Lokesh Mallya	20 years	Feb-2017
Mr. Prashanth Sridhar* (Co-Fund Manager)	9 years	w.e.f 1st Jul 2026

*Mr. Prashanth Sridhar will co manage the fund w.e.f 1st July 2026.

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	49.3199	53.6344
IDCW : ₹	22.2968	24.9592

Minimum Investment

Lumpsum: ₹ 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 Purchase: ₹ 1,000 & in multiples of ₹ 1

SIP: Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.56	0.91
BER	1.32	0.76

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

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

Quantitative indicators

Modified Duration	2.13 years
Average Maturity	2.80 years
Macaulay Duration	2.24 years
Yield to Maturity^	8.55%
No of Folio/Investors	24,427

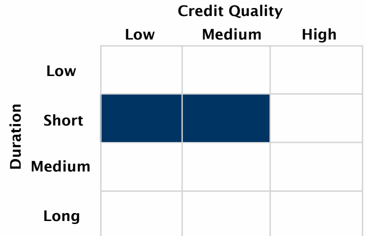
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

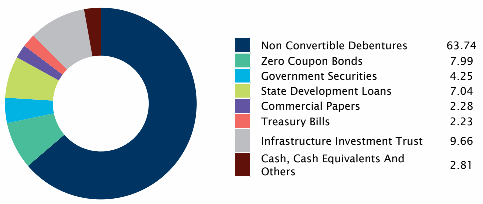
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
COMMERCIAL PAPERS		
Avanse Financial Services Ltd.	CRISIL A1+	2.28
TOTAL		**2.28**
NON CONVERTIBLE DEBENTURES		
• Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	4.59
• Lodha Developers Ltd.	CRISIL AA	4.59
• Tata Projects Ltd.	IND AA	4.57
• NJ Capital Pvt. Ltd.	[ICRA]AA-	4.55
• Godrej Seeds & Genetics Ltd.	CRISIL AA	4.55
• H.G. Infra Engineering Ltd.	[ICRA]AA-	4.54
• Eris Lifesciences Ltd.	IND AA	3.91
• Renserv Global Pvt Ltd.	CARE A(CE)	3.67
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	3.45
Aditya Birla Renewables Ltd.	CRISIL AA	3.45
Kogta Financial (India) Ltd.	CARE AA-	2.97
GMR Airports Ltd.	CRISIL A+	2.92
Avanse Financial Services Ltd.	IND AA	2.74
Gaursons India Pvt. Ltd.	[ICRA]A-	2.73
Small Industries Development Bank Of India	CRISIL AAA	2.53
Aditya Birla Real Estate Ltd.	CRISIL AA	2.30
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.15
Indostar Capital Finance Ltd.	CARE AA-	1.15
Yes Bank Ltd.	CRISIL AA-	0.92
India Infrastructure Finance Company Ltd.	[ICRA]AAA	0.92
Sheela Foam Ltd.	IND AA	0.86
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.68
TOTAL		**63.74**
ZERO COUPON BONDS		
• JTPM Metal Traders Ltd.	CRISIL AA	4.44
• JSW Kalinga Steel Ltd.	CRISIL AA	3.55
TOTAL		**7.99**
GOVERNMENT SECURITIES		
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	2.91
GOI 6.68% 07.07.2040 GOV	SOVEREIGN	1.34
TOTAL		**4.25**
STATE DEVELOPMENT LOANS		
State Government of Karnataka 7.47% 25.08.2036 SDL	SOVEREIGN	2.30
State Government of Bihar 7.66% 22.07.2041 SDL	SOVEREIGN	2.07
State Government of Tamil Nadu 7.73% 06.05.2036 SDL	SOVEREIGN	1.17
State Government of Uttar Pradesh 7.72% 29.04.2036 SDL	SOVEREIGN	1.03
State Government of Maharashtra 7.55% 22.04.2034 SDL	SOVEREIGN	0.24
State Government of Rajasthan 7.64% 22.04.2036 SDL	SOVEREIGN	0.23
TOTAL		**7.04**
TREASURY BILLS		
364 Day T-Bill 28.01.27	SOVEREIGN	2.23
TOTAL		**2.23**
INFRASTRUCTURE INVESTMENT TRUST		
Raajmarg Infra Investment Trust		3.10
Indus Infra Trust		2.54
Cube Highways Trust		2.45
Vertis Infrastructure Trust		0.93
Capital Infra Trust		0.64
TOTAL		**9.66**
CASH, CASH EQUIVALENTS AND OTHERS		**2.81**
TOTAL NET ASSETS		**100.00**

• Top Ten Holdings

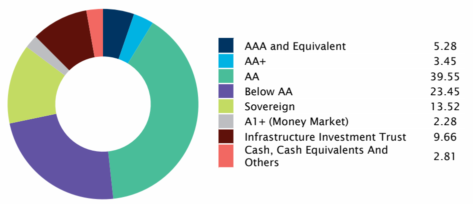
FUND MATRIX



ASSET PROFILE



RATING PROFILE



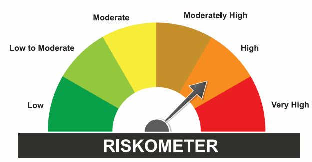
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

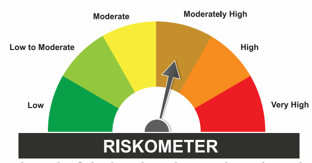
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is High

Benchmark Riskometer

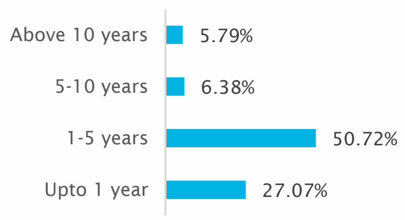


The risk of the benchmark is Moderately High

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY Credit Risk Bond Index B-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY Credit Risk Bond Index B-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	7.22	4.55	2.27	10,722	10,455	10,227
3 Years	7.83	6.95	6.78	12,539	12,235	12,176
5 Years	7.04	6.96	5.33	14,057	13,999	12,969
Since Inception	7.73	8.14	6.89	24,508	25,664	22,318

Past performance may or may not be sustained in the future.

SBI MEDIUM DURATION FUND

(Previously known as SBI Magnum Medium Duration Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	12/11/2003
Benchmark	NIFTY Medium Duration Debt Index A-III
Additional Benchmark	CRISIL 10 Year Gilt Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	6,502.40	681.80
Monthly Avg. AUM	6,496.22	681.15

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Lokesh Mallya	20 years	Dec 2023
Mr. Mohit Jain (Co Fund Manager)	14 years	Dec 2023

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	54.6130	59.3444
IDCW : ₹	21.1696	23.0682

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	1.22	0.72
BER	1.04	0.61

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load:

For exit within 3 months from the date of allotment: -1%
For exit after 3 months from the date of allotment: Nil

Quantitative indicators

Modified Duration	3.03 years
Average Maturity	4.34 years
Macaulay Duration	3.20 years
Yield to Maturity^	8.22%
No of Folio/Investors	57,058

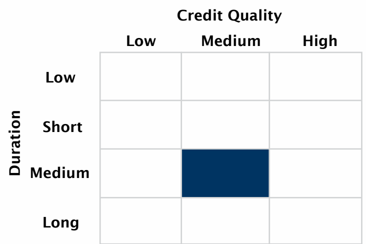
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

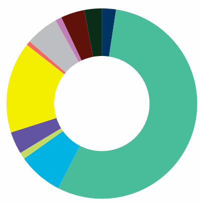
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
CERTIFICATE OF DEPOSITS		
Small Industries Development Bank Of India	CRISIL A1+	1.09
TOTAL		**1.09**
NON CONVERTIBLE DEBENTURES		
● Godrej Properties Ltd.	[ICRA]AA+	4.64
● Godrej Seeds & Genetics Ltd.	CRISIL AA	3.96
● Yes Bank Ltd.	CRISIL AA-	3.46
● Aditya Birla Real Estate Ltd.	CRISIL AA	3.40
● Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.36
● Renserv Global Pvt Ltd.	CARE A(CE)	3.15
Motilal Oswal Finvest Ltd.	CRISIL AA+	3.10
GMR Airports Ltd.	CRISIL A+	2.94
Kogta Financial (India) Ltd.	CARE AA-	2.83
Gaursons India Pvt. Ltd.	[ICRA]A-	2.75
H.G. Infra Engineering Ltd.	[ICRA]AA-	2.74
Bharti Telecom Ltd.	CRISIL AAA	2.74
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.17
Kotak Mahindra Prime Ltd.	CRISIL AAA	2.05
Torrent Power Ltd.	CRISIL AA+	1.85
LIC Housing Finance Ltd.	CRISIL AAA	1.16
Tata Power Company Ltd.	CRISIL AA+	1.15
Chalet Hotels Ltd.	CRISIL AA-	1.15
REC Ltd.	CRISIL AAA	0.77
Indostar Capital Finance Ltd.	CARE AA-	0.77
NJ Capital Pvt. Ltd.	[ICRA]AA-	0.76
National Bank For Agriculture And Rural Development	[ICRA]AAA	0.76
Astec Lifesciences Ltd.	[ICRA]AA-	0.75
Small Industries Development Bank Of India	CRISIL AAA	0.62
Avanse Financial Services Ltd.	IND AA	0.61
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.45
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	0.39
Eris Lifesciences Ltd.	IND AA	0.39
Lodha Developers Ltd.	CRISIL AA	0.31
TOTAL		**55.18**
ZERO COUPON BONDS		
● JSW Kalinga Steel Ltd.	CRISIL AA	4.29
● JTPM Metal Traders Ltd.	CRISIL AA	3.31
TOTAL		**7.60**
FLOATING RATE NOTES		
Muthoot Finance Ltd.	CRISIL AA+	1.15
TOTAL		**1.15**
FLOATING RATE BONDS		
GOI FRB 22.09.2033 GOV	SOVEREIGN	0.72
TOTAL		**0.72**
SECURITISED DEBT		
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	1.89
Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.88
TOTAL		**3.77**
GOVERNMENT SECURITIES		
● GOI 6.94% 11.05.2036 GOV	SOVEREIGN	8.06
● GOI 6.68% 07.07.2040 GOV	SOVEREIGN	4.85
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	2.18
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	0.35
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.07
TOTAL		**15.51**
STATE DEVELOPMENT LOANS		
State Government of Rajasthan 7.64% 22.04.2036 SDL	SOVEREIGN	1.79
State Government of Tamil Nadu 7.73% 06.05.2036 SDL	SOVEREIGN	1.10
State Government of Tamil Nadu 7.74% 03.06.2036 SDL	SOVEREIGN	0.79
State Government of Gujarat 7.61% 24.06.2039 SDL	SOVEREIGN	0.77
State Government of Uttar Pradesh 7.82% 10.06.2046 SDL	SOVEREIGN	0.39
State Government of Rajasthan 7.49% 28.08.2035 SDL	SOVEREIGN	0.39
State Government of Bihar 7.66% 22.07.2041 SDL	SOVEREIGN	0.39
TOTAL		**5.62**
REAL ESTATE INVESTMENT TRUST		
Embassy Office Parks Reit		1.15
Mindspace Business Parks Reit		0.87
Brookfield India Real Estate Trust		0.37
TOTAL		**2.39**
INFRASTRUCTURE INVESTMENT TRUST		
Cube Highways Trust		2.27
Raajmarg Infra Investment Trust		0.84
Vertis Infrastructure Trust		0.74
Capital Infra Trust		0.10
National Highways Infra Trust		0.07
TOTAL		**4.02**
CASH, CASH EQUIVALENTS AND OTHERS		**2.95**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings

FUND MATRIX

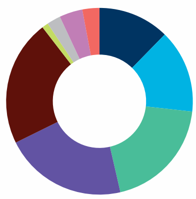


ASSET PROFILE



Real Estate Investment Trust	2.39
Non Convertible Debentures	55.18
Zero Coupon Bonds	7.60
Floating Rate Notes	1.15
Securitised Debt	3.77
Government Securities	15.51
Floating Rate Bonds	0.72
State Development Loans	5.62
Certificate Of Deposits	1.09
Infrastructure Investment Trust	4.02
Cash, Cash Equivalents And Others	2.95

RATING PROFILE



AAA and Equivalent	12.32
AA+	14.45
AA	19.63
Below AA	21.30
Sovereign	21.85
A1+ (Money Market)	1.09
Real Estate Investment Trust	2.39
Infrastructure Investment Trust	4.02
Cash, Cash Equivalents And Others	2.95

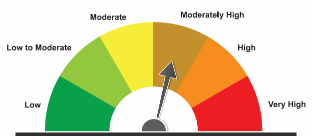
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

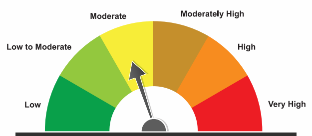
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderately High

Benchmark Riskometer

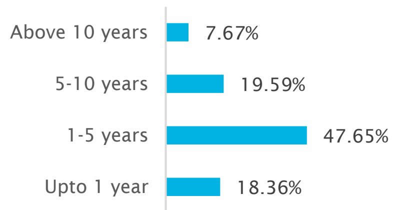


The risk of the benchmark is Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY Medium Duration Debt Index A-III Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY Medium Duration Debt Index A-III Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	6.01	3.92	2.27	10,601	10,392	10,227
3 Years	7.32	6.92	6.78	12,364	12,225	12,176
5 Years	6.33	5.74	5.33	13,599	13,220	12,969
Since Inception	7.74	7.23	5.67	54,496	48,921	34,995

Past performance may or may not be sustained in the future.

SBI SHORT TERM DEBT FUND

(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 for details on Macaulay's Duration). A relatively high interest rate risk and moderate credit risk

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	27/7/2007
Benchmark	CRISIL Short Duration Fund AII Index
Additional Benchmark	CRISIL 1 Year T-Bill Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	14,001.88	1,468.15
Monthly Avg. AUM	13,985.09	1,466.39

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Ms. Mansi Sajeja	Over 19 years	Dec-2023

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	34.0716	36.3670
Monthly IDCW: ₹	18.8367	20.2789

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.87	0.42
BER	0.73	0.35

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load:	N.A
Exit load:	Nil

Quantitative indicators

Modified Duration	2.74 years
Average Maturity	3.89 years
Macaulay Duration	2.93 years
Yield to Maturity^	7.62%
No of Folio/Investors	43,726

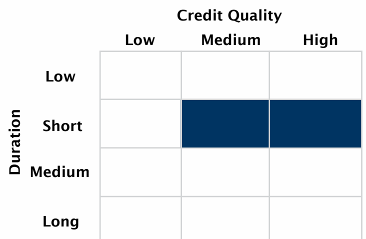
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

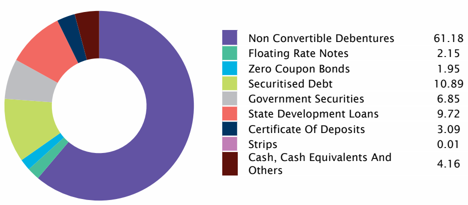
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
CERTIFICATE OF DEPOSITS		
Union Bank Of India	[ICRA]A1+	1.73
Small Industries Development Bank Of India	CRISIL A1+	1.01
Indian Bank	CRISIL A1+	0.35
TOTAL		**3.09**
NON CONVERTIBLE DEBENTURES		
● REC Ltd.	CRISIL AAA	5.19
● National Bank For Agriculture And Rural Development	CRISIL AAA	3.94
● National Bank For Agriculture And Rural Development	[ICRA]AAA	3.75
● Bajaj Finance Ltd.	CRISIL AAA	3.22
● Mahindra Rural Housing Finance Ltd.	CRISIL AAA	3.13
● Aditya Birla Housing Finance Ltd.	CRISIL AAA	3.05
● Mindspace Business Parks Reit	[ICRA]AAA	3.02
Godrej Seeds & Genetics Ltd.	CRISIL AA	2.91
Small Industries Development Bank Of India	CRISIL AAA	2.81
Bajaj Auto Credit Ltd.	[ICRA]AAA	2.49
Muthoot Finance Ltd.	CRISIL AA+	2.03
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.80
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.62
Toyota Financial Services India Ltd.	[ICRA]AAA	1.60
Godrej Industries Ltd.	CRISIL AA+	1.59
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.53
Cube Highways Trust	[ICRA]AAA	1.50
Tata Capital Ltd.	CRISIL AAA	1.44
Sundaram Finance Ltd.	CRISIL AAA	1.44
HDB Financial Services Ltd.	CRISIL AAA	1.44
Anzen India Energy Yield Plus Trust	CRISIL AAA	1.42
Power Finance Corporation Ltd.	CRISIL AAA	1.29
Interise Trust	[ICRA]AAA	1.21
National Bank For Financing Infrastructure And Development	CRISIL AAA	1.07
Sustainable Energy Infra Trust	CRISIL AAA	1.05
Aadhar Housing Finance Ltd.	[ICRA]AA	0.88
Torrent Power Ltd.	CRISIL AA+	0.72
REC Ltd.	[ICRA]AAA	0.72
Bajaj Housing Finance Ltd.	CRISIL AAA	0.71
Tata Housing Development Co. Ltd.	CARE AA	0.60
Sikka Ports & Terminals Ltd.	CRISIL AAA	0.57
Bharti Telecom Ltd.	CRISIL AAA	0.54
Phoenix Arc Pvt. Ltd.	CRISIL AA	0.36
Nexus Select Trust	CRISIL AAA	0.36
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.18
TOTAL		**61.18**
ZERO COUPON BONDS		
JSW Kalinga Steel Ltd.	CRISIL AA	1.95
TOTAL		**1.95**
FLOATING RATE NOTES		
Small Industries Development Bank Of India	CRISIL AAA	1.08
Muthoot Finance Ltd.	CRISIL AA+	1.07
TOTAL		**2.15**
SECURITISED DEBT		
● Shivshakti Securitisation Trust	CRISIL AAA(SO)	4.19
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.63
Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.91
India Universal Trust Al1	IND AAA(SO)	1.29
India Universal Trust Al2	CRISIL AAA(SO)	0.87
TOTAL		**10.89**
GOVERNMENT SECURITIES		
● GOI 6.94% 11.05.2036 GOV	SOVEREIGN	4.32
GOI 7.17% 17.04.2030 GOV	SOVEREIGN	1.10
GOI 7.71% 18.05.2066 GOV	SOVEREIGN	0.73
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.70
TOTAL		**6.85**
STATE DEVELOPMENT LOANS		
● State Government of Gujarat 7.43% 24.06.2035 SDL	SOVEREIGN	3.23
State Government of Karnataka 7.31% 04.09.2033 SDL	SOVEREIGN	2.51
State Government of Tamilnadu 7.75% 10.08.2032 SDL	SOVEREIGN	1.65
State Government of Tamil Nadu 7.02% 19.09.2029 SDL	SOVEREIGN	0.72
Tamil Nadu 6.84% 28.08.2029 SDL	SOVEREIGN	0.54
State Government of Tamilnadu 7.68% 01.11.2030 SDL	SOVEREIGN	0.39
State Government Of Karnataka 6.86% 07.10.2030 SDL	SOVEREIGN	0.36
State Government of Chhattisgarh 7.29% 07.06.2030 SDL	SOVEREIGN	0.24
State Government of Gujarat 7.26% 11.12.2029 SDL	SOVEREIGN	0.07
State Government of Tamilnadu 7.66% 27.12.2033 SDL	SOVEREIGN	0.01
TOTAL		**9.72**
STRIPS		
GOI 15.06.2027 GOV	SOVEREIGN	0.01
TOTAL		**0.01**
CASH, CASH EQUIVALENTS AND OTHERS		**4.16**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings

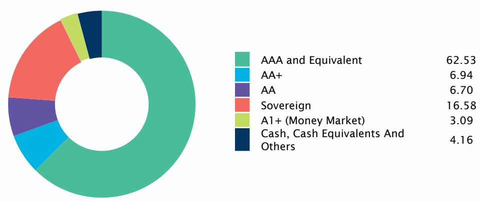
FUND MATRIX



ASSET PROFILE



RATING PROFILE



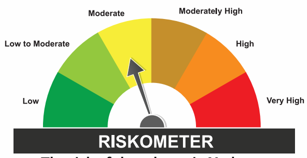
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

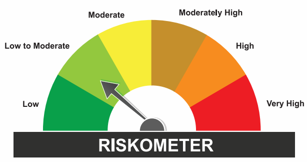
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer

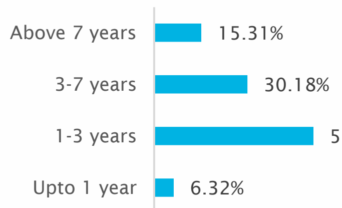


The risk of the benchmark is Low to Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Short Duration Fund AII Index Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**	**Scheme**	**CRISIL Short Duration Fund AII Index Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**
1 Year	5.05	5.56	4.21	10,505	10,556	10,421
3 Years	7.01	7.28	6.32	12,258	12,348	12,019
5 Years	5.99	6.24	5.67	13,379	13,538	13,177
Since Inception	6.66	7.52	6.14	34,072	39,738	31,042

Past performance may or may not be sustained in the future.

