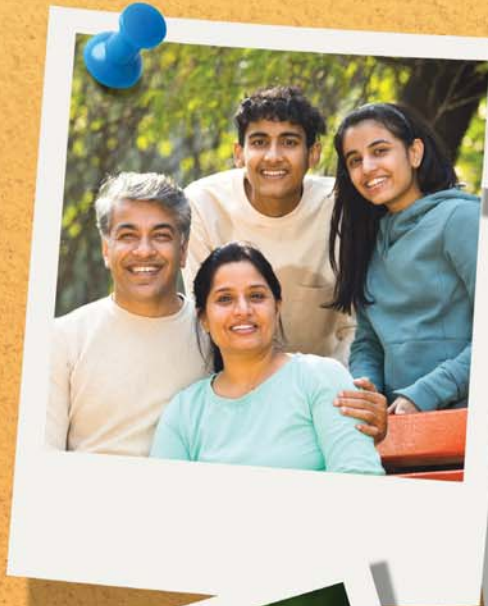


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step in life,  
Mutual Fund  
Solutions  
help you  
step forward.



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## From the MD & CEO's Desk

**Dear Investors,**

For us in the financial services industry, April 1 signifies a second new year of sorts, apart from the calendar new year on January 1. The day somehow signifies a change and fresh beginning as the new financial year is upon us. It is a hectic one for the banking industry, which is where I come from; the last weeks leading upto the annual closing activities are busy but exciting at the same time.

I believe that this new financial year (FY) 2024-2025 is set to bring us immense opportunities and may present us with several challenges. However, the vast potential that the MF industry has, with the growing acceptance of mutual funds in the country, I have no doubt that mutual funds will continue to grow exponentially.

As an investor, the new financial year (FY) 2024-2025 should help you look at your investments closer and realign wherever necessary. Diversification in the portfolio must be done to deal with shocks triggered by geopolitical headwinds and any other domestic economy factors.

Our country's economic activity is steadily turning healthy, latest GDP growth figure of 8.4%<sup>#</sup> reported for the third quarter and projected a robust upward trend for the year end. The RBI revised the estimates of the pace of economic expansion closer to 8% as consumer confidence is recovering gradually that had dipped significantly post-Covid but is back now stabilizing to 2019 levels.

Additionally, the current account deficit tapered down to USD 10.5 billion<sup>#</sup> for the December 2024 quarter as compared to USD 16.8 billion<sup>#</sup> reported last year. This was achieved through an improvement in exports of services and transfers during the current fiscal.

Equity markets have seen a good run recently, on the back of this economic growth, steady earnings and easing inflation. The S&P BSE Sensex and Nifty 50 ended higher with 1.59%<sup>#</sup> and 1.57%<sup>#</sup> over previous month, respectively along with other key global markets.

Taking cues from global peers and with inflation showing signs of easing there may be a possible rate cut on the anvil, and with falling yields it may give investors capital gains. This might provide a fillip to fixed income and increase in demand for gold. The ongoing Russia-Ukraine border tensions and latest global inflation points have led to surge in the price of yellow metal, it is hovering around Rs 70,000\* per 10 gm.

Now if every asset class remains potent for returns, there needs to be an investment discipline to get the best out from them. Asset Allocation or rebalancing your portfolio with equity / fixed income / gold allocation may help you do that, and Multi Asset Allocation Funds are a very convenient way to invest for it.

At SBI Mutual Fund, we remain committed to offering solutions for an investor's goals as the trinity of inflation, taxation and risk-adjusted returns become paramount for choosing investments ahead. Personal Finance is known so, because everyone's finances and circumstances are personal or individualistic and one must always be mindful about it when making decisions. There is no one size fits all in financial planning.

Wishing you a wonderful new FY ahead!

**Warm Regards,**

**Shamsher Singh**

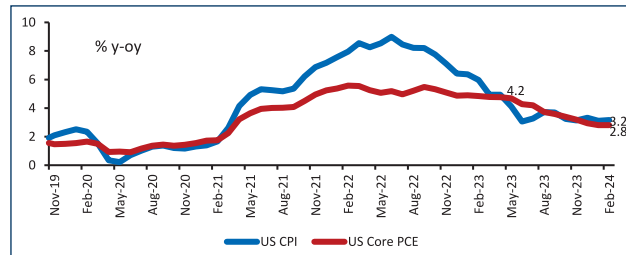
**MD & CEO**

# Market Overview

The last mile in the disinflation journey has in recent months proven to be the hardest with incremental data resetting market expectations on the timing and extent of rate cuts in CY24. At the same time, country specific factors are incrementally likely to shape policy actions as well as timing of the same. The policy rate hike of 10bps by the Bank of Japan marks its exit from negative rates that have persisted for more than 8 years and the first hike in more than 17yrs. While the FED and the ECB could initiate policy reductions some time in CY24, Latin American central banks such as in Brazil and Mexico have already initiated rate reductions given the state of their economies and the headstart they had in the current rate hiking cycle. The path towards policy adjustment in India is also likely to be shaped by domestic growth- inflation numbers rather than any synchronization with global central bank actions.

Chart1:

Flatlining of progress in US disinflation in recent months wrt targets



Source: Bloomberg, SBIFM Research

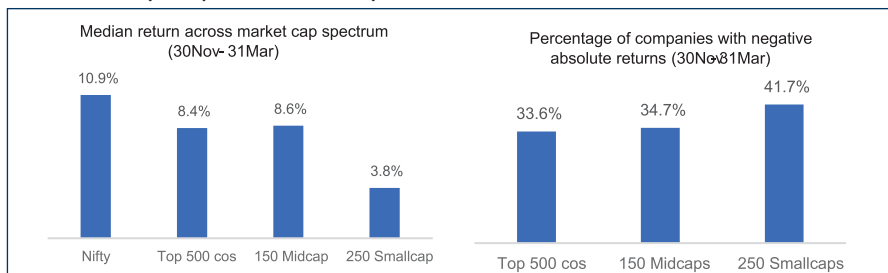
## Equity

The month of March saw Nifty gaining 1.6% as against a 4.2% drop in Nifty Smallcap 250 index. Overall, Indian equities had a good outing in the just concluded financial year FY23-24 with strong broad-based gains. Yet the year was a tale of two halves - while the first half saw broader markets faring much better than the frontline indexes, Nifty and the Sensex, the large cap indexes fared much better in the latter part of the year. Especially, since the end of November 2023, coinciding with the election results announcement of four major states in early December, Nifty has seen a sharp surge with nearly 11% returns in the four months till March 2024. Broader markets, however, have not kept pace during this period and have significantly trailed the index. The Nifty and the 'markets' diverged quite a bit as a result.

The median return of the top 250 small cap companies by market cap was just 3.8% in the four-month period from Dec 2023 to Mar 2024 versus Nifty's 10.9% rise. Further, about 34% of the top 500 companies and 42% of the top 250 small cap companies have given negative absolute returns during this period.

Chart 2:

Breadth in the recent past has been weak especially down the market cap curve



Source: Bloomberg, SBIFM Research

\*Returns for the 4-month period from 30th November 2023 to 31st March 2024

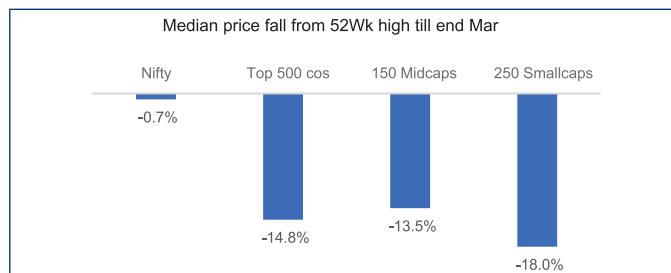
\*\* Mid cap and small cap companies are the subsequent 150 and 250 companies beyond the top100 large caps respectively

\*\*\* Nifty return data is for the index while other return numbers are medians for the respective universes

The deterioration in breadth ultimately culminated in the Nifty Midcap150 and the Nifty Smallcap250 indices peaking in early Feb and subsequently correcting 8% and 14% respectively. The median drop in share prices from their 52-week highs till end March is 15% for the top 500 companies and 18% for small cap companies.

Chart 3:

Recent correction has been more pronounced down the market cap curve



Source: Bloomberg, SBIFM Research

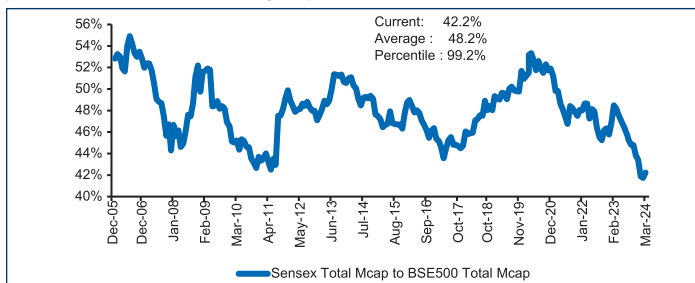
\*Returns for the 4-month period from 30th November 2023 to 31st March 2024

\*\* Mid cap and small cap companies are the subsequent 150 and 250 companies beyond the top100 large caps respectively

A combination of factors may have contributed to this disconnect between the Nifty and the 'market' like: a) relative valuations of large caps becoming attractive after the sharp rally in small and mid-cap companies over the last year, b) the regulator's increasing concern over potential overheating in mid and small caps, c) resumption of Foreign Portfolio Investors' (FPI) inflows into equity markets post state election results (over US\$ 8bn FPI inflows in the last 4 months) which are largely large cap focused.

Chart 4:

Sensex Market Cap to BSE500 Market Cap: Headline valuations favour large caps

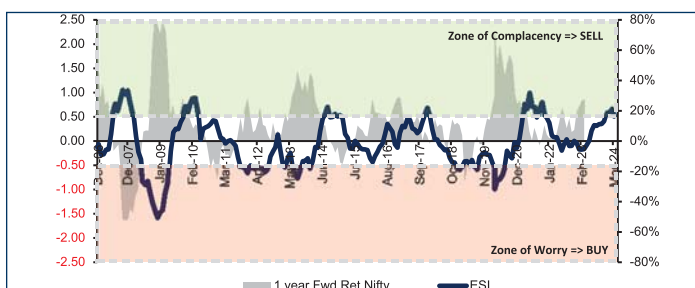


Source: Bloomberg, SBIFM Research

In summary, there is a lot of turbulence beneath the surface which is masked by the strong performance of the benchmark indices. The flip side however is that we have already seen a round of indiscriminate panic selling in mid- and small caps. While the turbulence may yet continue for similar reasons, we think increasingly the market will become more discerning and reward companies which have strong business models, long-term earnings growth visibility and sustainable cashflows across the market cap spectrum. Especially, at a time when the overall market sentiment continues to suggest complacency (discussed below), staying bottom-up and sticking to quality and sustainable growth should work.

Chart 5:

Equity sentiment index suggests heightened complacency



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

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

### Fixed Income

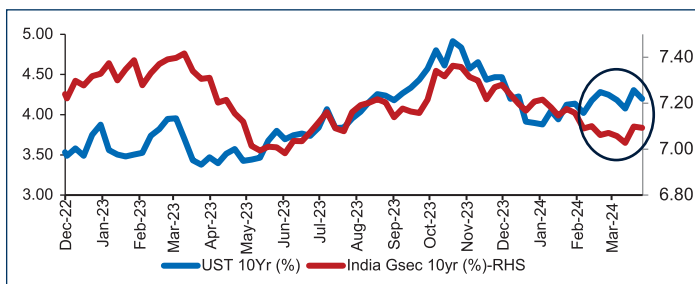
Fy24 began with the RBI opting to pause in the April 2023 review and triggering market expectations of some policy loosening during the year. FY24 GDP growth and consumer price index (CPI) were projected at 6.5% and 5.2% respectively. Significant policy loosening was also being priced in most developed global markets with the FED expected to cut more than 100bps on account of concerns around growth and financial stability following the crisis at the small / regional banks. Macro outcomes during the fiscal year have evolved contrary to consensus with economic growth remaining resilient even as inflation recedes gradually towards the policy target.

After a more synchronous move in yields in H1 FY24 in line with US Treasuries, bond yields in India have broadly delinked over H2FY24. Sound macro fundamentals as well as well-matched demand- supply equation has supported the move lower in long term yields, even as net FPI flows into government securities picked up post the JP Morgan Index announcement. FPI debt flows in the last fiscal have been around USD 14bn which is remarkable considering the net outflows seen over the preceding years.

	Mar23	Mar24	Change
Repo rate	6.50%	6.50%	0.00%
3-year GSec	7.09%	7.03%	-0.06%
5-year GSec	7.18%	7.05%	-0.13%
10-year GSec	7.31%	7.05%	-0.26%
30-year GSec	7.41%	7.13%	-0.28%
3 Yr. Corp Bond*	7.60%	7.59%	-0.01%
5 Yr. Corp Bond*	7.62%	7.54%	-0.08%
10 Yr. Corp Bond*	7.63%	7.43%	-0.20%
10-year SDL	7.75%	7.45%	-0.30%
INR/USD	82.2175	83.3905	-1.43%

Chart 6:

Sovereign yields delinking incrementally from US Tragedy moves.



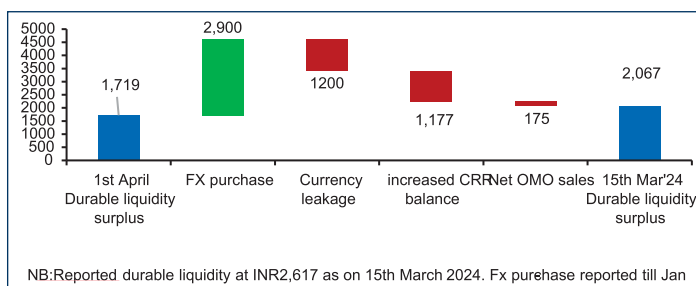
Source: Bloomberg, SBIFM Research

The new fiscal year starts in the context of real GDP projection for FY25 at 7% and average CPI for the year at 4.5% as per RBI Feb 24 estimates. The global context has been a closer alignment of market expectations and FED dot plots with respect to prospects of policy easing in CY24. At the same time, with near term data not validating expectations of immediate policy reductions, CY24 so far has witnessed an uptick in global sovereign yields. India has remained an exception to this trend so far.

While the policy rate has remained at 6.5%, policy transmission was sought to be managed through modulating system liquidity. Over the last quarter, sufficient steps have been signalled to align the overnight rate closer to the policy rate of 6.5%. Effectively, as the headline CPI has moderated closer to 5%, the effective policy tightening that had been in place since August 23 has been unwound. Even as the overall durable liquidity over the last month has marginally increased, going forward, short tenor repo as well as reverse repo operations are expected to be conducted more frequently as in recent weeks to closely align overnight settings near 6.50%. This should gradually align money market and shorter tenor yields lower.

Chart 7:

Fy24 durable liquidity evolution

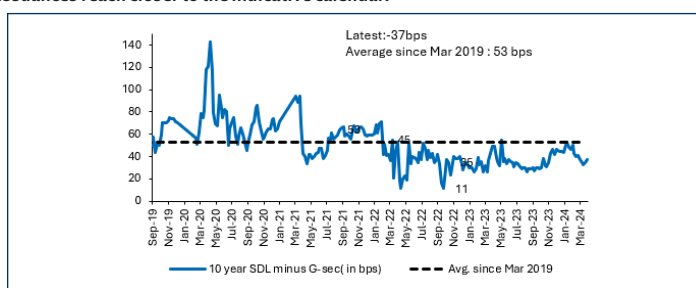


Source: Bloomberg, SBIFM Research

Fy24 gross borrowings by the centre and states totalled Rs 15.43 trillion and Rs 10.05 trillion respectively. State government borrowings after having undershot the calendar in Jan- Feb 24 picked up pace with a cumulative issuance of Rs 1.93 trillion in March. This takes the FY24 SDL borrowings to around 92% of the issuance calendar. SDL spreads however remained tight at around 40bps and lower across tenors.

Chart 8:

SDL spreads stay tighter even as gross issuances reach closer to the indicative calendar.

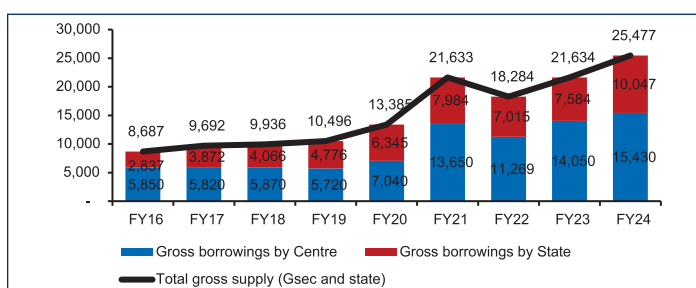


Source: Bloomberg, SBIFM Research

The schedule for H1 central government borrowings at 53% of the issuance is below market estimates and previous year's pattern. At the same time, the tenor mix has largely been in line with strong investor demand as seen in the higher scheduled issuances in the 30y and above tenor. The maturity pattern of issuances alongside anticipated unwinding of the liquidity premium should lead to a steepening bias to the yield curve. SDL borrowings for Q1 FY25 have been announced with a gross number of Rs 2.54 trillion. This is slightly above estimates, with a likelihood of lower actual issuances if the trends in previous FY are to repeat. Overall FY25 gross supply may not be significantly lower than what it was in FY24 given the higher SDL supply.

Chart 9:

Gross government bond supply at ~INR 25 trillion in FY24 (vs. INR 21.6 trillion in FY23)



Source: Bloomberg, SBIFM Research

Scheduled commercial banks appetite for sovereign securities has remained robust overall in FY24, with overall SLR around 27.5% of NDTL. With the gap between credit and deposit growth persisting, the extent of excess SLR at a system wide level would be a key factor influencing market yields over the next FY. With steady demand expected to persist from other key segments including insurance and long-term investors and new demand from FPI, banking system demand could still be a key swing factor. The new investment norms for bank SLR holding and the impact on eventual bank buying also is a key variable to monitor.

Not much is expected to change with respect to the monetary stance in the near term as the RBI has clearly delinked the stance from system liquidity dynamics and aligned it with progress towards the inflation target. The fiscal consolidation announced should complement the RBI efforts towards aligning inflation lower. While there has been steady progress towards bringing headline within the range and core remaining softer, there remains ground to cover with respect to aligning CPI to the midpoint target of 4% on a durable basis. A forward outlook where growth remains stronger and macro financial stability is not under threat, provides the central bank sufficient leeway to sequence policy actions to sustainably meet the inflation mandate. This would be independent of policy actions undertaken by other central banks. Even as the RBI tolerance towards liquidity surplus increases to ensure alignment of operating target to the policy rate, a stance change could potentially be only a H2 FY25 possibility.

With visibility emerging on the liquidity dynamics, the elevated levels at the front end of the curve should settle lower over the coming months. This should enable better risk-reward equation for incremental investments at the shorter segment (up to 5y) of the curve. While shifting external market dynamics on policy rates as well as geopolitical issues and its impact on key commodities remain key risks, the recent market resilience remains comforting at the margin.



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

**Dear Friends,**

The purpose of investing is to increase the value of your idle money, create long term wealth and help you achieve your financial goals. However, a large part of our population still chooses to invest in traditional avenues although the popularity of capital market products is increasing, particularly amongst the younger population. The emergence of the Do-It-Yourself (DIY) customer has created opportunities for investing online, which is fast, convenient and seamless. With the new media age, the information arbitrage has gone, and information is readily available to all. This has helped in investor awareness of capital market products, particularly Mutual Funds.

This wave of change is visible through the growth in the Average Asset Under Management (AAUM) which crossed the milestone of Rs 10 trillion<sup>#</sup> for the first time in May 2014 and now it stands at Rs 54.54 trillion<sup>#</sup> as on February 29, 2024.

In terms of folio numbers, the industry has witnessed a sharp surge from crossing a threshold of 10 crore in May 2021 to now over 17 crores<sup>#</sup>. Of this, if we look at folios under Equity, Hybrid and Solution Oriented Schemes, the retail segment contributes around 13.95 crores<sup>#</sup>.

All this can be attributed largely to more disposable incomes, more awareness of capital market products and the increase in financialization of assets in the country.

The previous FY was challenging and eventful, yet it ended on a buoyed note with the equity markets touching record levels. The S&P BSE Sensex and Nifty 50 ended higher with 1.59%\* and 1.57%\* for March 2024 respectively, influenced by global central bank decisions and domestic macro-economic data, positively impacting investor sentiment and sector performances in the market.

This points to a growth in economic activity, positive market sentiments and the expectation of political stability in the future. Taking cues from global counterparts, with inflation easing, and the yield from 10-year government bond declining sharply to end at 7.06%\* in March 2024, there could be likely a rate cut in the near future.

Further, in March FIIs bought Rs 9,070 crore\* of Indian equities compared to Rs 4,043 crore\* in the previous month, while DIIs bought Rs 56,356.31 crore\*, compared with Rs 25,379.3 crore\* during the same period. The month end saw sporadic market gains after the RBI tweaked investment norms for alternative investment funds, boosting investors sentiments, despite the market froth over the mid and small caps.

I urge investors to keep seeking diversification to tackle market volatility and stay invested for the long term to benefit from the true potential of investing. Hybrid Funds are most suitable in this regard to ride out market fluctuations. Also, they may look at Multi Asset Allocation Funds which invest in a blend of equity, debt along with some exposure to gold asset class while arbitrage fund looks for price differential opportunities in two different markets. This mix of assets within the portfolio ensures steer clear of the risk from one single asset class.

Finally, even though the tax planning for the last FY may be over, one can ideally use ELSS funds to do their SIP investments and plan to save tax for this new FY. A SIP in ELSS Funds like the SBI Long Term Equity Fund will ensure that Tax planning does not become a last-minute activity. The implementation of the new tax regime as the default option offers less tax rebates while the old regime has multiple options. However, ELSS being a diversified equity fund, investors can use it for long term wealth creation too.

Wishing you a wonderful New Financial Year ahead.

Happy Investing!

**Warm Regards,**

**D P Singh**

**Deputy MD & Joint CEO**

Source: \*Crisil | #AMFI

Snapshot of Equity Funds & Other Categories									
Scheme Name	SBI Blue Chip Fund	SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	SBI Flexicap Fund	SBI Multicap Fund	SBI Dividend Yield Fund	SBI Contra Fund	SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	SBI Magnum Midcap Fund	SBI Magnum Global Fund
Ideal Investment Horizon	4 years +	3 years +	4 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +
Inception Date	14/02/2006	01/01/1991	29/09/2005	08/03/2022	14/03/2023	05/07/1999	28/02/1993	29/03/2005	30/09/1994
Fund Manager	Ms. Sohini Andani & *Mr. Pradeep Kesavan	Mr. Rohit Shimpi & *Pradeep Kesavan	Mr. R. Srinivasan & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. R. Srinivasan & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Rohit Shimpi & *Mr. Pradeep Kesavan	Mr. Dinesh Balachandran & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Saurabh Pant & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Ms. Sohini Andani & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. R. Srinivasan & *Mr. Pradeep Kesavan
Managing Since	Ms. Sohini Sep-2010 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Rohit Jan-2022 & Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan March-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Rohit March-2023 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Dinesh May-2018 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Saurabh Sep-2016 & Mr. Pradeep (w.e.f. Dec 2023)	Ms. Sohini July-2010 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)
First Tier Benchmark	S&P BSE 100 Index (TRI)	Nifty ESG 100 TRI	S&P BSE 500 Index (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	S&P BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)
Fund Details as on 31 March 2024									
Month End AUM (₹ in Crores)	₹44,819.49	₹5,525.30	₹20,283.05	₹14,900.36	₹6,934.94	₹26,776.87	₹21,270.03	₹16,856.01	₹6,276.00
Portfolio Turnover	0.14	0.24	0.61	0.46	-	1.67	0.55	0.14	0.45
Standard Deviation <sup>a</sup>	11.76%	12.59%	11.35%	-	-	12.17%	12.55%	11.55%	11.13%
Beta <sup>a</sup>	0.89	0.86	0.83	-	-	0.83	0.88	0.71	0.69
Sharpe Ratio <sup>a</sup>	0.62	0.56	0.63	-	-	1.57	0.98	1.20	0.50
Expense Ratio	Regular- 1.54% Direct- 0.85%	Regular- 1.94% Direct- 1.32%	Regular- 1.69% Direct- 0.85%	Regular- 1.73% Direct- 0.92%	Regular- 1.82% Direct- 0.76%	Regular- 1.60% Direct- 0.65%	Regular- 1.67% Direct- 0.77%	Regular- 1.70% Direct- 0.83%	Regular- 1.89% Direct- 1.20%
Portfolio Classification By Asset Allocation (%) as on 31 March 2024									
Large Cap (%)	81.41	70.94	50.56	35.39	66.01	38.43	43.00	8.37	18.71
Mid Cap (%)	14.83	19.48	24.57	25.83	19.97	26.05	36.62	65.95	31.46
Small Cap (%)	-	3.25	15.65	33.70	4.09	14.40	13.52	17.53	20.43
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (%)	3.64	6.33	9.12	3.73	9.93	14.14	6.86	8.09	29.40
Portfolio Classification By Industry Allocation (%) as on 31 March 2024									
Portfolio Classification By Industry	Financial Services 29.17 Automobile And Auto Components 15.34 Fast Moving Consumer Goods 9.48 Healthcare 7.66 Construction 6.23 Information Technology 4.94 Oil, Gas & Consumable Fuels 4.37 Capital Goods 4.07 Cash, Cash Equivalents And Others 3.64 Construction Materials 2.97	Financial Services 31.06 Information Technology 16.39 Automobile And Auto Components 11.36 Capital Goods 10.45 Construction 5.46 Cash, Cash Equivalents And Others 4.17 Construction Materials 4.04 Fast Moving Consumer Goods 3.94 Consumer Services 2.42 Metals & Mining 1.93	Financial Services 27.60 Information Technology 9.54 Automobile And Auto Components 8.21 Cash, Cash Equivalents And Others 7.59 Consumer Goods 6.14 Consumer Durables 5.81 Healthcare 5.32 Cash, Cash Equivalents And Others 4.10 Power Construction Materials 3.02	Financial Services 18.85 Consumer Durables 9.05 Healthcare 7.27 Consumer Services 6.77 Automobile And Auto Components 6.70 Textiles 5.70 Fast Moving Consumer Goods 5.18 Chemicals 4.79 Telecommunication Services 4.04	Financial Services 21.49 Information Technology 14.69 Automobile And Auto Components 14.29 Consumer Goods 9.57 Capital Goods 6.43 Oil, Gas & Consumable Fuels 6.36 Power 5.46 Cash, Cash Equivalents And Others 4.64 Realty 3.71 Construction 3.49	Financial Services 19.80 Oil, Gas & Consumable Fuels 9.30 Healthcare 6.98 Sovereign Technology 6.77 Automobile And Auto Components 6.06 Cash, Cash Equivalents And Others 5.37 Power 4.89 Capital Goods 4.63 Metals & Mining 4.46	Financial Services 20.26 Healthcare 10.65 Information Technology 9.71 Automobile And Auto Components 9.23 Consumer Durables 6.04 Metals & Mining 5.51 Fast Moving Consumer Goods 5.19 Construction Materials 5.19 Cash, Cash Equivalents And Others 4.76 Oil, Gas & Consumable Fuels 4.64	Financial Services 17.05 Automobile And Auto Components 15.87 Capital Goods 10.19 Healthcare 8.31 Cash, Cash Equivalents And Others 8.09 Consumer Services 6.73 Textiles 6.37 Chemicals 5.07 Realty 4.57 Power 4.16 Financial Services Media, Entertainment & Publication 1.77	Information Technology 21.83 Fast Moving Consumer Goods 20.60 Healthcare 20.04 Automobile And Auto Components 7.61 Textiles 7.16 Cash, Cash Equivalents 6.94 Cash, Cash Equivalents 6.54 Chemicals 3.86 Financial Services 2.32 Media, Entertainment & Publication 1.77
Other Details									
Exit Load	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%	Within 1 Year - 1%	On or Before 30 days - 0.10%	Within 1 Year - 1%	Within 1 Year - 1%
Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. <sup>a</sup> Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan   *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme W.e.f. 1st Dec 2023.									

# Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	SBI Banking & Financial Services Fund	SBI PSU Fund	SBI Magnum COMMA Fund	
Ideal Investment Horizon	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical	Tactical	
Inception Date	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	08/08/2005	
Fund Manager	Mr. R. Srinivasan & *Mr.Pradeep Kesavan (w.e.f. Dec 2023)	Mr. R. Srinivasan & *Mr.Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Dinesh Balachandran	Mr. Tanmaya Desai & *Mr.Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Milind Agrawal & *Mr.Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Richard D'souza	Mr. Richard D'souza & *Mr.Pradeep Kesavan (w.e.f. Dec 2023)	
Managing Since	Mr. R. Srinivasan May-2009 & Pradeep (w.e.f. Dec 2023)	Mr. R. Srinivasan Nov - 2013 & Mr. Pradeep (w.e.f. Dec 2023)	Sep-2016	Mr. Tanmaya Jun-2011 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Milind Aug-2019 & Mr. Pradeep (w.e.f. Dec 2023)	Aug-2014	Mr. Richard Aug-2014 & Mr. Pradeep (w.e.f. Dec 2023)	
First Tier Benchmark	S&P BSE 500 Index (TRI)	S&P BSE 250 Small Cap Index TRI	S&P BSE 500 Index (TRI)	S&P BSE HEALTH CARE Index (TRI)	Nifty Financial Services Index (TRI)	S&P BSE PSU INDEX (TRI)	Nifty Commodities Index (TRI)	
Fund Details as on 31 March 2024								
Month End AUM (Rs. in Crores)	₹32,190.38	₹25,434.98	₹21,976.26	₹2,626.34	₹5,056.05	₹1,875.84	₹550.96	
Portfolio Turnover	0.25	1.03	0.19	0.43	1.66	0.59	0.84	
Standard Deviation <sup>#</sup>	12.20%	11.53%	13.30%	14.70%	14.73%	20.33%	16.84%	
Beta <sup>#</sup>	0.72	0.61	0.95	0.89	0.84	0.95	0.82	
Sharpe Ratio <sup>#</sup>	0.64	1.18	1.28	0.82	0.41	1.34	0.63	
Expense Ratio	Regular- 1.60% Direct- 0.76%	Regular- 1.62% Direct- 0.69%	Regular- 1.64%, Direct- 0.96%	Regular- 2.01%, Direct- 0.95%	Regular- 1.87% Direct- 0.77%	Regular- 2.10%, Direct- 0.96%	Regular- 2.56%, Direct- 2.00%	
Portfolio Classification By Asset Allocation (%) as on 31 March 2024								
Large Cap (%)	43.15	-	53.75	34.89	73.15	49.73	52.74	
Mid Cap (%)	37.08	6.42	23.21	30.70	15.02	23.41	19.97	
Small Cap (%)	1.32	82.14	13.23	28.28	8.47	17.91	24.05	
Unclassified (%)	-	-	-	-	-	-	-	
Other Assets (%)	17.83	11.44	9.81	6.13	3.36	8.95	3.24	
Portfolio Classification By Industry Allocation (%) as on 31 March 2024								
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services	38.39	Capital Goods	16.22	Financial Services	29.75	Oil, Gas & Consumable Fuels	32.78
	Telecommunication	9.02	Consumer Durables	13.77	Derivatives	Power	Metals & Mining	22.23
	Healthcare	8.16	Financial Services	13.60	Cash, Cash Equivalents And Others	Oil, Gas & Consumable Fuels	Construction Materials	12.46
	Fast Moving Consumer Goods	8.12	Consumer Services	10.95	Cash, Cash Equivalents And Others	Metals & Mining	Power	11.26
	Information Technology	7.43	Construction	8.08	Capital Goods	Capital Goods	Utilities	4.92
	Cash, Cash Equivalents And Others	6.52	Chemicals	7.39	Healthcare	Fast Moving Consumer Goods	Consumer Goods	4.52
	Automobile And Auto Components	5.25	Cash, Cash Equivalents And Others	6.95	Automobile And Auto Components	Cash, Cash Equivalents And Others	Cash, Cash Equivalents	3.24
	Consumer Services	3.83	Fast Moving Consumer Goods	6.76	Information Technology	Construction	Capital Goods	3.22
	Automobile And Auto Components	3.30	Derivatives	3.86	Power	Construction	Textiles	3.19
	Services	2.80	Automobile And Auto Components	3.06	Telecommunication	Metals & Mining	Chemicals	2.18
Other Details								
Exit Load	Within 1 Year - 1%	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: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan | \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme W.e.f. 1st Dec 2023.