SBI CONSTANT MATURITY 10-YEAR GILT FUND

(Previously known as SBI Magnum Constant Maturity Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	30/12/2000
Benchmark	NIFTY 10 yr Benchmark G-Sec
Additional Benchmark	CRISIL 10 Year Gilt Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	1,637.07	171.65
Monthly Avg. AUM	1,649.42	172.95

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Sudhir Agarwal	20 years	July 1st-2025

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	66.6260	69.5120
IDCW : ₹	21.6690	22.6112

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.63	0.32
BER	0.54	0.27

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A
Exit load: Nil

Quantitative indicators

Modified Duration	6.83 years
Average Maturity	9.61 years
Macaulay Duration	7.06 years
Yield to Maturity^	6.97%
No of Folio/Investors	15,123

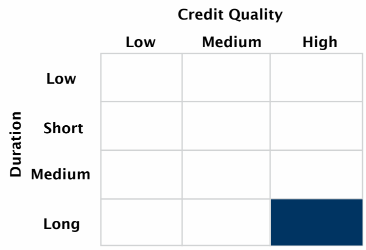
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

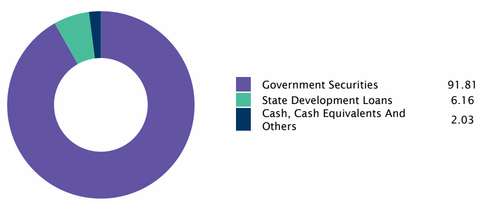
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
GOVERNMENT SECURITIES		
● GOI 6.94% 11.05.2036 GOV	SOVEREIGN	37.54
● GOI 6.48% 06.10.2035 GOV	SOVEREIGN	32.83
● GOI 7.18% 24.07.2037 GOV	SOVEREIGN	15.02
● GOI 6.79% 07.10.2034 GOV	SOVEREIGN	6.42
TOTAL		**91.81**
STATE DEVELOPMENT LOANS		
● State Government of Maharashtra 7.57% 25.03.2036 SDL	SOVEREIGN	6.16
TOTAL		**6.16**
CASH, CASH EQUIVALENTS AND OTHERS		**2.03**
TOTAL NET ASSETS		**100.00**

● Top Holdings

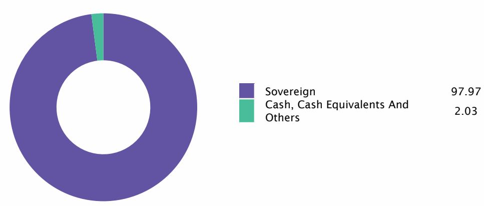
FUND MATRIX



ASSET PROFILE



RATING PROFILE



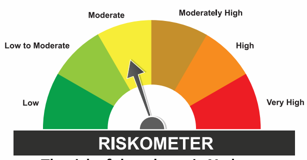
PRODUCT LABEL

This product is suitable for investors who are seeking^:

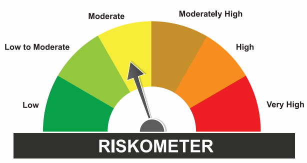
- Regular income and capital growth for medium to long-term
- Investment in government securities having a constant maturity of around 10 years.

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

Scheme Riskometer



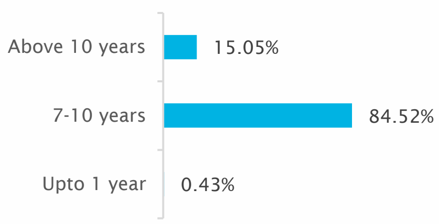
Benchmark Riskometer



POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY 10 yr Benchmark G-Sec Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY 10 yr Benchmark G-Sec Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	3.77	2.71	2.27	10,377	10,271	10,227
3 Years	7.07	7.06	6.78	12,277	12,274	12,176
5 Years	5.89	5.50	5.33	13,314	13,072	12,969
Since Inception	7.68	7.28	N.A.	66,361	60,296	N.A.

Past performance may or may not be sustained in the future.

DEBT- LOW DURATION

Ideal Investment Horizon - 3 months +

SBI LOW DURATION FUND

(Previously known as SBI Magnum Low Duration Fund)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment 27/7/2007

Benchmark CRISIL Low Duration Debt A-I Index

Additional Benchmark CRISIL 1 Year T-Bill Index

Fund Size	₹ in Cr.	$ in Mn.
Month end AUM	13,121.86	1,375.88
Monthly Avg. AUM	13,493.98	1,414.90

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	Total Experience	Managing Since
Mr. Sudhir Agrawal	20 years	May-2025

NAV Details

Plan	Regular	Direct
Growth: ₹	3711.3372	3,881.4020
Monthly IDCW: ₹	1,627.7439	1,724.8094

Minimum Investment

Lumpsum ₹ 5,000
Additional Purchase ₹ 1,000
SIP Please refer page 90

Expense Ratio

Plan	Regular	Direct
TER	0.93	0.44
BER	0.79	0.37

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A
Exit load: Nil

Quantitative indicators

Modified Duration	0.88 years
Average Maturity	1.61 years
Macaulay Duration	0.98 years
Yield to Maturity^	7.18%
No of Folio/Investors	54,869

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

PORTFOLIO

COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
COMMERCIAL PAPERS		
● LIC Housing Finance Ltd.	CRISIL A1+	3.68
JM Financial Services Ltd.	CRISIL A1+	0.57
TOTAL		**4.25**
CERTIFICATE OF DEPOSITS		
● HDFC Bank Ltd.	CRISIL A1+	5.50
● Small Industries Development Bank Of India	CRISIL A1+	4.41
● Indian Bank	CRISIL A1+	4.06
● Canara Bank	CRISIL A1+	3.68
● Kotak Mahindra Bank Ltd.	CRISIL A1+	3.67
● ICICI Bank Ltd.	[ICRA]A1+	3.66
Axis Bank Ltd.	CRISIL A1+	2.94
National Bank For Agriculture And Rural Development	CRISIL A1+	2.38
Bank Of Baroda	IND A1+	0.91
TOTAL		**31.21**
NON CONVERTIBLE DEBENTURES		
● Bharti Telecom Ltd.	CRISIL AAA	6.48
LIC Housing Finance Ltd.	CRISIL AAA	3.63
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	3.42
National Bank For Agriculture And Rural Development	CRISIL AAA	3.08
Power Finance Corporation Ltd.	CRISIL AAA	3.05
National Bank For Agriculture And Rural Development	[ICRA]AAA	2.83
REC Ltd.	CRISIL AAA	2.51
Small Industries Development Bank Of India	CRISIL AAA	2.48
National Bank For Financing Infrastructure And Development	CRISIL AAA	2.17
Sundaram Finance Ltd.	CRISIL AAA	1.92
Tata Motors Ltd.	CRISIL AA+	1.91
Muthoot Finance Ltd.	CRISIL AA+	1.33
Tata Projects Ltd.	IND AA	1.19
Muthoot Finance Ltd.	[ICRA]AA+	1.16
Aditya Birla Housing Finance Ltd.	CRISIL AAA	1.15
Torrent Pharmaceuticals Ltd.	[ICRA]AA+	0.95
Tata Housing Development Co. Ltd.	CARE AA	0.95
SMFG India Credit Company Ltd.	[ICRA]AAA	0.92
Tata Chemicals Ltd.	CRISIL AA+	0.76
REC Ltd.	[ICRA]AAA	0.46
Mankind Pharma Ltd.	CRISIL AA+	0.38
TOTAL		**42.73**
ZERO COUPON BONDS		
JSW Kalinga Steel Ltd.	CRISIL AA	1.97
TOTAL		**1.97**
FLOATING RATE NOTES		
Muthoot Finance Ltd.	CRISIL AA+	1.53
TOTAL		**1.53**
FLOATING RATE BONDS		
GOI FRB 22.09.2033 GOV	SOVEREIGN	1.19
TOTAL		**1.19**
SECURITISED DEBT		
● Radhakrishna Securitisation Trust	CRISIL AAA(SO)	3.90
India Universal Trust Al1	IND AAA(SO)	0.43
India Universal Trust Al2	CRISIL AAA(SO)	0.06
TOTAL		**4.39**
GOVERNMENT SECURITIES		
GOI 6.94% 11.05.2036 GOV	SOVEREIGN	2.31
GOI 7.38% 20.06.2027 GOV	SOVEREIGN	0.39
GOI 8.28% 21.09.2027 GOV	SOVEREIGN	0.01
TOTAL		**2.71**
STATE DEVELOPMENT LOANS		
● State Government of Chhattisgarh 7.03% 28.08.2026 SDL	SOVEREIGN	3.82
TOTAL		**3.82**
TREASURY BILLS		
91 Day T-Bill 22.10.26	SOVEREIGN	3.00
TOTAL		**3.00**
CASH, CASH EQUIVALENTS AND OTHERS		**3.20**
TOTAL NET ASSETS		**100.00**

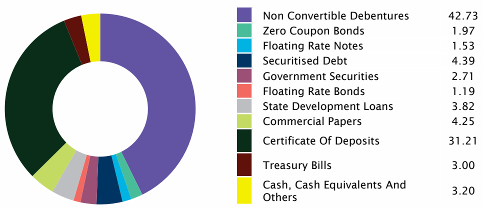
● Top Ten Holdings

FUND MATRIX

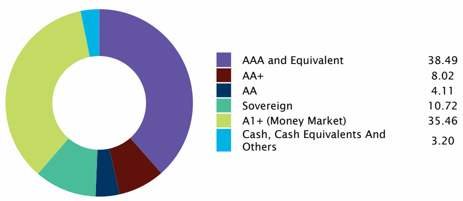
Credit Quality

Duration	Low	Medium	High
Low		■	■
Short			
Medium			
Long			

ASSET PROFILE



RATING PROFILE



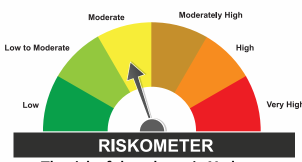
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

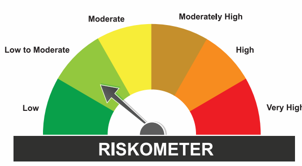
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer

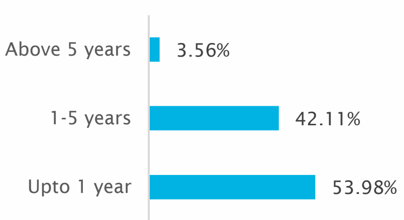


The risk of the benchmark is Low to Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Low Duration Debt A-I Index Benchmark	CRISIL 1 Year T-Bill Index Additional Benchmark	Scheme	CRISIL Low Duration Debt A-I Index Benchmark	CRISIL 1 Year T-Bill Index Additional Benchmark
1 Year	5.45	5.98	4.21	10,545	10,598	10,421
3 Years	6.72	7.12	6.32	12,156	12,293	12,019
5 Years	5.90	6.36	5.67	13,322	13,610	13,177
Since Inception	7.14	7.17	6.14	37,113	37,359	31,042

Past performance may or may not be sustained in the future.

SBI SAVINGS FUND

An open-ended debt scheme investing in money market instruments.
A relatively low interest rate risk and moderate credit risk

FUND DETAILS AS ON 31/07/2026

Investment Objective
To provide the investors an opportunity to invest in money market instruments.
There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	19/07/2004
Benchmark	CRISIL Money Market A-I Index
Additional Benchmark	CRISIL 1 Year T-Bill Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	33,732.16	3,536.96
Monthly Avg. AUM	33,351.89	3,497.08

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Rajeev Radhakrishnan	24 years	Dec-2023
Mr. Sankalp Jain* (Co-Fund Manager)	9 years	w.e.f 1st Jul 2026

*Mr. Sankalp Jain will co manage the fund w.e.f 1st July 2026.

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	44.1935	47.6212
Monthly IDCW: ₹	17.4256	18.8756

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.65	0.26
BER	0.56	0.22

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A
Exit load: Nil

Quantitative indicators

Modified Duration	0.50 years
Average Maturity	0.53 years
Macaulay Duration	0.53 years
Yield to Maturity^	6.89%
No of Folio/Investors	1,29,332

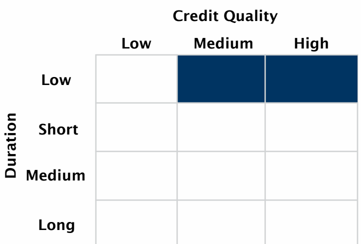
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

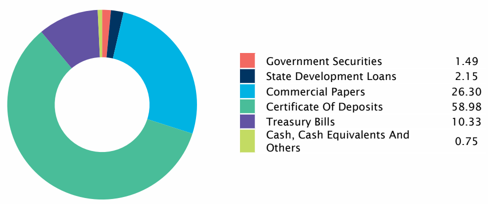
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
COMMERCIAL PAPERS		
● LIC Housing Finance Ltd.	CRISIL A1+	4.27
● Jio Credit Ltd.	CRISIL A1+	4.23
Muthoot Fincorp Ltd.	CRISIL A1+	2.30
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	2.29
Muthoot Finance Ltd.	CRISIL A1+	1.84
Avanse Financial Services Ltd.	CRISIL A1+	1.47
L&T Finance Ltd.	CRISIL A1+	1.41
Hero Fincorp Ltd.	CRISIL A1+	1.14
Adani Ports And Special Economic Zone Ltd.	CRISIL A1+	1.03
Sundaram Finance Ltd.	CRISIL A1+	0.85
Pilani Investment & Industries Corporation Ltd.	CRISIL A1+	0.71
Torrent Pharmaceuticals Ltd.	[ICRA]A1+	0.65
SMFG India Credit Company Ltd.	CRISIL A1+	0.58
Aditya Birla Capital Ltd.	CRISIL A1+	0.57
Toyota Financial Services India Ltd.	CRISIL A1+	0.56
ICICI Securities Ltd.	CRISIL A1+	0.56
Tata Capital Ltd.	CRISIL A1+	0.42
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.42
Godrej Housing Finance Ltd.	CRISIL A1+	0.42
Mindspace Business Parks Reit	[ICRA]A1+	0.29
DSP Investment Manager Pvt. Ltd.	CRISIL A1+	0.29
TOTAL		**26.30**
CERTIFICATE OF DEPOSITS		
● Canara Bank	CRISIL A1+	8.20
● Punjab National Bank	CRISIL A1+	7.22
● Bank Of Baroda	IND A1+	5.45
● Small Industries Development Bank Of India	CRISIL A1+	5.35
● HDFC Bank Ltd.	CRISIL A1+	4.98
● ICICI Bank Ltd.	[ICRA]A1+	4.81
● Union Bank Of India	[ICRA]A1+	4.51
● National Bank For Financing Infrastructure And Development	IND A1+	4.11
National Bank For Agriculture And Rural Development	CRISIL A1+	3.97
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.83
IDBI Bank Ltd.	CRISIL A1+	1.70
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.44
Indian Bank	CRISIL A1+	1.43
Axis Bank Ltd.	CRISIL A1+	1.42
Indian Overseas Bank	CARE A1+	0.85
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	0.71
TOTAL		**58.98**
GOVERNMENT SECURITIES		
GOI 6.79% 15.05.2027 GOV	SOVEREIGN	1.49
TOTAL		**1.49**
STATE DEVELOPMENT LOANS		
State Government of Uttar Pradesh 7.52% 24.05.2027 SDL	SOVEREIGN	0.97
State Government of Jharkhand 7.4% 09.11.2026 SDL	SOVEREIGN	0.19
State Government of Gujarat 6.04% 20.10.2026 SDL	SOVEREIGN	0.15
State Government of Kerala 7.61% 09.08.2026 SDL	SOVEREIGN	0.15
State Government of Telangana 7.4% 09.11.2026 SDL	SOVEREIGN	0.13
State Government of Himachal Pradesh 7.39% 09.11.2026 SDL	SOVEREIGN	0.13
State Government of Assam 7.42% 09.11.2026 SDL	SOVEREIGN	0.12
State Government of Andhra Pradesh 7.25% 28.12.2026 SDL	SOVEREIGN	0.08
State Government of West Bengal 7.25% 26.10.2026 SDL	SOVEREIGN	0.08
State Government of Uttar Pradesh 7.39% 14.09.2026 SDL	SOVEREIGN	0.08
State Government of Madhya Pradesh 7.38% 14.09.2026 SDL	SOVEREIGN	0.07
TOTAL		**2.15**
TREASURY BILLS		
182 Day T-Bill 24.12.26	SOVEREIGN	3.75
364 Day T-Bill 04.03.27	SOVEREIGN	3.71
364 Day T-Bill 25.02.27	SOVEREIGN	2.14
91 Day T-Bill 24.09.26	SOVEREIGN	0.73
TOTAL		**10.33**
CASH, CASH EQUIVALENTS AND OTHERS		**0.75**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings

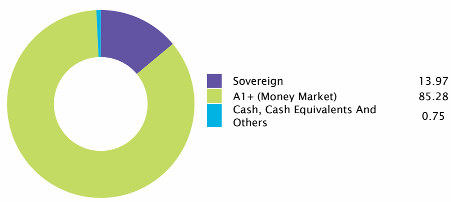
FUND MATRIX



ASSET PROFILE



RATING PROFILE



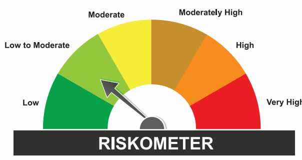
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

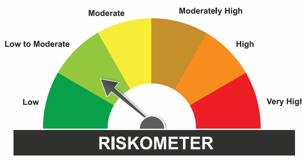
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Low to Moderate

Benchmark Riskometer

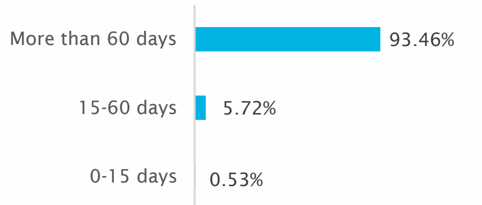


The risk of the benchmark is Low to Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Money Market A-I Index Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**	**Scheme**	**CRISIL Money Market A-I Index Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**
1 Year	5.81	5.96	4.21	10,581	10,596	10,421
3 Years	6.82	6.92	6.32	12,190	12,225	12,019
5 Years	6.05	6.33	5.67	13,417	13,597	13,177
Since Inception	6.97	6.95	6.00	44,165	43,969	36,101

Past performance may or may not be sustained in the future. Benchmark.

DEBT- BANKING AND PSU

Ideal Investment Horizon - 3 years +

SBI BANKING & PSU FUND

(Previously known as SBI Treasury Advantage Fund)

An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

Investment Objective

The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	09/10/2009
Benchmark	NIFTY Banking & PSU Debt Index A-II
Additional Benchmark	CRISIL 10 Year Gilt Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	3,934.05	412.50
Monthly Avg. AUM	3,970.09	416.28

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Ardhendhu Bhattacharya (Co Fund Manager)	Over 15 years	(w.e.f. Dec 2023)

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	3,298.1317	3,519.6286
Monthly IDCW: ₹	1,225.9063	1317.2623

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.80	0.41
BER	0.67	0.34

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load:	N.A
Exit load:	Nil

Quantitative indicators

Modified Duration	2.65 years
Average Maturity	3.82 years
Macaulay Duration	2.81 years
Yield to Maturity^	7.31%
No of Folio/Investors	27,606

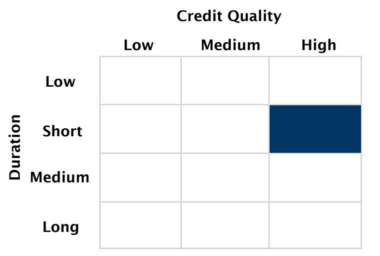
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

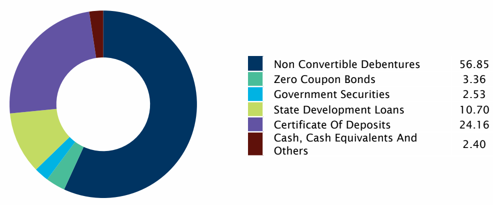
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
CERTIFICATE OF DEPOSITS		
● Bank Of Baroda	IND A1+	6.01
● Union Bank Of India	[ICRA]A1+	5.48
● Small Industries Development Bank Of India	CRISIL A1+	4.78
● Canara Bank	CRISIL A1+	4.77
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.89
Punjab National Bank	CRISIL A1+	1.23
TOTAL		**24.16**
● **NON CONVERTIBLE DEBENTURES**		
● Power Grid Corporation Of India Ltd.	CRISIL AAA	5.57
● Housing And Urban Development Corporation Ltd.	[ICRA]AAA	5.06
● ONGC Petro Additions Ltd.	CRISIL AA+	4.46
● GAIL (India) Ltd.	IND AAA	4.45
National Bank For Agriculture And Rural Development	CRISIL AAA	4.31
National Bank For Agriculture And Rural Development	[ICRA]AAA	4.29
REC Ltd.	CRISIL AAA	3.83
India Infrastructure Finance Company Ltd.	IND AAA	3.77
Small Industries Development Bank Of India	CRISIL AAA	3.73
Power Finance Corporation Ltd.	CRISIL AAA	3.16
LIC Housing Finance Ltd.	CRISIL AAA	3.02
Punjab National Bank(Tier II Bond Under Basel III)	CRISIL AAA	2.41
NHPC Ltd.	[ICRA]AAA	1.78
HDFC Bank Ltd.	CRISIL AAA	1.28
National Bank For Financing Infrastructure And Development	CRISIL AAA	1.27
Yes Bank Ltd.	CRISIL AA-	1.14
PNB Housing Finance Ltd.	IND AAA	1.14
State Bank Of India(Tier II Bond Under Basel III)	CRISIL AAA	0.65
Nuclear Power Corporation Of India Ltd.	CRISIL AAA	0.64
REC Ltd.	[ICRA]AAA	0.63
Canara Bank(At1 Bond Under Basel III)	CRISIL AA+	0.26
TOTAL		**56.85**
ZERO COUPON BONDS		
National Highways Infra Trust	IND AAA	3.36
TOTAL		**3.36**
GOVERNMENT SECURITIES		
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	1.51
GOI 6.94% 11.05.2036 GOV	SOVEREIGN	1.02
TOTAL		**2.53**
STATE DEVELOPMENT LOANS		
● State Government of Tamil Nadu 7.74% 03.06.2036 SDL	SOVEREIGN	4.67
State Government of Assam 7.11% 05.02.2030 SDL	SOVEREIGN	2.55
State Government of Tamil Nadu 7.73% 06.05.2036 SDL	SOVEREIGN	1.30
State Government of Telangana 7.45% 07.09.2030 SDL	SOVEREIGN	0.90
State Government of Maharashtra 7.63% 31.01.2036 SDL	SOVEREIGN	0.64
State Government of Tamil Nadu 7.50% 28.01.2036 SDL	SOVEREIGN	0.64
TOTAL		**10.70**
CASH, CASH EQUIVALENTS AND OTHERS		**2.40**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings

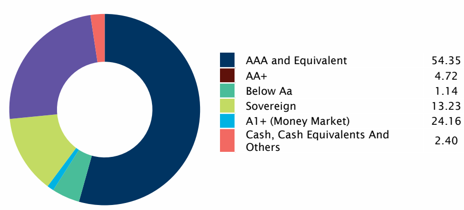
FUND MATRIX



ASSET PROFILE



RATING PROFILE



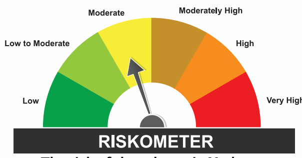
PRODUCT LABEL

This product is suitable for investors who are seeking^:

- Regular income over medium term
- Investment in Debt instruments predominantly issued by Banks PSUs, PFIs and Municipal bodies.

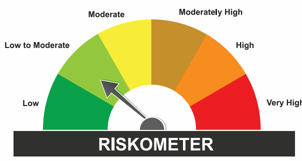
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer

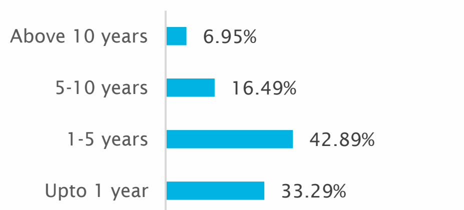


The risk of the benchmark is Low to Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY Banking and PSU Debt Index A-II Benchmark**	**CRISIL 10 Yr Gilt Index Additional Benchmark**	**Scheme**	**NIFTY Banking and PSU Debt Index A-II Benchmark**	**CRISIL 10 Yr Gilt Index Additional Benchmark**
1 Year	4.90	4.82	2.27	10,490	10,482	10,227
3 Years	6.87	6.81	6.78	12,209	12,188	12,176
5 Years	5.72	5.73	5.33	13,213	13,215	12,969
Since Inception	7.35	7.37	6.31	32,981	33,063	27,989

Past performance may or may not be sustained in the future.

SBI LIQUID FUND

(Previously known as SBI Premier Liquid Fund)

An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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. There is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment 24/11/2003
Benchmark NIFTY Liquid Index A-I
Additional Benchmark CRISIL 1 Year T-Bill Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	84,054.45	8,813.45
Monthly Avg. AUM	92,112.10	9,658.33

Values as per the INR-Dollar exchange rate (95.37) given by RBI as on July 31, 2026.

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

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	4358.4655	4,407.7284
Fortnightly: ₹	1430.3668	1,439.3450

Minimum Investment

Lumpsum	Growth Option: ₹500 & in multiples of ₹1 Other options except Growth option: ₹5000 & in multiples of ₹1/-
Additional Purchase	Growth Option: ₹500 & in multiples of ₹1 Other options except Growth option: ₹5000 & in multiples of ₹1/-
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.29	0.20
BER	0.25	0.17

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A
Exit load:

Investor exit upon subscription / switch-In	Exit Load as a % of redemption Proceeds	**Investor exit upon subscription / switch-In**	Exit Load as a % of redemption Proceeds
Day 1	0.0070%	Day 5	0.0050%
Day 2	0.0065%	Day 6	0.0045%
Day 3	0.0060%	Day 7 onwards	0.0000%
Day 4	0.0055%		

Quantitative indicators

Modified Duration	0.12 years
Average Maturity	0.13 years
Macaulay Duration	0.13 years
Yield to Maturity^	6.47%
No of Folio/Investors	1,57,240

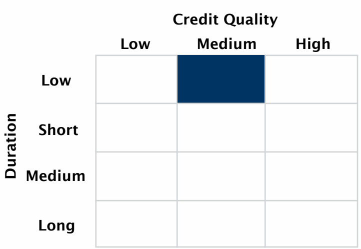
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

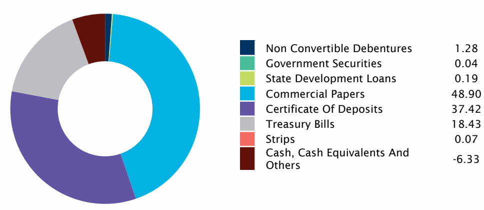
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
COMMERCIAL PAPERS		
● National Bank For Agriculture And Rural Development	CRISIL A1+	5.71
● ICICI Securities Ltd.	CRISIL A1+	4.19
● Small Industries Development Bank Of India	CRISIL A1+	4.12
● L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	2.67
Kotak Securities Ltd.	CRISIL A1+	2.53
LIC Housing Finance Ltd.	CRISIL A1+	2.37
HDFC Securities Ltd.	CRISIL A1+	2.05
Tata Steel Ltd.	[ICRA]A1+	1.89
Bajaj Financial Securities Ltd.	CRISIL A1+	1.84
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.82
Interise Trust	[ICRA]A1+	1.77
NTPC Ltd.	CRISIL A1+	1.62
PNB Housing Finance Ltd.	CRISIL A1+	1.53
Bajaj Finance Ltd.	CRISIL A1+	1.18
Poonawalla Fincorp Ltd.	CRISIL A1+	0.88
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.88
Aditya Birla Housing Finance Ltd.	CRISIL A1+	0.78
IGH Holdings Pvt Ltd.	CRISIL A1+	0.74
Larsen & Toubro Ltd.	CRISIL A1+	0.71
Godrej Finance Ltd.	CRISIL A1+	0.71
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.68
Jio Credit Ltd.	CRISIL A1+	0.65
Bharat Petroleum Corporation Ltd.	CRISIL A1+	0.65
Reliance Retail Ventures Ltd.	CRISIL A1+	0.60
SMFG India Credit Company Ltd.	CRISIL A1+	0.59
Hindustan Petroleum Corporation Ltd.	CRISIL A1+	0.59
Bharat Heavy Electricals Ltd.	CRISIL A1+	0.59
Bajaj Housing Finance Ltd.	CRISIL A1+	0.59
Tata Capital Ltd.	CRISIL A1+	0.51
Godrej Properties Ltd.	[ICRA]A1+	0.48
DSP Finance Pvt. Ltd.	CRISIL A1+	0.47
Hero Fincorp Ltd.	CRISIL A1+	0.36
TVS Credit Services Ltd.	CRISIL A1+	0.29
REC Ltd.	CRISIL A1+	0.29
Manappuram Finance Ltd.	CRISIL A1+	0.29
Axis Finance Ltd.	CRISIL A1+	0.29
Bharti Telecom Ltd.	CRISIL A1+	0.27
Tata Projects Ltd.	CRISIL A1+	0.24
CESC Ltd.	[ICRA]A1+	0.24
Axis Securities Ltd.	CRISIL A1+	0.18
Astec Lifesciences Ltd.	[ICRA]A1+	0.06
TOTAL		**48.90**
CERTIFICATE OF DEPOSITS		
● HDFC Bank Ltd.	CRISIL A1+	8.98
● Union Bank Of India	[ICRA]A1+	5.06
● Canara Bank	CRISIL A1+	4.95
● Bank Of Baroda	IND A1+	4.79
● Punjab National Bank	CRISIL A1+	3.48
IDFC First Bank Ltd.	CRISIL A1+	1.98
Punjab & Sind Bank	[ICRA]A1+	1.48
Axis Bank Ltd.	CRISIL A1+	1.39
ICICI Bank Ltd.	[ICRA]A1+	1.18
Indusind Bank Ltd.	CRISIL A1+	1.13
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	1.06
Central Bank Of India	CRISIL A1+	0.62
Equitas Small Finance Bank Ltd.	CRISIL A1+	0.59
IDBI Bank Ltd.	CRISIL A1+	0.35
DBS Bank Ltd.	CRISIL A1+	0.35
AU Small Finance Bank Ltd.	CRISIL A1+	0.03
TOTAL		**37.42**
NON CONVERTIBLE DEBENTURES		
Small Industries Development Bank Of India	CRISIL AAA	0.65
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.27
Toyota Financial Services India Ltd.	[ICRA]AAA	0.24
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	0.12
TOTAL		**1.28**
GOVERNMENT SECURITIES		
GOI 6.97% 06.09.2026 GOV	SOVEREIGN	0.04
TOTAL		**0.04**
STATE DEVELOPMENT LOANS		
State Government of Gujarat 6.04% 20.10.2026 SDL	SOVEREIGN	0.12
State Government of Rajasthan 7.38% 14.09.2026 SDL	SOVEREIGN	0.04
State Government of Tamilnadu 7.37% 14.09.2026 SDL	SOVEREIGN	0.03
TOTAL		**0.19**
TREASURY BILLS		
● 91 Day T-Bill 10.09.26	SOVEREIGN	7.10
91 Day T-Bill 15.10.26	SOVEREIGN	2.06
182 Day T-Bill 27.08.26	SOVEREIGN	1.96
91 Day T-Bill 24.09.26	SOVEREIGN	1.77
91 Day T-Bill 13.08.26	SOVEREIGN	1.25
91 Day T-Bill 06.08.26	SOVEREIGN	1.16
364 Day T-Bill 20.08.26	SOVEREIGN	0.95
91 Day T-Bill 17.09.26	SOVEREIGN	0.89
364 Day T-Bill 17.09.26	SOVEREIGN	0.57
91 Day T-Bill 28.08.26	SOVEREIGN	0.36
364 Day T-Bill 03.09.26	SOVEREIGN	0.24
364 Day T-Bill 13.08.26	SOVEREIGN	0.12
TOTAL		**18.43**
STRIPS		
GOI 22.08.2026 GOV	SOVEREIGN	0.05
GOI 05.08.2026 GOV	SOVEREIGN	0.02
TOTAL		**0.07**
CASH, CASH EQUIVALENTS AND OTHERS		**-6.33**
TOTAL NET ASSETS		**100.00**

● Top Ten Holdings

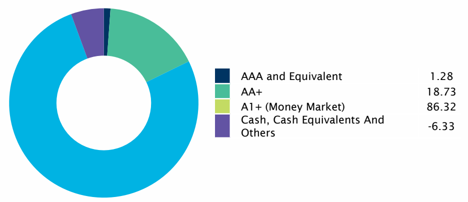
FUND MATRIX



ASSET PROFILE



RATING PROFILE



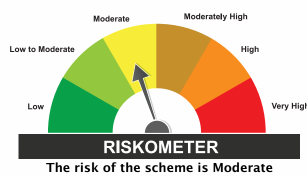
PRODUCT LABEL

This product is suitable for investors who are seeking^:

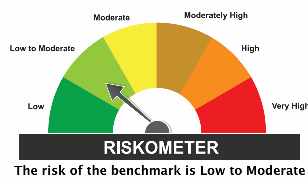
- Regular income for short term
- Investment in Debt and Money Market securities with residual maturity upto 91 days only.

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

Scheme Riskometer



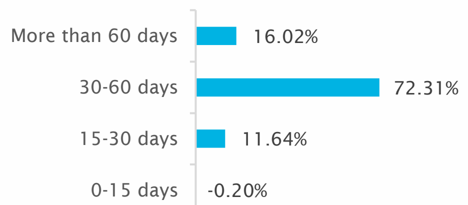
Benchmark Riskometer



POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY Liquid Index A-I Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**	**Scheme**	**NIFTY Liquid Index A-I Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**
1 Year	6.27	6.32	4.21	10,627	10,632	10,421
3 Years	6.82	6.92	6.32	12,190	12,225	12,019
5 Years	6.12	6.25	5.67	13,463	13,544	13,177
Since Inception	6.87	7.16	6.21	36,256	38,149	32,102

Past performance may or may not be sustained in the future.

SBI ULTRA SHORT DURATION FUND

(Previously known as SBI Magnum Ultra Short Duration Fund)

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. 13 for details on Macaulay's Duration). A moderate interest rate risk and moderate credit risk

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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

Date of Allotment	21/05/1999
Benchmark	CRISIL Ultra Short Duration Debt A-I Index
Additional Benchmark	CRISIL 1 Year T-Bill Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	11,307.50	1,185.64
Monthly Avg. AUM	11,763.52	1,233.45

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Sudhir Agrawal	20 years	May-2025

NAV Details

Plan	**Regular**	**Direct**
Cash Option: ₹	6,379.8275	6,506.7656
Weekly IDCW: ₹	1,264.6353	1,272.5903

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.55	0.35
BER	0.47	0.30

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A
Exit load: Nil

Quantitative indicators

Modified Duration	0.41 years
Average Maturity	0.65 years
Macaulay Duration	0.47 years
Yield to Maturity^	7.18%
No of Folio/Investors	37,031

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

PORTFOLIO

COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
COMMERCIAL PAPERS		
● Muthoot Fincorp Ltd.	CRISIL A1+	5.17
JM Financial Services Ltd.	CRISIL A1+	2.22
TOTAL		**7.39**
CERTIFICATE OF DEPOSITS		
● Punjab National Bank	CRISIL A1+	8.64
● National Bank For Agriculture And Rural Development	CRISIL A1+	8.60
● HDFC Bank Ltd.	CRISIL A1+	7.30
● Kotak Mahindra Bank Ltd.	CRISIL A1+	6.88
● Canara Bank	CRISIL A1+	6.27
● Bank Of Baroda	IND A1+	6.05
● Small Industries Development Bank Of India	CRISIL A1+	4.22
Union Bank Of India	[ICRA]A1+	0.86
TOTAL		**48.82**
NON CONVERTIBLE DEBENTURES		
● Tata Communications Ltd.	CARE AAA	4.93
Muthoot Finance Ltd.	CRISIL AA+	3.34
Adani Power Ltd.	CRISIL AA	2.67
Avanse Financial Services Ltd.	IND AA	2.23
Phoenix Arc Pvt. Ltd.	CRISIL AA	1.35
Eris Lifesciences Ltd.	IND AA	1.35
Tata Motors Ltd.	CRISIL AA+	1.34
Indostar Capital Finance Ltd.	CARE AA-	1.34
LIC Housing Finance Ltd.	CRISIL AAA	1.12
Oberoi Realty Ltd.	CARE AA+	1.00
Tata Projects Ltd.	CRISIL AA	0.90
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	0.90
Mankind Pharma Ltd.	CRISIL AA+	0.90
JM Financial Services Ltd.	CRISIL AA	0.67
Tata Projects Ltd.	IND AA	0.49
Sheela Foam Ltd.	IND AA	0.31
JM Financial Products Ltd.	CRISIL AA	0.30
Torrent Power Ltd.	CRISIL AA+	0.28
Shriram Finance Ltd.	CRISIL AAA	0.22
JM Financial Credit Solutions Ltd.	[ICRA]AA	0.22
TOTAL		**25.86**
ZERO COUPON BONDS		
Power Finance Corporation Ltd.	CRISIL AAA	0.89
TOTAL		**0.89**
FLOATING RATE NOTES		
Muthoot Finance Ltd.	CRISIL AA+	1.79
TOTAL		**1.79**
SECURITISED DEBT		
Radhakrishna Securitisation Trust	CRISIL AAA(SO)	2.22
India Universal Trust AI2	CRISIL AAA(SO)	0.09
TOTAL		**2.31**
STATE DEVELOPMENT LOANS		
State Government of Chhattisgarh 7.03% 28.08.2026 SDL	SOVEREIGN	1.35
State Government of Gujarat 6.04% 20.10.2026 SDL	SOVEREIGN	1.03
State Government of Maharashtra 7.15% 13.10.2026 SDL	SOVEREIGN	0.36
State Government of Andhra Pradesh 7.42% 09.11.2026 SDL	SOVEREIGN	0.31
State Government of Karnataka 7.86% 15.03.2027 SDL	SOVEREIGN	0.23
TOTAL		**3.28**
TREASURY BILLS		
● 91 Day T-Bill 22.10.26	SOVEREIGN	7.08
TOTAL		**7.08**
STRIPS		
GOI 16.12.2026 GOV	SOVEREIGN	0.39
TOTAL		**0.39**
CASH, CASH EQUIVALENTS AND OTHERS		**2.19**
TOTAL NET ASSETS		**100.00**

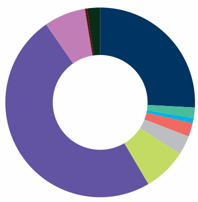
● Top Ten Holdings

FUND MATRIX

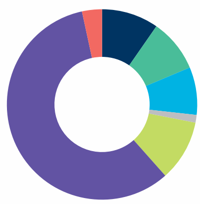
Credit Quality

Duration	Low	Medium	High
Low			
Short			
Medium	■		
Long			

ASSET PROFILE



RATING PROFILE



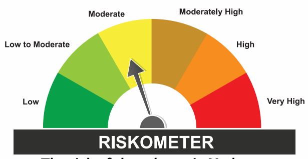
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

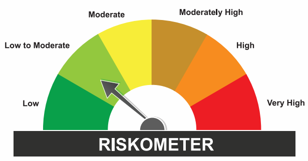
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer

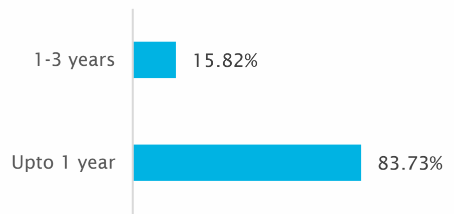


The risk of the benchmark is Low to Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Ultra Short Duration Debt A-I Index Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**	**Scheme**	**CRISIL Ultra Short Duration Debt A-I Index Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**
1 Year	6.11	6.30	4.21	10,611	10,630	10,421
3 Years	6.93	7.11	6.32	12,230	12,289	12,019
5 Years	6.15	6.45	5.67	13,483	13,671	13,177
Since Inception	7.04	7.45	6.35	63,652	70,734	53,429

Past performance may or may not be sustained in the future.