Snapshot of Equity Funds & Other Categories							
Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI Gold Fund	SBI International Access – US Equity FoF	SBI Energy Opportunities Fund
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	Tactical	Tactical
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	12/09/2011	22/03/2021	26/02/2024
Fund Manager	Mr. Bhavin Vithlani & *Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Saurabh Pant & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Saurabh Pant & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Raviprakash Sharma & *Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Raviprakash Sharma	Mr. Pradeep Kesavan (w.e.f. Dec 2023)	Mr. Raj Gandhi & Mr. Pradeep Kesavan
Managing Since	Mr. Bhavin Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Saurabh Jun-2011 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Saurabh Jan-2022 & Mr. Pradeep (w.e.f. Dec 2023)	Mr. Raviprakash Mar-2019 & Mr. Pradeep (w.e.f. Dec 2023)	Sep-2011	(w.e.f. Dec 2023)	Feb - 2024
First Tier Benchmark	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	S&P BSE Teck Index (TRI)	Nifty 50 Index (TRI)	Price of Physical Gold	S&P 500 Index, after converting it to Indian Rupee	Nifty Energy TRI
Fund Details as on 31 March 2024							
Month End AUM (Rs. in Crores)	₹2,432.22	₹2,026.18	₹3,668.14	₹189.69	₹1,603.76	₹903.01	₹7,454.14
Portfolio Turnover	0.37	0.34	0.32	0.36	-	-	-
Standard Deviation*	12.39%	11.02%	17.08%	12.02%	-	-	-
Beta*	0.74	0.59	0.89	0.87	-	-	-
Sharpe Ratio*	1.74	1.38	0.58	0.85	-	-	-
Expense Ratio	Regular- 2.06% Direct- 1.39%	Regular- 2.09% Direct- 1.00%	Regular- 1.93% Direct- 0.85%	Regular- 0.75% Direct- 0.42%	Regular- 0.42% Direct- 0.10%	Regular- 1.60% Direct- 0.90%	Regular- 1.74% Direct- 0.47%
Portfolio Classification By Asset Allocation (%) as on 31 March 2024							
Large Cap (In %)	46.60	32.64	60.68	98.97	-	-	57.35
Mid Cap (In %)	11.41	20.63	12.29	1.02	-	-	11.45
Small Cap (In %)	31.06	42.16	13.19	-	ETF-99.95	Overseas Mutual Fund: 99.27	16.94
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (In %)	10.93	4.57	13.84	0.01	0.05	0.73	6.30
Portfolio Classification By Industry Allocation (%) as on 31 March 2024							
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods	Fast Moving Consumer Goods	Information Technology	Fast Moving Consumer Goods	Exchange Traded Funds	Mutual Fund	Oil, Gas & Consumable Fuels
	Oil, Gas & Consumable Fuels	Consumer Durables	Telecommunication	Healthcare	Cash, Cash Equivalents And Others	Cash, Cash Equivalents And Others	Power
	Construction Materials	Consumer Services	Media, Entertainment & Publication	Information Technology			Capital Goods
	Construction	Automobile And Textiles	Services	Financial Services			Sovereign
	Financial Services	Auto Components	Consumer Services	Automobile And Auto Components			Cash, Cash Equivalents And Others
	Cash, Cash Equivalents And Others	Telecommunication	Consumer Services	Metals & Mining			Financial Services
	Telecommunication	Cash, Cash Equivalents And Others	Cash, Cash Equivalents And Others	Oil, Gas & Consumable Fuels			Construction
	Power	Services	1.61	Telecommunication			Chemicals
	Services	Media, Entertainment & Publication		Consumer Durables			
	Metals & Mining			Construction Materials			
Other Details							
Exit Load	Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	On or before 15 days from the date of allotment - 0.5% For exit after 15 days from the date of allotment - Nil	On or before 15 days - 1%	For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil	For exit on or before 1 year from the date of allotment: 1% and 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: FBIL Overnight Mibor rate (7.90% as on 31 st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST*, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan   *Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme W.e.f. 1 st Dec 2023.						

**SBI****BLUE CHIP FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme predominantly investing in large cap stocks.
- Date of Allotment:** 14/02/2006
- Report As On:** 31/03/2024
- AUM for the Month of March 2024**  
₹ 43,978.99 Crores
- AUM as on March 31, 2024**  
₹ 44,819.49 Crores
- Fund Manager: Ms. Sohini Andani & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Ms. Sohini Andani Sep-2010  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Ms. Sohini Andani Over 27 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 100 Index (TRI)
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %; For exit after 1 year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation<sup>#</sup>** : 11.76%  
**Beta<sup>#</sup>** : 0.89  
**Sharpe Ratio<sup>#</sup>** : 0.62

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

**Equity Turnover** : 0.13  
**Total Turnover** : 0.14

**Total Turnover = Equity + Debt + Derivatives**

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

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	45.4999
Reg-Plan-Growth	79.9810
Dir-Plan-IDCW	56.9892
Dir-Plan-Growth	87.8114

**LAST IDCW**

Face value: ₹10

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

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

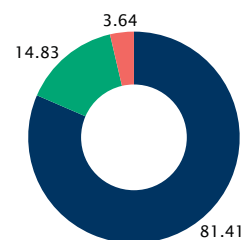
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
HDFC Bank Ltd.	8.08
ICICI Bank Ltd.	7.82
Larsen & Toubro Ltd.	6.23
ITC Ltd.	4.81
Bajaj Finance Ltd.	4.55
Reliance Industries Ltd.	4.22
Infosys Ltd.	3.98
Britannia Industries Ltd.	2.85
Kotak Mahindra Bank Ltd.	2.59
Page Industries Ltd.	2.44
Sun Pharmaceutical Industries Ltd.	2.31
Bharti Airtel Ltd.	2.31
Eicher Motors Ltd.	2.25
Divi's Laboratories Ltd.	2.10
Maruti Suzuki India Ltd.	1.97
Mahindra & Mahindra Ltd.	1.93
Cholamandalam Investment & Finance Co. Ltd.	1.88
Hindustan Unilever Ltd.	1.82
Cummins India Ltd.	1.81
DLF Ltd.	1.80
Bajaj Auto Ltd.	1.77
Thermax Ltd.	1.62
Sona Blw Precision Forgings Ltd.	1.58
Shree Cement Ltd.	1.58
Asian Paints Ltd.	1.52
Mankind Pharma Ltd.	1.44
Ultratech Cement Ltd.	1.39
HDFC Life Insurance Company Ltd.	1.30

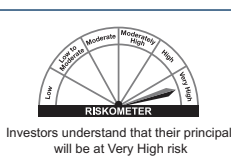
Stock Name	(%) Of Total AUM
Hindalco Industries Ltd.	1.25
Cipla Ltd.	1.17
Samvardhana Motherson International Ltd.	1.16
ICICI Lombard General Insurance Company Ltd.	1.14
TVS Motor Company Ltd.	1.13
ICICI Prudential Life Insurance Company Ltd.	1.13
Hero Motocorp Ltd.	1.05
Avenue Supermarts Ltd.	1.05
Tube Investments Of India Ltd.	1.03
Tata Consultancy Services Ltd.	0.96
Godrej Properties Ltd.	0.87
Schaeffler India Ltd.	0.82
Motherson Sumi Wiring India Ltd.	0.65
SKF India Ltd.	0.64
Max Healthcare Institute Ltd.	0.64
PI Industries Ltd.	0.52
Life Insurance Corporation Of India	0.33
Zomato Ltd.	0.25
Axis Bank Ltd.	0.24
Indian Oil Corporation Ltd.	0.15
State Bank Of India	0.11
<b>Total</b>	<b>96.24</b>
<b>Treasury Bills</b>	
91 Day T-Bill 09.05.24	0.06
182 Day T-Bill 11.04.24	0.06
<b>Total</b>	<b>0.12</b>
<b>Cash, Cash Equivalents And Others</b>	<b>3.64</b>
<b>Grand Total</b>	<b>100.00</b>

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

Financial Services	29.17
Automobile And Auto Components	15.34
Fast Moving Consumer Goods	9.48
Healthcare	7.66
Construction	6.23
Information Technology	4.94
Oil, Gas & Consumable Fuels	4.37
Capital Goods	4.07
Construction Materials	2.97
Realty	2.67
Textiles	2.44
Telecommunication	2.31
Consumer Durables	1.52
Consumer Services	1.30
Metals & Mining	1.25
Chemicals	0.52
Sovereign	0.12
Cash, Cash Equivalents And Others	3.64

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

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

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

- Long term capital appreciation.
  - Investment in equity and equity-related instruments of large cap companies.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

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

(Previously known as SBI Magnum Equity ESG Fund)

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An open-ended Equity Scheme investing in companies following the ESG theme with exclusionary strategy.
- **Date of Allotment:** 01/01/1991
- **Report As On:** 31/03/2024
- **AAUM for the Month of March 2024**  
₹ 5,492.06 Crores
- **AUM as on March 31, 2024**  
₹ 5,525.30 Crores
- **Fund Manager:** Mr. Rohit Shimpi & Mr. Pradeep Kesavan (overseas investments) Managing Since: Mr. Rohit Shimpi Jan-2022 Mr. Pradeep Kesavan Dec-2023  
**Total Experience:** Mr. Rohit Shimpi Over 16 years Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty 100 ESG TRI
- **Exit Load:**  
For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP\* Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- **Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.**
- **Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation\* : 12.59%  
 Beta\* : 0.86  
 Sharpe Ratio\* : 0.56  
 Portfolio Turnover\* :  
 Equity Turnover : 0.24  
 Total Turnover : 0.24

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

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	64.7566
Reg-Plan-Growth	207.0595
Dir-Plan-IDCW	80.8063
Dir-Plan-Growth	225.0882

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

**LAST IDCW**

Face value: ₹10

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

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

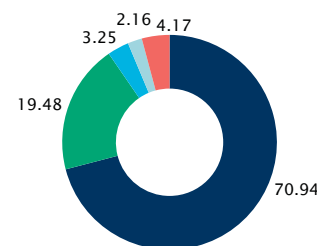
ICICI Bank Ltd.	7.39
Infosys Ltd.	7.32
HDFC Bank Ltd.	6.91
Axis Bank Ltd.	5.95
Larsen & Toubro Ltd.	5.46
Maruti Suzuki India Ltd.	4.25
Tata Consultancy Services Ltd.	4.08
Ultratech Cement Ltd.	4.04
State Bank Of India	3.81
ABB India Ltd.	3.09
Sona Blw Precision Forgings Ltd.	2.30
Cholamandalam Investment & Finance Co. Ltd.	2.30
Hindustan Unilever Ltd.	2.21
L&T Technology Services Ltd.	1.98
TVS Motor Company Ltd.	1.95
Hindalco Industries Ltd.	1.93
Eicher Motors Ltd.	1.92
Reliance Industries Ltd.	1.88
HDFC Asset Management Co. Ltd.	1.87
Page Industries Ltd.	1.85
Cummins India Ltd.	1.85
Thermax Ltd.	1.79
Britannia Industries Ltd.	1.73
Kotak Mahindra Bank Ltd.	1.66
Divi's Laboratories Ltd.	1.56
Timken India Ltd.	1.50
Power Grid Corporation Of India Ltd.	1.50

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

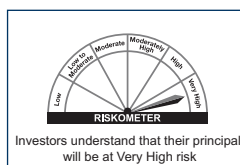
FSN E-Commerce Ventures Ltd.	1.32
Hitachi Energy India Ltd.	1.26
Bank Of India	1.17
Brigade Enterprises Ltd.	1.13
Jubilant Foodworks Ltd.	1.10
Ashok Leyland Ltd.	0.96
Schaeffler India Ltd.	0.94
Whirlpool Of India Ltd.	0.86
Coforge Ltd.	0.85
<b>Total</b>	<b>93.67</b>
<b>Foreign Equity Shares</b>	
Microsoft Corporation	2.16
<b>Total</b>	<b>2.16</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.17</b>
<b>Grand Total</b>	<b>100.00</b>

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

Financial Services	31.06
Information Technology	16.39
Automobile And Auto Components	11.36
Capital Goods	10.45
Construction	5.46
Construction Materials	4.04
Fast Moving Consumer Goods	3.94
Consumer Services	2.42
Metals & Mining	1.93
Oil, Gas & Consumable Fuels	1.88
Textiles	1.85
Healthcare	1.56
Power	1.50
Realty	1.13
Consumer Durables	0.86
Cash, Cash Equivalents And Others	4.17

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

■ Large Cap ■ Smallcap ■ Midcap ■ Foreign Equity shares  
 ■ Cash, Cash Equivalents, And Others



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

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

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

# SBI FLEXICAP FUND

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

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Dynamic Equity Scheme investing across large cap, mid cap, small cap stocks.
- Date of Allotment:** 29/09/2005
- Report As On:** 31/03/2024
- AUM for the Month of March 2024**  
₹ 20,107.32 Crores
- AUM as on March 31, 2024**  
₹ 20,283.05 Crores
- Fund Manager: Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. R. Srinivasan Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. R. Srinivasan Over 30 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 500 Index (TRI)
- Exit Load:** For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation <sup>2</sup>	: 11.35%
Beta <sup>3</sup>	: 0.83
Sharpe Ratio <sup>4</sup>	: 0.63
Portfolio Turnover <sup>5</sup>	
Equity Turnover	: 0.55
Total Turnover	: 0.61

**Total Turnover = Equity + Debt + Derivatives**  
<sup>1</sup>Source: CRISIL Fund Analyser  
<sup>2</sup>Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
<sup>3</sup>Risk Free rate: RBI Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	43.1884
Reg-Plan-Growth	96.4509
Dir-Plan-IDCW	53.2695
Dir-Plan-Growth	106.5750

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

## LAST IDCW

Face value: ₹10

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

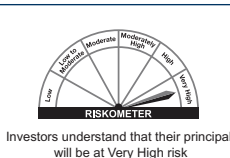
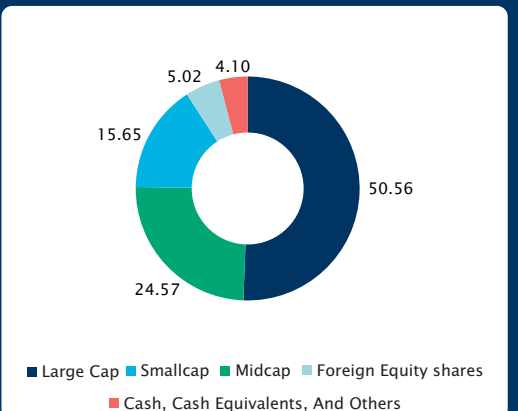
## PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Indian Bank	0.68
Reliance Industries Ltd.	6.07	Bharat Forge Ltd.	0.66
ICICI Bank Ltd.	5.69	TVS Motor Company Ltd.	0.64
Kotak Mahindra Bank Ltd.	5.43	Sheela Foam Ltd.	0.63
Infosys Ltd.	3.56	Krishna Institute Of Medical Sciences Ltd.	0.60
HDFC Bank Ltd.	2.91	Gland Pharma Ltd.	0.59
Larsen & Toubro Ltd.	2.36	Hindustan Unilever Ltd.	0.56
Bharti Airtel Ltd.	2.27	Cipla Ltd.	0.55
Mahindra & Mahindra Ltd.	2.25	Relaxo Footwears Ltd.	0.54
Nuvoco Vistas Corporation Ltd.	1.92	G R Infra Projects Ltd.	0.54
ITC Ltd.	1.92	Indian Energy Exchange Ltd.	0.53
Tata Motors Ltd.	1.88	Godrej Consumer Products Ltd.	0.50
Torrent Power Ltd.	1.80	Whirlpool Of India Ltd.	0.46
Rec Ltd.	1.78	Mankind Pharma Ltd.	0.46
Carborundum Universal Ltd.	1.75	Kajaria Ceramics Ltd.	0.46
Hindalco Industries Ltd.	1.72	Paradeep Phosphates Ltd.	0.45
Sun Pharmaceutical Industries Ltd.	1.66	Life Insurance Corporation Of India	0.44
Sona Blw Precision Forgings Ltd.	1.65	Gujarat Ambuja Exports Ltd.	0.41
Petronet Lng Ltd.	1.52	Gokaldas Exports Ltd.	0.39
ICICI Lombard General Insurance Company Ltd.	1.52	Rossari Biotech Ltd.	0.38
Max Healthcare Institute Ltd.	1.46	Canara Bank	0.36
Jubilant Foodworks Ltd.	1.40	Aether Industries Ltd.	0.32
Delhivery Ltd.	1.38	Timken India Ltd.	0.30
Colgate Palmolive (India) Ltd.	1.37	Doms Industries Ltd.	0.27
Bank Of India	1.29	Vip Industries Ltd.	0.26
SBI Life Insurance Co. Ltd.	1.26	Happy Forgings Ltd.	0.24
Muthoot Finance Ltd.	1.22	Elh Ltd.	0.22
CESC Ltd.	1.22	Sai Silks (Kalamandir) Ltd.	0.20
Voltas Ltd.	1.14	Indiamart Intermesh Ltd.	0.19
V-Guard Industries Ltd.	1.14	Campus Activewear Ltd.	0.15
United Breweries Ltd.	1.11	RHI Magnesita India Ltd.	0.10
Star Cement Ltd.	1.10	Graphite India Ltd.	0.09
ZF Commercial Vehicle Control Systems India Ltd.	1.08	Cholamandalam Investment & Finance Co. Ltd.	0.06
Container Corporation Of India Ltd.	1.04	Uno Minda Ltd.	0.05
HDFC Asset Management Co. Ltd.	1.03	<b>Total</b>	<b>90.78</b>
Havells India Ltd.	1.03	<b>Foreign Equity Shares</b>	
DLF Ltd.	1.02	Cognizant Technology Solutions Corporation	2.71
Tata Consultancy Services Ltd.	0.96	Alphabet Inc.	1.53
Power Finance Corporation Ltd.	0.96	Microsoft Corporation	0.78
Aavas Financiers Ltd.	0.94	<b>Total</b>	<b>5.02</b>
FSN E-Commerce Ventures Ltd.	0.87	<b>Treasury Bills</b>	
Page Industries Ltd.	0.84	182 Day T-Bill 11.04.24	0.10
K.P.R. Mill Ltd.	0.79	<b>Total</b>	<b>0.10</b>
Nippon Life India Asset Management Ltd.	0.76	<b>Cash, Cash Equivalents And Others</b>	<b>4.10</b>
State Bank Of India	0.74	<b>Grand Total</b>	<b>100.00</b>
Tips Industries Ltd.	0.69		

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.60
Information Technology	9.54
Automobile And Auto Components	8.21
Oil, Gas & Consumable Fuels	7.59
Fast Moving Consumer Goods	6.14
Consumer Durables	5.81
Healthcare	5.32
Power	3.02
Construction Materials	3.02
Construction	2.90
Consumer Services	2.88
Capital Goods	2.48
Services	2.42
Telecommunication	2.27
Textiles	2.02
Metals & Mining	1.72
Chemicals	1.15
Realty	1.02
Media, Entertainment & Publication	0.69
Sovereign	0.10
Cash, Cash Equivalents And Others	4.10

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI Flexicap Fund

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

- 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

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

# SBI

## MULTICAP FUND

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

### Investment Objective

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

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

### Fund Details

- Type of Scheme**  
An open ended equity scheme investing across large cap, mid cap, small cap stocks
- Date of Allotment:** 08/03/2022
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 14,672.87 Crores
- AUM as on March 31, 2024**  
₹ 14,900.36 Crores
- Fund Manager:** Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. R. Srinivasan March-2022  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. R. Srinivasan Over 30 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY 500 Multicap 50:25:25 TRI
- Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment.  
1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment  
NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six instalments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Portfolio Turnover\***  
Equity Turnover : 0.37  
Total Turnover : 0.46

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st March 2024, based on month-end NAV. Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	13.6307
Reg-Plan-Growth	13.6291
Dir-Plan-IDCW	13.9154
Dir-Plan-Growth	13.9154

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

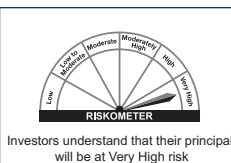
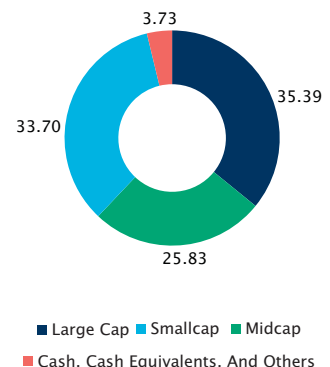
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Jupiter Life Line Hospitals Ltd.	1.36
ICICI Bank Ltd.	5.14	Bank Of India	1.29
Interglobe Aviation Ltd.	4.52	Samhi Hotels Ltd.	1.26
TVS Motor Company Ltd.	4.33	Nazara Technologies Ltd.	1.24
Bharti Airtel Ltd.	4.04	Infosys Ltd.	1.18
K.P.R. Mill Ltd.	3.92	Sai Silks (Kalamandir) Ltd.	1.04
Blue Star Ltd.	3.67	Relaxo Footwears Ltd.	0.89
State Bank Of India	3.53	Aether Industries Ltd.	0.83
Torrent Power Ltd.	3.52	Vip Industries Ltd.	0.24
Bajaj Finance Ltd.	3.40	Campus Activewear Ltd.	0.17
Hindalco Industries Ltd.	3.38	<b>Total</b>	<b>94.92</b>
Muthoot Finance Ltd.	3.28	<b>Government Securities</b>	
United Breweries Ltd.	3.15	Government Of India	0.68
Jubilant Foodworks Ltd.	3.02	<b>Total</b>	<b>0.68</b>
Divi's Laboratories Ltd.	3.01	<b>Treasury Bills</b>	
Carborundum Universal Ltd.	2.98	182 Day T-Bill 11.04.24	0.67
Krishna Institute Of Medical Sciences Ltd.	2.90	<b>Total</b>	<b>0.67</b>
Tata Consultancy Services Ltd.	2.86	<b>Cash, Cash Equivalents And Others</b>	<b>3.73</b>
Petronet Lng Ltd.	2.61	<b>Grand Total</b>	<b>100.00</b>
Sona Blw Precision Forgings Ltd.	2.37		
Aptus Value Housing Finance India Ltd.	2.21		
PVR Inox Ltd.	2.20		
Paradeep Phosphates Ltd.	2.12		
Kalpataru Projects International Ltd.	2.08		
TTK Prestige Ltd.	2.06		
Mrs. Bectors Food Specialities Ltd.	2.03		
V-Guard Industries Ltd.	2.02		
Archean Chemical Industries Ltd.	1.84		
Page Industries Ltd.	1.78		
V-Mart Retail Ltd.	1.45		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	18.85
Consumer Durables	9.05
Healthcare	7.27
Consumer Services	6.77
Automobile And Auto Components	6.70
Textiles	5.70
Fast Moving Consumer Goods	5.18
Chemicals	4.79
Services	4.52
Telecommunication	4.04
Information Technology	4.04
Power	3.52
Media, Entertainment & Publication	3.44
Metals & Mining	3.38
Capital Goods	2.98
Oil, Gas & Consumable Fuels	2.61
Construction	2.08
Sovereign	1.35
Cash, Cash Equivalents And Others	3.73

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI MultiCap Fund

This product is suitable for investors who are seeking^:

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

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



## DIVIDEND YIELD FUND

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

### Investment Objective

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

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 14/03/2023

#### • Report As On: 31/03/2024

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

₹ 6,885.20 Crores

#### • AUM as on March 31, 2024

₹ 6,934.94 Crores

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

Managing Since:

Mr. Rohit Shimpi March-2023

Mr. Pradeep Kesavan Dec-2023

#### Total Experience:

Mr. Rohit Shimpi: Over 16 years

Mr. Pradeep Kesavan: Over 18 years

#### • First Tier Benchmark:

NIFTY 500 TRI

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

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

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

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

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

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

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

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

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

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

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

#### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1000 & in multiples of ₹ 1

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	13.4997
Reg-Plan-Growth	13.4997
Dir-Plan-IDCW	13.6541
Dir-Plan-Growth	13.6541

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

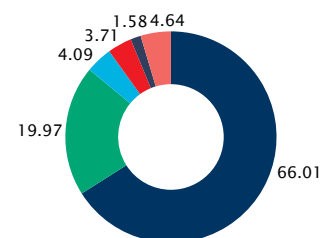
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Nestle India Ltd.	1.51
HDFC Bank Ltd.	7.92	Mahindra & Mahindra Financial Services Ltd.	1.49
Infosys Ltd.	5.76	Bank Of Baroda	1.46
Power Grid Corporation Of India Ltd.	5.46	Tech Mahindra Ltd.	1.42
Tata Consultancy Services Ltd.	4.98	Grindwell Norton Ltd.	1.38
State Bank Of India	4.72	Abbott India Ltd.	1.37
Maruti Suzuki India Ltd.	3.72	Ultratech Cement Ltd.	1.34
Bajaj Auto Ltd.	3.58	Bharat Forge Ltd.	1.34
Larsen & Toubro Ltd.	3.49	Computer Age Management Services Ltd.	1.26
Cummins India Ltd.	3.49	Divi's Laboratories Ltd.	1.24
ITC Ltd.	3.40	National Aluminium Company Ltd.	1.10
Oil & Natural Gas Corporation Ltd.	3.25	Bank Of India	1.03
GAIL (India) Ltd.	3.11	<b>Total</b>	<b>90.07</b>
L&T Technology Services Ltd.	2.53	<b>Real Estate Investment Trust</b>	
Hindustan Unilever Ltd.	2.51	Nexus Select Trust	2.58
TVS Motor Company Ltd.	2.17	Embassy Office Parks Reit	1.13
Colgate Palmolive (India) Ltd.	2.15	<b>Total</b>	<b>3.71</b>
Schaeffler India Ltd.	1.82	<b>Infrastructure Investment Trust</b>	
HDFC Asset Management Co. Ltd.	1.81	Cube Highways Trust	1.58
ICICI Lombard General Insurance Company Ltd.	1.80	<b>Total</b>	<b>1.58</b>
The Great Eastern Shipping Co. Ltd.	1.73	<b>Cash, Cash Equivalents And Others</b>	<b>4.64</b>
Mahindra & Mahindra Ltd.	1.66	<b>Grand Total</b>	<b>100.00</b>
SKF India Ltd.	1.56		
Tata Steel Ltd.	1.51		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	21.49
Information Technology	14.69
Automobile And Auto Components	14.29
Fast Moving Consumer Goods	9.57
Capital Goods	6.43
Oil, Gas & Consumable Fuels	6.36
Power	5.46
Realty	5.46
Construction	3.49
Services	3.31
Healthcare	2.61
Metals & Mining	2.61
Construction Materials	1.34
Cash, Cash Equivalents And Others	4.64

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Smallcap ■ Midcap  
 ■ Real Estate Investment Trust ■ Infrastructure Investment Trust  
 ■ Cash, Cash Equivalents, And Others



Investors understand that their principal will be at Very High risk

#### SBI Dividend Yield Fund

This product is suitable for investors who are seeking^:

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

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

## EQUITY-CONTRA FUND



## CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Equity Scheme following contrarian investment strategy.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 26,107.66 Crores
- AUM as on March 31, 2024**  
₹ 26,776.87 Crores
- Fund Manager:** Mr. Dinesh Balachandran & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Dinesh May-2018  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Dinesh Over 21 Years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 500 TRI
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation <sup>#</sup>	: 12.17%
Beta <sup>#</sup>	: 0.83
Sharpe Ratio <sup>#</sup>	: 1.57
Portfolio Turnover <sup>*</sup>	
Equity Turnover	: 0.20
Total Turnover	: 1.67

Total Turnover = Equity + Debt + Derivatives

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

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	58.0801
Reg-Plan-Growth	334.9360
Dir-Plan-IDCW	76.2910
Dir-Plan-Growth	361.4914

## LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
09-Mar-18 (Dir Plan)	2.90	24.7907
09-Mar-18 (Reg Plan)	2.30	19.7427
23-Jun-17 (Dir Plan)	2.90	25.7138
23-Jun-17 (Reg Plan)	2.30	20.5531
26-Feb-16 (Dir Plan)	2.30	20.0765
26-Feb-16 (Reg Plan)	2.00	16.1649

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

## PORTFOLIO

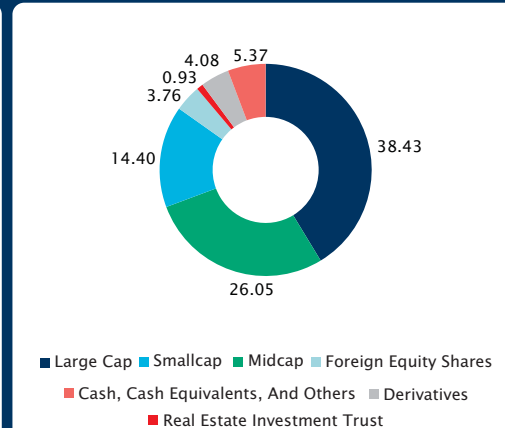
Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>			
State Bank Of India	2.88	-	2.88
HDFC Bank Ltd.	2.84	-	2.84
GAIL (India) Ltd.	2.78	-	2.78
ICICI Bank Ltd.	2.16	-	2.16
Torrent Power Ltd.	1.95	-	1.95
Tata Steel Ltd.	1.94	-	1.94
Axis Bank Ltd.	1.92	-1.23	0.69
Whirlpool Of India Ltd.	1.84	-	1.84
Oil & Natural Gas Corporation Ltd.	1.75	-	1.75
Petronet Lng Ltd.	1.72	-	1.72
ICICI Prudential Life Insurance Company Ltd.	1.67	-	1.67
Biocon Ltd.	1.65	-	1.65
Cipla Ltd.	1.59	-	1.59
Tech Mahindra Ltd.	1.52	-	1.52
Reliance Industries Ltd.	1.36	-	1.36
ACC Ltd.	1.34	-	1.34
Kotak Mahindra Bank Ltd.	1.33	-	1.33
Mahindra & Mahindra Ltd.	1.32	-	1.32
FSN E-Commerce Ventures Ltd.	1.32	-	1.32
Aster Dm Healthcare Ltd.	1.25	-	1.25
Tata Motors Ltd.	1.19	-	1.19
Delhivery Ltd.	1.19	-	1.19
Power Grid Corporation Of India Ltd.	1.16	-	1.16
Voltas Ltd.	1.13	-	1.13
Cummins India Ltd.	1.11	-	1.11
Life Insurance Corporation Of India	1.06	-	1.06
Hindalco Industries Ltd.	1.05	-	1.05
Indian Oil Corporation Ltd.	1.04	-	1.04
Equitas Small Finance Bank Ltd.	1.04	-	1.04
The Federal Bank Ltd.	1.02	-	1.02
CESC Ltd.	0.99	-	0.99
Infosys Ltd.	0.92	-	0.92
Maruti Suzuki India Ltd.	0.91	-	0.91
Mankind Pharma Ltd.	0.91	-	0.91
National Aluminium Company Ltd.	0.90	-	0.90
Grasim Industries Ltd.	0.89	-	0.89
HDFC Asset Management Co. Ltd.	0.88	-	0.88
G R Infra Projects Ltd.	0.88	-	0.88
Info Edge (India) Ltd.	0.86	-	0.86
Bank Of India	0.85	-	0.85
Tata Motors Ltd. - Dvr	0.84	-	0.84
Alkem Laboratories Ltd.	0.83	-	0.83
United Spirits Ltd.	0.81	-	0.81
NHPC Ltd.	0.79	-	0.79
Hero Motocorp Ltd.	0.79	-	0.79
Bharti Airtel Ltd.	0.72	-	0.72
Mahindra & Mahindra Financial Services Ltd.	0.71	-	0.71
Coromandel International Ltd.	0.71	-	0.71
JSW Infrastructure Ltd.	0.68	-	0.68
Ashok Leyland Ltd.	0.67	-	0.67
Bharat Petroleum Corporation Ltd.	0.65	-	0.65
The Ramco Cements Ltd.	0.64	-	0.64
Ashiana Housing Ltd.	0.62	-	0.62
Nuvoco Vistas Corporation Ltd.	0.60	-	0.60

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
Lupin Ltd.	0.60	-	0.60
K.P.R. Mill Ltd.	0.59	-	0.59
Dixa India Ltd.	0.59	-	0.59
ITC Ltd.	0.58	-	0.58
Prism Johnson Ltd.	0.57	-	0.57
Grindwell Norton Ltd.	0.57	-	0.57
Punjab National Bank	0.56	-	0.56
Indian Energy Exchange Ltd.	0.56	-	0.56
Gland Pharma Ltd.	0.56	-	0.56
Steel Authority Of India Ltd.	0.52	-	0.52
Bosch Ltd.	0.51	-	0.51
Rallis India Ltd.	0.50	-	0.50
Coforge Ltd.	0.50	-	0.50
Wendt (India) Ltd.	0.49	-	0.49
Sanofi India Ltd.	0.49	-	0.49
Carborundum Universal Ltd.	0.43	-	0.43
Sula Vineyards Ltd.	0.42	-	0.42
Timken India Ltd.	0.39	-	0.39
Gateway Distriparks Ltd.	0.37	-	0.37
Neogen Chemicals Ltd.	0.36	-	0.36
Kalpitaru Projects International Ltd.	0.34	-	0.34
V-Guard Industries Ltd.	0.33	-	0.33
Max Financial Services Ltd.	0.32	-	0.32
Ingersoll Rand (India) Ltd.	0.32	-	0.32
Aurobindo Pharma Ltd.	0.21	-	0.21
Tube Investments Of India Ltd.	0.20	-	0.20
Motherson Sumi Wiring India Ltd.	0.17	-	0.17
Greenply Industries Ltd.	0.17	-	0.17
Automotive Axles Ltd.	0.13	-	0.13
Prataap Snacks Ltd.	0.10	-	0.10
Dabur India Ltd.	0.08	-	0.08
Tata Technologies Ltd.	0.07	-	0.07
Finolex Industries Ltd.	0.06	-	0.06
Nmdc Steel Ltd.	0.05	-	0.05
Bank Nifty Index 24-04-2024	-	2.88	2.88
Nifty Index 25-04-2024	-	2.43	2.43
<b>Total</b>	<b>78.88</b>	<b>4.08</b>	<b>82.96</b>
<b>Foreign Equity Shares</b>			
Cognizant Technology Solutions Corporation	2.26	-	-
Epam Systems Inc	1.50	-	-
<b>Total</b>	<b>3.76</b>	-	-
<b>Treasury Bills</b>			
91 Day T-Bill 02.05.24	1.86	-	-
91 Day T-Bill 13.06.24	1.84	-	-
182 Day T-Bill 16.05.24	1.48	-	-
91 Day T-Bill 30.05.24	1.11	-	-
182 Day T-Bill 11.04.24	0.69	-	-
<b>Total</b>	<b>6.98</b>	-	-
<b>Real Estate Investment Trust</b>			
Embassy Office Parks Reit	0.93	-	-
<b>Total</b>	<b>0.93</b>	-	-
<b>Cash, Cash Equivalents And Others</b>	<b>5.37</b>	-	-
<b>Grand Total</b>	<b>100.00</b>	-	-

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.80
Oil, Gas & Consumable Fuels	9.30
Healthcare	8.09
Sovereign	6.98
Information Technology	6.77
Automobile And Auto Components	6.06
Power	4.89
Capital Goods	4.63
Metals & Mining	4.46
Construction Materials	4.04
Consumer Durables	3.47
Services	2.24
Consumer Services	2.18
Fast Moving Consumer Goods	1.99
Chemicals	1.57
Realty	1.55
Construction	1.22
Telecommunication	0.72
Textiles	0.59
Derivatives	4.08
Cash, Cash Equivalents And Others	5.37

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Contra Fund**  
This product is suitable for investors who are seeking<sup>Δ</sup>:

- Long term capital appreciation.
- Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.