DEBT- FLOATER

Ideal Investment Horizon - 3 Years +

SBI FLOATING RATE DEBT FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment	27/10/2020
Benchmark	NIFTY Short Duration Debt Index A-II
Additional Benchmark	CRISIL 1 Year T-Bill Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	685.63	71.89
Monthly Avg. AUM	680.26	71.33

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr. Ardhendhu Bhattacharya	15 years	Jun-2021
Mr. Rajeev Radhakrishnan (Co Fund Manager)	24 years	Oct-2020

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	14.2725	14.4272
Quarterly IDCW: ₹	14.2736	14.4276

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.42	0.27
BER	0.35	0.22

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: Nil

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

Quantitative indicators

Modified Duration	2.08 years
Average Maturity	4.44 years
Macaulay Duration	2.17 years
Yield to Maturity^	7.16%
No of Folio/Investors	6,930

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

PORTFOLIO

COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
COMMERCIAL PAPERS		
● Sundaram Finance Ltd.	CRISIL A1+	7.05
TOTAL		**7.05**
CERTIFICATE OF DEPOSITS		
● Axis Bank Ltd.	CRISIL A1+	7.12
● Bank Of Baroda	IND A1+	6.35
● Canara Bank	CRISIL A1+	5.64
TOTAL		**19.11**
NON CONVERTIBLE DEBENTURES		
● National Bank For Agriculture And Rural Development	[ICRA]AAA	7.32
● Bharti Telecom Ltd.	CRISIL AAA	5.79
Tata Capital Ltd.	[ICRA]AAA	4.39
Aditya Birla Housing Finance Ltd.	CRISIL AAA	4.36
TOTAL		**21.86**
GOVERNMENT SECURITIES		
GOI 7.71% 18.05.2066 GOV	SOVEREIGN	2.97
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	1.44
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	1.33
GOI 7.02% 18.06.2031 GOV	SOVEREIGN	0.75
TOTAL		**6.49**
STATE DEVELOPMENT LOANS		
● State Government of Gujarat 6.84% 19.11.2031 SDL	SOVEREIGN	11.58
● State Government of Gujarat 7.57% 28.12.2031 SDL	SOVEREIGN	7.47
● State Government of Tamilnadu 7% 11.08.2031 SDL	SOVEREIGN	6.56
● State Government of Sikkim 7.87% 25.03.2036 SDL	SOVEREIGN	4.91
State Government of Maharashtra 7.57% 25.01.2031 SDL	SOVEREIGN	3.73
State Government of Gujarat 6.84% 08.09.2031 SDL	SOVEREIGN	3.62
TOTAL		**37.87**
CASH, CASH EQUIVALENTS AND OTHERS		**7.62**
TOTAL NET ASSETS		**100.00**

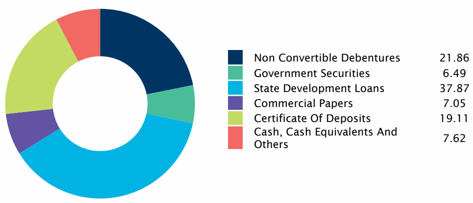
● Top Ten Holdings

FUND MATRIX

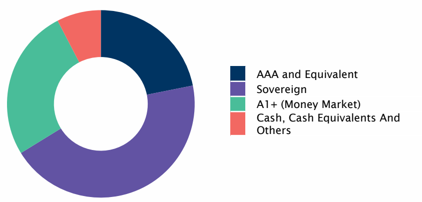
Credit Quality

Duration	Low	Medium	High
Low			
Short			■
Medium			
Long			

ASSET PROFILE



RATING PROFILE



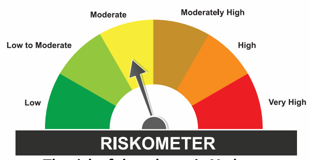
PRODUCT LABEL

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)

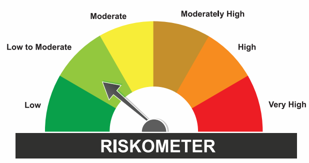
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer

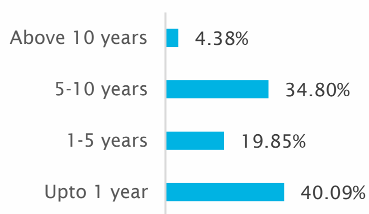


The risk of the benchmark is Low to Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY Short Duration Debt Index A-II Benchmark**	**CRISIL 1 Yr T-Bill Index Additional Benchmark**	**Scheme**	**NIFTY Short Duration Debt Index A-II Benchmark**	**CRISIL 1 Yr T-Bill Index Additional Benchmark**
1 Year	6.40	4.90	4.21	10,640	10,490	10,421
3 Years	7.67	6.86	6.32	12,485	12,204	12,019
5 Years	6.62	5.93	5.67	13,784	13,341	13,177
Since Inception	6.37	5.73	5.42	14,273	13,784	13,554

Past performance may or may not be sustained in the future.

SBI LONG DURATION FUND

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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

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.

Date of Allotment 21/12/2022

Benchmark CRISIL Long Duration Debt A-III Index

Additional Benchmark CRISIL 10 Year Gilt Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	1,424.43	149.36
Monthly Avg. AUM	1,470.43	154.18

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Mr Ardhendu Bhattacharya	15 years	July-2025

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	12.5913	12.7793
IDCW : ₹	12.5915	12.7796

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.68	0.32
BER	0.57	0.26

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load: N.A

Exit load: Nil

Quantitative indicators

Modified Duration	10.13 years
Average Maturity	27.83 years
Macaulay Duration	10.52 years
Yield to Maturity^	7.61%
No of Folio/Investors	12,644

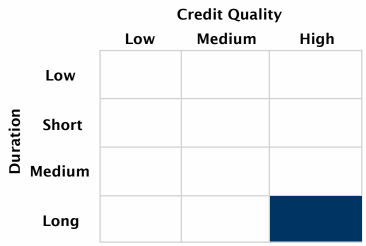
^In case of semi-annual convention , the YTM is annualised

PORTFOLIO

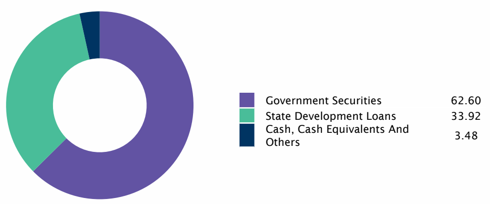
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
GOVERNMENT SECURITIES		
• GOI 6.9% 15.04.2065 GOV	SOVEREIGN	31.77
• GOI 7.71% 18.05.2066 GOV	SOVEREIGN	25.75
• GOI 6.94% 11.05.2036 GOV	SOVEREIGN	3.54
• GOI 7.43% 19.01.2076 GOV	SOVEREIGN	1.54
TOTAL		**62.60**
STATE DEVELOPMENT LOANS		
• State Government of Gujarat 7.63% 10.06.2037 SDL	SOVEREIGN	17.79
• State Government of Tamil Nadu 7.74% 03.06.2036 SDL	SOVEREIGN	16.13
TOTAL		**33.92**
CASH, CASH EQUIVALENTS AND OTHERS		**3.48**
TOTAL NET ASSETS		**100.00**

• Top Holdings

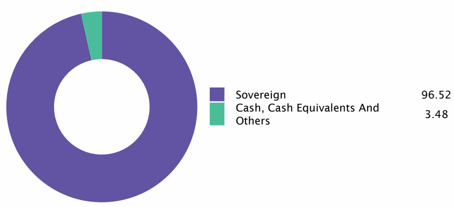
FUND MATRIX



ASSET PROFILE



RATING PROFILE



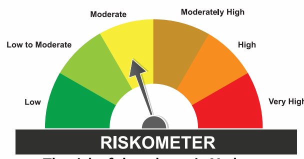
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

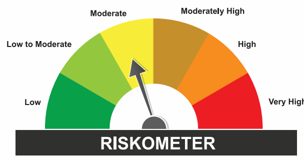
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

Benchmark Riskometer

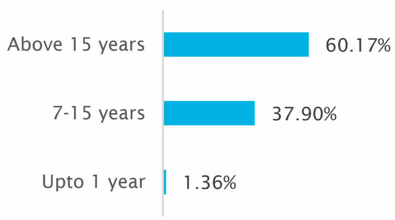


The risk of the benchmark is Moderate

POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Long Duration Debt A-III Index Benchmark**	**CRISIL 10 Year Gilt Index Additional Benchmark**	**Scheme**	**CRISIL Long Duration Debt A-III Index Benchmark**	**CRISIL 10 Year Gilt Index Additional Benchmark**
1 Year	1.97	3.12	2.27	10,197	10,312	10,227
3 Years	6.21	6.58	6.78	11,983	12,108	12,176
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	6.59	6.80	7.06	12,591	12,682	12,795

Past performance may or may not be sustained in the future.

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

SBI OVERNIGHT FUND

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

An open-ended debt scheme investing in overnight securities.
A relatively low interest rate risk and relatively low credit risk

SBI MUTUAL FUND
A PARTNER FOR LIFE

FUND DETAILS AS ON 31/07/2026

Investment Objective
To provide the investors an opportunity to invest in overnight securities maturing on the next business day. However, there is no assurance that the investment objective of the Scheme will be achieved.

Date of Allotment	01/10/2002
Benchmark	CRISIL Liquid Overnight Index
Additional Benchmark	CRISIL 1 Year T-Bill Index

Fund Size	**₹ in Cr.**	**$ in Mn.**
Month end AUM	29,875.60	3,132.58
Monthly Avg. AUM	33,445.63	3,506.91

Values as per the INR-Dollar exchange rate(95.37) given by RBI as on July 31, 2026.

Fund Manager	**Total Experience**	**Managing Since**
Ms. Ranjana Gupta	29 years	Dec-2024

NAV Details

Plan	**Regular**	**Direct**
Growth: ₹	4,394.1646	4,454.6152
Weekly IDCW: ₹	1,405.2363	1,411.8914

Minimum Investment

Lumpsum	₹ 5,000
Additional Purchase	₹ 1,000
SIP	Please refer page 90

Expense Ratio

Plan	**Regular**	**Direct**
TER	0.15	0.09
BER	0.12	0.07

With effect from Apr 1st 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST). Base Expense Ratio(BER) is excluding the GST.

Entry load:	N.A
Exit load:	Nil

Quantitative indicators

Modified Duration	1 day
Average Maturity	1 day
Macaulay Duration	1 day
Yield to Maturity^	5.20
No of Folio/Investors	18,180

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

FUND MATRIX

Credit Quality

Duration	Low	Medium	High
Low			
Short			
Medium			
Long			

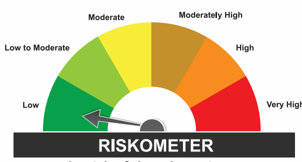
PRODUCT LABEL

This product is suitable for investors who are seeking^:

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

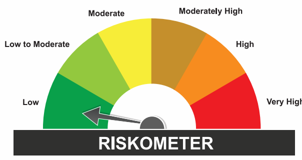
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Low

Benchmark Riskometer



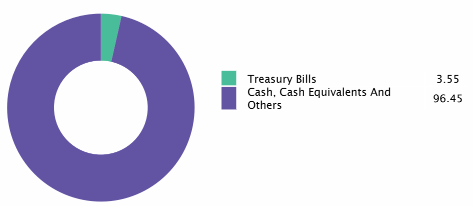
The risk of the benchmark is Low

PORTFOLIO

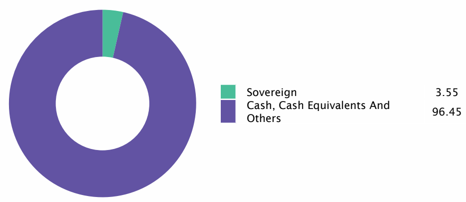
COMPANY/ ISSUER	RATING	(%) OF TOTAL AUM
TREASURY BILLS		
● 91 Day T-Bill 13.08.26	SOVEREIGN	0.84
● 91 Day T-Bill 06.08.26	SOVEREIGN	0.84
● 91 Day T-Bill 28.08.26	SOVEREIGN	0.67
● 91 Day T-Bill 20.08.26	SOVEREIGN	0.67
● 182 Day T-Bill 27.08.26	SOVEREIGN	0.33
● 364 Day T-Bill 20.08.26	SOVEREIGN	0.20
TOTAL		**3.55**
CASH, CASH EQUIVALENTS AND OTHERS		**96.45**
TOTAL NET ASSETS		**100.00**

● Top Holdings

ASSET PROFILE



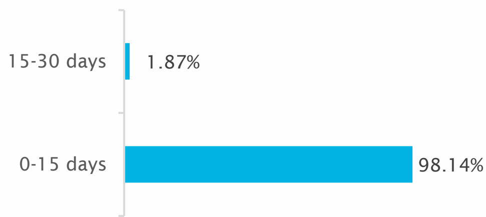
RATING PROFILE



POTENTIAL RISK MATRIX (PRC)

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

MATURITY BUCKET



SCHEME PERFORMANCE (REGULAR PLAN- GROWTH OPTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Liquid Overnight Index Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**	**Scheme**	**CRISIL Liquid Over-night Index Benchmark**	**CRISIL 1 Year T-Bill Index Additional Benchmark**
1 Year	5.23	5.32	4.21	10,523	10,532	10,421
3 Years	6.03	6.15	6.32	11,923	11,964	12,019
5 Years	5.55	5.70	5.67	13,102	13,193	13,177
Since Inception	6.40	N.A.	5.94	43,884	N.A.	39,574

Past performance may or may not be sustained in the future.

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI LARGE CAP FUND - FUND MANAGER - MR. SAURABH PANT

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	BSE 100 TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	BSE 100 TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	2.77	1.46	-2.76	10,277	10,146	9,724
3 Years	10.29	10.26	6.75	13,418	13,408	12,168
5 Years	11.61	11.49	9.53	17,330	17,239	15,771
Since Inception	14.48	12.88	12.16	62,804	51,855	47,563

Past performance may or may not be sustained in the future. (Formerly known as SBI Blue Chip Fund)

SBI ESG EXCLUSIONARY STRATEGY FUND - FUND MANAGER - MR. ROHIT SHIMPI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	Nifty ESG 100 TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	Nifty ESG 100 TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	2.91	5.42	-2.76	10,291	10,542	9,724
3 Years	10.57	12.45	6.75	13,523	14,223	12,168
5 Years	10.74	10.79	9.53	16,662	16,701	15,771
Since Inception	13.41	13.88	12.16	55,292	58,493	47,563

Past performance may or may not be sustained in the future.

SBI CONTRA FUND - FUND MANAGER - MR. DINESH BALACHANDRAN

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	BSE 500 TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	BSE 500 TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	1.15	2.98	-2.76	10,115	10,298	9,724
3 Years	12.97	11.88	6.75	14,422	14,010	12,168
5 Years	16.85	12.34	9.53	21,802	17,902	15,771
Since Inception	15.51	13.67	12.16	70,899	57,049	47,563

Past performance may or may not be sustained in the future.

SBI LARGE & MIDCAP FUND - FUND MANAGER - MR. SAURABH PANT

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	Nifty LargeMidcap 250 TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	Nifty LargeMidcap 250 TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	6.93	5.27	-2.76	10,693	10,527	9,724
3 Years	14.62	14.44	6.75	15,065	14,993	12,168
5 Years	15.08	14.48	9.53	20,203	19,680	15,771
Since Inception	16.67	15.61	12.16	81,235	71,777	47,563

Past performance may or may not be sustained in the future.

SBI MIDCAP FUND - FUND MANAGER - MR. BHAVIN VITHLANI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	Nifty Midcap 150 TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	Nifty Midcap 150 TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	5.89	9.01	-2.76	10,589	10,901	9,724
3 Years	12.86	18.53	6.75	14,380	16,659	12,168
5 Years	15.07	17.91	9.53	20,191	22,810	15,771
Since Inception	18.35	18.26	12.16	98,619	97,675	47,563

Past performance may or may not be sustained in the future. (Formerly known as SBI Magnum MidCap Fund)

SBI MNC FUND - FUND MANAGER - MR. TANMAYA DESAI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	Nifty MNC TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	Nifty MNC TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	12.35	16.54	-2.76	11,235	11,654	9,724
3 Years	8.20	15.01	6.75	12,671	15,219	12,168
5 Years	9.48	14.61	9.53	15,735	19,790	15,771
Since Inception	14.83	15.12	12.16	65,486	67,713	47,563

Past performance may or may not be sustained in the future. (Formerly known as SBI Magnum Global Fund)

SBI FOCUSED FUND - FUND MANAGER - MR. R. SRINIVASAN

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	16.15	2.98	-2.76	11,615	10,298	9,724
3 Years	16.42	11.88	6.75	15,784	14,010	12,168
5 Years	14.15	12.34	9.53	19,396	17,902	15,771
Since Inception	15.85	13.67	12.16	73,808	57,049	47,563

Past performance may or may not be sustained in the future. (Formerly known as SBI Focused Equity Fund)

SBI SMALL CAP FUND - FUND MANAGER - MR. R. SRINIVASAN

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 250 Small Cap Index TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**BSE 250 Small Cap Index TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	3.70	3.45	-2.76	10,370	10,345	9,724
3 Years	11.89	15.10	6.75	14,012	15,253	12,168
5 Years	14.20	14.55	9.53	19,435	19,735	15,771
Since Inception	22.59	14.00	12.11	1,59,122	59,272	47,241

Past performance may or may not be sustained in the future.

SBI ELSS TAX SAVER FUND - FUND MANAGER - MR. MILIND AGRAWAL

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	1.99	2.98	-2.76	10,199	10,298	9,724
3 Years	16.48	11.88	6.75	15,808	14,010	12,168
5 Years	17.04	12.34	9.53	21,985	17,902	15,771
Since Inception	15.50	13.67	12.16	70,850	57,049	47,563

Past performance may or may not be sustained in the future. (Formerly known as SBI Long Term Equity Fund)

SBI FLEXICAP FUND - FUND MANAGER - MR. ANUP UPADHYAY*

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**BSE 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	1.60	2.98	-2.76	10,160	10,298	9,724
3 Years	8.99	11.88	6.75	12,951	14,010	12,168
5 Years	9.83	12.34	9.53	15,992	17,902	15,771
Since Inception	14.64	13.58	12.09	63,947	56,373	47,075

Past performance may or may not be sustained in the future.
***Mr Dinesh Balachandran was co managing the Equity portion of Fund till 30th Apr 2026.**

SBI TECHNOLOGY OPPORTUNITIES FUND - FUND MANAGER - MR. VIVEK GEDDA

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**BSE Teck TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**BSE Teck TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	-3.63	-7.60	-2.76	9,637	9,240	9,724
3 Years	11.47	6.43	6.75	13,857	12,057	12,168
5 Years	9.39	4.85	9.53	15,672	12,676	15,771
Since Inception	18.60	13.66	12.15	1,01,168	56,802	47,356

Past performance may or may not be sustained in the future.

SBI CONSUMPTION OPPORTUNITIES FUND - FUND MANAGER - MR. ASHIT DESAI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**Nifty India Consumption TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**Nifty India Consumption TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	-3.74	3.84	-2.76	9,626	10,384	9,724
3 Years	8.27	13.95	6.75	12,695	14,800	12,168
5 Years	14.36	14.78	9.53	19,576	19,936	15,771
Since Inception	15.02	14.01	12.16	66,945	59,348	47,563

Past performance may or may not be sustained in the future.

SBI BANKING & FINANCIAL SERVICES FUND - FUND MANAGER - MR. MILIND AGRAWAL

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	Nifty Financial Services TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	Nifty Financial Services TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	5.39	0.75	-2.76	10,539	10,075	9,724
3 Years	16.15	10.41	6.75	15,675	13,462	12,168
5 Years	14.29	11.06	9.53	19,512	16,903	15,771
Since Inception	15.04	12.37	10.53	49,608	37,926	31,404
Past performance may or may not be sustained in the future.						

SBI INFRASTRUCTURE FUND - FUND MANAGER - MR. BHAVIN VITHLANI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	Nifty Infrastructure TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	Nifty Infrastructure TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	6.54	4.73	-2.76	10,654	10,473	9,724
3 Years	16.51	16.54	6.75	15,821	15,834	12,168
5 Years	18.31	17.42	9.53	23,204	22,340	15,771
Since Inception	14.73	11.30	12.11	64,648	42,832	47,241
Past performance may or may not be sustained in the future.						

SBI COMMA FUND - FUND MANAGER - MR. DINESH BALACHANDRAN

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	Nifty Commodities TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	Nifty Commodities TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	12.87	14.10	-2.76	11,287	11,410	9,724
3 Years	17.97	16.91	6.75	16,427	15,984	12,168
5 Years	11.36	14.23	9.53	17,134	19,462	15,771
Since Inception	13.85	12.37	12.09	58,210	48,738	47,075
Past performance may or may not be sustained in the future.						

SBI HEALTHCARE OPPORTUNITIES FUND - FUND MANAGER - MR. TANMAYA DESAI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	BSE Health Care TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	BSE Health Care TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	17.46	12.53	-2.76	11,746	11,253	9,724
3 Years	24.39	23.02	6.75	19,258	18,626	12,168
5 Years	18.19	14.90	9.53	23,082	20,041	15,771
Since Inception	18.35	15.12	12.16	98,678	67,722	47,563
Past performance may or may not be sustained in the future.						

SBI PSU FUND - FUND MANAGER - MR. ROHIT SHIMPI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	BSE PSU TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	BSE PSU TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	10.70	10.89	-2.76	11,070	11,089	9,724
3 Years	23.66	24.04	6.75	18,922	19,095	12,168
5 Years	24.18	25.80	9.53	29,565	31,552	15,771
Since Inception	11.81	11.29	12.16	45,568	42,795	47,563
Past performance may or may not be sustained in the future.						

SBI MULTICAP FUND - FUND MANAGER - MR. RUCHIT MEHTA*

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY 500 Multi-cap 50:25:25 TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	NIFTY 500 Multicap 50:25:25 TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	0.81	4.46	-2.76	10,081	10,446	9,724
3 Years	14.39	14.20	6.75	14,973	14,897	12,168
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	14.14	16.11	10.41	17,895	19,296	15,462
Past performance may or may not be sustained in the future.						

*Mr. R. Srinivasan & Mr. Saurabh Pant was managing the fund till 31st May, 2026

SBI DIVIDEND YIELD FUND - FUND MANAGER - MS. NIDHI CHAWLA

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**Nifty 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**Nifty 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	7.18	3.37	-2.76	10,718	10,337	9,724
3 Years	12.53	12.29	6.75	14,255	14,163	12,168
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	15.60	16.78	10.65	16,334	16,904	14,084
Past performance may or may not be sustained in the future.						

SBI INNOVATIVE OPPORTUNITIES FUND - FUND MANAGER - MR. VIVEK GEDDA

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**Nifty 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**Nifty 500 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	8.08	3.37	-2.76	10,808	10,337	9,724
3 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	2.27	1.34	-0.66	10,446	10,263	9,872
Past performance may or may not be sustained in the future.						

SBI ARBITRAGE OPPORTUNITIES FUND - FUND MANAGER - MR. NEERAJ KUMAR (Equity) & MR. ARDHENDU BHATTACHARYA (Debt)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**Nifty 50 Arbitrage Index Benchmark**	**CRISIL 1 Year T Bill Index Additional Benchmark**	**Scheme**	**Nifty 50 Arbitrage Index Benchmark**	**CRISIL 1 Year T Bill Index Additional Benchmark**
1 Year	6.47	7.31	4.21	10,647	10,731	10,421
3 Years	7.46	7.56	6.32	12,411	12,445	12,019
5 Years	6.77	6.52	5.67	13,880	13,721	13,177
Since Inception	6.83	6.19	6.35	24,507	22,587	23,048
Past performance may or may not be sustained in the future.						

SBI EQUITY MINIMUM VARIANCE FUND - FUND MANAGER - MS. SUKANYA GHOSH

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**Nifty 50 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**Nifty 50 TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	3.41	-0.43	-2.76	10,341	9,957	9,724
3 Years	9.14	8.56	6.75	13,004	12,798	12,168
5 Years	11.39	10.40	9.53	17,158	16,405	15,771
Since Inception	13.24	12.03	11.47	25,003	23,105	22,264
Past performance may or may not be sustained in the future.						

SBI US SPECIFIC EQUITY ACTIVE FOF - FUND MANAGER - MR. ROHIT SHIMPI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**S & P 500 Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**S & P 500 Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	25.74	28.69	-2.76	12,574	12,869	9,724
3 Years	24.72	23.67	6.75	19,412	18,925	12,168
5 Years	16.74	16.90	9.53	21,704	21,847	15,771
Since Inception	18.40	18.68	10.12	24,729	25,049	16,765
Past performance may or may not be sustained in the future.						

SBI AUTOMOTIVE OPPORTUNITIES FUND - FUND MANAGER - MR. TANMAYA DESAI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**Nifty Auto TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**Nifty Auto TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	33.48	23.01	-2.76	13,348	12,301	9,724
3 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	13.62	9.41	3.51	13,165	12,136	10,770
Past performance may or may not be sustained in the future.						

SBI ENERGY OPPORTUNITIES FUND - FUND MANAGER - MR. RAJ GANDHI

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**Nifty Energy TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**Nifty Energy TRI Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	6.80	11.81	-2.76	10,680	11,181	9,724
3 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	5.76	0.09	4.23	11,456	10,023	11,057

Past performance may or may not be sustained in the future.

SBI EQUITY HYBRID FUND - FUND MANAGER - MR. R. SRINIVASAN (EQUITY) & MR. RAJEEV RADHAKRISHNAN (DEBT)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Hybrid 35:65 Aggressive Index Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**CRISIL Hybrid 35:65 Aggressive Index Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	6.65	3.46	-2.76	10,665	10,346	9,724
3 Years	13.33	10.08	6.75	14,561	13,341	12,168
5 Years	11.68	10.15	9.53	17,382	16,221	15,771
Since Inception	14.42	11.78	12.16	62,322	45,400	47,563

Past performance may or may not be sustained in the future.

SBI CHILDREN'S FUND - SAVINGS PLAN - FUND MANAGER - MR. R. SRINIVASAN (EQUITY) & MR. LOKESH MALLYA (DEBT)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY 50 Hybrid Composite Debt 15:85 Index Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**NIFTY 50 Hybrid Composite Debt 15:85 Index Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	8.43	2.03	-2.76	10,843	10,203	9,724
3 Years	12.22	6.73	6.75	14,135	12,160	12,168
5 Years	10.65	6.49	9.53	16,599	13,694	15,771
Since Inception	12.09	8.30	12.09	47,122	29,536	47,075

Past performance may or may not be sustained in the future. (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)

SBI CHILDREN'S FUND - INVESTMENT PLAN - FUND MANAGER - MR. R. SRINIVASAN (EQUITY) & MR. LOKESH MALLYA (DEBT)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**CRISIL Hybrid 3565 Aggressive Index Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**CRISIL Hybrid 3565 Aggressive Index Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	17.84	3.46	-2.76	11,784	10,346	9,724
3 Years	21.63	10.08	6.75	18,002	13,341	12,168
5 Years	21.09	10.15	9.53	26,056	16,221	15,771
Since Inception	33.15	13.63	14.51	53,199	21,089	22,056

Past performance may or may not be sustained in the future. (Formerly known as SBI Magnum Children's Benefit Fund Investment Plan)

SBI EQUITY SAVINGS FUND - FUND MANAGER - MR. MOHIT JAIN (DEBT) & NIDHI CHAWLA (EQUITY), MR. NEERAJ KUMAR (ARBITRAGE), MS. VANDNA SONI (COMMODITIES PORTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY Equity Savings Index Benchmark**	**BSE Sensex TRI Additional Benchmark**	**Scheme**	**NIFTY Equity Savings Index Benchmark**	**BSE Sensex TRI Additional Benchmark**
1 Year	3.90	4.12	2.27	10,390	10,412	10,227
3 Years	9.03	8.05	6.78	12,965	12,617	12,176
5 Years	8.90	8.01	5.33	15,324	14,705	12,969
Since Inception	9.43	8.54	6.38	27,392	25,006	19,980

Past performance may or may not be sustained in the future.

SBI CONSERVATIVE HYBRID FUND - FUND MANAGER - MR. SAURABH PANT* (EQUITY) & MS. MANSI SAJEJA (DEBT)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	**Scheme**	**NIFTY 50 Hybrid Composite Debt 15:85 Index Benchmark**	**CRISIL 10 Year Gilt Index Additional Benchmark**	**Scheme**	**NIFTY 50 Hybrid Composite Debt 15:85 Index Benchmark**	**CRISIL 10 Year Gilt Index Additional Benchmark**
1 Year	5.62	2.03	2.27	10,562	10,203	10,227
3 Years	8.94	6.73	6.78	12,932	12,160	12,176
5 Years	9.12	6.49	5.33	15,480	13,694	12,969
Since Inception	9.72	8.30	6.36	35,228	29,520	23,086

Past performance may or may not be sustained in the future.
***Mr Milind Agrawal was co managing the Equity portion of Fund till 30th Apr 2026.**

SBI MULTI ASSET ALLOCATION FUND - FUND MANAGER - MR. DINESH BALACHANDRAN (EQUITY) MANSI SAJEJA (DEBT) & VANDNA SONI (FOR COMMODITIES PORTION)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	BSE Sensex TRI Additional Benchmark	Scheme	45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	BSE Sensex TRI Additional Benchmark
1 Year	13.25	12.02	-2.76	11,325	11,202	9,724
3 Years	16.06	13.84	6.75	15,641	14,759	12,168
5 Years	14.10	11.73	9.53	19,356	17,421	15,771
Since Inception	13.07	12.11	11.49	27,432	25,579	24,430

Past performance may or may not be sustained in the future.

SBI BALANCED ADVANTAGE FUND - FUND MANAGER - MR. DINESH BALACHANDRAN* (EQUITY), MS. MANSI SAJEJA (DEBT), MR. RAJEEV RADHAKRISHNAN (CO FUND MANAGER DEBT)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	NIFTY 50 Hybrid Composite Debt 50:50 Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	5.89	1.15	-2.76	10,589	10,115	9,724
3 Years	11.02	7.62	6.75	13,689	12,466	12,168
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	11.12	7.34	7.71	16,799	14,170	14,406

Past performance may or may not be sustained in the future.

*Mr Anup Upadhyay was co managing the Equity portion of Fund till 30th Apr 2026.

SBI RETIREMENT BENEFIT FUND -AGGRESSIVE PLAN - FUND MANAGER - MR. ROHIT SHIMPI (EQUITY) & MR. ARDHENDU BHATTACHARYA (DEBT)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	BSE 500 TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	BSE 500 TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	2.76	2.98	-2.76	10,276	10,298	9,724
3 Years	9.69	11.88	6.75	13,199	14,010	12,168
5 Years	13.08	12.34	9.53	18,506	17,902	15,771
Since Inception	15.16	13.30	9.32	21,645	19,806	16,285

Past performance may or may not be sustained in the future.

SBI RETIREMENT BENEFIT FUND -AGGRESSIVE HYBRID PLAN - FUND MANAGER - MR. ROHIT SHIMPI (EQUITY) & MR. ARDHENDU BHATTACHARYA (DEBT)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Hybrid 35:65 Aggressive Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	CRISIL Hybrid 35:65 Aggressive Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	5.20	3.46	-2.76	10,520	10,346	9,724
3 Years	10.31	10.08	6.75	13,427	13,341	12,168
5 Years	12.55	10.15	9.53	18,068	16,221	15,771
Since Inception	14.24	10.49	9.32	20,714	17,256	16,285

Past performance may or may not be sustained in the future.

SBI RETIREMENT BENEFIT FUND -CONSERVATIVE HYBRID PLAN - FUND MANAGER - MR. ROHIT SHIMPI (EQUITY) & MR. ARDHENDU BHATTACHARYA DEBT

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Hybrid 65:35 Conservative Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	CRISIL Hybrid 65:35 Conservative Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	2.62	4.02	-2.76	10,262	10,402	9,724
3 Years	7.56	8.79	6.75	12,447	12,880	12,168
5 Years	8.63	8.37	9.53	15,132	14,953	15,771
Since Inception	9.42	8.52	9.32	16,366	15,638	16,285

Past performance may or may not be sustained in the future.

SBI RETIREMENT BENEFIT FUND - CONSERVATIVE PLAN - FUND MANAGER - MR. ROHIT SHIMPI (EQUITY) & MR. ARDHENDU BHATTACHARYA (DEBT)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Hybrid 85:15 Conservative Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	CRISIL Hybrid 85:15 Conservative Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	2.66	4.30	-2.76	10,266	10,430	9,724
3 Years	7.03	7.86	6.75	12,264	12,550	12,168
5 Years	7.40	7.12	9.53	14,296	14,104	15,771
Since Inception	7.72	7.14	9.32	15,019	14,583	16,285

Past performance may or may not be sustained in the future.

SBI GILT FUND (Formerly known as SBI Magnum Gilt Fund) - FUND MANAGER - MR. SUDHIR AGARWAL

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY All Duration G Sec Index Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY All Duration G Sec Index Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	3.71	2.83	2.27	10,371	10,283	10,227
3 Years	6.86	6.97	6.78	12,206	12,243	12,176
5 Years	6.49	6.09	5.33	13,699	13,444	12,969
Since Inception	8.80	7.18	6.41	31,440	25,643	23,251
Past performance may or may not be sustained in the future.						

SBI CONSTANT MATURITY 10-YEAR GILT FUND - FUND MANAGER - MR. SUDHIR AGARWAL
(Formerly known as SBI Magnum Constant Maturity Fund)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	Nifty 10 yr Benchmark G Sec Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	Nifty 10 yr Benchmark G Sec Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	4.10	2.71	2.27	10,410	10,271	10,227
3 Years	7.42	7.06	6.78	12,397	12,274	12,176
5 Years	6.22	5.50	5.33	13,527	13,072	12,969
Since Inception	8.57	6.41	6.41	30,566	23,256	23,251
Past performance may or may not be sustained in the future.						

SBI MEDIUM TO LONG DURATION FUND (Formerly known as SBI Magnum Income Fund) - FUND MANAGER - MR. MOHIT JAIN

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Medium to Long Duration Debt A-III Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	CRISIL Medium to Long Duration Debt A-III Index Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	4.70	4.41	2.27	10,470	10,441	10,227
3 Years	7.18	7.18	6.78	12,316	12,313	12,176
5 Years	6.42	6.06	5.33	13,654	13,423	12,969
Since Inception	7.95	7.74	6.41	28,257	27,521	23,258
Past performance may or may not be sustained in the future.						

SBI CORPORATE BOND FUND - FUND MANAGER - MR. ARDHENDHU BHATTACHARYA & MR. RAJEEV RADHAKRISHNAN (CO FUND MANAGER)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY Corporate Bond Index A-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY Corporate Bond Index A-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	5.16	4.37	2.27	10,516	10,437	10,227
3 Years	7.45	6.63	6.78	12,407	12,127	12,176
5 Years	6.39	5.75	5.33	13,636	13,229	12,969
Since Inception	7.31	6.75	6.36	16,976	16,317	15,883
Past performance may or may not be sustained in the future.						

SBI CREDIT RISK FUND - FUND MANAGER - MR. LOKESH MALLYA & MR. PRASHANTH SRIDHAR* (CO-FUND MANAGER)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY Credit Risk Bond Index B-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY Credit Risk Bond Index B-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	7.91	4.55	2.27	10,791	10,455	10,227
3 Years	8.53	6.95	6.78	12,787	12,235	12,176
5 Years	7.73	6.96	5.33	14,515	13,999	12,969
Since Inception	8.43	8.14	6.89	26,498	25,664	22,318
Past performance may or may not be sustained in the future.						

SBI DYNAMIC BOND FUND - FUND MANAGER - MR. SUDHIR AGARWAL

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Dynamic Bond Fund AIII Index Benchmark	CRISIL 10 Year Gilt Index** Additional Benchmark	Scheme	CRISIL Dynamic Bond Fund AIII Index Benchmark	CRISIL 10 Year Gilt Index** Additional Benchmark
1 Year	5.45	3.84	2.27	10,545	10,384	10,227
3 Years	7.56	6.88	6.78	12,446	12,211	12,176
5 Years	6.91	5.90	5.33	13,973	13,321	12,969
Since Inception	8.09	7.67	6.41	28,780	27,297	23,258
Past performance may or may not be sustained in the future.						

*Mr. Prashanth Sridhar will co manage the fund w.e.f 1st July 2026.

COMPARATIVE PERFORMANCE FOR ALL SCHEMES - DIRECT PLAN

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MEDIUM DURATION FUND (Formerly known as SBI Magnum Medium Duration Fund) - FUND MANAGER - MR. LOKESH MALLYA & MR MOHIT JAIN (Co Fund Manager)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY Medium Duration Debt Index A-III Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY Medium Duration Debt Index A-III Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	6.54	3.92	2.27	10,654	10,392	10,227
3 Years	7.87	6.92	6.78	12,555	12,225	12,176
5 Years	6.89	5.74	5.33	13,957	13,220	12,969
Since Inception	8.82	7.57	6.33	31,339	26,799	22,928
Past performance may or may not be sustained in the future.						

SBI SAVINGS FUND - FUND MANAGER - MR. RAJEEV RADHAKRISHNAN & MR. SANKALP JAIN* (CO-FUND MANAGER)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Money Market A-I Index Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark	Scheme	CRISIL Money Market A-I Index Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark
1 Year	6.23	5.96	4.21	10,623	10,596	10,421
3 Years	7.31	6.92	6.32	12,358	12,225	12,019
5 Years	6.56	6.33	5.67	13,746	13,597	13,177
Since Inception	7.48	6.98	6.37	26,656	24,999	23,147
Past performance may or may not be sustained in the future.						

SBI SHORT TERM DEBT FUND - FUND MANAGER - MS. MANSI SAJEJA

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Short Duration Fund AII Index Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark	Scheme	CRISIL Short Duration Fund AII Index Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark
1 Year	5.52	5.56	4.21	10,552	10,556	10,421
3 Years	7.52	7.28	6.32	12,432	12,348	12,019
5 Years	6.50	6.24	5.67	13,706	13,538	13,177
Since Inception	7.74	7.55	6.37	27,525	26,867	23,147
Past performance may or may not be sustained in the future.						

SBI ULTRA SHORT DURATION FUND (Formerly known as SBI Magnum Ultra Short Duration Fund) - FUND MANAGER - MR. SUDHIR AGRAWAL

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Ultra Short Duration Debt A-I Index Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark	Scheme	CRISIL Ultra Short Duration Debt A-I Index Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark
1 Year	6.33	6.30	4.21	10,633	10,630	10,421
3 Years	7.16	7.11	6.32	12,309	12,289	12,019
5 Years	6.37	6.45	5.67	13,623	13,671	13,177
Since Inception	7.17	7.18	6.37	25,624	25,650	23,147
Past performance may or may not be sustained in the future.						

SBI LOW DURATION FUND (Formerly known as SBI Magnum Low Duration Fund) - FUND MANAGER - MR. SUDHIR AGRAWAL

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Low Duration Debt A-I Index Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark	Scheme	CRISIL Low Duration Debt A-I Index Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark
1 Year	5.98	5.98	4.21	10,598	10,598	10,421
3 Years	7.28	7.12	6.32	12,348	12,293	12,019
5 Years	6.46	6.36	5.67	13,682	13,610	13,177
Since Inception	7.38	7.41	6.37	26,310	26,415	23,147
Past performance may or may not be sustained in the future.						

SBI LONG DURATION FUND - FUND MANAGER - MR. ARDHENDU BHATTACHARYA

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Long Duration Fund A III Index Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	CRISIL Long Duration Fund A III Index Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	2.34	3.12	2.27	10,234	10,312	10,227
3 Years	6.64	6.58	6.78	12,129	12,108	12,176
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	7.03	6.80	7.06	12,779	12,682	12,795
Past performance may or may not be sustained in the future.						

*Mr. Sankalp Jain will co manage the fund w.e.f 1st July 2026.

SBI BANKING AND PSU FUND - FUND MANAGER - MR. ARDHENDHU BHATTACHARYA

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY Banking and PSU Debt Index A-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark	Scheme	NIFTY Banking and PSU Debt Index A-II Benchmark	CRISIL 10 Year Gilt Index Additional Benchmark
1 Year	5.31	4.82	2.27	10,531	10,482	10,227
3 Years	7.33	6.81	6.78	12,367	12,188	12,176
5 Years	6.19	5.73	5.33	13,510	13,215	12,969
Since Inception	7.81	7.27	6.36	27,740	25,915	23,086
Past performance may or may not be sustained in the future.						

SBI OVERNIGHT FUND - FUND MANAGER - MS. RANJANA GUPTA

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	CRISIL Liquid Overnight Index-Benchmark	CRISIL 1 Year T-Bill Index Additional Benchmark	Scheme	CRISIL Liquid Over-night IndexBench-mark	CRISIL 1 Year T-Bill Index Additional Benchmark
1 Year	5.29	5.32	4.21	10,529	10,532	10,421
3 Years	6.11	6.15	6.32	11,948	11,964	12,019
5 Years	5.63	5.70	5.67	13,151	13,193	13,177
Since Inception	6.17	6.06	6.37	22,563	22,245	23,147
Past performance may or may not be sustained in the future.						

SBI LIQUID FUND - FUND MANAGER - MR. RAJEEV RADHAKRISHNAN

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY Liquid Index A-I Benchmark	CRISIL 1 Year T-Bill Index Additional Benchmark	Scheme	NIFTY Liquid Index A-I Benchmark	CRISIL 1 Year T-Bill Index Additional Benchmark
1 Year	6.37	6.32	4.21	10,637	10,632	10,421
3 Years	6.93	6.92	6.32	12,228	12,225	12,019
5 Years	6.23	6.25	5.67	13,533	13,544	13,177
Since Inception	6.79	6.75	6.37	24,407	24,296	23,147
Past performance may or may not be sustained in the future.						

SBI FLOATING RATE DEBT FUND - FUND MANAGER - MR. ARDHENDHU BHATTACHARYA & MR. RAJEEV RADHAKRISHNAN (Co-Fund Manager)

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY Short Du-ration Index A-II Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark	Scheme	NIFTY Short Duration Index A-II Benchmark	CRISIL 1 Year T Bill Index Additional Benchmark
1 Year	6.56	4.90	4.21	10,656	10,490	10,421
3 Years	7.86	6.86	6.32	12,550	12,204	12,019
5 Years	6.82	5.93	5.67	13,912	13,341	13,177
Since Inception	6.57	5.73	5.42	14,427	13,784	13,554
Past performance may or may not be sustained in the future.						

SBI QUANT FUND - FUND MANAGER - MS. SUKANYA GHOSH

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	BSE 200 TRI Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	BSE 200 TRI Benchmark	BSE Sensex TRI Additional Benchmark
1 Year	5.49	2.60	-2.76	10,549	10,260	9,724
3 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	0.58	3.74	0.92	10,093	10,604	10,148
Past performance may or may not be sustained in the future.						

SBI DYNAMIC ASSET ALLOCATION ACTIVE FOF - FUND MANAGER - MS. NIDHI CHAWLA & MR. ARDHENDU BHATTACHARYA

	Return in CAGR(%)			Current Value of Investment of Rs. 10,000/-		
Period	Scheme	NIFTY 50 Hybrid Composite Debt 5050 Index Benchmark	BSE Sensex TRI Additional Benchmark	Scheme	NIFTY 50 Hybrid Composite Debt 5050 Index Benchmark	BSE Sensex TRI Additional Benchmark
6 Months	2.85	-0.37	-4.38	10,285	9,963	9,562
1 Year	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5 Years	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Since Inception	4.26	0.60	-3.63	10,426	10,060	9,637
Past performance may or may not be sustained in the future.						

Notes:
1. 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.
2. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
3. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
4. Load is not considered for computation of returns.
4. 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.
5. The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total number of schemes managed by Mr. Saurabh Pant is 3, Mr. Anup Upadhyay 2, Mr. Ruchit Mehta 1, Ms. Nidhi Chawla 3, Mr. Dinesh Balachandran 4 , Mr. R. Srinivasan 5, Mr. Bhavin Vithlani 2, Mr. Tanmaya Desai 3, Mr. Milind Agrawal 2, Mr. Rohit Shimpi 7, Mr. Ashit Desai 1, Mr. Vivek Gedda 2, Ms. Sukanya Ghosh 2, Mr. Raj Gandhi 1, Mr. Rajeev Radhakrishnan 6, Ms. Mansi Sajeja 4, Mr. Vandna Soni (for ETCDs) 2, Mr. Lokesh Mallya 4, Mr Mohit Jain 3, Mr. Neeraj Kumar (Equity Portion) 2, Mr. Ardhendu Bhattacharya 11, Mr. Sudhir Agrawal 5 , Mr. Prashanth Sridhar (Co-Fund Manager) 1, Mr. Sankalp Jain 1, Ms. Ranjana Gupta 1

Notes: 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.