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

# EQUITY-LARGE & MID CAP FUND

## SBI LARGE & MIDCAP FUND

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- Date of Allotment:** 28/02/1993
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 20,894.78 Crores
- AUM as on March 31, 2024**  
₹ 21,270.03 Crores
- Fund Manager: Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Saurabh Pant Sep-2016  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience**  
Mr. Saurabh Pant Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY LargeMidCap 250 Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation\* : 12.55%  
Beta\* : 0.88  
Sharpe Ratio\* : 0.98  
Portfolio Turnover\*  
Equity Turnover : 0.21  
Total Turnover : 0.55

Total Turnover = Equity + Debt + Derivatives

\* Source : CRISIL Fund Analyser

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

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	232.0820
Reg-Plan-Growth	513.7041
Dir-Plan-IDCW	287.1885
Dir-Plan-Growth	550.9880

### LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
09-Mar-18 (Reg-plan)	11.00	94.1106
09-Mar-18 (Dir-plan)	13.00	111.1062
27-Feb-17 (Reg-plan)	7.80	89.6546
27-Feb-17 (Dir-plan)	9.20	105.2064
12-Sep-14 (Reg-plan)	11.50	74.9641

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

### PORTFOLIO

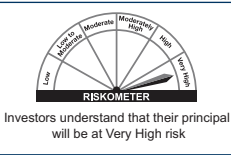
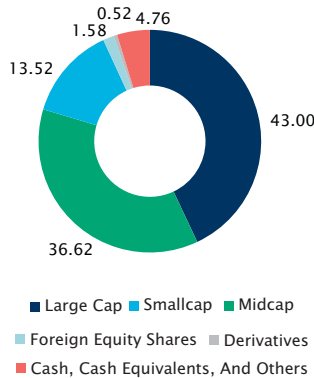
Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>			
HDFC Bank Ltd.	4.42	-	4.42
Reliance Industries Ltd.	4.33	-	4.33
ICICI Bank Ltd.	3.80	-	3.80
State Bank Of India	2.94	-	2.94
HDFC Asset Management Co. Ltd.	2.83	-	2.83
Sun Pharmaceutical Industries Ltd.	2.21	-	2.21
Muthoot Finance Ltd.	2.15	0.52	2.67
Tata Consultancy Services Ltd.	2.09	-	2.09
National Aluminium Company Ltd.	2.08	-	2.08
Infosys Ltd.	2.04	-	2.04
Abbott India Ltd.	1.98	-	1.98
Voltas Ltd.	1.97	-	1.97
Coforge Ltd.	1.92	-	1.92
Bharti Airtel Ltd.	1.78	-	1.78
Gland Pharma Ltd.	1.74	-	1.74
Godrej Consumer Products Ltd.	1.71	-	1.71
ACC Ltd.	1.59	-	1.59
Grasim Industries Ltd.	1.57	-	1.57
The Indian Hotels Company Ltd.	1.56	-	1.56
Delhivery Ltd.	1.56	-	1.56
ITC Ltd.	1.49	-	1.49
Hindalco Industries Ltd.	1.48	-	1.48
Kajaria Ceramics Ltd.	1.46	-	1.46
Fortis Healthcare Ltd.	1.46	-	1.46
SBI Life Insurance Co. Ltd.	1.41	-	1.41
G R Infra Projects Ltd.	1.38	-	1.38
Shree Cement Ltd.	1.35	-	1.35
Divi's Laboratories Ltd.	1.34	-	1.34
Jubilant Foodworks Ltd.	1.33	-	1.33
Ingersoll Rand (India) Ltd.	1.28	-	1.28
Torrent Power Ltd.	1.27	-	1.27
FSN E-Commerce Ventures Ltd.	1.25	-	1.25
Kotak Mahindra Bank Ltd.	1.23	-	1.23
Bajaj Auto Ltd.	1.23	-	1.23
Maruti Suzuki India Ltd.	1.18	-	1.18
Page Industries Ltd.	1.17	-	1.17
Jindal Steel & Power Ltd.	1.14	-	1.14
Uno Minda Ltd.	1.13	-	1.13
ZF Commercial Vehicle Control Systems India Ltd.	1.09	-	1.09
Ltlimindtree Ltd.	1.09	-	1.09

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
Bank Of India	1.08	-	1.08
Bharat Forge Ltd.	1.06	-	1.06
Tube Investments Of India Ltd.	0.98	-	0.98
Tega Industries Ltd.	0.95	-	0.95
Emami Ltd.	0.95	-	0.95
Blue Star Ltd.	0.95	-	0.95
Tata Motors Ltd.	0.93	-	0.93
Ashok Leyland Ltd.	0.89	-	0.89
Tata Steel Ltd.	0.81	-	0.81
Timken India Ltd.	0.80	-	0.80
Alkem Laboratories Ltd.	0.79	-	0.79
Container Corporation Of India Ltd.	0.76	-	0.76
Hatsun Agro Product Ltd.	0.72	-	0.72
Crompton Greaves Consumer Electricals Ltd.	0.70	-	0.70
Dr. Lal Path Labs Ltd.	0.69	-	0.69
Nuvoco Vistas Corporation Ltd.	0.68	-	0.68
Motherson Sumi Wiring India Ltd.	0.62	-	0.62
United Breweries Ltd.	0.60	-	0.60
Relaxo Footwears Ltd.	0.60	-	0.60
Sona Blw Precision Forgings Ltd.	0.55	-	0.55
HCL Technologies Ltd.	0.54	-	0.54
Neogen Chemicals Ltd.	0.53	-	0.53
Lemon Tree Hotels Ltd.	0.49	-	0.49
Sundram Fasteners Ltd.	0.46	-	0.46
Wipro Ltd.	0.45	-	0.45
Privi Speciality Chemicals Ltd.	0.43	-	0.43
Ganesha Ecosphere Ltd.	0.43	-	0.43
Indian Bank	0.40	-	0.40
Sheela Foam Ltd.	0.36	-	0.36
Petronet LNG Ltd.	0.31	-	0.31
Torrent Pharmaceuticals Ltd.	0.22	-	0.22
Mankind Pharma Ltd.	0.22	-	0.22
Finolex Industries Ltd.	0.16	-	0.16
<b>Total</b>	<b>93.14</b>	<b>0.52</b>	<b>93.66</b>
<b>Foreign Equity Shares</b>			
Epam Systems Inc	1.58	-	-
<b>Total</b>	<b>1.58</b>	-	-
<b>Cash, Cash Equivalents And Others</b>			
	<b>4.76</b>	-	-
<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	20.26
Healthcare	10.65
Information Technology	9.71
Automobile And Auto Components	9.23
Consumer Durables	6.04
Metals & Mining	5.51
Fast Moving Consumer Goods	5.47
Construction Materials	5.19
Oil, Gas & Consumable Fuels	4.64
Consumer Services	4.63
Capital Goods	4.08
Services	2.32
Telecommunication	1.78
Textiles	1.60
Construction	1.38
Power	1.27
Chemicals	0.96
Derivatives	0.52
Cash, Cash Equivalents And Others	4.76

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Large & Midcap Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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

SBI  
FOCUSED EQUITY  
FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.
- Date of Allotment:** 17/09/2004
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 31,569.65 Crores
- AUM as on March 31, 2024**  
₹ 32,190.38 Crores
- Fund Manager:** Mr. R. Srinivasan & Mr. Pradeep Kesavan (overseas investments) Managing Since: Mr. R. Srinivasan May-2009 Mr. Pradeep Kesavan Dec-2023
- Total Experience:** Mr. R. Srinivasan Over 30 years Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE 500 Index (TRI)
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation<sup>a</sup> : 12.20%  
Beta<sup>a</sup> : 0.72  
Sharpe Ratio<sup>a</sup> : 0.64  
Portfolio Turnover\*  
Equity Turnover : 0.19  
Total Turnover : 0.25  
Total Turnover = Equity + Debt + Derivatives  
<sup>a</sup>Source: CRISIL Fund Analyser  
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	53.5180	09-Mar-18 (Reg Plan)	2.70	23.7583
Reg-Plan-Growth	292.5949	09-Mar-18 (Dir Plan)	3.70	33.0672
Dir-Plan-IDCW	79.2062	28-Apr-17 (Reg Plan)	2.20	22.1892
Dir-Plan-Growth	325.0268	28-Apr-17 (Dir Plan)	3.00	30.5905
		07-Apr-16 (Reg Plan)	2.00	20.1119
		07-Apr-16 (Dir Plan)	2.50	27.4503

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

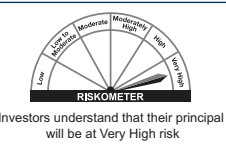
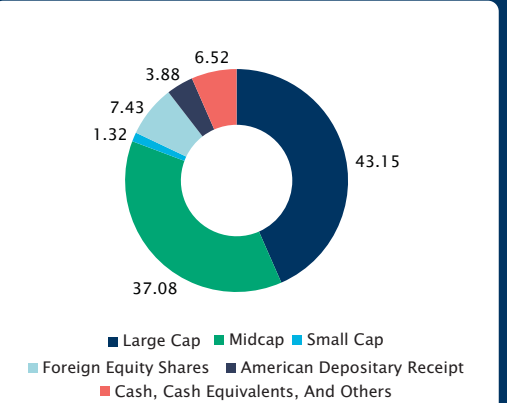
PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Delhivery Ltd.	1.99
Bharti Airtel Ltd.	9.02	Medplus Health Services Ltd.	1.32
ICICI Bank Ltd.	7.81	JSW Infrastructure Ltd.	0.81
Muthoot Finance Ltd.	7.04	<b>Total</b>	<b>81.55</b>
State Bank Of India	6.31	<b>Foreign Equity Shares</b>	
Procter & Gamble Hygiene And Health Care Ltd.	5.29	Alphabet Inc.	7.43
Solar Industries India Ltd.	5.25	<b>Total</b>	<b>7.43</b>
HDFC Bank Ltd.	4.95	<b>American Depositary Receipt</b>	
Bajaj Finance Ltd.	4.73	Lonza Group	3.88
Divi's Laboratories Ltd.	4.28	<b>Total</b>	<b>3.88</b>
HDFC Asset Management Co. Ltd.	3.89	<b>Treasury Bills</b>	
ICICI Lombard General Insurance Company Ltd.	3.66	364 Day T-Bill 09.05.24	0.62
ZF Commercial Vehicle Control Systems India Ltd.	3.30	<b>Total</b>	<b>0.62</b>
Hatsun Agro Product Ltd.	2.83	<b>Cash, Cash Equivalents And Others</b>	<b>6.52</b>
Jubilant Foodworks Ltd.	2.51	<b>Grand Total</b>	<b>100.00</b>
Shree Cement Ltd.	2.39		
Relaxo Footwears Ltd.	2.14		
Page Industries Ltd.	2.03		

PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)

Financial Services	38.39
Telecommunication	9.02
Healthcare	8.16
Fast Moving Consumer Goods	8.12
Information Technology	7.43
Chemicals	5.25
Consumer Services	3.83
Automobile And Auto Components	3.30
Services	2.80
Construction Materials	2.39
Consumer Durables	2.14
Textiles	2.03
Sovereign	0.62
Cash, Cash Equivalents And Others	6.52

PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)



**SBI Focused Equity Fund**  
This product is suitable for investors who are seeking:  
• Long term capital appreciation.  
• Investment in equity and equity related instruments with maximum 30 stocks across multicap space  
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## SBI MAGNUM MIDCAP FUND

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme predominantly investing in mid cap stocks.
- Date of Allotment:** 29/03/2005
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 16,414.19 Crores
- AUM as on March 31, 2024**  
₹ 16,856.01 Crores
- Fund Manager:** Ms. Sohini Andani & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Ms. Sohini Andani July-2010  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Ms. Sohini Andani Over 27 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** Nifty Midcap 150 Index (TRI)
- Exit Load:** For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Standard Deviation<sup>a</sup>** : 11.55%  
**Beta<sup>a</sup>** : 0.71  
**Sharpe Ratio<sup>a</sup>** : 1.20  
**Portfolio Turnover<sup>a</sup>**  
 Equity Turnover : 0.09  
 Total Turnover : 0.14  
*Total Turnover = Equity + Debt + Derivatives*  
*\*Source: CRISIL Fund Analyser*  
*\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*  
*Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points*  
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.*

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	82.5204
Reg-Plan-Growth	201.9528
Dir-Plan-IDCW	126.9114
Dir-Plan-Growth	223.8519

### LAST IDCW

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

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

### PORTFOLIO

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

##### Equity Shares

Crisil Ltd.	4.20
Torrent Power Ltd.	4.16
Thermax Ltd.	3.76
Sundaram Finance Ltd.	3.66
Tube Investments Of India Ltd.	3.10
The Indian Hotels Company Ltd.	3.04
Schaeffler India Ltd.	2.71
Max Healthcare Institute Ltd.	2.68
K.P.R. Mill Ltd.	2.60
Bajaj Finance Ltd.	2.58
Carborundum Universal Ltd.	2.50
Coromandel International Ltd.	2.23
Sona Blw Precision Forgings Ltd.	2.20
Procter & Gamble Hygiene And Health Care Ltd.	2.01
Jubilant Foodworks Ltd.	2.00
Page Industries Ltd.	1.96
Cholamandalam Investment & Finance Co. Ltd.	1.92
Sheela Foam Ltd.	1.82
Gokaldas Exports Ltd.	1.81
TVS Motor Company Ltd.	1.79
JK Cement Ltd.	1.73
Triveni Turbine Ltd.	1.67
The Phoenix Mills Ltd.	1.65
Bharat Forge Ltd.	1.57
Aether Industries Ltd.	1.51
Mankind Pharma Ltd.	1.36
Jupiter Life Line Hospitals Ltd.	1.35
Coforge Ltd.	1.31
Oberoi Realty Ltd.	1.30
Motherson Sumi Wiring India Ltd.	1.29
Info Edge (India) Ltd.	1.21
Godrej Properties Ltd.	1.16
Endurance Technologies Ltd.	1.12
HDFC Asset Management Co. Ltd.	1.11
The Federal Bank Ltd.	1.08
ZF Commercial Vehicle Control Systems India Ltd.	1.06
Relaxo Footwears Ltd.	1.04
Uno Minda Ltd.	1.03

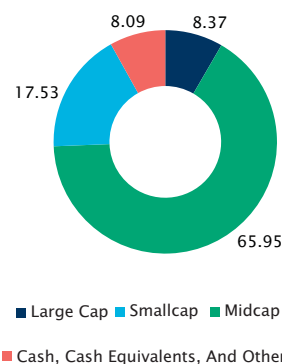
#### Stock Name (%) Of Total AUM

Grindwell Norton Ltd.	0.93
Glaxosmithkline Pharmaceuticals Ltd.	0.93
PI Industries Ltd.	0.92
SKF India Ltd.	0.87
Tips Industries Ltd.	0.83
The Ramco Cements Ltd.	0.83
Mahindra & Mahindra Financial Services Ltd.	0.75
HDFC Bank Ltd.	0.72
Nippon Life India Asset Management Ltd.	0.65
Laurus Labs Ltd.	0.57
Hatsun Agro Product Ltd.	0.53
Pfizer Ltd.	0.51
VRL Logistics Ltd.	0.50
Sanofi India Ltd.	0.49
FSN E-Commerce Ventures Ltd.	0.48
Mahindra Lifespace Developers Ltd.	0.46
Natco Pharma Ltd.	0.42
Tatva Chintan Pharma Chem Ltd.	0.41
Prism Johnson Ltd.	0.38
City Union Bank Ltd.	0.38
Whirlpool Of India Ltd.	0.36
Persistent Systems Ltd.	0.32
G R Infra Projects Ltd.	0.31
Dodla Dairy Ltd.	0.31
Timken India Ltd.	0.29
National Aluminium Company Ltd.	0.27
Mangalam Cement Ltd.	0.26
Steel Authority Of India Ltd.	0.24
Colgate Palmolive (India) Ltd.	0.24
Swaraj Engines Ltd.	0.17
Nuvoco Vistas Corporation Ltd.	0.17
Indigo Paints Ltd.	0.07
<b>Total</b>	<b>91.85</b>
<b>Treasury Bills</b>	
182 Day T-Bill 11.04.24	0.06
<b>Total</b>	<b>0.06</b>
<b>Cash, Cash Equivalents And Others</b>	<b>8.09</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	17.05
Automobile And Auto Components	15.87
Capital Goods	10.19
Healthcare	8.31
Consumer Services	6.73
Textiles	6.37
Chemicals	5.07
Realty	4.57
Power	4.16
Construction Materials	3.37
Consumer Durables	3.29
Fast Moving Consumer Goods	3.09
Information Technology	1.63
Media, Entertainment & Publication	0.83
Metals & Mining	0.51
Services	0.50
Construction	0.31
Sovereign	0.06
Cash, Cash Equivalents And Others	8.09

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Magnum Midcap Fund**  
 This product is suitable for investors who are seeking:
 

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

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

SBI

## MAGNUM GLOBAL FUND

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

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 30/09/1994

#### • Report As On: 31/03/2024

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

₹ 6,255.36 Crores

#### • AUM as on March 31, 2024

₹ 6,276.00 Crores

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

Mr. R. Srinivasan Jan-2022

Mr. Pradeep Kesavan Dec-2023

#### Total Experience:

Mr. R. Srinivasan Over 30 years

Mr. Pradeep Kesavan Over 18 years

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

#### • Exit Load: For exit within 12 months from the date of allotment - 1.00%; For exit after 12 months from the date of allotment - Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

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

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

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

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

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

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

#### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation<sup>\*</sup> : 11.13%

Beta<sup>\*</sup> : 0.69

Sharpe Ratio<sup>\*</sup> : 0.50

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

Equity Turnover : 0.26

Total Turnover : 0.45

Total Turnover = Equity + Debt + Derivatives

<sup>\*</sup> Source : CRISIL Fund Analyser

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

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	103.0184
Reg-Plan-Growth	337.2221
Dir-Plan-IDCW	131.4642
Dir-Plan-Growth	368.2820

### LAST IDCW

Face value: ₹10

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

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

### PORTFOLIO

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

##### Equity Shares

Procter & Gamble Hygiene And Health Care Ltd.	7.33
Abbott India Ltd.	5.75
Divi's Laboratories Ltd.	5.49
United Breweries Ltd.	4.70
Infosys Ltd.	4.54
Maruti Suzuki India Ltd.	4.22
Ccl Products (India) Ltd.	4.11
Page Industries Ltd.	4.01
Aether Industries Ltd.	3.86
ZF Commercial Vehicle Control Systems India Ltd.	3.39
Hindustan Unilever Ltd.	3.25
Gland Pharma Ltd.	3.23
Garware Technical Fibres Ltd.	3.15
Grindwell Norton Ltd.	3.03
CSB Bank Ltd.	2.32
ESAB India Ltd.	2.09
Nazara Technologies Ltd.	1.77
Kennametal India Ltd.	1.62
Whirlpool Of India Ltd.	1.33
Nestle India Ltd.	1.21

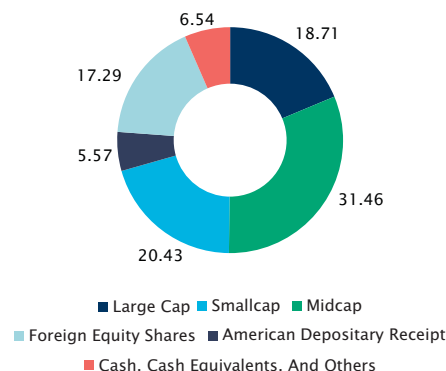
#### Stock Name (% Of Total AUM)

Tega Industries Ltd.	0.18
SKF India Ltd.	0.02
<b>Total</b>	<b>70.60</b>
<b>Foreign Equity Shares</b>	
Alphabet Inc.	8.22
Epam Systems Inc	4.77
Microsoft Corporation	4.30
<b>Total</b>	<b>17.29</b>
<b>American Depositary Receipt</b>	
Lonza Group	5.57
<b>Total</b>	<b>5.57</b>
<b>Cash, Cash Equivalents And Others</b>	<b>6.54</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	21.83
Fast Moving Consumer Goods	20.60
Healthcare	20.04
Automobile And Auto Components	7.61
Textiles	7.16
Capital Goods	6.94
Chemicals	3.86
Financial Services	2.32
Media, Entertainment & Publication	1.77
Consumer Durables	1.33
Cash, Cash Equivalents And Others	6.54

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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

# SBI

## SMALL CAP FUND

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

### Investment Objective

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

### Fund Details

#### Type of Scheme

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

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

#### Report As On: 31/03/2024

#### AAUM for the Month of March 2024

₹ 25,212.46 Crores

#### AUM as on March 31, 2024

₹ 25,434.98 Crores

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

Mr. R. Srinivasan Nov - 2013

Mr. Pradeep Kesavan Dec-2023

#### Total Experience:

Mr. R. Srinivasan Over 30 years

Mr. Pradeep Kesavan Over 18 years

#### First Tier Benchmark:

S&P BSE 250 Small Cap Index TRI

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

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

#### Entry Load: N.A.

#### Plans Available: Regular, Direct

#### Options: Growth, IDCW

#### SIP

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

Daily SIP/STP-in: ₹1,250,

Weekly SIP/STP-in: ₹6,250,

Monthly SIP/STP-in: ₹25,000,

Quarterly SIP/STP-in: ₹75,000

All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme.

Kindly refer notice cum addendum dated February 03, 2021 for further details.

#### Minimum Investment and Additional Investment:

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

### Quantitative Data

Standard Deviation\* : 11.53%

Beta\* : 0.61

Sharpe Ratio\* : 1.18

#### Portfolio Turnover\*

Equity Turnover : 0.12

Total Turnover : 1.03

Total Turnover = Equity + Debt + Derivatives

\* Source: CRISIL Fund Analyser

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

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	87.6436
Reg-Plan-Growth	148.3524
Dir-Plan-IDCW	114.5396
Dir-Plan-Growth	167.8136

### LAST IDCW

Face value: ₹10

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

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

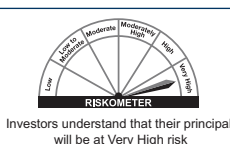
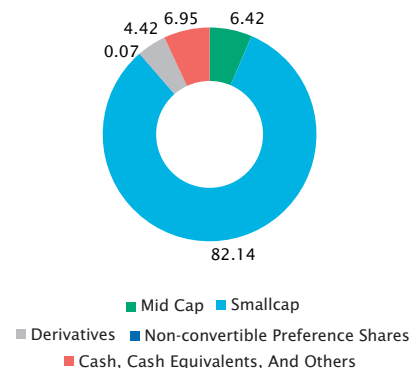
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %	Stock Name	(%) Of Total AUM	% of AUM Derivatives of AUM	Net %
<b>Equity Shares</b>				Vedant Fashions Ltd.	1.27	-	1.27
Blue Star Ltd.	4.71	-	4.71	Star Cement Ltd.	1.25	-	1.25
Kalpataru Projects International Ltd.	3.79	-	3.79	PVR Inox Ltd.	1.24	-	1.24
Chalet Hotels Ltd.	3.37	-	3.37	Sheela Foam Ltd.	1.17	-	1.17
Finolex Industries Ltd.	3.20	-	3.20	Hatsun Agro Product Ltd.	1.17	-	1.17
Ge T&D India Ltd.	2.81	-	2.81	Dodla Dairy Ltd.	1.16	-	1.16
Lemon Tree Hotels Ltd.	2.57	-	2.57	Archean Chemical Industries Ltd.	1.16	-	1.16
Carborundum Universal Ltd.	2.46	-	2.46	Indian Energy Exchange Ltd.	1.14	-	1.14
ELGI Equipments Ltd.	2.37	-	2.37	Fine Organic Industries Ltd.	1.11	-	1.11
Triveni Turbine Ltd.	2.31	-	2.31	Anandathi Wealth Ltd.	1.10	-	1.10
CMS Info Systems Ltd.	2.30	-	2.30	KNR Constructions Ltd.	1.09	-	1.09
City Union Bank Ltd.	2.28	-	2.28	Ratnamani Metals & Tubes Ltd.	0.91	-	0.91
SBFC Finance Ltd.	2.26	-	2.26	Hawkins Cookers Ltd.	0.88	-	0.88
V-Guard Industries Ltd.	2.21	-	2.21	Rajratan Global Wire Ltd.	0.86	-	0.86
Whirlpool Of India Ltd.	2.08	-	2.08	Navin Fluorine International Ltd.	0.86	-	0.86
Doms Industries Ltd.	2.03	-	2.03	Zydus Wellness Ltd.	0.81	-	0.81
Aavas Financiers Ltd.	2.02	-	2.02	V-Mart Retail Ltd.	0.63	-	0.63
Krishna Institute Of Medical Sciences Ltd.	2.00	-	2.00	Gujarat State Petronet Ltd.	0.63	-	0.63
Chemplast Sanmar Ltd.	1.95	-	1.95	Thangamayil Jewellery Ltd.	0.58	-	0.58
ESAB India Ltd.	1.86	-	1.86	Relaxo Footwears Ltd.	0.58	-	0.58
LIC Housing Finance Ltd.	1.85	-	1.85	Rossari Biotech Ltd.	0.54	-	0.54
Ahluwalia Contracts (India) Ltd.	1.81	-	1.81	Nuvoco Vistas Corporation Ltd.	0.40	-	0.40
E.I.D-Parry (India) Ltd.	1.77	-	1.77	Graphite India Ltd.	0.21	-	0.21
Go Fashion (India) Ltd.	1.66	-	1.66	Sai Silks (Kalamandir) Ltd.	0.06	-	0.06
Brigade Enterprises Ltd.	1.63	-	1.63	Happy Forgings Ltd.	0.02	-	0.02
VST Industries Ltd.	1.59	-	1.59	Nifty Index 25-04-2024	-	4.42	4.42
TTK Prestige Ltd.	1.56	-	1.56	<b>Total</b>	<b>88.56</b>	<b>4.42</b>	<b>92.98</b>
ZF Commercial Vehicle Control Systems India Ltd.	1.55	-	1.55	<b>Non-Convertible Preference Share</b>			
CSB Bank Ltd.	1.53	-	1.53	Shreno Ltd.	0.07	-	-
Karur Vysya Bank Ltd.	1.42	-	1.42	<b>Total</b>	<b>0.07</b>	-	-
Westlife Foodworld Ltd.	1.39	-	1.39	<b>Cash, Cash Equivalents And Others 6.95</b>			
G R Infra Projects Ltd.	1.39	-	1.39	<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	16.22
Consumer Durables	13.77
Financial Services	13.60
Consumer Services	10.95
Construction	8.08
Chemicals	7.39
Fast Moving Consumer Goods	6.76
Automobile And Auto Components	2.41
Services	2.30
Healthcare	2.00
Construction Materials	1.65
Realty	1.63
Media, Entertainment & Publication	1.24
Oil, Gas & Consumable Fuels	0.63
Derivatives	4.42
Cash, Cash Equivalents And Others	6.95

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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

SBI

## LONG TERM EQUITY FUND

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

(Previously known as SBI Magnum Taxgain Scheme)

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 31/03/1993

#### • Report As On: 31/03/2024

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

₹ 21,561.91 Crores

#### • AUM as on March 31, 2024

₹ 21,976.26 Crores

#### • Fund Manager: Mr. Dinesh Balachandran Managing Since: Sep-2016

#### • Total Experience: Over 21 years

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

#### • Exit Load: NIL

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

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

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

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

#### • Minimum Investment

₹ 500 & in multiples of ₹ 500

#### • Additional Investment

₹ 500 & in multiples of ₹ 500

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

### Quantitative Data

Standard Deviation\* : 13.30%

Beta\* : 0.95

Sharpe Ratio\* : 1.28

#### Portfolio Turnover\*

Equity Turnover : 0.18

Total Turnover : 0.19

Total Turnover = Equity + Debt + Derivatives

\*Source: CRISIL Fund Analyser

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

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	75.2009
Reg-Plan-Growth	370.9234
Dir-Plan-IDCW	98.4461
Dir-Plan-Growth	397.4516

### LAST IDCW

Face value: ₹10

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

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

### PORTFOLIO

#### Stock Name

(%) Of Total AUM

#### Equity Shares

Torrent Power Ltd.	3.86
Ge T&D India Ltd.	3.84
ICICI Bank Ltd.	3.69
State Bank Of India	3.20
Cummins India Ltd.	3.13
Bharti Airtel Ltd.	3.11
HDFC Bank Ltd.	3.06
Mahindra & Mahindra Ltd.	2.99
GAIL (India) Ltd.	2.65
Reliance Industries Ltd.	2.62
Kotak Mahindra Bank Ltd.	2.40
Cipla Ltd.	2.32
Tata Motors Ltd. - Dvr	2.27
Sun Pharmaceutical Industries Ltd.	2.21
Axis Bank Ltd.	2.14
Lupin Ltd.	1.98
Oil & Natural Gas Corporation Ltd.	1.95
Bharat Petroleum Corporation Ltd.	1.92
ICICI Prudential Life Insurance Company Ltd.	1.91
Tech Mahindra Ltd.	1.81
Infosys Ltd.	1.73
HDFC Asset Management Co. Ltd.	1.73
ITC Ltd.	1.72
Hindalco Industries Ltd.	1.71
Petronet Lng Ltd.	1.65
Coforge Ltd.	1.46
Mahindra & Mahindra Financial Services Ltd.	1.43
Tata Steel Ltd.	1.35
Fortis Healthcare Ltd.	1.35
Equitas Small Finance Bank Ltd.	1.28
Wipro Ltd.	1.27
Sundaram Clayton Ltd.	1.23
Delhivery Ltd.	1.23
Tata Motors Ltd.	1.21

#### Stock Name

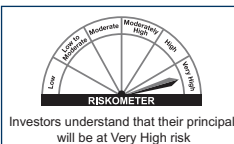
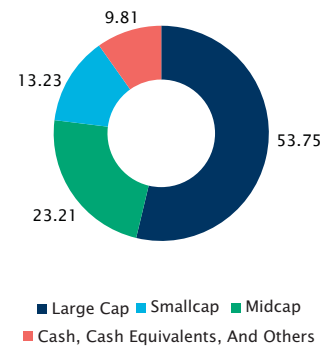
(%) Of Total AUM

Larsen & Toubro Ltd.	1.17
Godrej Consumer Products Ltd.	1.14
AIA Engineering Ltd.	1.07
TVS Holdings Ltd.	1.00
Prism Johnson Ltd.	0.90
FSN E-Commerce Ventures Ltd.	0.88
Mahindra Lifespace Developers Ltd.	0.79
Rallis India Ltd.	0.76
Chemplast Sanmar Ltd.	0.76
Punjab National Bank	0.72
Container Corporation Of India Ltd.	0.65
Jubilant Foodworks Ltd.	0.61
Shree Cement Ltd.	0.59
ACC Ltd.	0.58
Sanofi India Ltd.	0.55
Multi Commodity Exchange Of India Ltd.	0.53
IRB Infrastructure Developers Ltd.	0.49
ICICI Lombard General Insurance Company Ltd.	0.49
Grindwell Norton Ltd.	0.48
Life Insurance Corporation Of India	0.40
Sheela Foam Ltd.	0.38
PB Fintech Ltd.	0.32
Bharat Forge Ltd.	0.29
Va Tech Wabag Ltd.	0.28
Exide Industries Ltd.	0.28
Computer Age Management Services Ltd.	0.22
Timken India Ltd.	0.21
Crompton Greaves Consumer Electricals Ltd.	0.19
Heidelbergcement India Ltd.	0.03
Tata Technologies Ltd.	0.02
<b>Total</b>	<b>90.19</b>
<b>Cash, Cash Equivalents And Others</b>	<b>9.81</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	23.52
Oil, Gas & Consumable Fuels	10.79
Capital Goods	9.96
Healthcare	8.41
Automobile And Auto Components	8.04
Information Technology	6.29
Power	3.86
Telecommunication	3.11
Metals & Mining	3.06
Fast Moving Consumer Goods	2.86
Construction Materials	2.10
Services	1.88
Construction	1.66
Chemicals	1.52
Consumer Services	1.49
Realty	0.79
Consumer Durables	0.57
Utilities	0.28
Cash, Cash Equivalents And Others	9.81

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Long Term Equity Fund**  
This product is suitable for investors who are seeking:

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

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

SBI

HEALTHCARE  
OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in healthcare sector.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 2,561.02 Crores
- AUM as on March 31, 2024**  
₹ 2,626.34 Crores
- Fund Manager: Mr. Tanmaya Desai & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Tanmaya Desai Jun-2011  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Tanmaya Desai Over 14 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
S&P BSE HEALTHCARE Index (TRI)
- Exit Load:** For exit within 15 Days from the date of allotment - 0.50%; For exit after 15 Days from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation\* : 14.70%  
Beta\* : 0.89  
Sharpe Ratio\* : 0.82  
Portfolio Turnover\* : 0.43  
Equity Turnover : 0.43  
Total Turnover : 0.43

Total Turnover = Equity + Debt + Derivatives  
\*Source : CRISIL Fund Analyser  
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	216.0878	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	343.0268	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	269.2158	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	387.4878	Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.		

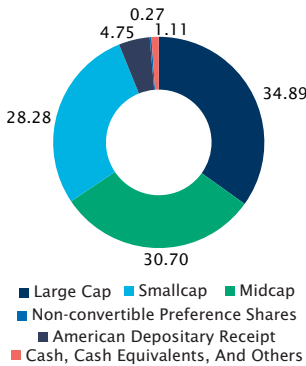
PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Zyodus Lifesciences Ltd.	2.45
Sun Pharmaceutical Industries Ltd.	14.81	Laurus Labs Ltd.	1.34
Cipla Ltd.	7.52	Gufic Biosciences Ltd.	1.08
Max Healthcare Institute Ltd.	6.87	Dr. Lal Path Labs Ltd.	0.52
Mankind Pharma Ltd.	5.26	Vijaya Diagnostic Centre Ltd.	0.42
Divi's Laboratories Ltd.	4.33	<b>Total</b>	<b>93.87</b>
Gland Pharma Ltd.	4.22	<b>American Depositary Receipt</b>	
Aether Industries Ltd.	4.16	Lonza Group	4.75
Jupiter Life Line Hospitals Ltd.	3.95	<b>Total</b>	<b>4.75</b>
Lupin Ltd.	3.94	<b>Non-Convertible Preference Share</b>	
Krishna Institute Of Medical Sciences Ltd.	3.92	Shreno Ltd.	0.27
Rainbow Children'S Medicare Ltd.	3.80	<b>Total</b>	<b>0.27</b>
Global Health Ltd.	3.77	<b>Cash, Cash Equivalents And Others</b>	
Abbott India Ltd.	3.72		<b>1.11</b>
Aurobindo Pharma Ltd.	3.48	<b>Grand Total</b>	<b>100.00</b>
Fortis Healthcare Ltd.	3.20		
Torrent Pharmaceuticals Ltd.	2.97		
Alkem Laboratories Ltd.	2.82		
Aster Dm Healthcare Ltd.	2.81		
JB Chemicals & Pharmaceuticals Ltd.	2.51		

PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)

Healthcare	94.46
Chemicals	4.16
Capital Goods	0.27
Cash, Cash Equivalents And Others	1.11

PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)



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

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



## BANKING & FINANCIAL SERVICES FUND

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in Banking and Financial Services sector.
- Date of Allotment:** 26/02/2015
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 5,024.47 Crores
- AUM as on March 31, 2024**  
₹ 5,056.05 Crores
- Fund Manager:** Mr. Milind Agrawal & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Milind Agrawal Aug-2019  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Milind Agrawal Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
Nifty Financial Services Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months or Minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum 12 months  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 14.73%
Beta*	: 0.84
Sharpe Ratio*	: 0.41
Portfolio Turnover*	
Equity Turnover	: 1.06
Total Turnover	: 1.66

Total Turnover = Equity + Debt + Derivatives

\*Source: CRISIL Fund Analyser

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

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	29.5519	16-Mar-18 (Reg Plan)	1.50	13.1746
Reg-Plan-Growth	32.9076	16-Mar-18 (Dir Plan)	1.60	13.4469
Dir-Plan-IDCW	32.3898	Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.		
Dir-Plan-Growth	36.2354			

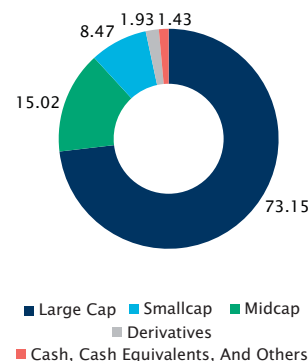
### PORTFOLIO

Stock Name	(%) Of Total AUM	Derivatives as a % of AUM	Net % of AUM
<b>Equity Shares</b>			
ICICI Bank Ltd.	18.78	-	18.78
HDFC Bank Ltd.	18.74	-	18.74
Kotak Mahindra Bank Ltd.	9.89	-	9.89
State Bank Of India	4.66	-	4.66
REC Ltd.	3.75	-	3.75
Indusind Bank Ltd.	3.60	-	3.60
SBI Life Insurance Co. Ltd.	3.56	-	3.56
Muthoot Finance Ltd.	3.39	1.81	5.20
Karur Vysya Bank Ltd.	3.30	-	3.30
Nippon Life India Asset Management Ltd.	3.14	-	3.14
Bank Of India	2.86	-	2.86
ICICI Lombard General Insurance Company Ltd.	2.85	-	2.85
Canara Bank	2.55	-	2.55
HDFC Asset Management Co. Ltd.	2.19	0.12	2.31
Aptus Value Housing Finance India Ltd.	2.06	-	2.06
LIC Housing Finance Ltd.	1.88	-	1.88
Power Finance Corporation Ltd.	1.85	-	1.85
Aavas Financiers Ltd.	1.80	-	1.80
Cholamandalam Investment & Finance Co. Ltd.	1.69	-	1.69
Indian Bank	1.56	-	1.56
HDFC Life Insurance Company Ltd.	1.22	-	1.22
Fusion Micro Finance Ltd.	0.66	-	0.66
SBFC Finance Ltd.	0.49	-	0.49
City Union Bank Ltd.	0.16	-	0.16
Bajaj Finance Ltd.	0.01	-	0.01
<b>Total</b>	<b>96.64</b>	<b>1.93</b>	<b>98.57</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.43</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	96.64
Derivatives	1.93
Cash, Cash Equivalents And Others	1.43

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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


**PSU FUND**

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

### Investment Objective

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

### Fund Details

- **Type of Scheme**  
An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- **Date of Allotment:** 07/07/2010
- **Report As On:** 31/03/2024
- **AAUM for the Month of March 2024**  
₹ 1,830.64 Crores
- **AUM as on March 31, 2024**  
₹ 1,875.84 Crores
- **Fund Manager: Mr. Richard D'souza**  
**Managing Since:** Aug 2014  
**Total Experience:** Over 30 years
- **First Tier Benchmark:** S&P BSE PSU INDEX (TRI)
- **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 20.33%
Beta*	: 0.95
Sharpe Ratio*	: 1.34
Portfolio Turnover*	
Equity Turnover	: 0.59
Total Turnover	: 0.59

Total Turnover = Equity + Debt + Derivatives

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

Risk Free rate: RBI Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

NET ASSET VALUE		LAST IDCW		
		Face value: ₹10		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	28.2148	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	28.2175	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	30.5861	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	30.6304	25-Jul-08	2.00	17.1400

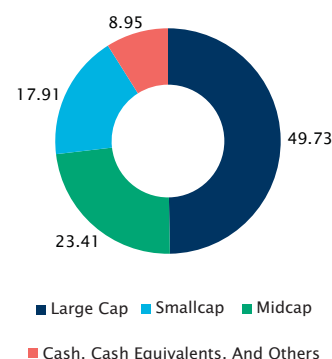
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Garden Reach Shipbuilders & Engineers Ltd.	2.44
State Bank Of India	11.14	Indian Renewable Energy Development Agency Ltd.	2.32
Power Grid Corporation Of India Ltd.	8.69	NMDC Ltd.	2.20
NTPC Ltd.	7.77	Life Insurance Corporation Of India	2.20
Oil & Natural Gas Corporation Ltd.	4.94	Canara Bank	2.09
Hindustan Copper Ltd.	4.59	Bank Of India	1.83
Housing And Urban Development Corporation Ltd.	4.34	<b>Total</b>	<b>91.05</b>
Bharat Heavy Electricals Ltd.	3.96	<b>Cash, Cash Equivalents And Others</b>	<b>8.95</b>
Oil India Ltd.	3.84	<b>Grand Total</b>	<b>100.00</b>
Indian Oil Corporation Ltd.	3.83		
NHPC Ltd.	3.63		
Hindustan Aeronautics Ltd.	3.48		
Rites Ltd.	3.29		
National Aluminium Company Ltd.	3.25		
Indian Bank	3.13		
Coal India Ltd.	2.89		
REC Ltd.	2.70		
Steel Authority Of India Ltd.	2.50		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.75
Power	20.09
Oil, Gas & Consumable Fuels	15.50
Metals & Mining	12.54
Capital Goods	9.88
Construction	3.29
Cash, Cash Equivalents And Others	8.95

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

#### SBI PSU Fund

This product is suitable for investors who are seeking^:

- 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.

SBI

**MAGNUM COMMA FUND**

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

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An open-ended Equity Scheme investing in commodity and commodity related sectors.
- **Date of Allotment:** 08/08/2005
- **Report As On:** 31/03/2024
- **AAUM for the Month of March 2024**  
₹ 553.16 Crores
- **AUM as on March 31, 2024**  
₹ 550.96 Crores
- **Fund Manager:** Mr. Richard D'souza & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Richard D'souza Aug-2014  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Richard D'souza Over 30 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**  
Nifty Commodities Index (TRI)
- **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation<sup>2</sup>** : 16.84%  
**Beta<sup>3</sup>** : 0.82  
**Sharpe Ratio<sup>4</sup>** : 0.63  
**Portfolio Turnover<sup>5</sup>**  
 Equity Turnover : 0.84  
 Total Turnover : 0.84

*Total Turnover = Equity + Debt + Derivatives*  
<sup>1</sup>Source: CRISIL Fund Analyser  
<sup>2</sup>Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	51.4510
Reg-Plan-Growth	90.6451
Dir-Plan-IDCW	55.3301
Dir-Plan-Growth	97.2322

**LAST IDCW**

Face value: ₹10

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

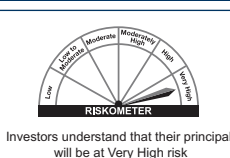
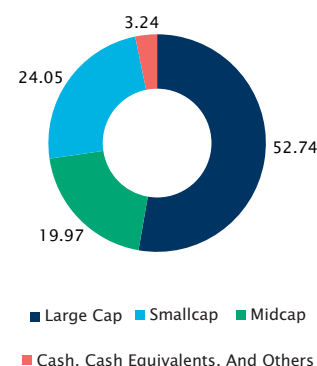
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		K.P.R. Mill Ltd.	3.19
Reliance Industries Ltd.	9.03	Indian Oil Corporation Ltd.	3.04
Tata Steel Ltd.	7.85	Sagar Cements Ltd.	2.83
NTPC Ltd.	7.64	Steel Authority Of India Ltd.	2.80
Oil & Natural Gas Corporation Ltd.	6.81	Neogen Chemicals Ltd.	2.09
Hindustan Copper Ltd.	6.38	Aether Industries Ltd.	0.09
Ultratech Cement Ltd.	6.02	<b>Total</b>	<b>96.76</b>
Jindal Stainless Ltd.	5.20	<b>Cash, Cash Equivalents And Others</b>	<b>3.24</b>
Coal India Ltd.	5.12	<b>Grand Total</b>	<b>100.00</b>
Antony Waste Handling Cell Ltd.	4.92		
Oil India Ltd.	4.90		
CCL Products (India) Ltd.	4.52		
Hindustan Petroleum Corporation Ltd.	3.88		
Power Grid Corporation Of India Ltd.	3.62		
Ambuja Cements Ltd.	3.61		
Shyam Metalics And Energy Ltd.	3.22		

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

Oil, Gas & Consumable Fuels	32.78
Metals & Mining	22.23
Construction Materials	12.46
Power	11.26
Utilities	4.92
Fast Moving Consumer Goods	4.52
Capital Goods	3.22
Textiles	3.19
Chemicals	2.18
Cash, Cash Equivalents And Others	3.24

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

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

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

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

SBI

## INFRASTRUCTURE FUND

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

### Investment Objective

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

### Fund Details

- **Type of Scheme**  
An open-ended Equity Scheme investing in infrastructure and allied sectors.
- **Date of Allotment:** 06/07/2007
- **Report As On:** 31/03/2024
- **AAM for the Month of March 2024**  
₹ 2,349.93 Crores
- **AUM as on March 31, 2024**  
₹ 2,432.22 Crores
- **Fund Manager:** Mr. Bhavin Vithlani & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Bhavin Vithlani Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Bhavin Vithlani Over 19 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:**  
Nifty Infrastructure Index (TRI)
- **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Standard Deviation\*** : 12.39%  
**Beta\*** : 0.74  
**Sharpe Ratio\*** : 1.74  
**Portfolio Turnover\***  
 Equity Turnover : 0.47  
 Total Turnover : 0.47  
 Total Turnover = Equity + Debt + Derivatives  
 \*Source: CRISIL Fund Analyser  
 \*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	40.1964
Reg-Plan-Growth	45.1861
Dir-Plan-IDCW	42.6883
Dir-Plan-Growth	48.2339

### LAST IDCW

Face value: ₹10

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

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

### PORTFOLIO

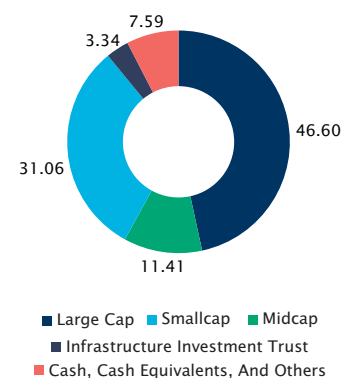
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Reliance Industries Ltd.	9.77
Bharti Airtel Ltd.	6.57
Larsen & Toubro Ltd.	4.95
Shree Cement Ltd.	4.75
Torrent Power Ltd.	3.91
Grasim Industries Ltd.	3.18
Tega Industries Ltd.	3.06
Axis Bank Ltd.	3.01
Ultratech Cement Ltd.	2.81
Indian Energy Exchange Ltd.	2.68
GAIL (India) Ltd.	2.68
Carborundum Universal Ltd.	2.61
Kotak Mahindra Bank Ltd.	2.57
Samhi Hotels Ltd.	2.16
HDFC Bank Ltd.	2.14
ESAB India Ltd.	2.14
G R Infra Projects Ltd.	1.94
Ashoka Buildcon Ltd.	1.93
Whirlpool Of India Ltd.	1.91
Ahluwalia Contracts (India) Ltd.	1.89
Ge T&D India Ltd.	1.83
Tata Steel Ltd.	1.73
Thermax Ltd.	1.72

Stock Name	(%) Of Total AUM
Bank Of India	1.52
Sobha Ltd.	1.49
Hindalco Industries Ltd.	1.45
Happy Forgings Ltd.	1.40
Prism Johnson Ltd.	1.38
Kalpataru Projects International Ltd.	1.30
Delhivery Ltd.	1.15
Uno Minda Ltd.	1.13
ZF Commercial Vehicle Control Systems India Ltd.	1.12
Bharat Petroleum Corporation Ltd.	0.99
CESC Ltd.	0.94
Kennametal India Ltd.	0.89
Nuvoco Vistas Corporation Ltd.	0.88
Elin Electronics Ltd.	0.63
Solar Industries India Ltd.	0.60
Voltas Ltd.	0.26
<b>Total</b>	<b>89.07</b>
<b>Infrastructure Investment Trust</b>	
National Highways Infra Trust	3.34
<b>Total</b>	<b>3.34</b>
<b>Cash, Cash Equivalents And Others</b>	<b>7.59</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	13.65
Oil, Gas & Consumable Fuels	13.44
Construction Materials	13.00
Construction	12.01
Financial Services	11.92
Telecommunication	6.57
Power	4.85
Services	4.49
Metals & Mining	3.18
Consumer Durables	2.80
Automobile And Auto Components	2.25
Consumer Services	2.16
Realty	1.49
Chemicals	0.60
Cash, Cash Equivalents And Others	7.59

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Infrastructure Fund

This product is suitable for investors who are seeking^:

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

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

## CONSUMPTION OPPORTUNITIES FUND

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme following consumption theme.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 1,992.29 Crores
- AUM as on March 31, 2024**  
₹ 2,026.18 Crores
- Fund Manager:** Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Saurabh Pant Jun-2011  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Saurabh Pant Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
Nifty India Consumption Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load:** Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Standard Deviation\*** : 11.02%  
**Beta\*** : 0.59  
**Sharpe Ratio\*** : 1.38  
**Portfolio Turnover\***  
 Equity Turnover : 0.36  
 Total Turnover : 0.39

Total Turnover = Equity + Debt + Derivatives  
 \*Source: CRISIL Fund Analyster  
 \*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	162.2975	16-Mar-18 (Reg Plan)	12.70	69.8210
Reg-Plan-Growth	269.5657	16-Mar-18 (Dir Plan)	15.60	85.9324
Dir-Plan-IDCW	213.5350	29-May-15 (Reg Plan)	10.00	51.3257
Dir-Plan-Growth	303.3233	29-May-15 (Dir Plan)	12.00	61.4862
		17-May-13 (Reg Plan)	8.00	46.0416

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

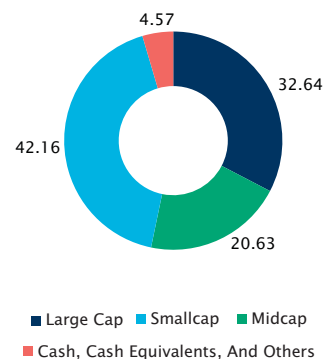
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
Bharti Airtel Ltd.	5.58	Voltas Ltd.	2.07
Ganesha Ecosphere Ltd.	4.91	Interglobe Aviation Ltd.	1.93
ITC Ltd.	4.65	Flair Writing Industries Ltd.	1.92
Bajaj Auto Ltd.	4.50	PVR Inox Ltd.	1.90
ELH Ltd.	3.44	Kajaria Ceramics Ltd.	1.88
Procter & Gamble Hygiene And Health Care Ltd.	3.17	Page Industries Ltd.	1.76
United Spirits Ltd.	3.13	Sula Vineyards Ltd.	1.65
Jubilant Foodworks Ltd.	3.13	TTK Prestige Ltd.	1.56
Blue Star Ltd.	2.95	Campus Activewear Ltd.	1.55
Sheela Foam Ltd.	2.94	Avenue Supermarts Ltd.	1.48
Maruti Suzuki India Ltd.	2.92	Hawkins Cookers Ltd.	1.45
Godrej Consumer Products Ltd.	2.90	Samhi Hotels Ltd.	1.24
Colgate Palmolive (India) Ltd.	2.68	Hindustan Unilever Ltd.	1.23
United Breweries Ltd.	2.64	Relaxo Footwears Ltd.	1.17
Mrs. Bectors Food Specialities Ltd.	2.59	V-Guard Industries Ltd.	1.14
Whirlpool Of India Ltd.	2.35	Hatsun Agro Product Ltd.	1.00
FSN E-Commerce Ventures Ltd.	2.32	Dodla Dairy Ltd.	0.79
Doms Industries Ltd.	2.24	Sai Silks (Kalamandir) Ltd.	0.72
Britannia Industries Ltd.	2.23	Vedant Fashions Ltd.	0.69
Chalet Hotels Ltd.	2.21	Avanti Feeds Ltd.	0.58
Go Fashion (India) Ltd.	2.15	<b>Total</b>	<b>95.43</b>
Mahindra & Mahindra Ltd.	2.09	<b>Cash, Cash Equivalents And Others</b>	<b>4.57</b>
		<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	33.40
Consumer Durables	19.06
Consumer Services	17.38
Automobile And Auto Components	9.51
Textiles	6.67
Telecommunication	5.58
Services	1.93
Media, Entertainment & Publication	1.90
Cash, Cash Equivalents And Others	4.57

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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



TECHNOLOGY  
OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in technology and technology related sectors.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 3,747.70 Crores
- AUM as on March 31, 2024**  
₹ 3,668.14 Crores
- Fund Manager:** Mr. Saurabh Pant & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Saurabh Pant Jan-2022  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Saurabh Pant Over 15 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:** S&P BSE Teck Index (TRI)
- Exit Load:** For exit within 15 days from the date of allotment - 0.50%;  
For exit after 15 days from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation<sup>#</sup> : 17.08%  
Beta<sup>#</sup> : 0.89  
Sharpe Ratio<sup>#</sup> : 0.58  
Portfolio Turnover\* : 0.14  
Equity Turnover : 0.23  
Total Turnover : 0.23

Total Turnover = Equity + Debt + Derivatives  
<sup>#</sup> Source: CRISIL Fund Analyser  
<sup>\*</sup> Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Note: Fund Manager for Foreign Securities Mr.Pradeep Kesavan w.e.f. Dec 01, 2023. Exp. Over 18 years  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated May 19, 2023.

NET ASSET VALUE		LAST IDCW		Face value: ₹10
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	105.8433	16-Mar-18 (Reg Plan)	5.90	33.8510
Reg-Plan-Growth	175.7657	16-Mar-18 (Dir Plan)	7.30	41.9142
Dir-Plan-IDCW	140.2680	26-Jun-15 (Reg Plan)	6.00	31.8390
Dir-Plan-Growth	197.4869	26-Jun-15 (Dir Plan)	7.00	38.6976
		08-Aug-13 (Reg Plan)	4.50	28.6220

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

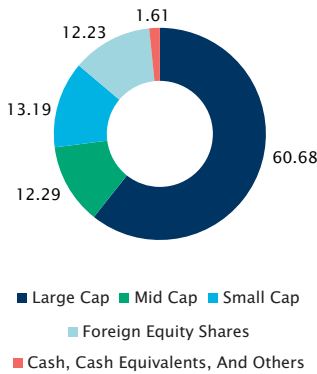
PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Infosys Ltd.	23.17
Tata Consultancy Services Ltd.	11.35
Bharti Airtel Ltd.	9.71
Tech Mahindra Ltd.	6.74
HCL Technologies Ltd.	5.85
Wipro Ltd.	3.86
Firstsource Solutions Ltd.	3.77
Delhivery Ltd.	3.52
Indiamart InterMesh Ltd.	3.39
Coforge Ltd.	3.14
FSN E-Commerce Ventures Ltd.	2.79
Persistent Systems Ltd.	2.39
PVR Inox Ltd.	2.35
Nazara Technologies Ltd.	2.27
Emudhra Ltd.	1.41
Tata Technologies Ltd.	0.45
<b>Total</b>	<b>86.16</b>
<b>Foreign Equity Shares</b>	
Microsoft Corporation	3.63
Netflix Inc.	2.76
Epam Systems Inc	2.39
Alphabet Inc.	1.92
Cognizant Technology Solutions Corporation	1.53
<b>Total</b>	<b>12.23</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.61</b>
<b>Grand Total</b>	<b>100.00</b>

PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)

Information Technology	67.83
Telecommunication	9.71
Media, Entertainment & Publication	7.38
Services	7.29
Consumer Services	6.18
Cash, Cash Equivalents And Others	1.61

PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

**SBI Technology Opportunities Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:  
• Long term capital appreciation.  
• Equity investments in stock of companies in the technology and technology related sectors.  
<sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

SBI

## EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

### Investment Objective

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

### Fund Details

- **Type of Scheme**  
An Open Ended Equity Scheme following minimum variance theme
- **Date of Allotment:** 02/03/2019
- **Report As On:** 31/03/2024
- **AAUM for the Month of March 2024**  
₹ 188.77 Crores
- **AUM as on March 31, 2024**  
₹ 189.69 Crores
- **Fund Manager: Mr. Raviprakash Sharma & Mr. Pradeep Kesavan (overseas investments) Managing Since:**  
Mr. Raviprakash March-2019  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. Raviprakash Over 22 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** Nifty 50 Index (TRI)
- **Exit Load:** For exit on or before 15 days from the date of allotment - 0.5%  
For exit after 15 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation*	: 12.02%
Beta*	: 0.87
Sharpe Ratio*	: 0.85
Portfolio Turnover*	
Equity Turnover	: 0.43
Total Turnover	: 0.45

Total Turnover = Equity + Debt + Derivatives

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

Risk Free rate: RBI Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	22.3763
Reg-Plan-Growth	22.3728
Dir-Plan-IDCW	22.7946
Dir-Plan-Growth	22.7960

### PORTFOLIO

#### Stock Name

#### (%) Of Total AUM

#### Equity Shares

Nestle India Ltd.	8.07
Dr. Reddy's Laboratories Ltd.	7.99
Hindustan Unilever Ltd.	7.92
Britannia Industries Ltd.	7.89
Tata Consultancy Services Ltd.	6.32
Sun Pharmaceutical Industries Ltd.	6.07
Cipla Ltd.	6.07
Tata Consumer Products Ltd.	2.85
Bharti Airtel Ltd.	2.61
ITC Ltd.	2.32
Apollo Hospitals Enterprise Ltd.	2.05
Asian Paints Ltd.	1.40
Divi's Laboratories Ltd.	1.26
HCL Technologies Ltd.	1.15
Bajaj Finserv Ltd.	1.03
Hero Motocorp Ltd.	1.02
Grasim Industries Ltd.	1.02
Bajaj Finance Ltd.	1.02
Tata Steel Ltd.	1.01
State Bank Of India	1.01
Power Grid Corporation Of India Ltd.	1.01
Oil & Natural Gas Corporation Ltd.	1.01
Mahindra & Mahindra Ltd.	1.01
Eicher Motors Ltd.	1.01
Adani Enterprises Ltd.	1.01
Wipro Ltd.	1.00
Ultratech Cement Ltd.	1.00

#### Stock Name

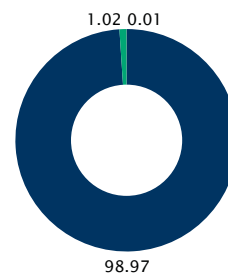
#### (%) Of Total AUM

Titan Company Ltd.	1.00
Tata Motors Ltd.	1.00
SBI Life Insurance Co. Ltd.	1.00
NTPC Ltd.	1.00
Larsen & Toubro Ltd.	1.00
JSW Steel Ltd.	1.00
Infosys Ltd.	1.00
Indusind Bank Ltd.	1.00
ICICI Bank Ltd.	1.00
HDFC Life Insurance Company Ltd.	1.00
Coal India Ltd.	1.00
Bharat Petroleum Corporation Ltd.	1.00
Adani Ports And Special Economic Zone Ltd.	1.00
Maruti Suzuki India Ltd.	0.99
Ltimindtree Ltd.	0.99
Kotak Mahindra Bank Ltd.	0.99
Hindalco Industries Ltd.	0.99
HDFC Bank Ltd.	0.99
Bajaj Auto Ltd.	0.99
Tech Mahindra Ltd.	0.98
Shriram Finance Ltd.	0.98
Reliance Industries Ltd.	0.98
Axis Bank Ltd.	0.98
<b>Total</b>	<b>99.99</b>
<b>Cash, Cash Equivalents And Others</b>	<b>0.01</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	29.05
Healthcare	23.44
Information Technology	11.44
Financial Services	11.00
Automobile And Auto Components	6.02
Metals & Mining	4.01
Oil, Gas & Consumable Fuels	3.99
Telecommunication	2.61
Consumer Durables	2.40
Construction Materials	2.02
Power	2.01
Services	1.00
Construction	1.00
Cash, Cash Equivalents And Others	0.01

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Mid Cap

■ Cash, Cash Equivalents And Others



Investors understand that their principal will be at Very High risk

### SBI Equity Minimum Variance Fund This product is suitable for investors who are seeking\*:

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

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

# SBI GOLD FUND

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

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Fund of Fund Scheme investing in SBI Gold ETF
- Date of Allotment:** 12/09/2011
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 1,574.20 Crores
- AUM as on March 31, 2024**  
₹ 1,603.76 Crores
- Fund Manager:** Mr. Raviprakash Sharma  
**Managing Since:** Sep-2011  
**Total Experience:** Over 22 years
- First Tier Benchmark:** Price of Physical Gold
- Exit Load:** For exit on or before 15 days from the date of allotment - 1%  
For exit after 15 days from the date of allotment - Nil (w.e.f. 8 September 2020)
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

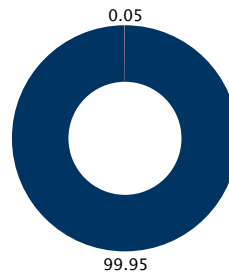
## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	20.0530
Reg-Plan-Growth	20.0476
Dir-Plan-IDCW	20.8953
Dir-Plan-Growth	20.9254

## PORTFOLIO

Mutual Fund Units	(%) Of Total AUM
<b>Exchange Traded Funds</b>	
SBI Gold ETF	99.95
<b>Total</b>	<b>99.95</b>
<b>Cash, Cash Equivalents And Others</b>	<b>0.05</b>
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Exchange Traded Funds ■ Cash, Cash Equivalents And Others



Investors understand that their principal will be at High risk

### SBI Gold Fund

This product is suitable for investors who are seeking:

- Long term capital appreciation.
- Investment in SBI Gold ETF.

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

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

SBI

## INTERNATIONAL ACCESS - US EQUITY FoF

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
- Date of Allotment:** 22/03/2021
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 888.24 Crores
- AUM as on March 31, 2024**  
₹ 903.01 Crores
- Fund Manager:** Mr. Pradeep Kesavan (overseas investments) Managing Since: (w.e.f. Dec 2023)  
**Total Experience:** Over 18 years
- First Tier Benchmark:** S&P 500 Index, after converting it to Indian Rupee
- Entry Load:** N.A
- Exit Load:** For exit on or before 1 year from the date of allotment - 1.00%  
For exit after 1 year from the date of allotment - Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter  
Subscriptions through lumpsum investment (including additional purchases / Switch in) and fresh registrations through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Transfer of IDCW- ins etc. is accepted in SBI International Access - US Equity FoF (the Scheme) with effect from July 3, 2023.  
Existing systematic registrations like SIPs/ STPs/ Transfer of IDCW-ins etc. in the Scheme shall remain continue under the Scheme till further notice.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	15.0588
Reg-Plan-Growth	15.0591
Dir-Plan-IDCW	15.4156
Dir-Plan-Growth	15.4157

### PORTFOLIO

#### Mutual Fund Units

(%) Of Total AUM

#### Overseas Mutual Fund

Amundi Funds Us Pioneer Fund -I15 Usd Cap

99.27

#### Total

99.27

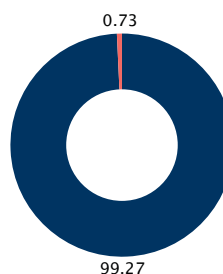
#### Cash, Cash Equivalents And Others

0.73

#### Grand Total

100.00

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



Investors understand that their principal will be at Very High risk

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

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

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

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

SBI

**ENERGY OPPORTUNITIES FUND**

An open-ended equity scheme following the energy theme.

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An open-ended equity scheme following the energy theme.
- **Date of Allotment:** 26/02/2024
- **Report As On:** 31/03/2024
- **AAUM for the Month of March 2024**  
₹ 7,048.62 Crores
- **AUM as on March 31, 2024**  
₹ 7,454.14 Crores
- **Fund Manager: Mr. Raj Gandhi & Mr. Pradeep Kesavan (overseas investments)**  
**Managing Since:** (w.e.f. February 26, 2024)  
**Total Experience:**  
**Mr. Raj Gandhi** Over 14 years  
**Mr. Pradeep Kesavan** Over 18 years
- **First Tier Benchmark:** Nifty Energy TRI
- **Entry Load:** N.A
- **Exit Load:** For exit on or before 1 year from the date of allotment: 1% and For exit after 1 year from the date of allotment: Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

**Quantitative Data**

**Portfolio Turnover\***  
Equity Turnover :-  
Total Turnover : 0.46

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st March 2024, based on month-end NAV.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	10.0936
Reg-Plan-Growth	10.0937
Dir-Plan-IDCW	10.1062
Dir-Plan-Growth	10.1061

**PORTFOLIO****Mutual Fund Units****(%) Of Total AUM****Equity Shares**

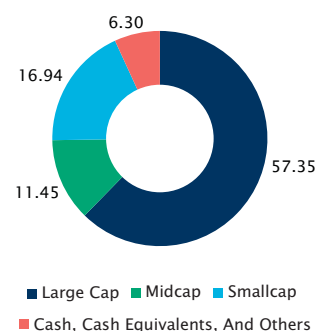
Reliance Industries Ltd.	27.15
NTPC Ltd.	7.82
Bharat Petroleum Corporation Ltd.	5.45
Petronet LNG Ltd.	5.10
Coal India Ltd.	5.04
Power Grid Corporation Of India Ltd.	3.78
Indian Oil Corporation Ltd.	3.68
Gujarat State Petronet Ltd.	3.18
Hitachi Energy India Ltd.	2.98
Oil & Natural Gas Corporation Ltd.	2.80
Thermax Ltd.	2.42
Torrent Power Ltd.	2.10
Graphite India Ltd.	1.95
Indraprastha Gas Ltd.	1.83
CESC Ltd.	1.62
KEC International Ltd.	1.54
Savita Oil Technologies Ltd.	1.50
GE T&D India Ltd.	1.47
Heg Ltd.	1.05
REC Ltd.	1.00
Indian Energy Exchange Ltd.	0.87
Kalpataru Projects International Ltd.	0.76
Power Finance Corporation Ltd.	0.63
Chemplast Sanmar Ltd.	0.02
<b>Total</b>	<b>85.74</b>

**Treasury Bills**

91 Day T-Bill 30.05.24	6.64
91 Day T-Bill 20.06.24	1.32

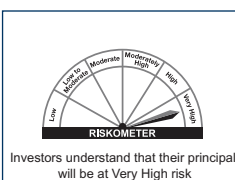
**Total****7.96****Cash, Cash Equivalents And Others****6.30****Grand Total****100.00****PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)**

Oil, Gas & Consumable Fuels	55.73
Power	15.32
Capital Goods	9.87
Sovereign	7.96
Financial Services	2.50
Construction	2.30
Chemicals	0.02
Cash, Cash Equivalents And Others	6.30

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

**Portfolio Turnover\***  
Equity Turnover :-  
Total Turnover : 0.46

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st March 2024, based on month-end NAV.