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	2.01	10,201	7.72	10,772	8.07	10,807	10.88	11,088	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	10.91	11,091	16.24	11,624	16.38	11,638	17.39	11,739	Advising Since Dec-18
Additional Benchmark: - BSE Sensex (TRI)	-2.76	9,724	6.75	10,675	9.53	10,953	11.86	11,186	

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	-2.00	9,800	8.92	10,892	11.22	11,122	14.73	11,473	Inception Date 1-Nov-2018
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	6.75	10,675	9.53	10,953	12.48	11,248	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	0.62	10,062	10.13	11,013	11.63	11,163	13.12	11,312	Inception Date 21-Dec-2018
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	6.75	10,675	9.53	10,953	12.15	11,215	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	1.73	10,173	11.12	11,112	12.42	11,242	13.51	11,351	Inception Date 01-Jan-2021
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	6.75	10,675	9.53	10,953	10.50	11,050	Advising Since Jan-2021
Permitted Category - FPI Portfolio 6	3.50	10,350	5.48	10,548	4.36	10,436	8.65	10,865	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	1.46	10,146	10.26	11,026	11.49	11,149	13.66	11,366	
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	6.75	10,675	9.53	10,953	12.48	11,248	Advising Since Nov-2018
Permitted Category - FPI Portfolio 7	-1.45	9,855	8.72	10,872	10.09	11,009	12.26	11,226	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	1.72	10,172	10.34	11,034	10.08	11,008	11.78	11,178	
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	6.75	10,675	9.53	10,953	11.86	11,186	Advising Since Dec-2018
Permitted Category - FPI Portfolio 8	44.57	14,457	21.67	12,167	10.46	11,046	12.60	11,260	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	49.32	14,932	25.88	12,588	13.99	11,399	14.63	11,463	
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	6.75	10,675	9.53	10,953	11.35	11,135	Advising Since Jul-2019
Permitted Category - FPI Portfolio 9	45.98	14,598	22.51	12,251	11.55	11,155	12.76	11,276	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	49.32	14,932	25.88	12,588	13.99	11,399	14.63	11,463	
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	6.75	10,675	9.53	10,953	11.35	11,135	Advising Since Jul-2019
Permitted Category - FPI Portfolio 10	53.69	15,369	26.06	12,606	12.30	11,230	14.22	11,422	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	50.53	15,053	27.22	12,722	14.29	11,429	15.41	11,541	
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	6.75	10,675	9.53	10,953	11.35	11,135	Advising Since Jul-2019

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 clause 22.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and Regulation 21(b) of SEBI (Mutual Funds) Regulations, 2026, pertaining to FPI – Foreign Portfolio Investor

Notes:

a. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
b. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USDINR rate. (Source: Bloomberg Closing Price)
c. The performance of the scheme is benchmarked to the Total Return variant of the index.
d. Benchmark return is based on INR value (Source: Bloomberg)
e. For Permitted Category - FPI Portfolio 7 date of inception taken from date of FM taking over as Advisor.
f. 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.
g. For Permitted Category - FPI Portfolio Nos.8 to 10, comparative returns of benchmark relevant extracts from Bloomberg are taken
h. Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns
i. The above Performance returns are calculated and compared from the date of inception of respective Permitted Category - FPI Portfolios.

Performance of Permitted Category FPI Portfolio (advised by Mr. R. Srinivasan)[11]

	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	12.22	11,222	N.A.	N.A.	N.A.	N.A.	9.73	10,973	Inception Date 9-April-2024
Scheme Benchmark: - BSE 250 Small Cap Index TRI	3.45	10,345	N.A.	N.A.	N.A.	N.A.	6.72	10,672	Advising Since 28-Mar-2025
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	N.A.	N.A.	N.A.	N.A.	3.29	10,329	
Performance of Permitted Category FPI Portfolio (advised by Mr. Dinesh Balachandran)[12]									
Permitted Category - FPI Portfolio 12	6.53	10,653	N.A.	N.A.	N.A.	N.A.	5.19	10,519	Inception Date 25-Feb-2025
Scheme Benchmark: - BSE 500 Index TRI	2.98	10,298	N.A.	N.A.	N.A.	N.A.	6.88	10,688	Advising Since 28-Mar-2025
Additional Benchmark: BSE SENSEX TRI	-2.76	9,724	N.A.	N.A.	N.A.	N.A.	2.80	10,280	

Notes:[11]

a. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
b. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. JPYINR rate. (Source: Bloomberg Closing Price)
c. The performance of the scheme is benchmarked to the Total Return variant of the index.
d. The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. April 09, 2024.

Notes:[12]

a. The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. Feb 25, 2025.
b. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
c. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USDINR rate. (Source: Bloomberg Closing Price)
d. 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 clause 22.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026 and Regulation 21(b) of SEBI (Mutual Funds) Regulations, 2026, pertaining to FPI – Foreign Portfolio Investor

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

SBI MUTUAL FUND
A PARTNER FOR LIFE

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 July 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 Gilt Fund
(Previously known as SBI Magnum Gilt Fund)

FUND MANAGER - MR. SUDHIR AGARWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	3,080,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	8,841,872	5,518,675	3,306,082	1,686,996	699,281	390,606	123,229
Returns (Annualised) (%)	7.39	7.68	7.67	6.63	6.07	5.38	5.05
Nifty All Duration G-Sec Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	7.11	7.12	6.66	6.45	5.85	4.95
CRISIL 10 Year Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	NA	6.34	6.32	5.86	6.23	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: December 30, 2000
Returns are calculated for Regular Plan Growth 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 - MR. SUDHIR AGARWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	3,080,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	9,299,190	5,653,778	3,308,833	1,701,754	708,559	396,910	123,724
Returns (Annualised) (%)	7.72	7.89	7.68	6.80	6.59	6.45	5.83
Nifty 10 yr Benchmark G-Sec (First Tier Benchmark Returns) (Annualised) (TRI) (%)	6.31	6.31	6.34	5.90	6.48	6.13	4.46
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	NA	6.34	6.32	5.86	6.23	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: December 30, 2000
Returns are calculated for Regular Plan Growth Option.

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

FUND MANAGER - MR. MOHIT JAIN

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	33,30,000	24,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on July 31, 2026 (₹)	99,03,466	52,37,238	31,60,370	16,78,834	7,00,998	3,93,612	1,23,537
Returns (Annualised) (%)	7.03	7.22	7.12	6.54	6.17	5.89	5.54
CRISIL Medium to Long Duration Debt A-III Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	8.04	7.71	7.49	6.88	6.74	6.71	5.96
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	NA	6.34	6.32	5.86	6.23	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: November 25, 1998
Returns are calculated for Regular Plan Growth Option.

SBI Corporate Bond Fund

FUND MANAGER - MR. Rajeev Radhakrishnan & MR. Ardhendhu Bhattacharya (Co Fund Manager)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	910,000	NA	NA	NA	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	1,162,549	NA	NA	NA	708,379	398,131	123,496
Returns (Annualised) (%)	6.35	NA	NA	NA	6.58	6.66	5.47
NIFTY Corporate Bond Index A-II (First Tier Benchmark Returns) (Annualised) (TRI) (%)	6.21	NA	NA	NA	6.27	6.15	4.73
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	5.75	NA	NA	NA	6.23	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: January 16, 2019
Returns are calculated for Regular Plan Growth Option

SBI Credit Risk Fund

FUND MANAGER - MR. Lokesh Mallya & MR. *Prashanth Sridhar (Co Fund Manager)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,450,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	2,296,067	5,587,889	3,290,315	1,740,306	728,956	405,982	125,280
Returns (Annualised) (%)	7.32	7.79	7.61	7.22	7.73	7.98	8.30
Nifty All Duration G-Sec Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.67	8.29	7.97	7.48	6.86	6.22	4.48
CRISIL 10 Year Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.08	6.34	6.32	5.86	6.23	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: December 30, 2000
Returns are calculated for Regular Plan Growth Option

*Mr. Prashanth Sridhar will co manage the fund w.e.f 1st July 2026.

Source: ICRA Online

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing. The performance of the schemes is benchmarked to the Total Return variant of the Index.

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

SBI MUTUAL FUND
A PARTNER FOR LIFE

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 July 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 Dynamic Bond Fund — FUND MANAGER - MR. SUDHIR AGARWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,700,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	6,338,045	5,235,261	3,165,683	1,680,772	706,664	395,285	123,846
Returns (Annualised) (%)	6.96	7.22	7.14	6.56	6.49	6.18	6.03
CRISIL Dynamic Bond A-III Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.68	7.69	7.38	6.71	6.44	6.26	5.48
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.29	6.34	6.32	5.86	6.23	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: February 09, 2005
Returns are calculated for Regular Plan Growth Option.

SBI Medium Duration Fund (Formerly known as SBI Magnum Medium Duration Fund) — FUND MANAGER - MR. LOKESH MALLYA & MR. MOHIT JAIN

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,730,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	7,312,375	5,652,824	3,361,469	1,733,980	716,482	401,347	124,515
Returns (Annualised) (%)	7.86	7.89	7.87	7.15	7.04	7.20	7.09
NIFTY Medium Duration Debt Index A-III (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.53	7.56	7.25	6.65	6.37	6.33	4.52
Crisil 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.27	6.34	6.32	5.86	6.23	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: November 12, 2003
Returns are calculated for Regular Plan Growth Option.

SBI Savings Fund — FUND MANAGER - MR. Rajeev Radhakrishnan & MR. *Sankalp Jain (Co Fund Manager)

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,650,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	6,098,939	5,045,233	3,012,738	1,643,002	708,381	398,041	123,880
Returns (Annualised) (%)	6.94	6.90	6.54	6.12	6.58	6.65	6.08
CRISIL Money Market A-I Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	6.94	6.91	6.66	6.28	6.72	6.65	6.24
CRISIL 1 Yr T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.17	6.20	6.15	5.82	5.99	5.69	4.26

Past performance may or may not be sustained in the future. Inception Date: July 19, 2004
Returns are calculated for Regular Plan Growth Option.

SBI Short Term Debt Fund — FUND MANAGER - MS. MANSI SAJEJA

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,120,000	NA	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	4,135,816	NA	3,108,171	1,672,004	709,398	398,616	123,593
Returns (Annualised) (%)	7.07	NA	6.92	6.46	6.64	6.74	5.63
CRISIL Short Duration Fund AII Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.33	NA	7.20	6.74	6.89	7.01	6.08
Crisil 1 Yr T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.20	NA	6.15	5.82	5.99	5.69	4.26

Past performance may or may not be sustained in the future. Inception Date: July 27, 2007
Returns are calculated for Regular Plan Growth Option.
Note: During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.

SBI Ultra Short Duration Fund (Formerly known as SBI Magnum Ultra Short Duration Fund) — FUND MANAGER -MR. SUDHIR AGRAWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	3,270,000	2,400,000	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	9,373,278	5,067,082	3,045,117	1,656,523	710,267	398,742	124,036
Returns (Annualised) (%)	6.94	6.93	6.67	6.28	6.69	6.76	6.33
CRISIL Ultra Short Duration Debt A-I Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.24	7.16	6.86	6.48	6.90	6.88	6.51
CRISIL 1 Year T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.13	6.20	6.15	5.82	5.99	5.69	4.26

Past performance may or may not be sustained in the future. Inception Date: May 21, 1999
Returns are calculated for Regular Plan Growth Option.

*Mr. Sankalp Jain will co manage the fund w.e.f 1st July 2026.

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing. The performance of the schemes is benchmarked to the Total Return variant of the Index.

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

SBI MUTUAL FUND
A PARTNER FOR LIFE

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 July 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 Low Duration Fund (Formerly known as SBI Magnum Low Duration Fund) — FUND MANAGER -MR. SUDHIR AGRAWAL

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,290,000	NA	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	4,641,152	NA	3,037,768	1,646,104	705,824	397,043	123,634
Returns (Annualised) (%)	6.90	NA	6.64	6.16	6.44	6.48	5.69
CRISIL Low Duration Debt A-I Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.17	NA	7.05	6.58	6.87	6.89	6.29
CRISIL 1 Year T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.20	NA	6.15	5.82	5.99	5.69	4.26

Past performance may or may not be sustained in the future. Inception Date: July 07, 2007
Returns are calculated for Regular Plan Growth Option

SBI Long Duration Fund — FUND MANAGER - MR. ARDHENDU BHATTACHARYA

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	440,000	NA	NA	NA	NA	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	484,659	NA	NA	NA	NA	386,271	122,730
Returns (Annualised) (%)	5.22	NA	NA	NA	NA	4.64	4.27
CRISIL Long Duration Debt A-III Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	6.08	NA	NA	NA	NA	5.74	5.50
CRISIL 10 Year Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.20	NA	NA	NA	NA	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: December 21, 2022
Returns are calculated for Regular Plan Growth Option

SBI Banking and PSU Fund — FUND MANAGER - MR. ARDHENDU BHATTACHARYA

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,020,000	NA	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	3,801,021	NA	3,108,031	1,668,662	706,183	397,731	123,621
Returns (Annualised) (%)	7.07	NA	6.92	6.42	6.46	6.59	5.67
NIFTY Banking and PSU Debt Index A-II (First Tier Benchmark Returns) (Annualised) (TRI) (%)	7.09	NA	6.96	6.43	6.38	6.41	5.19
CRISIL 10 Yr Gilt Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.34	NA	6.32	5.86	6.23	5.80	4.05

Past performance may or may not be sustained in the future. Inception Date: October 09, 2009
Returns are calculated for Regular Plan Growth Option

SBI Arbitrage Opportunities Fund — FUND MANAGER - MR. NEERAJ KUMAR & MR. ARDHENDU BHATTACHARYA

SIP Investments	Since Inception	20 Years	15 Years	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	2,370,000	NA	1,800,000	1,200,000	600,000	360,000	120,000
Mkt Value as on July 31, 2026 (₹)	4,628,502	NA	2,899,834	1,625,397	709,094	397,319	123,890
Returns (Annualised) (%)	6.33	NA	6.07	5.92	6.62	6.52	6.09
Nifty 50 Arbitrage Index (First Tier Benchmark Returns) (Annualised) (TRI) (%)	NA	NA	6.08	6.10	7.23	7.39	7.26
Crisil 1 Yr T-Bill Index (Additional Benchmark Returns) (Annualised) (TRI) (%)	6.20	NA	6.15	5.82	5.99	5.70	4.27

Past performance may or may not be sustained in the future. Inception Date: November 03, 2006
Returns are calculated for Regular Plan Growth Option.

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.

SBI Large cap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
23 September 2016	1.00	18.5964
17 July 2015	2.50	17.6880
21 March 2014	1.80	12.7618
4 November 2010	1.50	12.9900
30 November 2007	2.00	13.5800

SBI Large cap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
23 September 2016	1.20	21.8569
17 July 2015	2.90	20.5395
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI ESG Exclusionary Strategy Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	3.40	29.0857
30 May 2017	2.00	30.8936
29 April 2016	4.50	27.4893
24 April 2015	6.00	31.7479
2 May 2014	4.00	27.8757

SBI ESG Exclusionary Strategy Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	4.00	34.6356
30 May 2017	2.50	36.5027
29 April 2016	5.00	32.3240
24 April 2015	7.00	36.7592
N.A	N.A	N.A

SBI Flexicap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
9 March 2018	1.90	20.5230
29 December 2017	2.50	23.8257
30 December 2016	1.90	19.2173
20 November 2015	2.90	19.2712
15 March 2013	1.40	12.5064

SBI Flexicap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
9 March 2018	2.20	23.9106
29 December 2017	2.90	27.6830
30 December 2016	2.20	22.0670
20 November 2015	3.20	21.8941
N.A	N.A	N.A

SBI Contra Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
9 March 2018	2.30	19.7427
23 June 2017	2.30	20.5531
26 February 2016	2.00	16.1649
26 December 2014	2.00	20.3376
29 November 2013	1.50	14.9365

SBI Contra Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
9 March 2018	2.90	24.7907
23 June 2017	2.90	25.7138
26 February 2016	2.30	20.0765
N.A	N.A	N.A
N.A	N.A	N.A

SBI Large & Midcap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
9 March 2018	11.00	94.1106
27 February 2017	7.80	89.6546
12 September 2014	11.50	74.9641
1 October 2010	7.00	57.1900
22 October 2009	7.00	49.3100

SBI Large & Midcap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
9 March 2018	13.00	111.1062
27 February 2017	9.20	105.2064
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Focused Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	2.70	23.7583
28 April 2017	2.20	22.1892
7 April 2016	2.00	20.1119
28 November 2014	2.70	21.2616
26 April 2013	2.50	15.3680

SBI Focused Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	3.70	33.0672
28 April 2017	3.00	30.5905
7 April 2016	2.50	27.4503
N.A	N.A	N.A
N.A	N.A	N.A

SBI Midcap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	1.80	32.6595
30 June 2016	2.50	28.2445
20 March 2015	4.80	26.6619
8 August 2013	5.00	12.9894
31 December 2007	3.50	29.0200

SBI Midcap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	2.60	47.5513
30 June 2016	3.50	40.3050
20 March 2015	6.80	37.4040
N.A	N.A	N.A
N.A	N.A	N.A

SBI MNC Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
29 November 2017	5.10	54.5060
25 November 2016	5.00	45.0759
30 October 2015	5.10	49.9803
6 June 2014	5.70	38.0774
31 May 2011	5.00	26.5100

SBI MNC Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
29 November 2017	6.20	66.3252
25 November 2016	6.00	54.3465
30 October 2015	5.10	59.5549
N.A	N.A	N.A
N.A	N.A	N.A

SBI Small Cap Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	9.10	33.3383
28 August 2015	3.60	23.5236
30 January 2015	4.00	26.0785
N.A	N.A	N.A
N.A	N.A	N.A

SBI Small Cap Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
9 March 2018	11.10	40.7137
28 August 2015	4.30	27.8630
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Healthcare Opportunities - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	14.10	75.9127
30 January 2015	10.00	93.5001
31 December 2004	3.90	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Healthcare Opportunities - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
16 March 2018	16.40	88.5986
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Banking & Financial Services Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	1.50	13.1746
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Banking & Financial Services Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	1.60	13.4469
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI PSU Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	4.20	22.0929
15-March-2010	3.00	16.0100
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI PSU Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	4.30	22.8433
25-July-2008	2.00	17.1400
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Comma Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	4.20	22.0929
15 March 2010	3.00	16.0100
25 July 2008	2.00	15.1400
27 November 2006	1.50	14.6800
N.A	N.A	N.A

SBI Comma Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	4.30	22.8433
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Infrastructure Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	1.70	13.6863
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Infrastructure Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	1.80	14.0096
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Consumption Opportunities Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	12.70	69.8210
29 May 2015	10.00	51.3257
17 May 2013	8.00	46.0416
3 March 2006	6.00	22.0500
N.A	N.A	N.A

SBI Consumption Opportunities Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	15.60	85.9324
29 May 2015	12.00	61.4862
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Technology Opportunities Fund - Regular Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	5.90	33.8510
26 June 2015	6.00	31.8390
8 August 2013	4.50	24.0889
4 July 2007	4.00	25.2500
10 March 2000	4.00	49.3500

SBI Technology Opportunities Fund - Direct Plan

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
16 March 2018	7.30	41.9142
26 June 2015	7.00	38.6976
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Conservative Hybrid Fund - Regular Plan - Quarterly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.1296581 / 0.120064	11.9186
27 September 2019	0.1440646 / 0.1334045	11.8903
28 June 2019	0.1440646 / 0.1334045	11.8695
29 March 2019	0.1440646 / 0.1334045	11.9960
28 December 2018	0.1440646 / 0.1334045	11.7508

*Dividends declared for retail/Dividends declared for corporates.

SBI Conservative Hybrid Fund - Direct Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.15	13.3878
27 September 2019	0.16	13.3387
28 June 2019	0.16	13.2913
29 March 2019	0.16	13.4110
28 December 2018	0.14	13.1211

SBI Multi Asset Allocation Fund - Regular Plan - Annual IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
29 March 2019	0.5762584 / 0.5336179	15.0775
23 March 2018	0.5778122 / 0.5353326	15.2971
24 March 2017	0.5778122 / 0.5353326	15.0660
23 March 2016	0.5416989 / 0.5018743	14.2490
20 March 2015	0.8710384 / 0.8077708	13.9524

*Dividends declared for retail/Dividends declared for corporates.

SBI Multi Asset Allocation Fund - Direct Plan - Annual IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
29 March 2019	0.58	16.0175
23 March 2018	0.58	15.9910
24 March 2017	0.58	15.5711
23 March 2016	0.54	14.5438
20 March 2015	0.87	14.0803

SBI Conservative Hybrid Fund - Regular Plan - Annual IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
29 March 2019	0.5762584 / 0.5336179	13.9783
23 March 2018	0.5778122 / 0.5353326	14.0798
24 March 2017	0.5778122 / 0.5353352	14.2182
23 March 2016	0.5416989 / 0.5018696	13.1919
20 March 2015	0.8710384 / 0.807775	13.1654

*Dividends declared for retail/Dividends declared for corporates.