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

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

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

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 Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Magnum Children's Benefit Fund - Investment Plan	
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 Portion; Mr. Rajeev Radhakrishnan - Debt Portion; Ms. Mansi Sajela - (Co Fund Manager Debt) *Mr. Pradeep Kesavan	Mr. Saurabh Pant - Equity Portion; Ms. Mansi Sajela - Debt Portion *Mr. Pradeep Kesavan	Mr. Dinesh Balachandran (Equity Portfolio) (Debt Portfolio) *Mr. Pradeep Kesavan & Ms. Vandana Soni (Commodities Portion)	Mr. R. Srinivasan - Equity Portion; Mr. Rajeev Radhakrishnan - Debt Portion *Mr. Pradeep Kesavan	Ms. Nidhi Chawla (Equity Portion) (Debt Portion) (Arbitrage Portion) *Mr. Pradeep Kesavan (Foreign Securities) (Foreign Bond Securities) Ms. Vandana Soni (Commodities)	Mr. Arun R. (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajela (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion) *Mr. Pradeep Kesavan	Mr. R. Srinivasan - Equity Portion; Mr. Rajeev Radhakrishnan - Debt Portion *Mr. Pradeep Kesavan	
Managing Since	Mr. R. Srinivasan Jan-2012 Mr. Rajeev (w.e.f. Nov-2023) Ms. Mansi (w.e.f. Dec-2023) Pradeep Kesavan (w.e.f. Dec-2023)	Saurabh Jan-2022 & Mansi June-2021 Pradeep Kesavan (w.e.f. Dec-2023)	Dinesh- Dec-2023; Mansi-Dec-2023; Pradeep-Dec-2023 Vandana Jan-2024	Mr. R. Srinivasan Jan-2021 Mr. Rajeev Radhakrishnan Jun-2008 Mr. Pradeep Kesavan (w.e.f. Dec-2023)	Nidhi Jan-2022 Mansi June-2021 Neeraj May-2015 Pradeep (w.e.f. Dec-2023) & Vandana (w.e.f. Jan-2024)	Oct-2012 - Neeraj Kumar June 2021 - Arun R	Dinesh (Aug 21), Rajeev, (Nov 23) Mansi & Pradeep (w.e.f. Dec 2023)	R. Srinivasan Sep 2020 & Pradeep Kesavan (w.e.f. Dec 2023) Rajeev (w.e.f. Nov 2023)	
First Tier Benchmark	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (w.e.f. 31 October 2023)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index	
Fund Details as on 31 March 2024									
Month End AUM (Rs. in Crores)	₹67,196.19	₹9,642.12	₹3,583.61	₹107.61	₹4,543.82	₹24,095.91	₹28,823.17	₹1,732.49	
Modified Duration (years)	5.71	5.42	4.31	5.24	2.42	0.53	6.47	0.12	
Average Maturity (years)	13.08	13.18	7.68	12.17	6.76	0.53	11.64	0.15	
Macaulay Duration (years)	5.98	5.68	4.51	5.45	2.58	0.53	6.74	0.13	
Yield to Maturity (%)^	7.60	7.82	8.24	7.77	8.00	7.60	7.57	6.98	
Standard Deviation^	8.85%	-	-	-	-	0.68%	-	-	
Beta^	0.95	-	-	-	-	0.71	-	-	
Sharpe Ratio^	0.59	-	-	-	-	-3.35	-	-	
Expense Ratio	Regular-1.42% Direct-0.75%	Regular- 1.12% Direct- 0.62%	Regular- 1.52% Direct- 0.58%	Regular- 1.17% Direct- 0.82%	Regular- 1.18% Direct- 0.66%	Regular- 0.94% Direct- 0.42%	Regular- 1.61% Direct- 0.71%	Regular- 2.05% Direct- 0.86%	
Composition by Assets as on 31 March 2024									
Equity Shares	75.13	22.78	36.65	20.74	66.06	75.43	66.87	80.81	
Corporate Debt	8.68	41.97	23.08	24.80	14.99	2.21	9.54	-	
Gilts	8.69	7.66	9.83	23.44	5.78	-	9.87	0.58	
Money Market Instruments	0.29	-	0.98	-	5.07	7.14	-	-	
Other Assets	7.21	27.59	29.46	31.02	8.10	15.22	13.72	18.61	
Composition by Ratings & Assets as on 31 March 2024									
Large Cap	55.44	7.24	14.05	0.86	35.14	57.24	54.03	20.52	
Mid Cap	18.82	5.34	9.17	4.68	16.03	13.95	8.99	9.68	
Small Cap	0.87	10.20	13.43	15.20	14.89	4.24	3.25	43.70	
Unclassified	-	-	-	-	-	-	-	-	
AA, AA+, AAA And EQUIVALENT	8.44	41.30	17.13	22.01	14.11	2.21	7.73	-	
Below AA	0.24	0.67	4.58	2.79	0.88	-	-	-	
Sovereign	11.20	30.82	14.91	44.98	8.41	2.02	17.79	0.58	
Below A1+, A1+	0.29	-	0.98	-	2.44	5.12	-	-	
Cash, Cash Equivalents, Derivatives and Others	4.70	4.43	Others 10.47, ETF 15.28	9.48	4.21	15.22	8.21	25.52	
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; 1% for redemption/switch-out after 1 year and up to 2 years from the date of allotment; Nil for redemption/switch-out after 2 years up to 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 1 month from the date of allotment - 0.25% For exit after 1 month from the date of allotment - Nil	Nil. If units purchased or switched in from another scheme of this fund are redeemed or switched out before 1 year from the date of allotment, 1% of the redemption/switch-out amount will be deducted. If the units are redeemed or switched out after 1 year from the date of allotment, 0.25% of the redemption/switch-out amount will be deducted. If the units are redeemed or switched out after 2 years from the date of allotment, Nil will be deducted. If the units are redeemed or switched out after 3 years from the date of allotment, Nil will be deducted.	For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch-out before 1 year from the date of allotment; 1% for redemption/switch-out after 1 year and up to 2 years from the date of allotment; Nil for redemption/switch-out after 2 years up to 3 years from the date of allotment.	

## Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund - Aggressive Plan	SBI Retirement Benefit Fund - Hybrid Plan	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	SBI Retirement Benefit Fund - Conservative Hybrid Plan	SBI Retirement Benefit Fund - Conservative Plan
Ideal Investment Horizon	5 years +	5 years +	5 years +	5 years +	5 years +
Inception Date	10/02/2021	10/02/2021	10/02/2021	10/02/2021	10/02/2021
Fund Manager	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion); *Mr. Pradeep Kesavan
Managing Since	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)	Rohit Shimpi Oct - 2021, Ardhendu Bhattacharya June - 2021 & Pradeep Kesavan: (w.e.f. Dec 2023)
First Tier Benchmark	S&P 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 March 2024					
Month End AUM (Rs. in Crores)	₹2,213.12	₹1,306.38	₹255.97	₹169.56	
Modified Duration (years)	0.44	0.56	8.73	9.04	
Average Maturity (years)	1.75	2.26	22.15	27.36	
Macaulay Duration (years)	0.45	0.58	9.08	9.42	
Yield to Maturity (%)^	7.42	7.54	7.45	7.49	
Standard Deviation*	-	-	-	-	
Beta*	-	-	-	-	
Sharpe Ratio*	-	-	-	-	
Expense Ratio	Regular-2.00% Direct-0.84%	Regular-2.15% Direct-1.08%	Regular-1.67% Direct-1.14%	Regular-1.38% Direct-0.92%	
Composition by Assets as on 31 March 2024					
Equity Shares	93.65	77.30	38.59	18.60	
Corporate Debt	0.24	0.78	20.53	29.82	
Gilts	2.82	12.84	34.85	43.37	
Money Market Instruments	-	1.14	-	-	
Other Assets	3.29	7.94	6.03	8.21	
Composition by Ratings & Assets as on 31 March 2024					
Large Cap	55.44	43.49	22.03	10.54	
Mid Cap	26.41	23.08	11.06	5.26	
Small Cap	11.80	10.73	5.50	2.80	
Unclassified	-	-	-	-	
AA, AA+, AAA And EQUIVALENT	0.24	0.78	20.53	29.82	
Below AA	-	-	-	-	
Sovereign	3.85	15.06	34.85	43.37	
Below A1+, A1+	-	1.14	-	-	
Cash, Cash Equivalents, Derivatives and Others	2.26	5.72	6.03	8.21	
Other Details					
Exit Load	Nil	Nil	Nil	Nil	

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyst's Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations. For both Direct and Regular plan. | \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023. | ^In case of semi-annual convention, the YTM is annualised

## HYBRID – AGGRESSIVE HYBRID FUND

**SBI**

### EQUITY HYBRID FUND

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

(Previously known as SBI Magnum Balanced Fund)

## Investment Objective

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

## Fund Details

### • Type of Scheme

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

• **Date of Allotment:** 09/10/1995

• **Report As On:** 31/03/2024

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

₹ 66,157.16 Crores

• **AUM as on March 31, 2024**

₹ 67,196.19 Crores

### • Fund Managers:

Mr. R. Srinivasan –Equity  
Mr. Rajeev Radhakrishnan –Debt  
Ms. Mansi Sajeja –Co Fund Manager Debt & Mr. Pradeep Kesavan –overseas investments Managing Since:

Mr. R. Srinivasan Jan-2012

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

Ms. Mansi Sajeja (w.e.f. Dec-2023)

Mr. Pradeep Kesavan (w.e.f. Dec-2023)

### Total Experience:

Mr. R. Srinivasan –Over 30 years

Mr. Rajeev Radhakrishnan –Over 21 years

Ms. Mansi Sajeja –Over 16 years

Mr. Pradeep Kesavan – Over 18 years

• **First Tier Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index

### • Exit Load:

For exit within 12 months from the date of allotment:

For 10% of investment - Nil

For remaining investments - 1.00%;

For exit after 12 months from the date of allotment - Nil.

### • Entry Load: N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

### • SIP

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

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

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

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

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

500 & in multiples of ₹ 1 thereafter for minimum one year

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

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

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

### • Minimum Investment

₹ 1000 & in multiples of ₹ 1

### • Additional Investment

₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation*	: 8.85%
Beta*	: 0.95
Sharpe Ratio*	: 0.59
Modified Duration	: 5.71 years
Average Maturity	: 13.08 years
Macaulay Duration	: 5.98 years
Yield to Maturity^	: 7.60%
Portfolio Turnover*	
Equity Turnover	: 0.18
Total Turnover	: 0.67

\*Total Turnover = Equity + Debt + Derivatives

\*Source: CRISIL Fund Analysts Risk Free rate: FBIL Overnight Mibor rate

(7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years

Monthly Data Points

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

Ratios including debt instruments and cash

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	53.4607
Reg-Plan-Growth	252.2866
Dir-Plan-IDCW	80.8463
Dir-Plan-Growth	276.2825

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

## LAST IDCW

Face value: ₹10

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

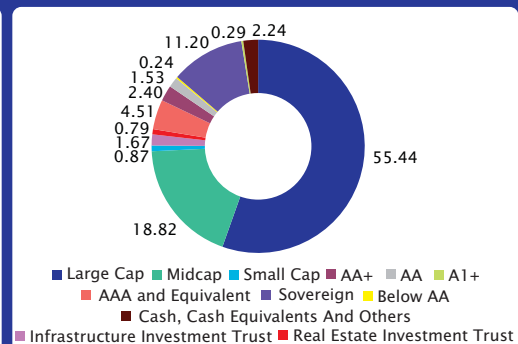
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
ICICI Bank Ltd.		7.16	State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.45
Reliance Industries Ltd.		5.34	Muthoot Finance Ltd.	CRISIL AA+	0.45
Bharti Airtel Ltd.		4.94	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.38
State Bank Of India		4.93	Bank Of India(At1 Bond Under Basel III)	CRISIL AA	0.31
HDFC Bank Ltd.		4.09	Tata Projects Ltd.	IND AA	0.30
Solar Industries India Ltd.		4.02	HDFC Bank Ltd.	CRISIL AAA	0.30
Infosys Ltd.		3.74	Indian Bank( Tier II Bond Under Basel III )	IND AA+	0.21
Interglobe Aviation Ltd.		3.70	Renserv Global Pvt Ltd.	CARE A+(CE)	0.18
MRF Ltd.		3.57	Punjab National Bank ( Tier II Bond Under Basel III )	CRISIL AAA	0.06
Bajaj Finance Ltd.		3.56	State Bank Of India ( Tier II Bond Under Basel III )	CRISIL AAA	0.04
Divi's Laboratories Ltd.		3.54	Punjab National Bank ( At1 Bond Under Basel III )	IND AA+	0.04
Shree Cement Ltd.		3.02	JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.03
Larsen & Toubro Ltd.		2.41	Avanse Financial Services Ltd.	CARE AA-	0.03
Cipla Ltd.		2.23	<b>Total</b>		<b>8.12</b>
Avenue Supermarts Ltd.		2.22	<b>Zero Coupon Bonds</b>		
Muthoot Finance Ltd.		2.20	Tata Motors Finance Ltd.	CRISIL AA	0.43
Hindalco Industries Ltd.		2.08	<b>Total</b>		<b>0.43</b>
AIA Engineering Ltd.		1.69	<b>Floating Rate Notes</b>		
Delhivery Ltd.		1.46	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.13
HDFC Asset Management Co. Ltd.		1.42	<b>Total</b>		<b>0.13</b>
ICICI Lombard General Insurance Company Ltd.		1.33	<b>Government Securities</b>		
Tata Consultancy Services Ltd.		1.15	Government Of India	SOVEREIGN	8.69
Procter & Gamble Hygiene And Health Care Ltd.		1.08	<b>Total</b>		<b>8.69</b>
Max Healthcare Institute Ltd.		0.96	<b>State Development Loans</b>		
Westlife Foodworld Ltd.		0.87	State Government Of Uttar Pradesh	SOVEREIGN	0.92
United Breweries Ltd.		0.77	State Government Of Maharashtra	SOVEREIGN	0.91
Vedant Fashions Ltd.		0.69	State Government Of Rajasthan	SOVEREIGN	0.67
Page Industries Ltd.		0.65	State Government Of Tamil Nadu	SOVEREIGN	0.01
Relaxo Footwears Ltd.		0.31	<b>Total</b>		<b>2.51</b>
<b>Total</b>		<b>75.13</b>	<b>Real Estate Investment Trust</b>		
<b>Commercial Papers</b>			Embassy Office Parks Reit		0.79
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	0.29	<b>Total</b>		<b>0.79</b>
<b>Total</b>		<b>0.29</b>	<b>Infrastructure Investment Trust</b>		
<b>Non Convertible Debentures</b>			Cube Highways Trust		0.84
NABARD	CRISIL AAA	1.15	National Highways Infra Trust		0.83
Small Industries Development Bank Of India	CRISIL AAA	0.81	<b>Total</b>		<b>1.67</b>
Bharti Telecom Ltd.	CRISIL AA+	0.79	<b>Cash, Cash Equivalents And Others</b>		
Indian Bank( Tier II Bond Under Basel III )	CRISIL AAA	0.60	Cash, Cash Equivalents And Others		2.24
Tata Communications Ltd.	CARE AAA	0.52	<b>Grand Total</b>		<b>100.00</b>
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.52			
Tata Housing Development Co. Ltd.	CARE AA	0.49			
Torrent Power Ltd.	CRISIL AA+	0.46			

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.52
Sovereign	11.20
Services	7.50
Healthcare	6.73
Telecommunication	5.46
Oil, Gas & Consumable Fuels	5.34
Information Technology	4.89
Chemicals	4.02
Consumer Services	3.78
Automobile And Auto Components	3.57
Construction Materials	3.02
Construction	2.71
Metals & Mining	2.08
Fast Moving Consumer Goods	1.85
Capital Goods	1.69
Realty	1.28
Power	1.16
Textiles	0.65
Consumer Durables	0.31
Cash, Cash Equivalents And Others	2.24

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



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

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

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

## HYBRID – CONSERVATIVE HYBRID FUND

**SBI**

### CONSERVATIVE HYBRID FUND

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

#### Investment Objective

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

#### Fund Details

##### • Type of Scheme

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

##### • Date of Allotment: 09/04/2001

##### • Report As On: 31/03/2024

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

₹ 9,576.43 Crores

##### • AUM as on March 31, 2024

₹ 9,642.12 Crores

##### • Fund Managers:

**Mr. Saurabh Pant** - (Equity Portion)

**Ms. Mansi Sajeja** - (Debt Portion)

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

**Managing Since:**

**Mr. Saurabh Pant** - January 2022

**Ms. Mansi Sajeja** - June 2021

**Mr. Pradeep Kesavan** –(w.e.f. Dec 2023)

##### Total Experience

**Mr. Saurabh Pant** - Over 15 years

**Ms. Mansi Sajeja** - Over 16 years

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

##### • First Tier Benchmark:

NIFTY 50 Hybrid Composite Debt 15:85 Index

##### • Exit Load: For exit within 1 year from the date

of allotment For 10% of investment : Nil

For remaining investment: 1.00%

For exit after one year from the date of

allotment – Nil

##### • Entry Load: N.A.

##### • Plans Available: Regular, Direct

##### • Options: Growth, IDCW

##### • SIP

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

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

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

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

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

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

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

##### • Minimum Investment

₹ 5,000 & in multiples of ₹ 1

##### • Additional Investment

₹ 1,000 & in multiples of ₹ 1

#### Quantitative Data

Modified Duration : 5.42 years  
Average Maturity : 13.18 years  
Macaulay Duration : 5.68 years  
Yield to Maturity<sup>^</sup> : 7.82%

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

#### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	64.4668	Dir-Plan-Growth	69.9831
Reg-Plan-Monthly IDCW	19.8025	Dir-Plan-Monthly IDCW	25.6179
Reg-Plan-Quarterly IDCW	18.5930	Dir-Plan-Quarterly IDCW	21.3827
Reg-Plan-Annual IDCW	22.7398	Dir-Plan-Annual IDCW	27.9081

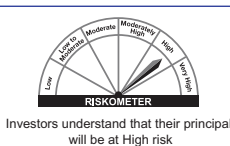
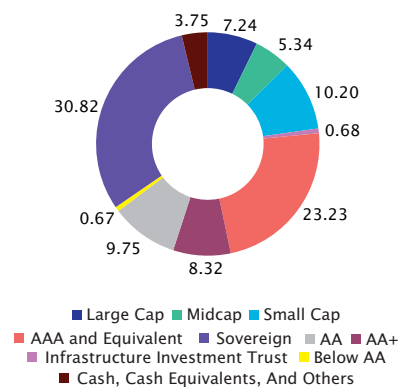
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			ONGC Petro Additions Ltd.	CRISIL AA	2.75
ICICI Bank Ltd.		2.06	LIC Housing Finance Ltd.	CRISIL AAA	2.65
Infosys Ltd.		1.15	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.32
HDFC Asset Management Co. Ltd.		1.13	Torrent Power Ltd.	CRISIL AA+	2.12
Aether Industries Ltd.		0.83	Small Industries Development Bank Of India	CRISIL AAA	2.08
Tega Industries Ltd.		0.82	Tata Communications Ltd.	CARE AAA	2.07
Ge T&D India Ltd.		0.82	Godrej Properties Ltd.	[ICRA]AA+	2.07
Aavas Financiers Ltd.		0.82	Muthoot Finance Ltd.	CRISIL AA+	2.05
G R Infra Projects Ltd.		0.75	SMFG India Credit Company Ltd.	[ICRA]AAA	1.56
Carborundum Universal Ltd.		0.69	India Grid Trust	CRISIL AAA	1.56
Thangamayil Jewellery Ltd.		0.67	Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.52
Sona Blw Precision Forgings Ltd.		0.65	SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.40
Finolex Industries Ltd.		0.63	PNB Housing Finance Ltd.	CARE AA+	1.30
Gland Pharma Ltd.		0.61	State Bank Of India ( Tier II Bond Under Basel III )	CRISIL AAA	1.23
ZF Commercial Vehicle Control Systems India Ltd.		0.60	KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	1.17
Bharti Airtel Ltd.		0.60	State Bank Of India ( At I Bond Under Basel III )	CRISIL AA+	1.05
Reliance Industries Ltd.		0.57	Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.04
Procter & Gamble Hygiene And Health Care Ltd.		0.54	Punjab National Bank ( At I Bond Under Basel III )	IND AA+	1.03
Godrej Consumer Products Ltd.		0.52	India Grid Trust	[ICRA]AAA	1.02
State Bank Of India		0.51	Motilal Oswal Finvest Ltd.	[ICRA]AA	0.78
Multi Commodity Exchange Of India Ltd.		0.51	Aadhar Housing Finance Ltd.	[ICRA]AA	0.72
V-Guard Industries Ltd.		0.48	Avanse Financial Services Ltd.	CARE AA-	0.67
ITC Ltd.		0.45	Union Bank Of India (At I Bond Under Basel III)	IND AA	0.54
Page Industries Ltd.		0.44	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.50
Aptus Value Housing Finance India Ltd.		0.44	Tata Housing Development Co. Ltd.	CARE AA	0.47
Hatsun Agro Product Ltd.		0.42	Bank Of India (At I Bond Under Basel III)	CRISIL AA	0.44
Jubilant Foodworks Ltd.		0.39	<b>Total</b>		<b>41.97</b>
HDFC Bank Ltd.		0.39	<b>Government Securities</b>		
Grasim Industries Ltd.		0.37	Government Of India	SOVEREIGN	7.66
Graphite India Ltd.		0.37	<b>Total</b>		<b>7.66</b>
ICICI Lombard General Insurance Company Ltd.		0.35	<b>State Development Loans</b>		
VRL Logistics Ltd.		0.33	State Government Of Uttar Pradesh	SOVEREIGN	7.50
Volta Ltd.		0.33	State Government Of Maharashtra	SOVEREIGN	7.02
National Aluminium Company Ltd.		0.32	State Government Of Tamil Nadu	SOVEREIGN	4.20
Sheela Foam Ltd.		0.31	State Government Of Karnataka	SOVEREIGN	2.09
SBI Life Insurance Co. Ltd.		0.27	State Government Of Bihar	SOVEREIGN	1.26
Avanti Feeds Ltd.		0.26	State Government Of Rajasthan	SOVEREIGN	1.09
Firstsource Solutions Ltd.		0.25	<b>Total</b>		<b>23.16</b>
Nuvoco Vistas Corporation Ltd.		0.24	<b>Infrastructure Investment Trust</b>		
Sundram Fasteners Ltd.		0.23	Cube Highways Trust		0.68
Chemplast Sanmar Ltd.		0.22	<b>Total</b>		<b>0.68</b>
ESAB India Ltd.		0.21	<b>Cash, Cash Equivalents And Others</b>		<b>3.75</b>
Elin Electronics Ltd.		0.13	<b>Grand Total</b>		<b>100.00</b>
Indian Energy Exchange Ltd.		0.10			
<b>Total</b>		<b>22.78</b>			
<b>Non Convertible Debentures</b>					
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	3.11			
Tata Projects Ltd.	IND AA	2.75			

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

Sovereign	30.82
Financial Services	27.69
Telecommunication	6.51
Power	5.74
Chemicals	3.80
Capital Goods	3.54
Construction	3.50
Realty	2.54
Services	2.43
Fast Moving Consumer Goods	2.19
Consumer Durables	1.92
Automobile And Auto Components	1.48
Information Technology	1.15
Healthcare	0.61
Construction Materials	0.61
Oil, Gas & Consumable Fuels	0.57
Textiles	0.44
Consumer Services	0.39
Metals & Mining	0.32
Cash, Cash Equivalents And Others	3.75

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



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

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

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

## HYBRID – MULTI ASSET ALLOCATION FUND

**SBI**

### MULTI ASSET ALLOCATION FUND

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

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

#### Investment Objective

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

#### Fund Details

##### • Type of Scheme

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

##### • Date of Allotment: 16/05/2018

##### • Report As On: 31/03/2024

##### • AAMU for the Month of March 2024

₹ 4,047.83 Crores

##### • AUM as on March 31, 2024

₹ 3,583.61 Crores

##### • Fund Manager: Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) & Ms. Vandna Soni (For Commodities Portion) & Mr. Pradeep Kesavan (overseas investments) Managing Since:

Mr. Dinesh Balachandran - Dec 2023

Ms. Mansi Sajeja - Dec 2023

Ms. Vandna Soni - (w.e.f. Jan 2024)

Mr. Pradeep Kesavan - (w.e.f. Dec 2023)

##### Total Experience:

Mr. Dinesh Balachandran – Over 21 years

Ms. Mansi Sajeja – Over 16 years

Ms. Vandna Soni – Over 10 years

Mr. Pradeep Kesavan – Over 18 years

##### • First Tier Benchmark:

45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. (W.e.f. 31 October 2023)

##### • Exit Load: For exit within 12 months from the date of allotment

For 10% of investments : Nil

For remaining investment: 1.00%

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

##### • Entry Load: N.A.

##### • Plans Available: Regular, Direct

##### • Options: Growth, IDCW

##### • SIP

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

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

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

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

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

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

##### • Minimum Investment ₹ 5,000 & in multiples of ₹ 1

##### • Additional Investment ₹ 1,000 & in multiples of ₹ 1

#### Quantitative Data

Modified Duration : 4.31 years  
Average Maturity : 7.68 years  
Macaulay Duration : 4.51 years  
Yield to Maturity<sup>^</sup> : 8.24%

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

#### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	49.9809	Dir-Plan-Growth	54.7728
Reg-Plan-Monthly IDCW	22.3488	Dir-Plan-Monthly IDCW	24.5951
Reg-Plan-Quarterly IDCW	22.3275	Dir-Plan-Quarterly IDCW	26.0168
Reg-Plan-Annual IDCW	28.2591	Dir-Plan-Annual IDCW	31.2077

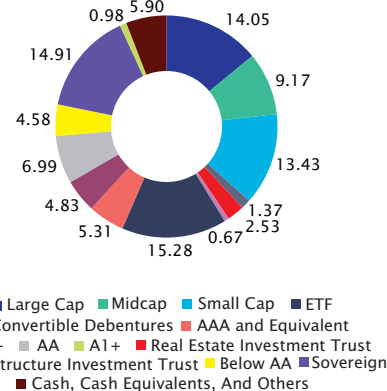
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Total</b>		<b>36.65</b>
GAIL (India) Ltd.		1.86	<b>Convertible Debentures</b>		
Steel Authority Of India Ltd.		1.79	Cholamandalam Investment & Finance Co. Ltd.		1.37
Tata Technologies Ltd.		1.72	<b>Total</b>		<b>1.37</b>
Wipro Ltd.		1.70	<b>Commercial Papers</b>		
State Bank Of India		1.69	Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.59
ICICI Prudential Life Insurance Company Ltd.		1.46	JM Financial Products Ltd.	CRISIL A1+	0.39
Biocon Ltd.		1.31	<b>Total</b>		<b>0.98</b>
FSN E-Commerce Ventures Ltd.		1.26	<b>Non Convertible Debentures</b>		
HDFC Bank Ltd.		1.24	LIC Housing Finance Ltd.	CRISIL AAA	2.36
Indian Energy Exchange Ltd.		1.11	Renserv Global Pvt Ltd.	CARE A+(CE)	2.12
Brigade Enterprises Ltd.		1.11	Muthoot Finance Ltd.	CRISIL AA+	2.12
Whirlpool Of India Ltd.		1.10	Tata Projects Ltd.	IND AA	1.78
Mahindra Lifespace Developers Ltd.		1.02	Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.77
Indian Bank		0.94	Godrej Industries Ltd.	CRISIL AA	1.77
Vedanta Ltd.		0.90	SMFG India Credit Company Ltd.	CRISIL AAA	1.18
Kalpataru Projects International Ltd.		0.89	JM Financial Asset Reconstruction Company Ltd.	CRISIL AA-	1.17
CESC Ltd.		0.86	JM Financial Credit Solutions Ltd.	[ICRA]AA	1.16
ICICI Bank Ltd.		0.83	JM Financial Services Ltd.	CRISIL AA	0.94
Britannia Industries Ltd.		0.81	Indostar Capital Finance Ltd.	CRISIL AA-	0.70
Equitas Small Finance Bank Ltd.		0.76	Avanse Financial Services Ltd.	CARE AA-	0.59
HCL Technologies Ltd.		0.73	JM Financial Services Ltd.	[ICRA]AA	0.56
Jubilant Foodworks Ltd.		0.68	Aadhar Housing Finance Ltd.	IND AA	0.54
Emami Ltd.		0.66	Bharti Telecom Ltd.	CRISIL AA+	0.35
Sagar Cements Ltd.		0.65	Motilal Oswal Finvest Ltd.	[ICRA]AA	0.24
Gland Pharma Ltd.		0.64	<b>Total</b>		<b>19.35</b>
City Union Bank Ltd.		0.63	<b>Floating Rate Notes</b>		
Heidelbergcement India Ltd.		0.60	Bharti Telecom Ltd.	CRISIL AA+	2.36
Vip Industries Ltd.		0.59	<b>Total</b>		<b>2.36</b>
Ltimindtree Ltd.		0.58	<b>Government Securities</b>		
HDFC Asset Management Co. Ltd.		0.50	Government Of India	SOVEREIGN	9.83
Tech Mahindra Ltd.		0.49	<b>Total</b>		<b>9.83</b>
Laurus Labs Ltd.		0.49	<b>State Development Loans</b>		
VRL Logistics Ltd.		0.48	State Government Of Uttar Pradesh	SOVEREIGN	3.38
United Spirits Ltd.		0.48	State Government Of Rajasthan	SOVEREIGN	1.70
Bharti Airtel Ltd.		0.46	<b>Total</b>		<b>5.08</b>
Ashiana Housing Ltd.		0.44	<b>Exchange Traded Funds</b>		
V-Mart Retail Ltd.		0.43	SBI Gold ETF		14.25
Harsha Engineers International Ltd.		0.41	Nippon India Silver ETF		1.03
Sun Pharmaceutical Industries Ltd.		0.38	<b>Total</b>		<b>15.28</b>
Doms Industries Ltd.		0.37	<b>Real Estate Investment Trust</b>		
ACC Ltd.		0.33	Embassy Office Parks Reit		2.53
Rallis India Ltd.		0.30	<b>Total</b>		<b>2.53</b>
Axis Bank Ltd.		0.25	<b>Infrastructure Investment Trust</b>		
PVR Inox Ltd.		0.24	Cube Highways Trust		0.67
Elin Electronics Ltd.		0.21	<b>Total</b>		<b>0.67</b>
Godrej Consumer Products Ltd.		0.08	<b>Cash, Cash Equivalents And Others</b>		<b>5.90</b>
Infosys Ltd.		0.07	<b>Grand Total</b>		<b>100.00</b>
Ashoka Buildcon Ltd.		0.06			
Marico Ltd.		0.04			
Nuvoco Vistas Corporation Ltd.		0.02			

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

Financial Services	27.80
Exchange Traded Funds	15.28
Sovereign	14.91
Information Technology	5.29
Realty	5.10
Power	2.98
Healthcare	2.82
Construction	2.73
Metals & Mining	2.69
Fast Moving Consumer Goods	2.44
Consumer Services	2.37
Consumer Durables	1.90
Oil, Gas & Consumable Fuels	1.86
Diversified	1.77
Construction Materials	1.60
Services	1.15
Telecommunication	0.46
Capital Goods	0.41
Chemicals	0.30
Media, Entertainment & Publication	0.24
Cash, Cash Equivalents And Others	5.90

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



Investors understand that their principal will be at Very High risk

#### SBI Multi Asset Allocation Fund

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

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

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

# SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

**SBI**

## MAGNUM CHILDREN'S BENEFIT FUND – SAVINGS PLAN

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

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).
- Date of Allotment:** 21/02/2002
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 107.52 Crores
- AUM as on March 31, 2024**  
₹ 107.61 Crores
- Fund Manager:**  
Mr. R Srinivasan –Equity  
Mr. Rajeev Radhakrishnan –Debt  
Mr. Pradeep Kesavan –overseas investments  
Managing since:  
Mr. R Srinivasan January 13, 2021  
Mr. Rajeev Radhakrishnan Jun-2008  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. R Srinivasan -Over 30 years  
Mr. Rajeev Radhakrishnan -Over 21 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY 50 Hybrid Composite Debt 15:85 Index
- Exit Load:**  
With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment
- Entry Load:** N/A
- Plans Available:** Regular, Direct
- Options:** Growth,
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

**Modified Duration** : 5.24 years  
**Average Maturity** : 12.17 years  
**Macaulay Duration** : 5.45 years  
**Yield to Maturity<sup>^</sup>** : 7.77%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	93.4163
Dir-Plan-Growth	101.3559

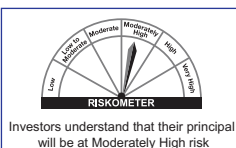
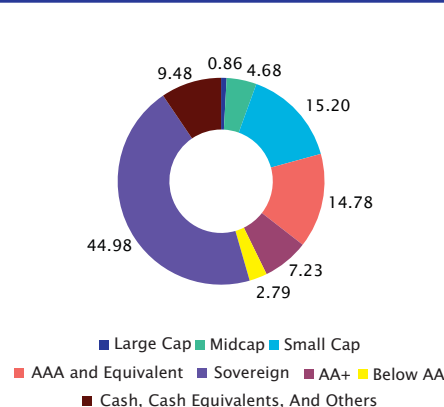
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
Tips Industries Ltd.		1.69	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.81
Muthoot Finance Ltd.		1.51	Muthoot Finance Ltd.	CRISIL AA+	2.79
Doms Industries Ltd.		1.45	Avanse Financial Services Ltd.	CARE AA-	2.79
Hatsun Agro Product Ltd.		1.41	State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.71
Garware Technical Fibres Ltd.		1.36	Mangloor Highways Pvt. Ltd.	IND AA+	2.58
ElH Ltd.		1.25	Indian Bank (Tier II Bond Under Basel III)	IND AA+	1.86
Hawkins Cookers Ltd.		1.18	<b>Total</b>		<b>24.80</b>
K.P.R. Mill Ltd.		1.08	<b>Floating Rate Bonds</b>		
E.I.D-Parry (India) Ltd.		0.96	Government Of India	SOVEREIGN	9.26
Aether Industries Ltd.		0.94	<b>Total</b>		<b>9.26</b>
Ganesha Ecosphere Ltd.		0.92	<b>Government Securities</b>		
Blue Star Ltd.		0.91	Government Of India	SOVEREIGN	14.18
Elin Electronics Ltd.		0.87	<b>Total</b>		<b>14.18</b>
Inox India Ltd.		0.86	<b>State Development Loans</b>		
Divi's Laboratories Ltd.		0.86	State Government Of Uttar Pradesh	SOVEREIGN	13.95
Thangamayil Jewellery Ltd.		0.84	State Government Of Rajasthan	SOVEREIGN	4.71
Sheela Foam Ltd.		0.81	<b>Total</b>		<b>18.66</b>
Dodla Dairy Ltd.		0.75	<b>Strips</b>		
Relaxo Footwears Ltd.		0.68	Government Of India	SOVEREIGN	2.88
Gujarat Ambuja Exports Ltd.		0.41	<b>Total</b>		<b>2.88</b>
<b>Total</b>		<b>20.74</b>	<b>Cash, Cash Equivalents And Others</b>		
<b>Non Convertible Debentures</b>			<b>Total</b>		<b>9.48</b>
Nexus Select Trust	CRISIL AAA	4.63	<b>Grand Total</b>		
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.63			<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	44.98
Financial Services	16.29
Consumer Durables	5.29
Realty	4.63
Fast Moving Consumer Goods	4.02
Textiles	3.36
Telecommunication	2.81
Services	2.58
Chemicals	1.90
Media, Entertainment & Publication	1.69
Consumer Services	1.25
Capital Goods	0.86
Healthcare	0.86
Cash, Cash Equivalents And Others	9.48

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



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

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

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

## HYBRID – EQUITY SAVINGS FUND

**SBI**

### EQUITY SAVINGS FUND

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

#### Investment Objective

The investment objective of the scheme is to generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market and fixed income instruments. The Scheme also aims to generate long-term capital appreciation by investing a part of the Scheme's assets in equity and equity related instruments.