SBI Conservative Hybrid Fund - Direct Plan - Annual IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
29 March 2019	0.58	16.6829
23 March 2018	0.58	16.4921
24 March 2017	0.58	16.3740
23 March 2016	0.54	14.9221
20 March 2015	0.87	14.6305

SBI Conservative Hybrid Fund - Regular Plan Monthly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
31 July 2026	0.15	21.3412
25 June 2026	0.15	21.4086
29 May 2026	0.15	21.2903
24 April 2026	0.15	21.2990
27 March 2026	0.15	20.9026

SBI Conservative Hybrid Fund - Direct Plan Monthly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
31 July 2026	0.19	28.0054
25 June 2026	0.19	28.0737
29 May 2026	0.19	27.9029
24 April 2026	0.19	27.8964
27 March 2026	0.19	27.3595

SBI Gilt Fund PF Regular - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
27 December 2019	0.15	14.6101
27 September 2019	0.14	14.4904
28 June 2019	0.13	14.3123
29 March 2019	0.13	13.7166
28 December 2018	0.13	13.6601

SBI Gilt Fund PF Fixed 1 Year - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
27 December 2019	0.14	13.9694
27 September 2019	0.13	13.8546
28 June 2019	0.13	13.6834
29 March 2019	0.13	13.1224
28 December 2018	0.13	13.0774

SBI Gilt Fund PF Fixed 2 Years - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
27 December 2019	0.14	14.1381
27 September 2019	0.13	14.0244
28 June 2019	0.13	13.8489
29 March 2019	0.13	13.2787
28 December 2018	0.13	13.2308

SBI Gilt Fund PF Fixed 3 Years - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
27 December 2019	0.14	13.7079
27 September 2019	0.13	13.5943
28 June 2019	0.13	13.4302
29 March 2019	0.13	12.8829
28 December 2018	0.13	12.8423

SBI Multi Asset Allocation Fund - Regular Plan - Quarterly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
27 December 2019	0.140463 / 0.1300694	12.8814
27 September 2019	0.1440646 / 0.1334045	12.8404
28 June 2019	0.1440646 / 0.1334045	12.5479
29 March 2019	0.1440646 / 0.1334045	12.4772
28 December 2018	0.1440646 / 0.1334045	12.3469

*Dividends declared for retail/Dividends declared for corporates.

SBI Multi Asset Allocation Fund - Direct Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
27 December 2019	0.15	14.4924
27 September 2019	0.14	14.4187
28 June 2019	0.14	14.0457
29 March 2019	0.14	13.9338
28 December 2018	0.14	13.7503

SBI Medium to Long Duration Fund - Regular Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
27 December 2019	0.15	13.8150
27 September 2019	0.14	13.5154
28 June 2019	0.14	13.3640
29 March 2019	0.14	13.2366
28 December 2018	0.14	13.1160

SBI Medium to Long Duration Fund - Direct Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
27 December 2019	0.16	14.8286
27 September 2019	0.15	14.4849
28 June 2019	0.14	14.2971
29 March 2019	0.14	14.1266
28 December 2018	0.14	13.9638

SBI Gilt Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
8 February 2022	0.58	15.9191
27 December 2019	0.1584711 / 0.1467449	14.4121
27 September 2019	0.1512678 / 0.1400747	14.2970
28 June 2019	0.1440646 / 0.1334045	14.1242
29 March 2019	0.1440646 / 0.1334045	13.5389

*Dividends declared for retail/Dividends declared for corporates.

SBI Gilt Fund - Direct Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹/Unit)	NAV (₹)
8 February 2022	0.58	17.2166
27 December 2019	0.1656743 / 0.1534152	15.3912
27 September 2019	0.1620727 / 0.15008	15.2465
28 June 2019	0.1620727 / 0.15008	15.0464
29 March 2019	0.1440646 / 0.1334045	14.4180

*Dividends declared for retail/Dividends declared for corporates.

SBI Medium to Long Duration Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 September 2019	0.2881292 / 0.266809	12.3642
29 March 2019	0.2881292 / 0.266809	12.1369
12 October 2018	0.2881292 / 0.266809	11.9114
23 March 2018	0.2889061 / 0.2676663	12.1623
29 September 2017	0.3611326 / 0.3345829	12.4939

*Dividends declared for retail/Dividends declared for corporates.

SBI Medium to Long Duration Fund - Direct Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 September 2019	0.32	13.9366
29 March 2019	0.29	13.6399
12 October 2018	0.32	13.2953
23 March 2018	0.29	13.5101
29 September 2017	0.36	13.7724

*Dividends declared for retail/Dividends declared for corporates.

SBI Short Term Debt Fund- Regular Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
28 February 2020	0.0360162 / 0.0333511	12.8662
31 January 2020	0.0360162 / 0.0333511	12.7872
27 December 2019	0.0360162 / 0.0333511	12.7269
29 November 2019	0.0360162 / 0.0333511	12.7767
25 October 2019	0.0360162 / 0.0333511	12.6922

*Dividends declared for retail/Dividends declared for corporates.

SBI Short Term Debt Fund- Direct Plan - Monthly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
28 February 2020	0.03	13.4462
31 January 2020	0.03	13.3563
27 December 2019	0.03	13.2848
29 November 2019	0.03	13.3297
25 October 2019	0.03	13.2331

SBI Dynamic Bond Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.1440646 / 0.1334045	13.1854
27 September 2019	0.1440646 / 0.1334045	13.0602
28 June 2019	0.1440646 / 0.1334045	12.8770
29 March 2019	0.1440646 / 0.1334045	12.5424
28 December 2018	0.1440646 / 0.1334045	12.4192

*Dividends declared for retail/Dividends declared for corporates.

SBI Dynamic Bond Fund - Direct Plan - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.16	14.7307
27 September 2019	0.16	14.5709
28 June 2019	0.14	14.3421
29 March 2019	0.14	13.9269
28 December 2018	0.14	13.7513

SBI Credit Risk Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.1548695 / 0.1434098	14.0246
27 September 2019	0.1440646 / 0.1334045	13.9993
28 June 2019	0.1440646 / 0.1334045	13.8909
29 March 2019	0.1440646 / 0.1334045	14.0990
28 December 2018	0.1440646 / 0.1334045	13.9521

*Dividends declared for retail/Dividends declared for corporates.

SBI Credit Risk Fund - Direct Plan - IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.17	15.0539
27 September 2019	0.15	15.0036
28 June 2019	0.15	14.8612
29 March 2019	0.15	15.0590
28 December 2018	0.14	14.8782

SBI Corporate Bond Fund - Regular Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
28 February 2020	0.04	10.5457
31 January 2020	0.04	10.4815
27 December 2019	0.0360162 / 0.0333511	10.4402
29 November 2019	0.0360162 / 0.0333511	10.4941
25 October 2019	0.04	10.4274

*Dividends declared for retail/Dividends declared for corporates.

SBI Corporate Bond Fund - Direct Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
28 February 2020	0.0360162 / 0.0333511	10.6052
31 January 2020	0.0360162 / 0.0333511	10.5363
27 December 2019	0.0360162 / 0.0333511	10.4902
29 November 2019	0.04	10.5400
25 October 2019	0.04	10.4678

*Dividends declared for retail/Dividends declared for corporates.

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI Low Duration Fund - Regular Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
28 February 2020	3.60162 / 3.33511	1135.7857
31 January 2020	3.60162 / 3.33511	1134.8321
27 December 2019	3.60162 / 3.33511	1133.0361
29 November 2019	3.60162 / 3.33511	1135.0405
25 October 2019	3.60162 / 3.33511	1130.9907

*Dividends declared for retail/Dividends declared for corporates.

SBI Low Duration Fund - Direct Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
28 February 2020	3.60162 / 3.33511	1162.4360
31 January 2020	3.60162 / 3.33511	1160.7696
27 December 2019	3.60162 / 3.33511	1158.0993
29 November 2019	3.60162 / 3.33511	1145.4224
25 October 2019	3.60162 / 3.33511	1140.6718

*Dividends declared for retail/Dividends declared for corporates.

SBI Medium Duration Fund- Regular Plan -IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.1476662 / 0.1367396	13.5749
27 September 2019	0.1440646 / 0.1334045	13.3908
28 June 2019	0.1440646 / 0.1334045	13.2217
29 March 2019	0.1440646 / 0.1334045	13.1192
28 December 2018	0.1440646 / 0.1334045	12.9748

*Dividends declared for retail/Dividends declared for corporates.

SBI Medium Duration Fund- Direct Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.1548695 / 0.1434098	14.3000
27 September 2019	0.1440646 / 0.1334045	14.0926
28 June 2019	0.1440646 / 0.1334045	13.8925
29 March 2019	0.1440646 / 0.1334045	13.7653
28 December 2018	0.1440646 / 0.1334045	13.5960

*Dividends declared for retail/Dividends declared for corporates.

SBI Savings Fund - Regular Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
28 February 2020	0.0360162 / 0.0333511	12.1628
31 January 2020	0.0360162 / 0.0333511	12.1597
27 December 2019	0.0360162 / 0.0333511	12.1447
29 November 2019	0.0360162 / 0.0333511	12.1519
25 October 2019	0.0360162 / 0.0333511	12.1250

*Dividends declared for retail/Dividends declared for corporates.

SBI Savings Fund - Direct Plan - IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
28 February 2020	0.0360162 / 0.0333511	12.7620
31 January 2020	0.0360162 / 0.0333511	12.7505
27 December 2019	0.03	12.7250
29 November 2019	0.03	12.7243
25 October 2019	0.03	12.6866

*Dividends declared for retail/Dividends declared for corporates.

SBI Corporate Bond Fund - Regular Plan - Quarterly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.1080485 / 0.1000534	10.6459
27 September 2019	0.1152517 / 0.1067236	10.5634
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

*Dividends declared for retail/Dividends declared for corporates.

SBI Corporate Bond Fund - Direct Plan - Quarterly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	IDCW (in ₹ /Unit)	NAV (₹)
27 December 2019	0.10	10.6948
27 September 2019	0.11	10.5980
N.A	N.A	N.A
N.A	N.A	N.A
N.A	N.A	N.A

SBI Constant Maturity 10-Year Gilt Fund - Regular Plan IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.0360162 / 0.0333511	14.9477
31 January 2020	0.0360162 / 0.0333511	14.6400
27 December 2019	0.0360162 / 0.0333511	14.6579
29 November 2019	0.0360162 / 0.0333511	14.6612
25 October 2019	0.0360162 / 0.0333511	14.5865

*Dividends declared for retail/Dividends declared for corporates.

SBI Constant Maturity 10-Year Gilt Fund - Direct Plan IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.04	15.2849
31 January 2020	0.04	14.9658
27 December 2019	0.04	14.9787
29 November 2019	0.04	14.9776
25 October 2019	0.04	14.8960

SBI Banking and PSU Fund- Regular Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
31 July 2026	5.00	1225.9063
25 June 2026	5.00	1223.1777
29 May 2026	5.00	1211.2868
24 April 2026	5.00	1215.4112
27 March 2026	5.00	1211.5394

*Dividends declared for retail/Dividends declared for corporates.

SBI Banking and PSU Fund- Direct Plan - Monthly IDCW

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
31 July 2026	5.00	1317.2623
25 June 2026	5.00	1313.4642
29 May 2026	5.00	1299.9839
24 April 2026	5.00	1303.5757
27 March 2026	5.00	1298.6954

SBI Short Term Debt Fund - Retail Plan - Monthly IDCW*

LAST IDCW		Face value: ₹ 10
Record Date	**IDCW (in ₹ /Unit)**	**NAV (₹)**
28 February 2020	0.0360	12.0596
31 January 2020	0.0360	11.9887
27 December 2019	0.0360	11.9353
29 November 2019	0.0360162 / 0.0333511	11.9851
25 October 2019	0.0360162 / 0.0333511	11.9089

*Dividends declared for retail/Dividends declared for corporates.

SBI Conservative Hybrid Fund

Option	NAV (₹)
Reg-Plan-Monthly IDCW	21.3412
Reg-Plan-Quarterly IDCW	22.0732
Dir-Plan-Monthly IDCW	28.0054
Dir-Plan-Quarterly IDCW	25.6724

SBI Multi Asset Allocation Fund

Option	NAV (₹)
Reg-Plan-Monthly IDCW	29.8151
Reg-Plan-Quarterly IDCW	29.7860
Dir-Plan-Monthly IDCW	33.4688
Dir-Plan-Quarterly IDCW	35.4052

SBI Equity Savings Fund

Option	NAV (₹)
Reg-Plan-Monthly IDCW	22.8967
Dir-Plan-Monthly IDCW	25.0731

SBI Corporate Bond Fund

Option	NAV (₹)
Reg-Plan-Monthly IDCW	15.4826
Dir-Plan- Monthly IDCW	16.0239

SBI Gilt Fund

Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	21.0952
PF-Fixed Period-2 Year-IDCW	21.3481
PF-Fixed Period-3 Year-IDCW	20.6988
PF 3 Year - Growth	40.9570
PF Regular - Growth	43.8462

SBI Medium to Long Duration Fund

Option	NAV (₹)
Reg-Plan-Bonus	44.7150
Reg-Plan-Quarterly IDCW	20.7826
Dir-Plan-Bonus	48.6547
Dir-Plan-Quarterly IDCW	23.3059

SBI Short Term Debt Fund

Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	16.0150
Retail-Plan-Growth	38.5492
Retail-Plan-Monthly IDCW	17.6566
Retail-Plan-Weekly IDCW	15.9909
Reg-Plan-Fortnightly IDCW Option	15.4331
Reg-Plan-Weekly IDCW	15.4483
Dir-Plan-Fortnightly IDCW	24.4947
Dir-Plan-Weekly IDCW	15.9298

SBI Low Duration Fund

Option	NAV (₹)
Institutional-Daily IDCW	1,445.9590
Institutional-Growth	3,776.7899
Institutional-Weekly IDCW	1,442.3696
Reg-Plan-Daily IDCW	1,445.6187
Reg-Plan-Fortnightly IDCW	1,470.9212
Reg-Plan-Weekly IDCW	1,445.6051
Dir-Plan-Daily IDCW	1,496.2349
Dir-Plan-Fortnightly IDCW	1,522.3926
Dir-Plan-Weekly IDCW	1,498.4256

SBI Credit Risk Fund

Option	NAV (₹)
Reg-Plan-Daily IDCW	16.3237
Dir-Plan-Daily IDCW	17.0189

SBI Savings Fund

Option	NAV (₹)
Reg-Plan-Daily IDCW	14.4057
Reg-Plan-Weekly IDCW	16.1938
Dir-Plan-Daily IDCW	14.8700
Dir-Plan-Weekly IDCW	16.9128

SBI Banking & PSU Fund

Option	NAV (₹)
Reg-Plan-Daily IDCW	1,504.6994
Reg-Plan-Weekly IDCW	1,504.3416
Dir-Plan-Daily IDCW	1,550.2988
Dir-Plan-Weekly IDCW	1,546.8575

SBI Liquid Fund

Option	NAV (₹)
Institutional-Daily IDCW	1,413.4565
Institutional-Growth	4,399.6750
Reg-Plan-Daily IDCW	1,140.7391
Reg-Plan-Weekly IDCW Option	1,378.6058
Dir-Plan-Daily IDCW	1,144.0484
Dir-Plan-Weekly IDCW Option	1,385.4972

SBI Ultra Short Duration Fund

Option	NAV (₹)
Reg-Plan-Daily IDCW	2,402.9987
Dir-Plan-Daily IDCW	2,433.0572

SBI Floating Rate Debt Fund

Option	NAV (₹)
Reg-Plan-Monthly IDCW	14.2763
Dir-Plan- Monthly IDCW	14.4263

SBI Overnight Fund

Option	NAV (₹)
Reg-Plan-Daily IDCW	1,376.2421
Dir-Plan-Daily IDCW	1,382.6601

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.

In the preparation of the material contained in this document, the AMC has used information that is publicly available, including information developed in-house. Information gathered and material used in this document is believed to be from reliable sources published by third parties. While such publications are believed to be reliable, however, neither the AMC, its officers, the trustees, the Fund nor any of their affiliates or representatives assume any responsibility of the accuracy, reasonableness and/or completeness of any information. For data referred to of any third party in this material no such party will assume any liability for the same. Further, all opinion included in this newsletter are as of date and are subject to change without any notice. All recipients of this material should seek appropriate professional advice and carefully read the scheme information document/ statement of additional information and before dealing and or transacting in any of the products referred to in this material make their own investigation. The Fund, the AMC and Trustees and any of its directors, officers, employees and other personnel shall not 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 whatsoever. The recipient alone shall be fully responsible/are liable for any decision taken on the basis of this material.

Disclaimer of SBI Nifty Index Fund: The SBI Nifty Index Fund (the Scheme) offered by SBI Mutual Fund is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (IISL)). NSE INDICES LIMITED does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of “the Scheme” or any member of the public regarding the advisability of investing in securities generally or in “the Scheme” linked to Nifty 50 Index or particularly in the ability of the NIFTY 50 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the NIFTY 50 Index in the Offer Document / Prospectus /Information Statement.

Disclaimer for SBI Nifty Next 50 Index Fund: SBI Nifty Next 50 Index Fund (the Scheme) offered by SBI Mutual Fund is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (IISL)). NSE INDICES LIMITED does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of “the Scheme” or any member of the public regarding the advisability of investing in securities generally or in the “the Scheme” linked to Nifty Next 50 Index or particularly in the ability of Nifty Next 50 Index to track general stock market performance in India. Please read the full Disclaimers in relation to the Nifty Next 50 Index in the Offer Document / Prospectus / Information Statement.

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

Asset Management Company: SBI Funds Management Limited (A Joint Venture between SBI & AMUNDI) (CIN: L65990MH1992PLC065289), **Trustee:** SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496),Sponsor: State Bank of India. **Regd Office** - 9th Floor, Crescenzo, C– 38 & 39, G Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051 Tel: 91-022-61793000 Fax : 91-022-67425687, E-mail : partnerforlife@sbimf.com · www.sbimf.com

Risk Free rate assumed to be 5.26% (CCIL weighted average TREP Rate as on July 31st, 2026).
Ratios are computed using Total Return Index (TRI) in terms of clause 7.23 of SEBI Master Circular for Mutual Fund dated March 20, 2026

Registered Name: SBI Mutual Fund, SEBI Registration Number of SBI Mutual Fund: MF/009/93/3.