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

#### Fund Details

##### • Type of Scheme

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

##### • Date of Allotment: 27/05/2015

##### • Report As On: 31/03/2024

##### • AUM for the Month of March 2024

₹ 4,339.52 Crores

##### • AUM as on March 31, 2024

₹ 4,543.82 Crores

##### • Fund Manager:

Ms. Nidhi Chawla (Equity Portion)

Ms. Mansi Sajeja (Debt Portion)

Mr. Neeraj Kumar (Arbitrage Portion)

Mr. Pradeep Kesavan (overseas investments)

Ms. Vandna Soni (Commodities Portion)

##### Managing Since:

Ms. Nidhi Chawla - Jan 2022

Ms. Mansi Sajeja - June 2021

Mr. Neeraj Kumar - May 2015

Mr. Pradeep Kesavan Dec-2023

Ms. Vandna Soni - (w.e.f. Jan 2024)

##### Total Experience:

Ms. Nidhi Chawla – Over 15 years

Ms. Mansi Sajeja – Over 16 years

Mr. Neeraj Kumar –Over 26 years

Mr. Pradeep Kesavan –Over 18 years

Ms. Vandna Soni - Over 10 years

##### • First Tier Benchmark: NIFTY Equity Savings Index

##### • Exit Load:

For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil

##### • Entry Load: N.A.

##### • Plans Available: Regular, Direct

##### • Options: Growth, IDCW

##### • SIP

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

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

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year

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

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

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

##### • Minimum Investment

₹ 1000 & in multiples of ₹ 1

##### • Additional Investment

₹ 1000 & in multiples of ₹ 1

#### Quantitative Data

Modified Duration : 2.42 years  
Average Maturity : 6.76 years  
Macaulay Duration : 2.58 years  
Yield to Maturity<sup>^</sup> : 8.00%

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

#### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	21.1797	Dir-Plan-Growth	23.1940
Reg-Plan-Monthly IDCW	19.6356	Dir-Plan-Monthly IDCW	21.2305
Reg-Plan-Quarterly IDCW	20.0279	Dir-Plan-Quarterly IDCW	21.9641

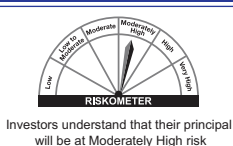
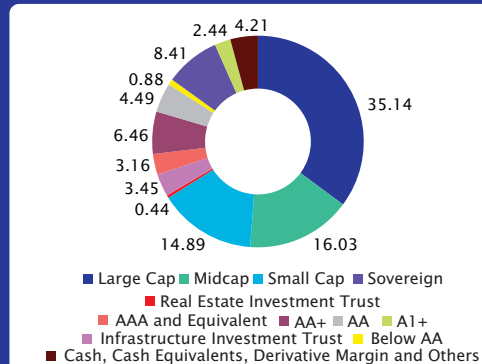
#### PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
<b>Equity Shares</b>					<b>Commercial Papers</b>				
Whirlpool Of India Ltd.	1.05	-	1.05		TMF Holdings Ltd.	CRISIL A1+	1.53	-	-
Finolex Industries Ltd.	0.97	-	0.97		Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.55	-	-
Elh Ltd.	0.96	-	0.96		JM Financial Products Ltd.	CRISIL A1+	0.36	-	-
HDFC Asset Management Co. Ltd.	0.95	-	0.95		<b>Total</b>		<b>2.44</b>	-	-
Petronet Lng Ltd.	0.93	-	0.93		<b>Non Convertible Debentures</b>				
Bank Of India	0.93	-	0.93		Muthoot Finance Ltd.	CRISIL AA+	2.20	-	-
Tata Motors Ltd.	0.87	-	0.87		SMFG India Credit Company Ltd.	CRISIL AAA	1.65	-	-
Delhivery Ltd.	0.87	-	0.87		State Bank Of India				
Aavas Financiers Ltd.	0.87	-	0.87		(At1 Bond Under Basel III)				
Vip Industries Ltd.	0.85	-	0.85		Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.11	-	-
TVS Motor Company Ltd.	0.85	-	0.85		CARE AA				
Muthoot Finance Ltd.	0.85	-	0.85		PNB Housing Finance Ltd.	CRISIL AA+	1.10	-	-
Aptus Value Housing Finance India Ltd.	0.84	-	0.84		Bharti Telecom Ltd.	CRISIL AA+	1.10	-	-
Mrs. Bectors Food Specialities Ltd.	0.80	-	0.80		JM Financial Credit Solutions Ltd.	CRISIL AA	1.08	-	-
Gland Pharma Ltd.	0.80	-	0.80		Tata Motors Ltd.	CRISIL AA	0.88	-	-
Shree Cement Ltd.	0.79	-	0.79		Griham Housing Finance Ltd.	CARE AA	0.88	-	-
Jubilant Foodworks Ltd.	0.75	-	0.75		ONGC Petro Additions Ltd.	CRISIL AA	0.55	-	-
Aether Industries Ltd.	0.75	-	0.75		Godrej Properties Ltd.	[ICRA]AA+	0.55	-	-
Samhi Hotels Ltd.	0.74	-	0.74		TMF Holdings Ltd.	CRISIL AA	0.44	-	-
ESAB India Ltd.	0.72	-	0.72		KNR Tirumala Infra Pvt. Ltd.	CRISIL AAA	0.40	-	-
Bajaj Finance Ltd.	0.72	-	0.72		Mangloor Highways Pvt. Ltd.	IND AA+	0.39	-	-
Ganesha Ecosphere Ltd.	0.71	-	0.71		Aadhar Housing Finance Ltd.	[ICRA]AA	0.33	-	-
Jupiter Life Line Hospitals Ltd.	0.70	-	0.70		Aadhar Housing Finance Ltd.	CARE AA	0.11	-	-
ZF Commercial Vehicle Control Systems India Ltd.	0.67	-	0.67		<b>Total</b>		<b>13.89</b>	-	-
Paradeep Phosphates Ltd.	0.67	-	0.67		<b>Floating Rate Notes</b>				
K.P.R. Mill Ltd.	0.66	-	0.66		Bharti Telecom Ltd.	CRISIL AA+	1.10	-	-
Doms Industries Ltd.	0.66	-	0.66		<b>Total</b>		<b>1.10</b>	-	-
JSW Infrastructure Ltd.	0.59	-	0.59		<b>Government Securities</b>				
Gokaldas Exports Ltd.	0.59	-	0.59		Government Of India	SOVEREIGN	5.78	-	-
VRIL Logistics Ltd.	0.56	-	0.56		<b>Total</b>		<b>5.78</b>	-	-
Neogen Chemicals Ltd.	0.55	-	0.55		<b>Treasury Bills</b>				
Tega Industries Ltd.	0.48	-	0.48		364 Day T-Bill 30.01.25	SOVEREIGN	2.08	-	-
Sheela Foam Ltd.	0.46	-	0.46		182 Day T-Bill 18.04.24	SOVEREIGN	0.55	-	-
Kajaria Ceramics Ltd.	0.44	-	0.44		<b>Total</b>		<b>2.63</b>	-	-
Bharat Forge Ltd.	0.44	-	0.44		<b>Real Estate Investment Trust</b>				
<b>Total</b>	<b>26.04</b>	-	<b>26.04</b>		Embassy Office Parks Reit		0.44	-	-
<b>Equity Shares &amp; Derivatives</b>					<b>Total</b>		<b>0.44</b>	-	-
HDFC Bank Ltd.	8.45	-8.52	-0.07		<b>Infrastructure Investment Trust</b>				
Reliance Industries Ltd.	3.74	-2.45	1.29		National Highways Infra Trust		2.24	-	-
ICICI Bank Ltd.	3.73	-1.98	1.75		Cube Highways Trust		1.21	-	-
Kotak Mahindra Bank Ltd.	2.74	-2.76	-0.02		<b>Total</b>		<b>3.45</b>	-	-
Adani Ports And Special Economic Zone Ltd.	1.73	-1.75	-0.02		<b>Cash, Cash Equivalents, Derivative Margin And Others</b>				
Larsen & Toubro Ltd.	1.45	-0.19	1.26		Cash, Cash Equivalents, Derivative Margin And Others		4.21	-	-
Indus Towers Ltd.	1.33	-1.34	-0.01		<b>Grand Total</b>		<b>100.00</b>		
OZGEC Petro Additions Enterprises Ltd.	1.23	-1.25	-0.02						
State Bank Of India	1.15	-0.15	1.00						
Container Corporation Of India Ltd.	0.90	-0.04	0.86						
L&T Finance Holdings Ltd.	0.82	-0.83	-0.01						
Ambuja Cements Ltd.	0.82	-0.83	-0.01						
SBI Life Insurance Co. Ltd.	0.77	-0.08	0.69						
DLF Ltd.	0.77	-0.77	-						
CoForge Ltd.	0.73	-	0.73						
Bharat Electronics Ltd.	0.66	-0.67	-0.01						
Canara Bank	0.65	-0.65	-						
Bank Of Baroda	0.62	-0.62	-						
Tata Consultancy Services Ltd.	0.59	-0.60	-0.01						
ACC Ltd.	0.55	-0.56	-0.01						
Tata Steel Ltd.	0.54	-0.55	-0.01						
Grasim Industries Ltd.	0.51	-0.51	-						
Manappuram Finance Ltd.	0.46	-0.47	-0.01						
Lupin Ltd.	0.43	-0.43	-						
Bharat Heavy Electricals Ltd.	0.39	-0.40	-0.01						
Vodafone Idea Ltd.	0.28	-0.28	-						
Bharti Airtel Ltd.	0.28	-0.24	0.04						
Wipro Ltd.	0.26	-0.26	-						
Maruti Suzuki India Ltd.	0.26	-0.27	-0.01						
Axis Bank Ltd.	0.26	-0.26	-						
Hindustan Unilever Ltd.	0.24	-0.24	-						
Bajaj Finserv Ltd.	0.19	-0.19	-						
Mahindra & Mahindra Ltd.	0.18	-0.18	-						
JSW Steel Ltd.	0.18	-0.18	-						
Indian Oil Corporation Ltd.	0.18	-0.18	-						
NMDC Ltd.	0.15	-0.15	-						

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

Financial Services	40.05
Services	8.92
Sovereign	8.41
Oil, Gas & Consumable Fuels	5.11
Automobile And Auto Components	4.24
Capital Goods	3.22
Consumer Durables	2.87
Construction Materials	2.67
Consumer Services	2.53
Chemicals	2.52
Healthcare	2.12
Textiles	1.96
Fast Moving Consumer Goods	1.95
Telecommunication	1.89
Realty	1.76
Information Technology	1.63
Construction	1.45
Media, Entertainment & Publication	1.23
Metals & Mining	0.99
Power	0.27
Cash, Cash Equivalents, Derivative Margin And Others	4.21

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



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

- 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.

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

# SBI

## ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

### Investment Objective

The investment objective of the Scheme is to provide capital appreciation and regular income for unitholders by identifying profitable arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments.

### Fund Details

#### • Type of Scheme

An open-ended Scheme investing in arbitrage opportunities.

#### • Date of Allotment: 03/11/2006

#### • Report As On: 31/03/2024

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

₹ 27,588.52 Crores

#### • AUM as on March 31, 2024

₹ 24,095.91 Crores

#### • Fund Manager:

Mr. Neeraj Kumar –Equity Portion

Mr. Arun R. –Debt Portion

Managing Since:

Mr. Neeraj Kumar –Oct 2012

Mr. Arun R. – June 2021

Total Experience:

Mr. Neeraj Kumar –Over 26 years

Mr. R. Arun –Over 16 years

#### • First Tier Benchmark: Nifty 50 Arbitrage Index

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

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Option: Growth, IDCW

#### • SIP

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

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

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

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

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

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

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

#### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation<sup>a</sup> : 0.68%

Beta<sup>a</sup> : 0.71

Sharpe Ratio<sup>a</sup> : -3.35

Modified Duration : 0.53 years

Average Maturity : 0.53 years

Macaulay Duration : 0.53 years

Yield to Maturity<sup>a</sup> : 7.60%

Portfolio Turnover<sup>a</sup> :

Equity Turnover : 2.28

Total Turnover : 14.67

Total Turnover = Equity + Debt + Derivatives

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

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

Risk Free rate: FBIL Overnight Mibor rate (7.90% as on 31st March 2024) Basis for Ratio Calculation: 3 Years Monthly Data Points

Aln case of semi-annual convention, the YTM is annualised

Ratios including debt instruments and cash

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.2965
Reg-Plan-Growth	30.9886
Dir-Plan-IDCW	17.6864
Dir-Plan-Growth	32.7338

### LAST IDCW

Face value: ₹10

Record Date	IDCW (in ₹/Unit)	NAV (₹)
27-Mar-20 (Reg Plan)	0.07	13.3989
27-Mar-20 (Dir Plan)	0.07	14.2690
28-Feb-20 (Reg Plan)	0.07	13.4634
28-Feb-20 (Dir Plan)	0.07	14.3281
31-Jan-20 (Reg Plan)	0.07	13.4238
31-Jan-20 (Dir Plan)	0.07	14.2766

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

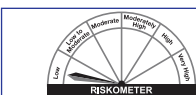
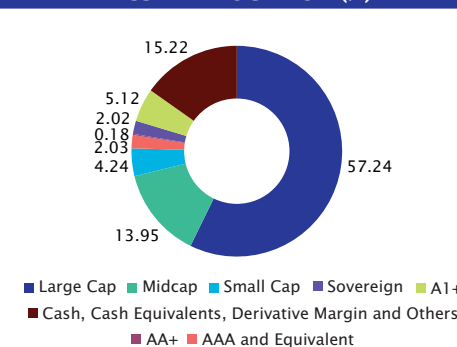
### PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM	Derivatives Net % of AUM	Issuer Name	Rating	(%) Of Total % of AUM	Derivatives Net % of AUM
Equity Shares				Sun TV Network Ltd.		0.17	-0.17
HDFC Bank Ltd.	8.77	-8.84	-0.07	Crompton Greaves Consumer Electricals Ltd.		0.17	-0.17
Reliance Industries Ltd.	5.48	-5.52	-0.04	Bajaj Finserv Ltd.		0.17	-0.17
Bharat Electronics Ltd.	2.15	-2.17	-0.02	Sun Pharmaceutical Industries Ltd.		0.16	-0.16
Kotak Mahindra Bank Ltd.	1.98	-2.00	-0.02	Shree Cement Ltd.		0.16	-0.16
Larsen & Toubro Ltd.	1.86	-1.87	-0.01	LIC Housing Finance Ltd.		0.16	-0.16
Tata Consultancy Services Ltd.	1.84	-1.85	-0.01	GMR Airports Infrastructure Ltd.		0.16	-0.16
Tata Power Company Ltd.	1.69	-1.70	-0.01	DLF Ltd.		0.16	-0.16
Hindustan Aeronautics Ltd.	1.43	-1.44	-0.01	Dheepak Nitrite Ltd.		0.16	-0.16
Bank Of Baroda	1.39	-1.40	-0.01	SRF Ltd.		0.15	-0.16
Adani Ports And Special Economic Zone Ltd.	1.35	-1.36	-0.01	Gujarat Narmada Valley Fertilizers & Chemicals Ltd.		0.15	-0.15
ITC Ltd.	1.34	-1.35	-0.01	Aditya Birla Fashion And Retail Ltd.		0.13	-0.13
State Bank Of India	1.17	-1.18	-0.01	Hindustan Copper Ltd.		0.14	-0.14
Vedanta Ltd.	1.09	-1.10	-0.01	Exide Industries Ltd.		0.14	-0.14
Canara Bank	1.08	-1.09	-0.01	Oracle Financial Services Software Ltd.		0.13	-0.13
Hindalco Industries Ltd.	1.01	-1.01	-	Oberoi Realty Ltd.		0.13	-0.13
Indian Railway Catering & Tourism Corporation Ltd.	0.94	-0.94	-	Alkem Laboratories Ltd.		0.12	-0.12
Bharti Airtel Ltd.	0.92	-0.93	-0.01	Torrent Pharmaceuticals Ltd.		0.12	-0.13
Bajaj Finance Ltd.	0.88	-0.88	-	The India Cements Ltd.		0.12	-0.12
Indian Oil Corporation Ltd.	0.84	-0.85	-0.01	Persistent Systems Ltd.		0.12	-0.12
Oil & Natural Gas Corporation Ltd.	0.82	-0.82	-	L&T Finance Holdings Ltd.		0.12	-0.12
REC Ltd.	0.81	-0.81	-	Eicher Motors Ltd.		0.12	-0.12
Aurobindo Pharma Ltd.	0.80	-0.80	-	Colfort Ltd.		0.12	-0.12
Power Grid Corporation Of India Ltd.	0.77	-0.77	-	Cipla Ltd.		0.12	-0.12
Power Finance Corporation Ltd.	0.73	-0.74	-0.01	Chambal Fertilisers And Chemicals Ltd.		0.12	-0.12
NTPC Ltd.	0.73	-0.74	-0.01	Balkrishna Industries Ltd.		0.12	-0.12
Tata Steel Ltd.	0.68	-0.69	-0.01	PI Industries Ltd.		0.11	-0.11
Ambuja Cements Ltd.	0.68	-0.68	-	Mahindra & Mahindra Financial Services Ltd.		0.11	-0.11
Indusind Bank Ltd.	0.67	-0.67	-	Dr. Reddy's Laboratories Ltd.		0.11	-0.11
CAL (India) Ltd.	0.65	-0.66	-0.01	Cummins India Ltd.		0.11	-0.11
Dabur India Ltd.	0.65	-0.66	-0.01	Can Fin Homes Ltd.		0.11	-0.11
Bharat Heavy Electricals Ltd.	0.64	-0.64	-	Indiamart Intermediash Ltd.		0.10	-0.10
Axix Bank Ltd.	0.63	-0.64	-0.01	AU Small Finance Bank Ltd.		0.09	-0.09
Samvardhana Motherson International Ltd.	0.62	-0.63	-0.01	Abbott India Ltd.		0.09	-0.09
Indus Towers Ltd.	0.61	-0.62	-0.01	Cholamandalam Investment & Finance Co. Ltd.		0.08	-0.08
Infosys Ltd.	0.60	-0.61	-0.01	Zydus Lifesciences Ltd.		0.07	-0.07
Godrej Consumer Products Ltd.	0.60	-0.60	-	SBI Cards & Payment Services Ltd.		0.07	-0.07
Container Corporation Of India Ltd.	0.60	-0.61	-0.01	Balarampuri Chini Mills Ltd.		0.07	-0.07
Max Financial Services Ltd.	0.59	-0.59	-	Vodafone Idea Ltd.		0.06	-0.07
Tata Consumer Products Ltd.	0.57	-0.57	-	United Spirits Ltd.		0.06	-0.06
HDFC Life Insurance Company Ltd.	0.57	-0.58	-0.01	Mphasis Ltd.		0.06	-0.06
HCL Technologies Ltd.	0.54	-0.55	-0.01	Lupin Ltd.		0.06	-0.06
Apollo Hospitals Enterprise Ltd.	0.54	-0.54	-	JK Cement Ltd.		0.06	-0.06
Div's Laboratories Ltd.	0.53	-0.53	-	Britannia Industries Ltd.		0.06	-0.06
Steel Authority Of India Ltd.	0.51	-0.52	-0.01	The Ramco Cements Ltd.		0.05	-0.05
JSW Steel Ltd.	0.50	-0.50	-	IDFC First Bank Ltd.		0.05	-0.05
ICICI Bank Ltd.	0.50	-0.50	-	ICICI Lombard General Insurance Company Ltd.		0.05	-0.05
Jindal Steel & Power Ltd.	0.48	-0.48	-	Birlasoft Ltd.		0.05	-0.05
Coal India Ltd.	0.48	-0.48	-	Atul Ltd.		0.05	-0.05
Tata Motors Ltd.	0.46	-0.46	-	Ashok Leyland Ltd.		0.04	-0.04
The Federal Bank Ltd.	0.44	-0.44	-	TVS Motor Company Ltd.		0.04	-0.04
Grasim Industries Ltd.	0.42	-0.42	-	Lentimdrive Ltd.		0.04	-0.04
Glenmark Pharmaceuticals Ltd.	0.42	-0.43	-0.01	Info Edge (India) Ltd.		0.04	-0.04
Multi Commodity Exchange Of India Ltd.	0.41	-0.41	-	Bosch Ltd.		0.04	-0.05
Adani Enterprises Ltd.	0.40	-0.40	-	Lenovo Ltd.		0.04	-0.04
National Aluminium Company Ltd.	0.38	-0.38	-	Siemens Ltd.		0.03	-0.03
Mahindra & Mahindra Ltd.	0.38	-0.39	-0.01	Laurus Labs Ltd.		0.02	-0.02
Hindustan Petroleum Corporation Ltd.	0.38	-0.38	-	Dr. Lal Path Labs Ltd.		0.02	-0.02
Godrej Properties Ltd.	0.38	-0.38	-	United Breweries Ltd.		0.01	-0.01
Hindustan Unilever Ltd.	0.37	-0.38	-0.01	Navin Fluorine International Ltd.		0.01	-0.01
Biocon Ltd.	0.37	-0.38	-0.01	Maretti Suzuki India Ltd.		0.01	-0.01
RBIL Bank Ltd.	0.36	-0.37	-0.01	L&T Technology Services Ltd.		0.01	-0.01
NMDC Ltd.	0.36	-0.36	-	Bata India Ltd.		0.01	-0.01
Dalmia Bharat Ltd.	0.36	-0.36	-	ABB India Ltd.		0.01	-0.01
Interlobe Aviation Ltd.	0.35	-0.35	-	Total		75.43	-76.00
Aditya Birla Capital Ltd.	0.35	-0.35	-	Commercial Papers			
Trent Ltd.	0.33	-0.34	-0.01	Bajaj Finance Ltd.	CRISIL A1+	1.25	-
Bandhan Bank Ltd.	0.33	-0.34	-0.01	LIC Housing Finance Ltd.	CRISIL A1+	0.85	-
Zee Entertainment Enterprises Ltd.	0.32	-0.33	-0.01	Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	0.81	-
Titan Company Ltd.	0.32	-0.33	-0.01	Muthoo Finance Ltd.	CRISIL A1+	0.25	-
Petronet LNG Ltd.	0.31	-0.32	-0.01	Certificate Of Deposits		3.16	-
SBI Life Insurance Co. Ltd.	0.30	-0.30	-	Marion Bank Of India	[ICRA]A1+	1.07	-
Manappuram Finance Ltd.	0.30	-0.30	-	HDFC Bank Ltd.	CRISIL A1+	0.89	-
Marico Ltd.	0.29	-0.29	-	Total		1.96	-
Bharat Petroleum Corporation Ltd.	0.29	-0.30	-0.01	Non Convertible Debentures			
ACC Ltd.	0.29	-0.29	-	Kotak Mahindra Prime Ltd.	CRISIL AAA	1.07	-
Shriram Finance Ltd.	0.28	-0.28	-	NABARD	CRISIL AAA	0.36	-
IDFC Ltd.	0.28	-0.28	-	REC Ltd.	CRISIL AAA	0.27	-
Ultratech Cement Ltd.	0.27	-0.27	-	Bharti Telecom Ltd.	CRISIL AAA	0.18	-
Punjab National Bank	0.27	-0.27	-	NABARD	CRISIL AAA	0.13	-
Aarti Industries Ltd.	0.27	-0.27	-	Tata Capital Ltd.	CRISIL AAA	0.09	-
Tata Communications Ltd.	0.26	-0.26	-	Power Finance Corporation Ltd.		2.21	-
City Union Bank Ltd.	0.26	-0.26	-	Treasury Bills			
Indian Energy Exchange Ltd.	0.25	-0.25	-	91 Day T-Bill 25.04.24	SOVEREIGN	0.90	-
PVR India Ltd.	0.24	-0.24	-	91 Day T-Bill 18.04.24	SOVEREIGN	0.92	-
Piramal Enterprises Ltd.	0.22	-0.22	-	182 Day T-Bill 11.04.24	SOVEREIGN	0.36	-
Neel India Ltd.	0.22	-0.22	-	91 Day T-Bill 20.06.24	SOVEREIGN	0.04	-
Escorts Kubota Ltd.	0.22	-0.22	-	Total		2.02	-
Pidilite Industries Ltd.	0.21	-0.21	-	Cash, Cash Equivalents, Derivative Margin And Others		15.22	-
Polyfab India Ltd.	0.20	-0.20	-	Grand Total		100.00	-
Hero Motorcorp Ltd.	0.20	-0.20	-				
Granules India Ltd.	0.19	-0.19	-				
Volitas Ltd.	0.18	-0.18	-				
Tech Mahindra Ltd.	0.18	-0.18	-				
UPL Ltd.	0.17	-0.17	-				
The Indian Hotels Company Ltd.	0.17	-0.17	-				

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.15
Oil, Gas & Consumable Fuels	9.25
Metals & Mining	5.55
Capital Goods	4.83
Fast Moving Consumer Goods	4.24
Healthcare	3.76
Information Technology	3.69
Power	3.19
Services	2.46
Construction Materials	2.41
Automobile And Auto Components	2.17
Sovereign	2.02
Construction	1.86
Telecommunication	1.85
Consumer Services	1.73
Chemicals	1.40
Consumer Durables	0.82
Media, Entertainment & Publication	0.73
Realty	0.67
Cash, Cash Equivalents, Derivative Margin And Others	15.22

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Low risk

### SBI Arbitrage Opportunities Fund

This product is suitable for investors who are seeking^:

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

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

An open-ended dynamic asset allocation fund

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An open-ended dynamic asset allocation fund.
- **Date of Allotment:** 31/08/2021
- **Report As On:** 31/03/2024
- **AUM for the Month of March 2024**  
₹ 28,430.06 Crores
- **AUM as on March 31, 2024**  
₹ 28,823.17 Crores
- **Fund Manager:**  
**Mr. Dinesh Balachandran** – (Equity Portion)  
**Mr. Rajeev Radhakrishnan** – (Co Fund Manager Debt Portion)  
**Ms. Mansi Sajeja** – (Debt Portion)  
**Mr. Pradeep Kesavan** – (overseas investment)  
**Managing Since:**  
**Mr. Dinesh Balachandran** August 2021  
**Mr. Rajeev Radhakrishnan** (w.e.f. Nov 2023)  
**Ms. Mansi Sajeja** (w.e.f. Dec 2023)  
**Mr. Pradeep Kesavan** (w.e.f. Dec 2023)  
**Total Experience:**  
**Mr. Dinesh Balachandran** – Over 21 years  
**Mr. Rajeev Radhakrishnan** – Over 21 years  
**Ms. Mansi Sajeja** – Over 16 years  
**Mr. Pradeep Kesavan** – Over 18 years
- **First Tier Benchmark:**  
Nifty 50 Hybrid Composite Debt 50:50 Index
- **Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments. Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year. Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year. Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments. Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 6.47 years
Average Maturity	: 11.64 years
Macaulay Duration	: 6.74 years
Yield to Maturity <sup>Δ</sup>	: 7.57%
<sup>Δ</sup> In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash	

**NET ASSET VALUE**

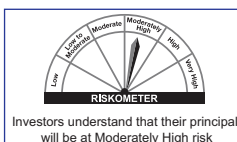
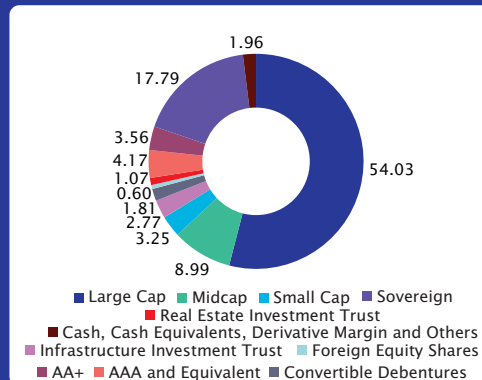
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	13.6656	Dir-Plan-IDCW	14.0370
Reg-Plan-Growth	13.6654	Dir-Plan-Growth	14.0362

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
<b>Equity Shares</b>						Asian Paints Ltd.			0.08	-0.08	-
Torrent Power Ltd.		1.96	-	1.96		Shree Cement Ltd.			0.07	-0.07	-
CESC Ltd.		1.43	-	1.43		The Federal Bank Ltd.			0.06	-0.06	-
Ashok Leyland Ltd.		1.08	-	1.08		Hindalco Industries Ltd.			0.06	-0.06	-
Cipla Ltd.		1.06	-	1.06		HDFC Life Insurance Company Ltd.			0.02	-0.02	-
Sona Blw Precision Forgings Ltd.		0.95	-	0.95		RBL Bank Ltd.			0.01	-0.01	-
Biocon Ltd.		0.92	-	0.92		NTPC Ltd.			0.01	-0.01	-
Petronet LNG Ltd.		0.91	-	0.91		Indian Energy Exchange Ltd.			0.01	-0.01	-
ICICI Prudential Life Insurance Company Ltd.		0.91	-	0.91		Bank Of Baroda			0.01	-0.01	-
Power Grid Corporation Of India Ltd.		0.90	-	0.90		Aurobindo Pharma Ltd.			0.01	-0.01	-
United Spirits Ltd.		0.88	-	0.88		Apollo Hospitals Enterprise Ltd.			0.01	-0.01	-
Life Insurance Corporation Of India		0.77	-	0.77		<b>Total</b>			<b>50.10</b>	<b>-34.29</b>	<b>15.81</b>
Bharat Petroleum Corporation Ltd.		0.76	-	0.76		<b>Foreign Equity Shares</b>					
Gateway Distriparks Ltd.		0.73	-	0.73		Cognizant Technology Solutions Corporation			0.60	-	-
Carborundum Universal Ltd.		0.69	-	0.69		<b>Total</b>			<b>0.60</b>	-	-
Delhivery Ltd.		0.62	-	0.62		<b>Convertible Debentures</b>					
ICICI Lombard General Insurance Company Ltd.		0.48	-	0.48		Cholamandalam Investment & Finance Co. Ltd.			1.81	-	-
Wipro Ltd.		0.46	-	0.46		<b>Total</b>			<b>1.81</b>	-	-
Go Fashion (India) Ltd.		0.35	-	0.35		<b>Non Convertible Debentures</b>					
ACC Ltd.		0.28	-	0.28		Bharti Telecom Ltd.	CRISIL AA+		1.30	-	-
Crompton Greaves Consumer Electricals Ltd.		0.03	-	0.03		Muthoot Finance Ltd.	CRISIL AA+		0.95	-	-
<b>Total</b>		<b>16.17</b>	-	<b>16.17</b>		Jamnagar Utilities &					
<b>Equity Shares &amp; Derivatives</b>						Power Pvt. Ltd.	CRISIL AAA		0.87	-	-
ICICI Bank Ltd.		4.87	-4.91	-0.04		LIC Housing Finance Ltd.	CRISIL AAA		0.73	-	-
HDFC Bank Ltd.		4.76	-2.35	2.41		Small Industries					
GAIL (India) Ltd.		3.35	-0.93	2.42		Development Bank Of India	CRISIL AAA		0.70	-	-
Axis Bank Ltd.		3.07	-2.42	0.65		Godrej Properties Ltd.	[ICRA]AA+		0.69	-	-
Tata Motors Ltd.		2.86	-1.88	0.98		MindSpace Business					
Reliance Industries Ltd.		2.85	-1.73	1.12		Parks Reit	CRISIL AAA		0.66	-	-
Bharti Airtel Ltd.		2.61	-0.98	1.63		Torrent Power Ltd.	CRISIL AA+		0.62	-	-
Indian Oil Corporation Ltd.		2.56	-2.58	-0.02		NABARD	CRISIL AAA		0.52	-	-
Tata Steel Ltd.		2.46	-0.16	2.30		Mahindra Rural Housing					
Larsen & Toubro Ltd.		2.01	-2.02	-0.01		Finance Ltd.	CRISIL AAA		0.52	-	-
Tech Mahindra Ltd.		1.95	-0.65	1.30		Tata Communications Ltd.	CARE AAA		0.17	-	-
DLF Ltd.		1.84	-1.85	-0.01		<b>Total</b>			<b>7.73</b>	-	-
Sun Pharmaceutical Industries Ltd.		1.76	-1.46	0.30		<b>Government Securities</b>					
State Bank Of India		1.38	-1.39	-0.01		Government Of India	SOVEREIGN		9.87	-	-
Mahindra & Mahindra Ltd.		1.25	-0.80	0.45		<b>Total</b>			<b>9.87</b>	-	-
Oil & Natural Gas Corporation Ltd.		0.98	-0.05	0.93		<b>State Development Loans</b>					
Cummins India Ltd.		0.90	-0.63	0.27		State Government					
HCL Technologies Ltd.		0.74	-0.74	-		Of Karnataka	SOVEREIGN		2.86	-	-
Tata Consultancy Services Ltd.		0.72	-0.73	-0.01		State Government					
ITC Ltd.		0.71	-0.09	0.62		Of West Bengal	SOVEREIGN		2.80	-	-
Maruti Suzuki India Ltd.		0.68	-0.68	-		State Government					
Tata Power Company Ltd.		0.59	-0.60	-0.01		Of Uttar Pradesh	SOVEREIGN		1.25	-	-
SBI Life Insurance Co. Ltd.		0.59	-0.60	-0.01		State Government					
Hindustan Unilever Ltd.		0.59	-0.60	-0.01		Of Rajasthan	SOVEREIGN		0.44	-	-
Interlobe Aviation Ltd.		0.55	-0.56	-0.01		State Government					
Grasim Industries Ltd.		0.55	-0.54	0.01		Of Maharashtra	SOVEREIGN		0.43	-	-
Container Corporation Of India Ltd.		0.37	-0.02	0.35		State Government					
Lupin Ltd.		0.36	-0.36	-		Of Haryana	SOVEREIGN		0.14	-	-
Canara Bank		0.28	-0.29	-0.01		<b>Total</b>			<b>7.92</b>	-	-
Kotak Mahindra Bank Ltd.		0.25	-0.25	-		<b>Real Estate Investment Trust</b>					
Infosys Ltd.		0.23	-0.01	0.22		Embassy Office Parks Reit			1.07	-	-
Bajaj Finserv Ltd.		0.20	-0.20	-		<b>Total</b>			<b>1.07</b>	-	-
JSW Steel Ltd.		0.19	-0.19	-		<b>Infrastructure Investment Trust</b>					
Zee Entertainment Enterprises Ltd.		0.18	-0.18	-		National Highways Infra Trust			2.77	-	-
HDFC Asset Management Co. Ltd.		0.16	-0.16	-		<b>Total</b>			<b>2.77</b>	-	-
Hindustan Petroleum Corporation Ltd.		0.15	-0.15	-		<b>Cash, Cash Equivalents, Derivative Margin And Others</b>					
Bajaj Finance Ltd.		0.12	-0.12	-					<b>1.96</b>	-	-
Exide Industries Ltd.		0.08	-0.08	-		<b>Grand Total</b>			<b>100.00</b>		

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

Financial Services	24.48
Sovereign	17.79
Oil, Gas & Consumable Fuels	11.56
Power	6.38
Automobile And Auto Components	5.82
Services	5.04
Information Technology	4.70
Realty	4.26
Healthcare	4.12
Telecommunication	2.78
Metals & Mining	2.71
Capital Goods	2.67
Fast Moving Consumer Goods	2.18
Construction	2.01
Construction Materials	0.90
Consumer Services	0.35
Media, Entertainment & Publication	0.18
Consumer Durables	0.11
Cash, Cash Equivalents, Derivative Margin And Others	1.96

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

**SBI Balanced Advantage Fund**  
**This product is suitable for investors who are seeking<sup>Δ</sup>:**

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

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

## SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

**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)

## Investment Objective

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

## Fund Details

### • Type of Scheme

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

### • Date of Allotment: 29/09/2020

### • Report As On: 31/03/2024

### • AAUM for the Month of March 2024

₹ 1,701.65 Crores

### • AUM as on March 31, 2024

₹ 1,732.49 Crores

### • Fund Manager:

Mr. R Srinivasan –(Equity Portion)

Mr. Rajeev Radhakrishnan –(Debt Portion)

Mr. Pradeep Kesavan (overseas investments)

Managing since:

Mr. Pradeep Kesavan (w.e.f. Dec 2023)

Mr. R Srinivasan –September 29, 2020

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

Total Experience:

Mr. R. Srinivasan –Over 30 years

Mr. Rajeev Radhakrishnan –Over 21 years

Mr. Pradeep Kesavan –Over 18 years

### • First Tier Benchmark:

CRISIL Hybrid 35+65 -Aggressive Index

### • Exit Load:

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

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

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

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

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

### • Entry Load: NA

### • Plans Available: Regular, Direct

### • Option: Growth

### • SIP

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

### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

### • Additional Investment

₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Modified Duration : 0.12 years  
Average Maturity : 0.15 years  
Macaulay Duration : 0.13 years  
Yield to Maturity^ : 6.98%

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

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	31.5175
Dir-Plan-Growth	33.0770

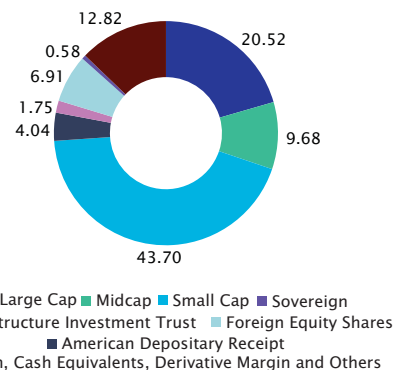
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
Shakti Pumps (India) Ltd.		5.73	Garware Technical Fibres Ltd.		0.84
ICICI Bank Ltd.		4.42	Inox India Ltd.		0.59
Kalpataru Projects International Ltd.		4.32	Vip Industries Ltd.		0.30
Hatsun Agro Product Ltd.		4.03	<b>Total</b>		<b>73.90</b>
Muthoot Finance Ltd.		3.76	<b>Foreign Equity Shares</b>		
Jupiter Life Line Hospitals Ltd.		3.74	Alphabet Inc.		3.99
Dodla Dairy Ltd.		3.25	Netflix Inc.		2.92
Bharti Airtel Ltd.		3.12	<b>Total</b>		<b>6.91</b>
Bajaj Finance Ltd.		2.93	<b>American Depositary Receipt</b>		
Campus Activewear Ltd.		2.85	Lonza Group		4.04
E.I.D-Parry (India) Ltd.		2.83	<b>Total</b>		<b>4.04</b>
Divi's Laboratories Ltd.		2.78	<b>Government Securities</b>		
Aptus Value Housing Finance India Ltd.		2.68	Government Of India	SOVEREIGN	0.58
ICICI Lombard General Insurance Company Ltd.		2.63	<b>Total</b>		<b>0.58</b>
State Bank Of India		2.56	<b>Infrastructure Investment Trust</b>		
Gujarat Ambuja Exports Ltd.		2.21	National Highways Infra Trust		1.75
Karur Vysya Bank Ltd.		2.14	<b>Total</b>		<b>1.75</b>
HDFC Life Insurance Company Ltd.		2.08	<b>Cash, Cash Equivalents And Others</b>		
CSB Bank Ltd.		2.05			<b>12.82</b>
Aether Industries Ltd.		1.98	<b>Grand Total</b>		<b>100.00</b>
Relaxo Footwears Ltd.		1.89			
VRL Logistics Ltd.		1.76			
Thangamayil Jewellery Ltd.		1.30			
Hawkins Cookers Ltd.		1.23			
Avanti Feeds Ltd.		1.09			
EIH Ltd.		1.01			
Happy Forgings Ltd.		0.90			
Elin Electronics Ltd.		0.90			

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.25
Fast Moving Consumer Goods	10.58
Healthcare	10.56
Consumer Durables	8.47
Capital Goods	7.22
Chemicals	4.81
Construction	4.32
Information Technology	3.99
Services	3.51
Telecommunication	3.12
Media, Entertainment & Publication	2.92
Consumer Services	1.01
Textiles	0.84
Sovereign	0.58
Cash, Cash Equivalents And Others	12.82

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

- 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.



## RETIREMENT BENEFIT FUND- AGGRESSIVE PLAN

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

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 10/02/2021

#### • Report As On: 31/03/2024

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

₹ 2,174.18 Crores

#### • AUM as on March 31, 2024

₹ 2,213.12 Crores

#### • Fund Manager:

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

Mr. Pradeep Kesavan (overseas investments)

Managing since:

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

Mr. Pradeep Kesavan: (w.e.f. Dec 2023)

Total Experience:

Mr. Rohit Shimpi -Over 16 years

Mr. Ardhendu Bhattacharya -Over 12 years

Mr. Pradeep Kesavan -Over 18 years

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

#### • Exit Load: Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Option: Growth, IDCW

#### • SIP

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

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

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

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

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

#### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration : 0.44 years  
Average Maturity : 1.75 years  
Macaulay Duration : 0.45 years  
Yield to Maturity<sup>^</sup> : 7.42%

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.8319
Reg-Plan-Growth	17.8312

### NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	18.6050
Dir-Plan-Growth	18.6153

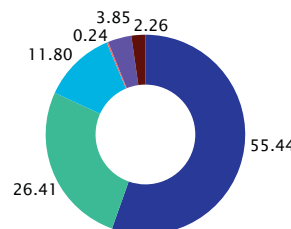
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.		7.63	AIA Engineering Ltd.		1.12
ICICI Bank Ltd.		5.91	FSN E-Commerce Ventures Ltd.		1.11
Maruti Suzuki India Ltd.		5.14	V-Guard Industries Ltd.		1.02
Infosys Ltd.		4.72	SBFC Finance Ltd.		1.01
Reliance Industries Ltd.		4.03	Teamlease Services Ltd.		0.74
State Bank Of India		3.92	Nuvoco Vistas Corporation Ltd.		0.67
Larsen & Toubro Ltd.		3.57	Hawkins Cookers Ltd.		0.53
Axis Bank Ltd.		3.45	<b>Total</b>		<b>93.65</b>
Ultratech Cement Ltd.		3.18	<b>Non Convertible Debentures</b>		
ABB India Ltd.		2.96	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.24
Endurance Technologies Ltd.		2.89	<b>Total</b>		<b>0.24</b>
Kajaria Ceramics Ltd.		2.87	<b>Floating Rate Bonds</b>		
L&T Technology Services Ltd.		2.75	Government Of India	SOVEREIGN	1.69
Timken India Ltd.		2.47	<b>Total</b>		<b>1.69</b>
Abbott India Ltd.		2.41	<b>Government Securities</b>		
The Indian Hotels Company Ltd.		2.35	Government Of India	SOVEREIGN	1.13
TVS Motor Company Ltd.		2.23	<b>Total</b>		<b>1.13</b>
Hindalco Industries Ltd.		2.14	<b>State Development Loans</b>		
Sona Blw Precision Forgings Ltd.		2.07	State Government Of Karnataka	SOVEREIGN	0.57
Grindwell Norton Ltd.		1.96	State Government Of West Bengal	SOVEREIGN	0.46
Chalet Hotels Ltd.		1.89	<b>Total</b>		<b>1.03</b>
Schaeffler India Ltd.		1.88	<b>Cash, Cash Equivalents And Others</b>		
ESAB India Ltd.		1.87			<b>2.26</b>
Divi's Laboratories Ltd.		1.84	<b>Grand Total</b>		<b>100.00</b>
Power Grid Corporation Of India Ltd.		1.81			
Cholamandalam Investment & Finance Co. Ltd.		1.58			
The Phoenix Mills Ltd.		1.41			
HDFC Asset Management Co. Ltd.		1.41			
ZF Commercial Vehicle Control Systems India Ltd.		1.35			
ICICI Lombard General Insurance Company Ltd.		1.33			
Page Industries Ltd.		1.23			
Carborundum Universal Ltd.		1.20			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	26.48
Automobile And Auto Components	15.56
Capital Goods	11.58
Information Technology	7.47
Consumer Services	5.35
Consumer Durables	4.42
Healthcare	4.25
Oil, Gas & Consumable Fuels	4.03
Sovereign	3.85
Construction Materials	3.85
Construction	3.57
Metals & Mining	2.14
Power	1.81
Realty	1.41
Textiles	1.23
Services	0.74
Cash, Cash Equivalents And Others	2.26

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Midcap ■ Small Cap  
■ Sovereign ■ AAA and Equivalent

■ Cash, Cash Equivalents, Derivative Margin and Others



Investors understand that their principal will be at Very High risk

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

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

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



## RETIREMENT BENEFIT FUND- AGGRESSIVE HYBRID PLAN

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

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 10/02/2021

#### • Report As On: 31/03/2024

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

₹ 1,288.07 Crores

#### • AUM as on March 31, 2024

₹ 1,306.38 Crores

#### • Fund Manager:

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

Mr. Pradeep Kesavan (overseas investments)

#### Managing since:

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

Mr. Pradeep Kesavan: (w.e.f. Dec 2023)

#### Total Experience:

Mr. Rohit Shimpi -Over 16 years

Mr. Ardhendu Bhattacharya -Over 12 years

Mr. Pradeep Kesavan -Over 18 years

#### • First Tier Benchmark:

CRISIL Hybrid 35+65 -Aggressive Index

#### • Exit Load: Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Option: Growth, IDCW

#### • SIP

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

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments

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

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

minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.

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

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

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

#### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration : 0.56 years

Average Maturity : 2.26 years

Macaulay Duration : 0.58 years

Yield to Maturity<sup>^</sup> : 7.54%

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

Ratios including debt instruments and cash

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	16.6390
Reg-Plan-Growth	16.6393

### NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	17.2965
Dir-Plan-Growth	17.2946

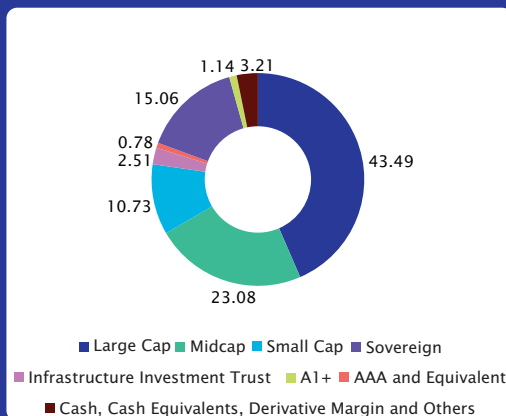
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.		5.80	Carborundum Universal Ltd.		1.07
ICICI Bank Ltd.		4.64	SBFC Finance Ltd.		0.90
Infosys Ltd.		3.98	Page Industries Ltd.		0.90
Maruti Suzuki India Ltd.		3.52	FSN E-Commerce Ventures Ltd.		0.79
Axis Bank Ltd.		3.10	Teamlease Services Ltd.		0.76
Larsen & Toubro Ltd.		2.83	Hawkins Cookers Ltd.		0.66
State Bank Of India		2.76	Nuvoco Vistas Corporation Ltd.		0.46
Reliance Industries Ltd.		2.55	<b>Total</b>		<b>77.30</b>
Endurance Technologies Ltd.		2.52	<b>Certificate Of Deposits</b>		
Ultratech Cement Ltd.		2.49	Kotak Mahindra Bank Ltd.	CRISIL A1+	1.14
ABB India Ltd.		2.21	<b>Total</b>		<b>1.14</b>
L&T Technology Services Ltd.		2.18	<b>Non Convertible Debentures</b>		
Timken India Ltd.		2.15	Housing And Urban		
The Indian Hotels Company Ltd.		2.06	Development Corporation Ltd.	[ICRA]AAA	0.40
Kajaria Ceramics Ltd.		2.06	HDFC Bank Ltd.	CRISIL AAA	0.38
Abbott India Ltd.		2.06	<b>Total</b>		<b>0.78</b>
ESAB India Ltd.		1.89	<b>Floating Rate Bonds</b>		
TVS Motor Company Ltd.		1.83	Government Of India	SOVEREIGN	7.07
Chalet Hotels Ltd.		1.79	<b>Total</b>		<b>7.07</b>
Divi's Laboratories Ltd.		1.77	<b>Government Securities</b>		
Schaeffler India Ltd.		1.76	Government Of India	SOVEREIGN	5.77
ZF Commercial Vehicle Control Systems India Ltd.		1.72	<b>Total</b>		<b>5.77</b>
Hindalco Industries Ltd.		1.66	<b>State Development Loans</b>		
Sona Blw Precision Forgings Ltd.		1.62	State Government Of Karnataka	SOVEREIGN	0.97
Grindwell Norton Ltd.		1.52	State Government Of West Bengal	SOVEREIGN	0.86
Power Grid Corporation Of India Ltd.		1.50	State Government Of Gujarat	SOVEREIGN	0.39
AI A Engineering Ltd.		1.44	<b>Total</b>		<b>2.22</b>
Cholamandalam Investment & Finance Co. Ltd.		1.43	<b>Infrastructure Investment Trust</b>		
ICICI Lombard General Insurance Company Ltd.		1.42	National Highways Infra Trust		2.51
HDFC Asset Management Co. Ltd.		1.21	<b>Total</b>		<b>2.51</b>
The Phoenix Mills Ltd.		1.15	<b>Cash, Cash Equivalents And Others</b>		
V-Guard Industries Ltd.		1.14	<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	23.18
Sovereign	15.06
Automobile And Auto Components	12.97
Capital Goods	10.28
Information Technology	6.16
Consumer Services	4.64
Consumer Durables	3.86
Healthcare	3.83
Services	3.27
Construction Materials	2.95
Construction	2.83
Oil, Gas & Consumable Fuels	2.55
Metals & Mining	1.66
Power	1.50
Realty	1.15
Textiles	0.90
Cash, Cash Equivalents And Others	3.21

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at Very High risk

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

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

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



## RETIREMENT BENEFIT FUND- CONSERVATIVE HYBRID PLAN

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

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 10/02/2021

#### • Report As On: 31/03/2024

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

₹254.26 Crores

#### • AUM as on March 31, 2024

₹255.97 Crores

#### • Fund Manager:

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

Mr. Pradeep Kesavan (overseas investments)

#### Managing since:

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

Mr. Pradeep Kesavan: (w.e.f. Dec 2023)

#### Total Experience:

Mr. Rohit Shimpi -Over 16 years

Mr. Ardhendu Bhattacharya -Over 12 years

Mr. Pradeep Kesavan -Over 18 years

#### • First Tier Benchmark:

CRISIL Hybrid 65+35 - Conservative Index

#### • Exit Load: Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Option: Growth, IDCW

#### • SIP

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

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

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

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

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

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

#### • Minimum Investment

₹5000 & in multiples of ₹1

#### • Additional Investment

₹1000 & in multiples of ₹1

### Quantitative Data

Modified Duration : 8.73 years  
Average Maturity : 22.15 years  
Macaulay Duration : 9.08 years  
Yield to Maturity^ : 7.45%

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.0028
Reg-Plan-Growth	14.0013

### NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	14.2932
Dir-Plan-Growth	14.2949

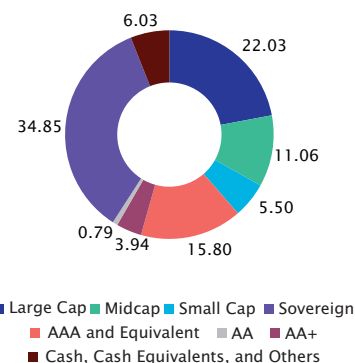
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.		2.97	SBFC Finance Ltd.		0.52
ICICI Bank Ltd.		2.53	AIA Engineering Ltd.		0.52
Infosys Ltd.		2.05	HDFC Asset Management Co. Ltd.		0.48
Maruti Suzuki India Ltd.		1.66	Page Industries Ltd.		0.43
Larsen & Toubro Ltd.		1.54	Nuvoco Vistas Corporation Ltd.		0.35
Axis Bank Ltd.		1.51	Hawkins Cookers Ltd.		0.35
Ultratech Cement Ltd.		1.39	Teamlease Services Ltd.		0.33
State Bank Of India		1.29	<b>Total</b>		<b>38.59</b>
Reliance Industries Ltd.		1.28	<b>Non Convertible Debentures</b>		
Endurance Technologies Ltd.		1.28	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.97
Abb India Ltd.		1.11	REC Ltd.	CRISIL AAA	3.96
L&T Technology Services Ltd.		1.09	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.00
Kajaria Ceramics Ltd.		1.08	Torrent Power Ltd.	CRISIL AA+	1.99
Abbott India Ltd.		1.05	Power Finance Corporation Ltd.	CRISIL AAA	1.97
The Indian Hotels Company Ltd.		0.96	Nexus Select Trust	CRISIL AAA	1.95
Sona Blw Precision Forgings Ltd.		0.94	HDFC Bank Ltd.	CRISIL AAA	1.95
TVS Motor Company Ltd.		0.89	Godrej Properties Ltd.	[ICRA]AA+	1.95
Divi's Laboratories Ltd.		0.89	Union Bank Of India (At1 Bond Under Basel III)	IND AA	0.79
ESAB India Ltd.		0.86	<b>Total</b>		<b>20.53</b>
Hindalco Industries Ltd.		0.85	<b>Government Securities</b>		
Grindwell Norton Ltd.		0.85	Government Of India	SOVEREIGN	34.85
Timken India Ltd.		0.83	<b>Total</b>		<b>34.85</b>
ZF Commercial Vehicle Control Systems India Ltd.		0.80	<b>Cash, Cash Equivalents And Others</b>		
Chalet Hotels Ltd.		0.78	<b>Grand Total</b>		<b>100.00</b>
Power Grid Corporation Of India Ltd.		0.75			
Cholamandalam Investment & Finance Co. Ltd.		0.70			
Schaeffler India Ltd.		0.69			
Carborundum Universal Ltd.		0.64			
ICICI Lombard General Insurance Company Ltd.		0.62			
V-Guard Industries Ltd.		0.59			
The Phoenix Mills Ltd.		0.59			
FSN E-Commerce Ventures Ltd.		0.55			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	34.85
Financial Services	19.29
Automobile And Auto Components	6.26
Telecommunication	5.97
Capital Goods	4.81
Realty	4.49
Information Technology	3.14
Power	2.74
Consumer Services	2.29
Consumer Durables	2.02
Healthcare	1.94
Construction Materials	1.74
Construction	1.54
Oil, Gas & Consumable Fuels	1.28
Metals & Mining	0.85
Textiles	0.43
Services	0.33
Cash, Cash Equivalents And Others	6.03

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Investors understand that their principal will be at High risk

**SBI Retirement Benefit Fund - Conservative Hybrid Plan**  
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.



## RETIREMENT BENEFIT FUND- CONSERVATIVE PLAN

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

### Investment Objective

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

### Fund Details

#### Type of Scheme

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

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

#### Report As On: 31/03/2024

#### AAUM for the Month of March 2024

₹ 168.34 Crores

#### AUM as on March 31, 2024

₹ 169.56 Crores

#### Fund Manager:

Mr. Rohit Shimpi (Equity Portion)

Mr. Ardhendu Bhattacharya (Debt portion)

Mr. Pradeep Kesavan (overseas investments)

#### Managing since:

Mr. Rohit Shimpi: Oct - 2021

Mr. Ardhendu Bhattacharya: June - 2021

Mr. Pradeep Kesavan: (w.e.f. Dec 2023)

#### Total Experience:

Mr. Rohit Shimpi -Over 16 years

Mr. Ardhendu Bhattacharya -Over 12 years

Mr. Pradeep Kesavan -Over 18 years

#### First Tier Benchmark:

CRISIL Hybrid 85+15 - Conservative Index

#### Exit Load: Nil

#### Entry Load: N.A.

#### Plans Available: Regular, Direct

#### Option: Growth, IDCW

#### SIP

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

Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments

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

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

minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.

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

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

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

#### Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### Additional Investment

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration : 9.04 years  
Average Maturity : 27.36 years  
Macaulay Duration : 9.42 years  
Yield to Maturity<sup>^</sup> : 7.49%

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	12.9068
Reg-Plan-Growth	12.9069

### NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	13.1159
Dir-Plan-Growth	13.1178

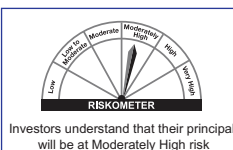
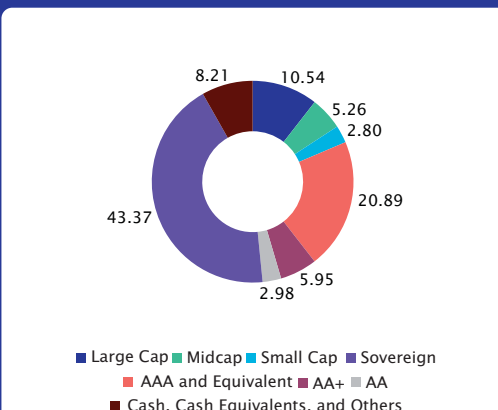
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
HDFC Bank Ltd.		1.43	SBFC Finance Ltd.		0.26
ICICI Bank Ltd.		1.26	AIA Engineering Ltd.		0.25
Infosys Ltd.		0.99	Page Industries Ltd.		0.22
Maruti Suzuki India Ltd.		0.78	HDFC Asset Management Co. Ltd.		0.20
Larsen & Toubro Ltd.		0.73	Hawkins Cookers Ltd.		0.20
Axis Bank Ltd.		0.72	Teamlease Services Ltd.		0.19
Ultratech Cement Ltd.		0.64	Nuvoco Vistas Corporation Ltd.		0.17
Reliance Industries Ltd.		0.62	<b>Total</b>		<b>18.60</b>
State Bank Of India		0.60	<b>Non Convertible Debentures</b>		
Endurance Technologies Ltd.		0.59	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	5.99
L&T Technology Services Ltd.		0.55	REC Ltd.	CRISIL AAA	5.98
Kajaria Ceramics Ltd.		0.52	Torrent Power Ltd.	CRISIL AA+	3.01
ABB India Ltd.		0.51	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.01
Sona Blw Precision Forgings Ltd.		0.47	Union Bank Of India (At1 Bond Under Basel III)	IND AA	2.98
Abbott India Ltd.		0.47	Power Finance Corporation Ltd.	CRISIL AAA	2.97
ESAB India Ltd.		0.46	Nexus Select Trust	CRISIL AAA	2.94
Divi's Laboratories Ltd.		0.44	Godrej Properties Ltd.	[ICRA]AA+	2.94
Hindalco Industries Ltd.		0.42	<b>Total</b>		<b>29.82</b>
Grindwell Norton Ltd.		0.41	<b>Government Securities</b>		
TVS Motor Company Ltd.		0.39	Government Of India	SOVEREIGN	43.37
Timken India Ltd.		0.39	<b>Total</b>		<b>43.37</b>
The Indian Hotels Company Ltd.		0.39	<b>Cash, Cash Equivalents And Others</b>		
Schaeffler India Ltd.		0.38	<b>Grand Total</b>		<b>100.00</b>
ZF Commercial Vehicle Control Systems India Ltd.		0.37			
Cholamandalam Investment & Finance Co. Ltd.		0.37			
Power Grid Corporation Of India Ltd.		0.36			
Chalet Hotels Ltd.		0.35			
V-Guard Industries Ltd.		0.34			
Carborundum Universal Ltd.		0.31			
FSN E-Commerce Ventures Ltd.		0.29			
The Phoenix Mills Ltd.		0.28			
ICICI Lombard General Insurance Company Ltd.		0.28			

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	43.37
Financial Services	17.05
Telecommunication	9.00
Realty	6.16
Power	3.37
Automobile And Auto Components	2.98
Capital Goods	2.33
Information Technology	1.54
Consumer Durables	1.06
Consumer Services	1.03
Healthcare	0.91
Construction Materials	0.81
Construction	0.73
Oil, Gas & Consumable Fuels	0.62
Metals & Mining	0.42
Textiles	0.22
Services	0.19
Cash, Cash Equivalents And Others	8.21

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



**SBI Retirement Benefit Fund - Conservative Plan**  
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.

# Snapshot of Debt Funds

Scheme Name	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	SBI Magnum Income Fund	SBI Dynamic Bond Fund	SBI Corporate Bond Fund	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)
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. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager)	Mr. Lokesh Maliya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Mr. Arvindhu Bhattacharya (Co-Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Maliya Mr. Adesh Sharma (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. Lokesh Maliya Mr. Mohit Jain (Co Fund Manager) Mr. pradeep kesavan	Mr. Rajeev Radhakrishnan Ms. Mansi Sajaja Co Fund Manager & *Mr. Pradeep Kesavan	Mr. Tejas Soman (w.e.f. Dec 2023)
Managing Since	Rajeev (w.e.f. Nov-2023) & Tejas (w.e.f. Dec 2023)	(w.e.f. Dec-2023)	Rajeev (w.e.f. Nov-2023) Tejas & Pradeep (w.e.f. Dec 2023)	Rajeev Jan-2019 Ardhendu & Pradeep (w.e.f. Dec 2023)	Lokesh Feb-2017, Adesh & Pradeep (w.e.f. Dec-2023)	(w.e.f. Dec-2023)	Rajeev Jun-2008 - Mansi & Pradeep (w.e.f. Dec-2023)	(w.e.f. Dec-2023)
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 March 2024								
Month End AUM (Rs. in Crores)	₹7,884.27	₹1,746.15	₹3,069.98	₹19,003.23	₹2,506.12	₹6,391.33	₹12,838.67	₹1,652.73
Modified Duration (years)	8.36	5.81	8.34	3.54	2.30	3.77	2.81	6.87
Average Maturity (years)	16.98	11.63	16.95	4.82	3.77	5.53	3.90	9.91
Macaulay Duration (years)	8.66	6.05	8.65	3.72	2.42	3.95	2.96	7.11
Yield to Maturity (%)^	7.31	8.02	7.41	7.67	8.64	8.19	7.75	7.20
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.46% Direct- 0.79%	Regular- 1.45% Direct- 0.62%	Regular- 0.80% Direct- 0.35%	Regular- 1.55% Direct- 0.90%	Regular- 1.22% Direct- 0.69%	Regular- 0.85% Direct- 0.35%	Regular- 0.64% Direct- 0.31%
Composition by Assets as on 31 March 2024								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	2.97	46.21	13.01	75.84	72.59	63.72	69.74	-
Gilts	72.21	45.00	52.90	16.10	12.86	28.42	27.44	98.39
Money Market Instruments	-	-	-	-	3.95	-	-	-
Other Assets	24.82	8.79	34.09	8.06	10.60	7.86	2.82	1.61
Composition by Ratings as on 31 March 2024								
AA, AA+, AAA And EQUIVALENT	-	35.42	13.01	75.84	55.87	44.62	69.74	-
Below AA	-	10.79	-	-	16.72	19.10	-	-
Sovereign	98.51	49.34	85.12	20.67	15.89	32.54	27.47	98.39
Below A1+, A1+	-	-	-	-	3.95	-	-	-
Cash, Cash Equivalents, Derivatives and Others	1.49	4.45	1.87	3.49	7.57	3.74	2.79	1.61
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 12 months from the date of allotment: - For 8% of investment - Nil - For remaining investments - 1.50%	NIL	NIL

Please consult your financial adviser before investing. For details, please refer to respective page of the scheme. Expense ratio includes GST. Base TER and additional expenses as per regulation 52(6A)(c) of SEBI (MF) regulations both Direct and Regular plan. \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023. \*In case of semi-annual convention the YTM is annualised