NORTH

Rajasthan: AJMER: 0145-2426284 • ALWAR: 0144-4023133 • BHILWARA: 01482-235144 • Bikaner: 0151-2943080 • JAIPUR: 0141-4144100/0141-4144101 • JODHPUR: 0291-2611929/ 28 • KOTA: 0744-2360631 • SRIGANGANAGAR: 0154- 2940384 • UDAIPUR: 0294-2413717 **Delhi:** Janakpuri: 011-42638016/22500097 • Nehru Place: 011-45708803/41045628 • New Delhi: 011-23466601-620 • Nirman Vihar/ Laxmi Nagar: 011-43550360/46011830 • Pitampura: 011-27351974 • Gurgaon: 0124-4083769/4200828 **Uttar Pradesh:** Agra: 0562-2850239/2850237 • Aligarh: 0571-2402017 • Meerut: 0121-2667877 • Saharanpur: 0132-2720789 • Ghaziabad: 0120-4217338 • Noida: 0120-4232214/4287400 • Allahabad: 0532-2261028 • Bareilly: 7379335566 • Ayodhya:9554165444 • Gorakhpur: 0551-2203378 • Jhansi: 0510-2330298 • Kanpur: 9793599935 / 9793599931 • Lucknow: 0522-2286742 • Moradabad: 0591 - 2411411 • Raebareli0535 - 2975087• RenukootNA •Varanasi0542 - 2222492 • BASTI0554-2297888 ETAWAH0535-2975087 **Uttarakhand:** Dehradun: 0135-2741719, 2749913 • Haldwani: 0594-6220526/6222925 • Roorkee: 8954890226 **Punjab:** Amritsar: 0183-5158415 • Bhatinda: 0164-2218415 • Ferozepur: 01632-236167 • Hoshiarpur: 01882-228415 • Jalandhar: 0181-2238415 • Ludhiana: 0161-5058415 • Mohali: 0172-5053380 • pathankot: 9888828415 • Patiala: 0175-2300058 • Sangrur: 01672-500020 • Yamunanagar: 0173-295044 **Jammu and Kashmir:** Jammu: 0191-2955736 • srinagar: 0194-2474864 **Himachal Pradesh:** Baddi: 0179-5244415 • Dharmashala: 01892-225814 • Hamirpur: 0197-2224799 • Mandi: 0190-5223833 • Shimla: 0177-2807608 **Haryana:** Faridabad: 0129-4030661 • Ambala: 0171-2653400 • Hissar: 01662-238415 • Panchkula: 0172-2580136 • Panipat: 0180-2648415, 0180-4078415 • Rohtak: 01262-258415 **Chandigarh:** Chandigarh: 0172-2703380, 2703381 **Manipur:** Imphal: 0385-33183196

SOUTH

Kerala: Alappuzha 0477-2970516 • Calicut: 0495-2768270, 4020079 • Ernakulam: 0484-4011605 / 06 • Thirvananthapuram: 0471-4011590 / 91 • Kannur: 0474-2752760 / 2752860 • Kollam: 0474-2752760 / 2752860 • Kottayam: 0481-2570816-17 • Palakkad: 0491-2971899 • Thiruvalla: 0469-2971155 • Thrissur: 0487-2445700 **Tamil Nadu:** Anna Nagar: 044 48626775 • Chennai: 044 28543382 /3383 • Coimbatore: 0422 2541666 • Madurai: 0452 4374242 • Pondicherry: 0413 2222266 • Salem: 0427 4552289 • Tirunelveli: 0462 4220023 • Tirupur: 0421 2234001 • Trichy: 0431 4000667 • Kumbakonam: 0435-2427426 • Vellore: 0416 2225005 • Tuticorin: 0461 2334400 **Telangana:** Hyderabad: 040 23391901 / 23391902 • KUKATPALLY: 040 29569882 • Madhapur: 040-23119010 • Dilsukhnagar: 040-29311875 • Nalgonda: 08682 221999 • Nizamabad 8462234001 Secunderabad: 040 48544611 / 711 • Warangal: 0870-2430307 •**Andhra Pradesh:** Srikakulam: 08942-220533 • Vizayanagarm: 8922275439 • Vishakapatnam: 0891-2511853 • Kakinada: 0884-2356767 • Rajamundry: 0883-2434002/2432306 • Guntur: 0863-2211022 • Nellore: 0861-2338688 • Kurnool: 08518-227776 • Tirupathi: 0877-2280208 • Ananthapur: 08554-294489 • Kadapa: 08652-355418 • **Karnataka:** Museum Road, Bangalore: +916366776729 • Jayanagar, Bangalore: 080-26540014 • Malleswaram, Bangalore: 080-23447500 • Whitefield, Bangalore: +7710071028 • Koramangala, Bangalore: +917700955650 • Mangalore: 0824-2222463 • Mysore: 0821-2424919 • Hubli: 0836-2368477 • Belgaum: 0831-2422463 • Bellary: 0839-2294323 • Shimoga: 0818-2222463 • Davangere: 0819-2231463 • Gulbarga: 0847-2227350 • Hassan: 0817-2200471 • Tumkur: 0816-4050223 • Udupi: 0820-4290426 • Bagalkot: 0835-4200463

EAST

Andaman and Nicobar Islands: PORTBLAIR03192-239552 **Arunachal Pradesh:** Itanagar: 0360-2292416 • **Assam:** Bongaigaon: 6000905499 / 9864073173 • Guwahati: 0361-2463747 / 2463704 • Jorhat: 8811081942 • Silchar: 0384-2221109 • Tezpur: 9435019671 /7002711578•Tinsukia:8135847027 **Bihar:** Bhagalpur: 0641-2420661 • Biharsharif: 9931092379 • Darbhanga: 06272-245004 • Gaya: 0631-2222405 • Muzaffarpur: 0621-2283014 • Patna: 9262699197, 9262699198 • Purnea: 9709343555 • Siwan: 7545040123 **Jharkhand:** BOKARO: 0654-2232561 • Daltonganj: 9798614664 • Deoghar: 8986614868 • DHANBAD: 0326-2301545 • HAZARIBAGH: 0654-6270415 • JAMSHEDPUR: 657-2320447 • RANCHI: 0651-2331466 • Giridih: 06532-296009 **Meghalaya:** Shillong: 7002996893 **Nagaland:** Dimapur: 0386-2224287 **Orissa:** Angul: 06764-234201 • BALASORE: 0678-2262646 • BHUBANESWAR: 0674-2392401/2392501 • CUTTACK: 0671-2422792 • ROURKELA: 0661-2522999 • SAMBALPUR: 0663-2410001 • BERHAMPUR: 0680-2222792 **SIKKIM:** GANGTOK: 9073387377 **Tripura:** Agartala: 0381-2324107 **WestBengal:** ASANSOL: 8170037270 • Bankura: 9830648090 • Barasat: 9830979009 • Berhampore: 9933625826 • Bindhannagar:8274004546 • Bolpur: 9233179907 • BURDWAN: 9933035302 • Cooch behar: 083178 35401 • DALHOUSIE: 033-40082726 • DURGAPUR: 0343-2544191 • Garia • 9874772626 • Haldia: 9073641484 • KALYANI: 033-25827700 • KHARAGPUR: 03222-225592 • KOLKATA: 033-40924800 • Krishnanagar: 9073340410 • MALDA: 03512-266128 • SILIGURI: 0353-2537065/2461703 • Sreerampur: 033-26520011 • Arambagh: 7604027781 • Behala: 9883283489 • Bashirhat: 9831878397

WEST

Chhattisgarh: Bhilai: 0788 - 4010955, 2292099 • Bilaspur: 07752 - 415300 • Korba: 07759 - 246777 • Raigarh: 07762 - 296946 • Raipur: 0771 - 2543355, 4056808 **Goa:** Margao: 0832 - 2725233/34Panjim: 0832 - 2235283, 2421806 • Vasco: 0832 - 2500626/36 **Gujarat:** Ahmedabad - Law Garden: 079 - 26423060/70 • Ahmedabad - Maninagar: 079 - 48442929 • Ahmedabad - S.G. Highway Branch: 079-40299122 • Anand: 02692 - 246210 • Bharuch: 02642 - 247550 • Bhavnagar: 0278 - 2523788 • Bhuj: 02832 - 250900 • Gandhidham: 02836 - 233615 • Gandhinagar: 079 - 29750620 • Jamangar: 0288 - 2660104 • Junagadh: 0285 - 2670350 • Mehsana: 02762 - 233872 • Nadiad: 0268 - 2560110 • Navsari: 02637 - 242266 • Rajkot: 0281 - 2466740/41 • Surat: 0261 - 2462763/64 • Vadodara: 0265 - 2323010 • Valsad: 02632 - 245440 • Vapi: 0260 - 2400480 **Madhya Pradesh:** BHOPAL: 0755 - 2557341 • GWALIOR: 0751 - 2447272: Indore: 0731 - 4991080-83 / 4045944 • JABALPUR: 0761 - 2410042 • Ratlam: 07412 - 409492 • SAGAR: 07582 - 241367 • Ujjain: 0734 - 2536140/41 **Maharashtra:** Ahmednagar: 0241 - 2354555 • Akola: 0724 - 2457222 • Amravati: 0721 - 2560291 • AURANGABAD: 0240 - 2351460 • CHINCHWAD • 020 - 27355721 • Dhule: 0256 - 2237253 • JALGAON: 0257-2223450 • KOLHAPUR: 0231 - 2680880 • Mumbai - Alibag: 02141 - 225555 • Mumbai - Andheri: 022 - 26200231 • Mumbai - BKC: 022 - 61793000 • Mumbai - Borivali: 022 - 28922741, 28927551 • Mumbai - Chembur: 7045353653 • Mumbai - Dadar: 022 - 24322446/47 • Mumbai - Ghatkopar: 022 - 25012228 • Mumbai - Kalyan: 0251 - 2311980 • Mumbai - Kharghar: 022 - 27740359/69 • Mumbai - Nariman Point: 022 - 66532800 • Mumbai - Thane: 022 - 25414594 • Mumbai - Vashi: 022 - 27801018/16 • Mumbai - Versova: 022 - 26300155/56 • Nagpur: 0712 - 2996170 & 2996160 • Nanded: 02462 - 244144 • NASHIK: 0253 - 2232553 • PUNE: 020 - 25670961, 25653398/99 • Pune - CAMP: 9850815152 • RATNAGIRI: 7506868073 • Sangli: 0233 - 2970379 • Satara: 02162 - 298732 • SOLAPUR: 0217 - 2315292 • Chandrapur: 07172- 429547 • Buldhana: 07262-299037 • Wardha: 07152-240090

How to read the Factsheet?

SBI MUTUAL FUND
A PARTNER FOR LIFE

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.

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.

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, its 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.

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.

EQUITY FUNDS

<table>
<tr><th rowspan="2">Names of Schemes</th><th rowspan="2">Investment Mode</th><th colspan="2">Minimum Amount</th><th rowspan="2">SIP Frequency</th><th rowspan="2">Default SIP Date</th></tr>
<tr><th>Lumpsum</th><th>SIP</th></tr>
<tr><td>SBI Large Cap Fund</td><td rowspan="21">Lumpsum & SIP (Note - Any day SIP facility is available in Monthly, Quarterly, Semi- Annual and Annual Frequencies)</td><td rowspan="21">Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1</td><td rowspan="3">Rs 500 x 12 Instalments</td><td rowspan="3">Daily</td><td rowspan="3">Any Date</td></tr>
<tr><td>SBI Quant Fund</td></tr>
<tr><td>SBI Large & MidCap Fund</td></tr>
<tr><td>SBI Dividend Yeild</td><td rowspan="3">Rs 500 x 12 Instalments</td><td rowspan="6">Weekly</td><td rowspan="6">1st, 8th, 15th & 22nd</td></tr>
<tr><td>SBI Multicap Fund</td></tr>
<tr><td>SBI Focused Fund</td></tr>
<tr><td>SBI Contra Fund</td><td rowspan="3">Rs 1,000 x 6 Instalments</td></tr>
<tr><td>SBI Midcap Fund</td></tr>
<tr><td>SBI Equity Minimum Variance Fund</td></tr>
<tr><td>SBI Quality Fund</td><td rowspan="3">Rs 500 x 12 Instalments</td><td rowspan="6">Monthly</td><td rowspan="6">10th of every month</td></tr>
<tr><td>SBI MNC Fund</td></tr>
<tr><td>SBI Banking & Financial Services Fund</td></tr>
<tr><td>SBI Consumption Opportunity Fund</td><td rowspan="3">Rs 1,000 x 6 Instalments</td></tr>
<tr><td>SBI Health Care Opportunities Fund</td></tr>
<tr><td>SBI Technology Opportunities Fund</td></tr>
<tr><td>SBI Automative Opportunities Fund</td><td rowspan="2">Rs 1,500 x 4 Instalments</td><td rowspan="2">Quarterly</td><td rowspan="2">10th of every month</td></tr>
<tr><td>SBI Energy Opportunity Fund</td></tr>
<tr><td>SBI Innovative Opportunities Fund</td><td rowspan="2">Rs 3,000 x 4 Instalments</td><td rowspan="2">Semi - Annual</td><td rowspan="2">10th of every month</td></tr>
<tr><td>SBI Infrastructure Fund</td></tr>
<tr><td>SBI PSU Fund</td><td rowspan="2">Rs 5,000 x 4 Instalments</td><td rowspan="2">Annually</td><td rowspan="2">10th of every month</td></tr>
<tr><td>SBI Comma Fund</td></tr>
<tr><td rowspan="8">SBI ESG Exclusionary Strategy Fund & SBI Flexicap Fund</td><td rowspan="8">Lumpsum & SIP (Note - Any day SIP facility is available in Monthly, Quarterly, Semi- Annual and Annual Frequencies)</td><td rowspan="8">Rs.1000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1</td><td>Rs 500 x 12 Instalments</td><td>Daily</td><td>Any Date</td></tr>
<tr><td>Rs 500 x 12 Instalments</td><td rowspan="2">Weekly</td><td rowspan="2">1st, 8th, 15th & 22nd</td></tr>
<tr><td>Rs 1,000 x 6 Instalments</td></tr>
<tr><td>Rs 500 x 12 Instalments</td><td rowspan="2">Monthly</td><td rowspan="2">10th of every month</td></tr>
<tr><td>Rs 1,000 x 6 Instalments</td></tr>
<tr><td>Rs 1,500 x 4 Instalments</td><td>Quarterly</td><td>10th of every month</td></tr>
<tr><td>Rs 3,000 x 4 Instalments</td><td>Semi - Annual</td><td>10th of every month</td></tr>
<tr><td>Rs 5,000 x 4 Instalments</td><td>Annually</td><td>10th of every month</td></tr>
</table>

Names of Schemes	Investment Mode	Minimum Amount		SIP Frequency	Default SIP Date
		Lumpsum	SIP		
SBI Small Cap Fund	SIP (Max. Inv. Amt - Rs 25,000/- per PAN per month)	N. A.	Rs 1250 x 12 Instalments	Daily	Any Date
			Rs. 6250 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs. 25000 x 6 Months	Monthly	10th of every month
			Rs 75000 x 4 Instalments	Quarterly	10th of Due month
SBI ELSS Tax Saver	Lumpsum & SIP	Rs.500 & in multiples of Rs.500; Additional Investment - Rs.500 & in multiples of Rs.500	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 6 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 500 x 6 Months	Monthly	10th of every month
			Rs 500 x 6 Instalments	Quarterly	10th of Due month
			Rs 500 x 6 Instalments	Semi - Annual	10th of Due month
			Rs 500 x 6 Instalments	Annually	10th of Due month

HYBRID FUNDS

<table>
<tr><th rowspan="2">Names of Schemes</th><th rowspan="2">Investment Mode</th><th colspan="2">Minimum Amount</th><th rowspan="2">SIP Frequency</th><th rowspan="2">Default SIP Date</th></tr>
<tr><th>Lumpsum</th><th>SIP</th></tr>
<tr><td>SBI Arbitrage Opportunities Fund</td><td rowspan="10">Lumpsum & SIP</td><td rowspan="10">Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1</td><td rowspan="2">Rs 500 x 12 Instalments</td><td rowspan="2">Daily</td><td rowspan="2">Any Date</td></tr>
<tr><td>SBI Conservative Hybrid Fund</td></tr>
<tr><td>SBI Multi Asset Allocation Fund</td><td rowspan="2">Rs 500 x 12 Instalments</td><td rowspan="3">Weekly</td><td rowspan="3">1st, 8th, 15th & 22nd</td></tr>
<tr><td>SBI Balanced Advantage Fund</td></tr>
<tr><td>SBI Children Fund-
Savings Plan</td><td>Rs 1,000 x 6 Instalments</td></tr>
<tr><td>SBI Childeren Fund -
Investment Plan</td><td>Rs 500 x 12 Instalments</td><td rowspan="2">Monthly</td><td rowspan="2">10th of every month</td></tr>
<tr><td>SBI Retirement Benefit Fund - Conservative Plan</td><td>Rs 1,000 x 6 Instalments</td></tr>
<tr><td>SBI Retirement Benefit Fund - Conservative Hybrid Plan</td><td>Rs 1,500 x 4 Instalments</td><td>Quarterly</td><td>10th of Due month</td></tr>
<tr><td>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</td><td>Rs 3,000 x 4 Instalments</td><td>Semi - Annual</td><td>10th of Due month</td></tr>
<tr><td>SBI Retirement Benefit Fund - Aggressive Plan</td><td>Rs 5,000 x 4 Instalments</td><td>Annually</td><td>10th of Due month</td></tr>
<tr><td rowspan="9">SBI Equity Savings Fund & SBI Equity Hybrid Fund</td><td rowspan="9">Lumpsum & SIP</td><td rowspan="9">Rs.1000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1</td><td>Rs 500 x 12 Instalments</td><td>Daily</td><td>Any Date</td></tr>
<tr><td>Rs 500 x 12 Instalments</td><td rowspan="2">Weekly</td><td rowspan="2">1st, 8th, 15th & 22nd</td></tr>
<tr><td>Rs 1,000 x 6 Instalments</td></tr>
<tr><td>Rs 500 x 12 Instalments</td><td rowspan="2">Monthly</td><td rowspan="2">10th of every month</td></tr>
<tr><td>Rs 1,000 x 6 Instalments</td></tr>
<tr><td>Rs 1,500 x 4 Instalments</td><td>Quarterly</td><td>10th of Due month</td></tr>
<tr><td>Rs 3,000 x 4 Instalments</td><td>Semi - Annual</td><td>10th of Due month</td></tr>
<tr><td>Rs 5,000 x 4 Instalments</td><td>Annually</td><td>10th of Due month</td></tr>
</table>

FUND OF FUND (FOF)

Names of Schemes	Investment Mode	Minimum Amount		SIP Frequency	Default SIP Date
		Lumpsum	SIP		
SBI Income Plus Arbitrage Active FOF & SBI Dynamic Asset Allocation Active FOF	Lumpsum & SIP	Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 1,000 x 6 Instalments		
			Rs 500 x 12 Instalments	Monthly	10th of every month
			Rs 1,000 x 6 Instalments		
			Rs 3,000 x 4 Instalments	Quarterly	10th of Due month
			Rs 3,000 x 4 Instalments	Semi - Annual	10th of Due month
			Rs 5,000 x 4 Instalments	Annually	10th of Due month
SBI US Specific Equity Active FOF	Lumpsum & SIP (Subscription through Lumpsum investment including additional purchase/swithch in) and fresh registration through Systematic Investment Plan(SIP)/ Systematic Transfer Plans/ transfer of IDCW-in in the scheme is discontinued with effect from Decemeber 26, 2024 i.e. post cutt-off Timings of December 26, 2024 (effective date). Existing Systematic registraions like SIPs / STPs /Transfer of IDCW-ins etc will remain suspended under the sscheme from the effective date till further notice.	Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 1,000 x 6 Instalments		
			Rs 500 x 12 Instalments	Monthly	10th of every month
			Rs 1,000 x 6 Instalments		
			Rs 3,000 x 4 Instalments	Quarterly	10th of Due month
			Rs 3,000 x 4 Instalments	Semi - Annual	10th of Due month
			Rs 5,000 x 4 Instalments	Annually	10th of Due month

DEBT FUNDS

<table>
<tr><th rowspan="2">Names of Schemes</th><th rowspan="2">Investment Mode</th><th colspan="2">Minimum Amount</th><th rowspan="2">SIP Frequency</th><th rowspan="2">Default SIP Date</th></tr>
<tr><th>Lumpsum</th><th>SIP</th></tr>
<tr><td rowspan="5">SBI Overnight Fund</td><td rowspan="5">Lumpsum & SIP (Growth Option only)</td><td rowspan="5">Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1</td><td>Rs 2000 x 6 Instalments</td><td>Weekly</td><td>1st, 8th, 15th & 22nd</td></tr>
<tr><td>Rs 2000 x 6 Instalments</td><td>Monthly</td><td>10th of every month</td></tr>
<tr><td>Rs 6000 x 2 Instalments</td><td>Quarterly</td><td>10th of every month</td></tr>
<tr><td>Rs 12,000 x 2 Instalments</td><td>Semi - Annual</td><td>10th of every month</td></tr>
<tr><td>Rs 12,000 x 2 Instalments</td><td>Yearly</td><td>10th of every month</td></tr>
<tr><td rowspan="7">SBI Liquid Fund</td><td rowspan="7">Lumpsum & SIP (Growth Option only)</td><td rowspan="7">Growth option - Rs.500 & in multiples of Rs.1 IDCW otpion - Rs.5000 & in Multiples of Rs.1 ; Additional Investment Growth option - Rs.500 & in multiples of Rs.1 IDCW otpion - Rs.5000 & in Multiples of Rs.1</td><td>Rs 500 x 12 Instalments</td><td rowspan="2">Weekly</td><td rowspan="2">1st, 8th, 15th & 22nd</td></tr>
<tr><td>Rs 1,000 x 6 Instalments</td></tr>
<tr><td>Rs 500 x 12 Instalments</td><td rowspan="2">Monthly</td><td rowspan="2">10th of every month</td></tr>
<tr><td>Rs 1,000 x 6 Instalments</td></tr>
<tr><td>Rs 6000 x 2 Instalments</td><td>Quarterly</td><td>10th of every month</td></tr>
<tr><td>Rs 12,000 x 2 Instalments</td><td>Semi - Annual</td><td>10th of every month</td></tr>
<tr><td>Rs 12,000 x 2 Instalments</td><td>Yearly</td><td>10th of every month</td></tr>
</table>

DEBT FUNDS

Names of Schemes	Investment Mode	Minimum Amount: Lumpsum	Minimum Amount: SIP	SIP Frequency	Default SIP Date
SBI Savings Fund	Lumpsum & SIP	Rs.500 & in multiples of Rs.1 ; Additional Investment - Rs.500 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
			Rs 1,000 x 6 Instalments		
			Rs 500 x 12 Instalments	Monthly	10th of every month
			Rs 1,000 x 6 Instalments		
			Rs 1500 x 4 Instalments	Quarterly	10th of every month
			Rs 3,000 x 4 Instalments	Semi - Annual	10th of every month
			Rs 5,000 x 4 Instalments	Yearly	10th of every month
SBI Ultra Short Duration Fund	Lumpsum & SIP	Rs.5000 & in multiples of Rs.1; Additional Investment - Rs.1000 & in multiples of Rs.1	Rs 500 x 12 Instalments	Daily	Any Date
SBI Low Duration Fund					
SBI Short Term Debt Fund			Rs 500 x 12 Instalments	Weekly	1st, 8th, 15th & 22nd
SBI Banking & PSU Fund					
SBI Floating Rate Debt Fund			Rs 1,000 x 6 Instalments		
SBI Corporate Bond					
SBI Dynamic Bond Fund			Rs 500 x 12 Instalments	Monthly	10th of every month
SBI Medium to Long Duration Fund					
SBI Medium Duration Fund			Rs 1,000 x 6 Instalments		
SBI Credit Risk Fund					
SBI Constant Maturity 10- Year Gilt Fund			Rs 1500 x 4 Instalments	Quarterly	10th of every month
SBI Constant Maturity 10- Year Gilt Fund			Rs 3,000 x 4 Instalments	Semi - Annual	10th of every month
SBI Gilt Fund			Rs 5,000 x 4 Instalments	Yearly	10th of every month
SBI Long Duration Fund					