## Snapshot of Debt Funds

Scheme Name	SBI Magnum Low Duration Fund	SBI Savings Fund	SBI Banking and PSU Fund	SBI Liquid Fund	SBI Magnum Ultra Short Duration Fund	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund		
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. Rajeev Radhakrishnan (Co Fund Manager) & *Mr. Pradeep Kesavan	Mr. R. Arun Mr. Rajeev Radhakrishnan & *Mr. Pradeep Kesavan	Mr. Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager) *Mr. Pradeep Kesavan	Mr. R. Arun & Rajeev Radhakrishnan Co Fund Manager (w.e.f. Dec 01 2023)	Mr. R. Arun Mr. Ardhendu Bhattacharya & *Mr. Pradeep Kesavan	Mr. Ardhendu Bhattacharya Mr. Rajeev Radhakrishnan (Co-Fund Manager) & *Mr. Pradeep Kesavan	Mr. Tejas Soman *Mr. Pradeep Kesavan	Mr. R. Arun		
Managing Since	Rajeev Jun-2008- Arun & Pradeep (w.e.f. Dec-2023)	Arun Apr-2012, Rajeev Dec-2023 & Pradeep Dec-2023	Rajeev Nov-2013 - Ardhendu & Pradeep (w.e.f. Dec-2023)	Arun May-2018 Rajeev Dec-2023	R. Arun - June 2021, Ardhendu & Pradeep (w.e.f. Dec 2023)	Ardhendhu, Rajeev & Pradeep (w.e.f. Dec 2023)	December-2023	Apr-2012		
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 March 2024										
Month End AUM (Rs. in Crs)	₹9,784.34	₹18,224.36	₹4,320.63	₹52,945.03	₹9,017.67	₹1,118.98	₹1,595.75	₹14,332.17		
Modified Duration (years)	0.92	0.70	4.01	0.17	0.45	2.32	11.85	1 day		
Average Maturity (years)	1.59	0.75	9.17	0.18	0.48	7.42	30.52	1 day		
Macaulay Duration (years)	0.99	0.75	4.23	0.19	0.49	2.40	12.26	1 day		
Yield to Maturity (%)^	7.88	7.77	7.60	7.54	7.59	7.96	7.23	7.09		
Expense Ratio	Regular- 1.02% Direct- 0.43%	Regular- 0.76% Direct- 0.25%	Regular- 0.81% Direct- 0.34%	Regular- 0.31% Direct- 0.20%	Regular- 0.54% Direct- 0.31%	Regular- 0.47% Direct- 0.27%	Regular- 0.68% Direct- 0.23%	Regular- 0.15% Direct- 0.07%		
Composition by Assets as on 31 March 2024										
Equity Shares	-	-	-	-	-	-	-	-		
Corporate Debt	52.44	-	72.02	0.86	22.53	30.25	-	-		
Gilts	13.92	0.27	14.62	-	-	50.87	96.41	-		
Money Market Instruments	29.72	90.85	-	117.35	80.19	-	-	-		
Other Assets	3.92	8.88	13.36	-18.21	-2.72	18.88	3.59	100.00		
Composition by Ratings as on 31 March 2024										
AA, AA+, AAA And Equivalent	51.42	-	72.02	0.86	22.53	30.25	-	-		
Below AA	1.02	-	-	-	-	-	-	-		
Sovereign	15.33	10.70	24.54	20.02	17.96	64.90	96.41	-		
Below A1+, A1+	29.72	89.89	-	97.91	63.13	-	-	-		
Cash, Cash Equivalents, Derivatives and Others	2.51	-0.59	3.44	-18.79	-3.62	4.85	3.59	100.00		
Other Details										
Exit Load	NIL	Within 3 business days - 0.10%	NIL	Investor exit upon subscription / switch -in					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	For exit on or before 90 days from the date of allotment - 0.25% For exit after 90 days from the date of allotment - Nil
				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%						


**MAGNUM GILT FUND**

### Investment Objective

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

### Fund Details

- **Type of Scheme**  
An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk
- **Date of Allotment:** 30/12/2000
- **Report As On:** 31/03/2024
- **AAUM for the Month of March 2024**  
₹ 7,982.96 Crores
- **AUM as on March 31, 2024**  
₹ 7,884.27 Crores
- **Fund Manager:** Mr. Rajeev Radhakrishnan & Mr. Tejas Soman (Co Fund Manager) (w.e.f. Nov-2023)  
**Managing Since:**  
Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)  
Mr. Tejas Soman (w.e.f. Dec-2023)  
**Total Experience:**  
Mr. Rajeev Radhakrishnan Over 21 years  
Mr. Tejas Soman Over 9 years
- **First Tier Benchmark:**  
Nifty All Duration G-Sec Index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
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Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- **Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration	: 8.36 years
Average Maturity	: 16.98 years
Macaulay Duration	: 8.66 years
Yield to Maturity <sup>^</sup>	: 7.31%
<sup>^</sup> In case of semi-annual convention, the YTM is annualised	

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	18.5280	Regular IDCW	18.4402
PF-Fixed Period-2 Year-IDCW	18.7489	Reg-Plan-Growth	59.9686
PF-Fixed Period-3 Year-IDCW	18.1785	Dir-Plan-IDCW	20.1488
PF 3 Year - Growth	35.9701	Dir-Plan-Growth	63.1318
PF Regular - Growth	38.4985		

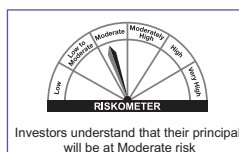
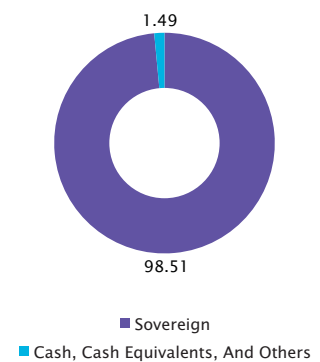
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Floating Rate Bonds</b>		
Government Of India	SOVEREIGN	2.97
<b>Total</b>		<b>2.97</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	72.21
<b>Total</b>		<b>72.21</b>
<b>State Development Loans</b>		
State Government Of Maharashtra	SOVEREIGN	16.63
State Government Of Uttar Pradesh	SOVEREIGN	6.69
State Government Of West Bengal	SOVEREIGN	0.01
<b>Total</b>		<b>23.33</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	72.21
State Development Loans	23.33
Floating Rate Bonds	2.97
Cash, Cash Equivalents And Others	1.49

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

- Regular income and capital growth for medium to long-term
  - Investment in government securities.
- <sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years (Please refer to the page no. 26 of SID for details on Macaulay's Duration).  
A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 25/11/1998
- **Report As On:** 31/03/2024
- **AAUM for the Month of March 2024**  
₹ 1,703.64 Crores
- **AUM as on March 31, 2024**  
₹ 1,746.15 Crores
- **Fund Manager:** Mr. Lokesh Malliya Mr. Adesh Sharma (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments) Managing Since:  
Mr. Lokesh Malliya (w.e.f. Dec-2023)  
Mr. Adesh Sharma (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)  
**Total Experience:**  
Mr. Lokesh Malliya Over 21 years  
Mr. Adesh Sharma Over 14 years  
Mr. Pradeep Kesavan Over 18 years
- **First Tier Benchmark:** CRISIL Medium to Long Duration Debt A-III Index
- **Exit Load:** For exit within 1 year from the date of allotment.  
For 10% of investment : Nil  
For remaining investment: 1.00%  
For exit after one year from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- **Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 5.81 years  
**Average Maturity** : 11.63 years  
**Macaulay Duration** : 6.05 years  
**Yield to Maturity<sup>^</sup>** : 8.02%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	38.8514	Dir-Plan-Bonus	41.6177
Reg-Plan-Growth	64.1207	Dir-Plan-Growth	68.5882
Reg-Plan-Half Yearly IDCW	16.7708	Dir-Plan-Half Yearly IDCW	19.4602
Reg-Plan-Quarterly IDCW	18.0573	Dir-Plan-Quarterly IDCW	19.9226

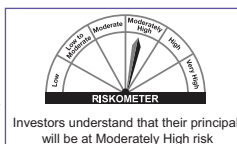
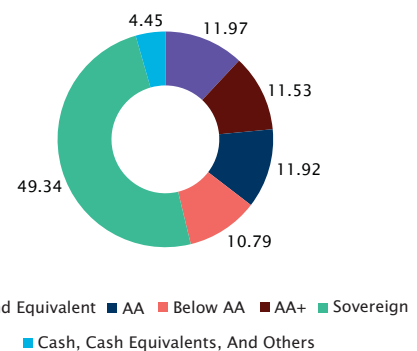
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	4.42
Torrent Power Ltd.	CRISIL AA+	4.37
Godrej Properties Ltd.	[ICRA]AA+	4.30
Tata Housing Development Co. Ltd.	CARE AA	3.73
Indostar Capital Finance Ltd.	CRISIL AA-	3.36
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.22
Avanse Financial Services Ltd.	CARE AA-	3.15
REC Ltd.	CRISIL AAA	2.91
Bharti Telecom Ltd.	CRISIL AA+	2.86
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.82
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	2.56
Jindal Stainless Ltd.	CRISIL AA	2.51
Grihum Housing Finance Ltd.	CARE AA-	1.72
Tata Projects Ltd.	IND AA	1.43
Aadhar Housing Finance Ltd.	[ICRA]AA	1.43
National Bank For Agriculture And Rural Development	CRISIL AAA	1.42
<b>Total</b>		<b>46.21</b>
<b>Floating Rate Bonds</b>		
Government Of India	SOVEREIGN	1.75
<b>Total</b>		<b>1.75</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	43.25
<b>Total</b>		<b>43.25</b>
<b>State Development Loans</b>		
State Government Of West Bengal	SOVEREIGN	4.34
<b>Total</b>		<b>4.34</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	46.21
Government Securities	43.25
State Development Loans	4.34
Floating Rate Bonds	1.75
Cash, Cash Equivalents And Others	4.45

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



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

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

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



# DYNAMIC BOND FUND

## Investment Objective

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

## Fund Details

### • Type of Scheme

An open ended dynamic debt scheme investing across duration A relatively high interest rate risk and relatively low credit risk

• **Date of Allotment:** 09/02/2004

• **Report As On:** 31/03/2024

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

₹ 3,054.03 Crores

• **AUM as on March 31, 2024**

₹ 3,069.98 Crores

• **Fund Manager:** Mr. Rajeev Radhakrishnan

Mr. Tejas Soman (Co Fund Manager) &

Mr. Pradeep Kesavan (overseas investments)

Managing Since:

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

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

Mr. Pradeep Kesavan (w.e.f. Dec 2023)

**Total Experience:**

Mr. Rajeev Radhakrishnan Over 21 years

Mr. Tejas Soman Over 9 years

Mr. Pradeep Kesavan Over 18 Years

• **First Tier Benchmark:**

CRISIL Dynamic Bond A-III Index

• **Exit Load:**

For exit within 1 month from the date of allotment

For 10% of investment : Nil

For remaining investment: 0.25%

For exit after one month from the date of

allotment - Nil

• **Entry Load:** N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

• **SIP**

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

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

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

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

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

Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments. Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.

• **Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

• **Additional Investment**

₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

**Modified Duration** : 8.34 years  
**Average Maturity** : 16.95 years  
**Macaulay Duration** : 8.65 years  
**Yield to Maturity<sup>^</sup>** : 7.41%

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

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.0227
Reg-Plan-Growth	32.4704
Dir-Plan-IDCW	19.6414
Dir-Plan-Growth	35.1644

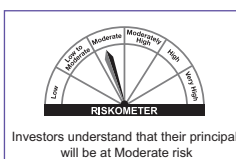
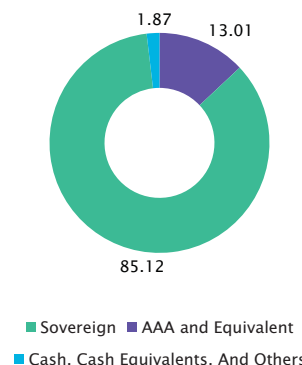
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Highways Infrastructure Trust	CRISIL AAA	5.32
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	4.46
Tata Capital Ltd.	[ICRA]AAA	3.23
<b>Total</b>		<b>13.01</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	52.90
<b>Total</b>		<b>52.90</b>
<b>State Development Loans</b>		
State Government Of Uttar Pradesh	SOVEREIGN	19.61
State Government Of Maharashtra	SOVEREIGN	12.61
<b>Total</b>		<b>32.22</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>1.87</b>
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	52.90
State Development Loans	32.22
Non Convertible Debentures	13.01
Cash, Cash Equivalents And Others	1.87

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

## Investment Objective

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

## Fund Details

## • Type of Scheme

An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk

## • Date of Allotment: 16/01/2019

## • Report As On: 31/03/2024

## • AAUM for the Month of March 2024

₹ 19,008.62 Crores

## • AUM as on March 31, 2024

₹ 19,003.23 Crores

• Fund Manager: Mr. Rajeev Radhakrishnan  
Mr. Ardhendu Bhattacharya (Co-Fund Manager)  
Mr. Pradeep Kesavan (overseas investments)  
Managing Since:

Mr. Rajeev Radhakrishnan Jan-2019

Mr. Ardhendu Bhattacharya Dec 2023

Mr. Pradeep Kesavan Dec 2023

## Total Experience:

Mr. Rajeev Radhakrishnan Over 21 years

Mr. Ardhendu Bhattacharya Over 12 years

Mr. Pradeep Kesavan Over 18 years

## • First Tier Benchmark:

NIFTY Corporate Bond Index A-II

## • Exit Load: Nil

## • Entry Load: N.A.

## • Plans Available: Regular, Direct

## • Options: Growth, IDCW

## • SIP

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

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

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

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

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

## • Minimum Investment

₹ 5,000 & in multiples of ₹ 1

## • Additional Investment

₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

Modified Duration : 3.54 years

Average Maturity : 4.82 years

Macaulay Duration : 3.72 years

Yield to Maturity<sup>Δ</sup> : 7.67%

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

## NET ASSET VALUE

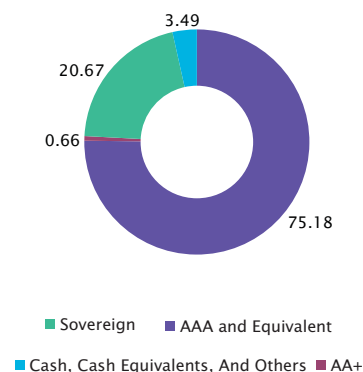
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	13.2157	Dir-Plan-Monthly IDCW	13.5430
Reg-Plan-Growth	14.0027	Dir-Plan-Growth	14.3480
Reg-Plan-Quarterly IDCW	13.6052	Dir-Plan-Quarterly IDCW	13.9482

## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>			India Grid Trust	[ICRA]AAA	0.73
Power Finance Corporation Ltd.	CRISIL AAA	5.78	Mindspace Business Parks Reit	CRISIL AAA	0.71
Small Industries Development Bank Of India	CRISIL AAA	4.64	Indian Bank		
REC Ltd.	CRISIL AAA	4.61	(Tier II Bond Under Basel III)	IND AA+	0.66
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	4.09	Indian Bank		
State Bank Of India			(Tier II Bond Under Basel III)	CRISIL AAA	0.43
(Tier II Bond Under Basel III)	CRISIL AAA	3.44	<b>Total</b>		<b>75.62</b>
Tata Communications Ltd.	CARE AAA	3.42	<b>Zero Coupon Bonds</b>		
India Grid Trust	CRISIL AAA	3.15	Power Finance Corporation Ltd.	CRISIL AAA	0.22
Tata Capital Ltd.	CRISIL AAA	3.09	<b>Total</b>		<b>0.22</b>
Sikka Ports & Terminals Ltd.	CRISIL AAA	3.01	<b>Government Securities</b>		
Nuclear Power Corporation Of India Ltd.			Government Of India	SOVEREIGN	16.10
Indian Railway Finance Corporation Ltd.	CRISIL AAA	2.96	<b>Total</b>		<b>16.10</b>
L&T Metro Rail (Hyderabad) Ltd.			<b>State Development Loans</b>		
[Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	2.71	State Government Of Rajasthan	SOVEREIGN	2.03
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.51	State Government Of Uttar Pradesh	SOVEREIGN	1.46
NABARD	CRISIL AAA	2.20	State Government Of West Bengal	SOVEREIGN	0.53
Larsen & Toubro Ltd.	CRISIL AAA	2.13	State Government Of Maharashtra	SOVEREIGN	0.53
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.12	State Government Of Jharkhand	SOVEREIGN	0.02
Highways Infrastructure Trust	CRISIL AAA	2.09	<b>Total</b>		<b>4.57</b>
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	1.84	<b>Cash, Cash Equivalents And Others</b>		
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.83	<b>Grand Total</b>		<b>100.00</b>
Bajaj Housing Finance Ltd.	CRISIL AAA	1.78			
Sundaram Home Finance Ltd.	CRISIL AAA	1.62			
LIC Housing Finance Ltd.	CRISIL AAA	1.58			
National Housing Bank	CRISIL AAA	1.57			
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.43			
Power Grid Corporation Of India Ltd.	CRISIL AAA	1.22			
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.18			
GAIL (India) Ltd.	IND AAA	1.03			
Toyota Financial Services India Ltd.	[ICRA]AAA	0.79			
Small Industries Development Bank Of India					
[ICRA]AAA		0.79			
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.76			
NABARD	[ICRA]AAA	0.75			

PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)

Non Convertible Debentures	75.62
Government Securities	16.10
State Development Loans	4.57
Zero Coupon Bonds	0.22
Cash, Cash Equivalents And Others	3.49

PORTFOLIO CLASSIFICATION BY  
RATING CLASS (%)

Investors understand that their principal will be at Moderate risk

## SBI Corporate Bond Fund

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

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

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

  
**CREDIT RISK FUND****Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 17/07/2014
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 2,517.25 Crores
- AUM as on March 31, 2024**  
₹ 2,506.12 Crores
- Fund Manager:** Mr. Lokesh Mallia Mr. Adesh Sharma & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Lokesh Mallia Feb-2017  
Mr. Adesh Sharma (w.e.f. Dec-2023)  
Mr. Pradeep Kesavan (w.e.f. Dec-2023)  
**Total Experience:**  
Mr. Lokesh Mallia Over 16 years  
Mr. Adesh Sharma Over 14 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
NIFTY Credit Risk Bond Index B-III
- Exit Load**  
For exit within 12 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 0.75%; For exit after 36 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum ₹ 500 & in multiples of ₹ 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum ₹ 500 & in multiples of ₹ 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 2.30 years
Average Maturity	: 3.77 years
Macaulay Duration	: 2.42 years
Yield to Maturity	: 8.64%

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

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

**NET ASSET VALUE**

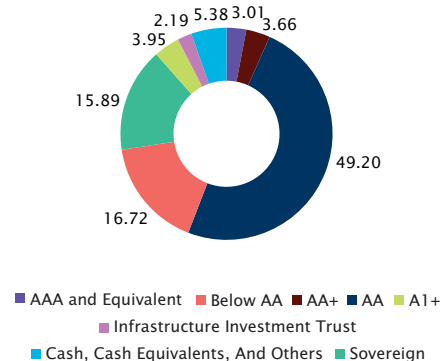
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	18.6152	Dir-Plan-IDCW	20.5233
Reg-Plan-Daily IDCW	13.6284	Dir-Plan-Daily IDCW	13.9921
Reg-Plan-Growth	41.1767	Dir-Plan-Growth	44.1012

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			PNB Housing Finance Ltd.	CARE AA	1.00
Aarti Industries Ltd.	CRISIL A1+	3.95	Nexus Select Trust	CRISIL AAA	0.99
<b>Total</b>		<b>3.95</b>	Yes Bank Ltd.	[ICRA]A-	0.77
<b>Non Convertible Debentures</b>			TVS Credit Services Ltd.	CRISIL AA	0.40
Aadhar Housing Finance Ltd.	IND AA	4.85	<b>Total</b>		<b>72.59</b>
ONGC Petro Additions Ltd.	CRISIL AA	4.60	<b>Floating Rate Bonds</b>		
Nirma Ltd.	CRISIL AA	4.60	Government Of India	SOVEREIGN	2.01
Godrej Industries Ltd.	CRISIL AA	3.56	<b>Total</b>		<b>2.01</b>
Jindal Stainless Ltd.	CRISIL AA	3.50	<b>Government Securities</b>		
Tata Projects Ltd.	IND AA	3.40	Government Of India	SOVEREIGN	10.85
Avanse Financial Services Ltd.	CARE AA-	3.20	<b>Total</b>		<b>10.85</b>
Renserv Global Pvt Ltd.	CARE A+(CE)	3.18	<b>State Development Loans</b>		
Sheela Foam Ltd.	IND AA	3.00	State Government Of West Bengal	SOVEREIGN	3.03
JSW Steel Ltd.	[ICRA]AA	2.98	<b>Total</b>		<b>3.03</b>
Nuvoco Vistas Corporation Ltd.	CRISIL AA	2.96	<b>Infrastructure Investment Trust</b>		
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	2.95	Cube Highways Trust		2.19
Indostar Capital Finance Ltd.	CRISIL AA-	2.77	<b>Total</b>		<b>2.19</b>
Yes Bank Ltd.	[ICRA]A-	2.45	<b>Cash, Cash Equivalents And Others</b>		
(Tier II Bond Under Basel III)					<b>5.38</b>
Tata Housing Development Co. Ltd.	CARE AA	2.40	<b>Grand Total</b>		<b>100.00</b>
Phoenix Arc Pvt. Ltd.	CRISIL AA	2.39			
Patel Knr Heavy Infrastructures Ltd.	CARE AA+	2.33			
Tata Motors Ltd.	[ICRA]AA	2.01			
ONGC Petro Additions Ltd.	[ICRA]AA	1.99			
Godrej Housing Finance Ltd.	CRISIL AA	1.95			
Grihum Housing Finance Ltd.	CARE AA-	1.40			
JM Financial Services Ltd.	CRISIL AA	1.39			
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.33			
AU Small Finance Bank Ltd.					
(Tier II Bond Under Basel III)	CRISIL AA	1.22			
Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	1.01			
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1.01			
PNB Housing Finance Ltd.	CRISIL AA	1.00			

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

Non Convertible Debentures	72.59
Government Securities	10.85
Commercial Papers	3.95
State Development Loans	3.03
Infrastructure Investment Trust	2.19
Floating Rate Bonds	2.01
Cash, Cash Equivalents And Others	5.38

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

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

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

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


**MAGNUM MEDIUM  
DURATION FUND**
**Investment Objective**

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

**Fund Details****• Type of Scheme**

An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 years and 4 years. (Please refer to the page no. 25 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk

**• Date of Allotment:** 12/11/2003**• Report As On:** 31/03/2024**• AAUM for the Month of March 2024**

₹ 6,460.42 Crores

**• AUM as on March 31, 2024**

₹ 6,391.33 Crores

**• Fund Managers: Mr. Lokesh Mallia & Mr. Mohit Jain (Co Fund Manager)**  
**Mr. Pradeep Kesavan (overseas investments) Managing Since:**

Mr. Lokesh Mallia (w.e.f. Dec 2023)

Mr. Mohit Jain (w.e.f. Dec 2023)

Mr. Pradeep Kesavan (w.e.f. Dec 2023)

**Total Experience:**

Mr. Lokesh Mallia Over 16 years

Mr. Mohit Jain Over 10 years

Mr. Pradeep Kesavan Over 18 years

**• First Tier Benchmark:**

NIFTY Medium Duration Debt Index A-III

**• Exit Load:**

For exit within 12 months from the date of allotment:

- For 8% of investment - Nil For remaining

investments - 1.50%;

For exit after 12 months from the date of allotment:

Nil

**• Entry Load:** N.A.**• Plans Available:** Regular, Direct**• Options:** Growth, IDCW**• SIP**

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

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

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

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

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

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

**• Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**• Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 3.77 years

**Average Maturity** : 5.53 years

**Macaulay Duration** : 3.95 years

**Yield to Maturity<sup>^</sup>** : 8.19%

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

**NET ASSET VALUE**

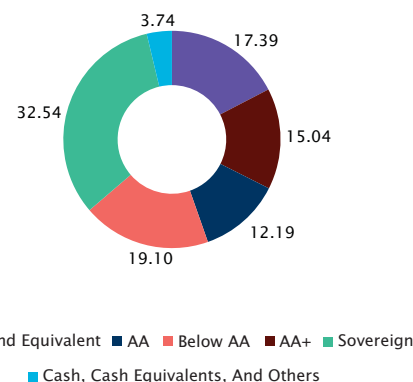
Option	NAV (₹)
Reg-Plan-IDCW	17.9306
Reg-Plan-Growth	46.2570
Dir-Plan-IDCW	19.3082
Dir-Plan-Growth	49.6717

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>					
Torrent Power Ltd.	CRISIL AA+	5.48	JM Financial Services Ltd.	CRISIL AA	0.54
Godrej Properties Ltd.	[ICRA]AA+	5.09	NABARD	CRISIL AAA	0.47
Tata Housing Development Co. Ltd.	CARE AA	4.70	Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.39
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	4.41	NABARD	[ICRA]AAA	0.39
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	3.93	Godrej Industries Ltd.	CRISIL AA	0.39
Avanse Financial Services Ltd.	CARE AA-	3.92	Nirma Ltd.	CRISIL AA	0.16
Jindal Stainless Ltd.	CRISIL AA	3.66	<b>Total</b>		<b>63.72</b>
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	3.65	<b>Floating Rate Bonds</b>		
Yes Bank Ltd.	[ICRA]A-	3.56	Government Of India	SOVEREIGN	1.59
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.52	<b>Total</b>		<b>1.59</b>
Renserv Global Pvt Ltd.	CARE A+(CE)	3.28	<b>Government Securities</b>		
Indostar Capital Finance Ltd.	CRISIL AA-	2.58	Government Of India	SOVEREIGN	26.83
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	2.54	<b>Total</b>		<b>26.83</b>
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.93	<b>State Development Loans</b>		
Grihum Housing Finance Ltd.	CARE AA-	1.72	State Government Of Haryana	SOVEREIGN	1.98
Tata Projects Ltd.	IND AA	1.49	State Government Of West Bengal	SOVEREIGN	1.58
REC Ltd.	CRISIL AAA	1.33	State Government Of Andhra Pradesh	SOVEREIGN	0.56
Aadhar Housing Finance Ltd.	[ICRA]AA	1.25	<b>Total</b>		<b>4.12</b>
Small Industries Development Bank Of India	CRISIL AAA	1.17	<b>Cash, Cash Equivalents And Others</b>		
LIC Housing Finance Ltd.	CRISIL AAA	1.17	<b>Grand Total</b>		<b>100.00</b>
Punjab National Bank (Tier II Bond Under Basel III)	CRISIL AAA	1.00			

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

Non Convertible Debentures	63.72
Government Securities	26.83
State Development Loans	4.12
Floating Rate Bonds	1.59
Cash, Cash Equivalents And Others	3.74

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

Investors understand that their principal will be at Moderately High risk

**SBI Magnum Medium Duration Fund**

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

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

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

**SBI**  
**SHORT TERM DEBT FUND****Investment Objective**

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

**Fund Details****• Type of Scheme**

An open ended short-term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 27 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk

**• Date of Allotment: 27/7/2007****• Report As On: 31/03/2024****• AUM for the Month of March 2024**

₹ 12,808.12 Crores

**• AUM as on March 31, 2024**

₹ 12,838.67 Crores

**• Fund Manager:**

Mr. Rajeev Radhakrishnan & Ms. Mansi Sajeja

Mr. Pradeep Kesavan (overseas investments)

**Managing Since:**

Mr. Rajeev Jun-2008

Ms. Mansi Dec-2023

Mr. Pradeep Dec-2023

**Total Experience:**

Mr. Rajeev Over 21 years

Ms. Mansi Over 16 years

Mr. Pradeep Over 18 years

**• First Tier Benchmark:**

CRISIL Short Duration Debt A-II Index

**• Exit Load: Nil****• Entry Load: N.A.****• Plans Available: Regular, Direct****• Options: Growth, IDCW****• SIP**

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

Daily - Minimum 500 & in multiples of 1

thereafter for a minimum of 12 instalments.

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

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

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

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

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

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

**• Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**• Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration : 2.81 years

Average Maturity : 3.90 years

Macaulay Duration : 2.96 years

Yield to Maturity<sup>^</sup> : 7.75%

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

**NET ASSET VALUE**

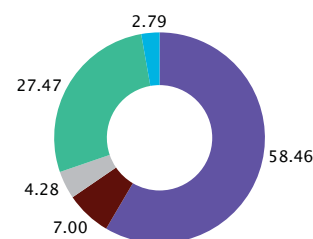
Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	13.6570	Reg-Plan-Monthly IDCW	16.0635
Retail-Plan-Growth	32.8732	Reg-Plan-Weekly IDCW	13.1737
Retail-Plan-Monthly IDCW	15.0567	Dir-Plan-Fortnightly IDCW	20.6645
Retail-Plan-Weekly IDCW	13.6364	Dir-Plan-Growth	30.6797
Reg-Plan-Fortnightly IDCW	13.1607	Dir-Plan-Monthly IDCW	17.1258
Reg-Plan-Growth	29.0549	Dir-Plan-Weekly IDCW	13.4386

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>			India Grid Trust	[ICRA]AAA	0.25
Power Finance Corporation Ltd.	CRISIL AAA	6.20	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.19
L&T Metro Rail (Hyderabad) Ltd.			Godrej Industries Ltd.	CRISIL AA	0.19
[Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	4.58	State Bank Of India		
NABARD	CRISIL AAA	4.26	(Tier II Bond Under Basel III)	CRISIL AAA	0.08
Mindspace Business Parks Reit	CRISIL AAA	3.51	<b>Total</b>		<b>69.70</b>
Indian Railway Finance Corporation Ltd.	CRISIL AAA	3.20	<b>Zero Coupon Bonds</b>		
ONGC Petro Additions Ltd.	CRISIL AA	3.16	Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.04
SMFG India Credit Company Ltd.	[ICRA]AAA	3.13	<b>Total</b>		<b>0.04</b>
Tata Communications Ltd.	CARE AAA	3.11	<b>Floating Rate Bonds</b>		
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	3.05	Government Of India	SOVEREIGN	3.73
Torrent Power Ltd.	CRISIL AA+	2.80	<b>Total</b>		<b>3.73</b>
National Housing Bank	CRISIL AAA	2.33	<b>Government Securities</b>		
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	2.30	Government Of India	SOVEREIGN	23.71
REC Ltd.	CRISIL AAA	1.95	<b>Total</b>		<b>23.71</b>
LIC Housing Finance Ltd.	CRISIL AAA	1.93	<b>State Development Loans</b>		
Bajaj Housing Finance Ltd.	CRISIL AAA	1.93	State Government Of Tamil Nadu	SOVEREIGN	0.02
Larsen & Toubro Ltd.	CRISIL AAA	1.72	<b>Total</b>		<b>0.02</b>
Toyota Financial Services India Ltd.	[ICRA]AAA	1.63	<b>Strips</b>		
India Grid Trust	CRISIL AAA	1.56	Government Of India	SOVEREIGN	0.01
Tata Capital Ltd.	CRISIL AAA	1.55	<b>Total</b>		<b>0.01</b>
Small Industries Development Bank Of India	CRISIL AAA	1.41	<b>Cash, Cash Equivalents And Others</b>		
Sundaram Home Finance Ltd.	[ICRA]AAA	1.36	<b>Grand Total</b>		<b>100.00</b>
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.36			
Bharti Telecom Ltd.	CRISIL AA+	1.29			
Tata Capital Ltd.	[ICRA]AAA	1.17			
Can Fin Homes Ltd.	[ICRA]AA+	1.16			
Godrej Properties Ltd.	[ICRA]AA+	0.97			
TVS Credit Services Ltd.	CRISIL AA	0.93			
Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.90			
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.78			
Small Industries Development Bank Of India	[ICRA]AAA	0.78			
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.78			
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.70			
HDB Financial Services Ltd.	CRISIL AAA	0.57			
Bajaj Finance Ltd.	CRISIL AAA	0.54			
Nexus Select Trust	CRISIL AAA	0.39			

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

Non Convertible Debentures	69.70
Government Securities	23.71
Floating Rate Bonds	3.73
Zero Coupon Bonds	0.04
State Development Loans	0.02
Strips	0.01
Cash, Cash Equivalents And Others	2.79

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

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



Investors understand that their principal will be at Moderate risk

**SBI Short Term Debt Fund**

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

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

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

**SBI**

# MAGNUM CONSTANT MATURITY FUND

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Debt Scheme investing in government securities having a constant maturity of around 10 years. A relatively high interest rate risk and relatively low credit risk
- Date of Allotment:** 30/12/2000
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 1,647.09 Crores
- AUM as on March 31, 2024**  
₹ 1,652.73 Crores
- Fund Manager:** Mr. Tejas Soman  
**Managing Since:** (w.e.f. Dec-2023)  
**Total Experience:** Over 9 years
- First Tier Benchmark:**  
Nifty 10 yr Benchmark G-Sec
- Exit Load:** NIL
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

Modified Duration	: 6.87 years
Average Maturity	: 9.91 years
Macaulay Duration	: 7.11 years
Yield to Maturity <sup>^</sup>	: 7.20%

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

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	18.5642
Reg-Plan-Growth	57.0795
Dir-Plan-IDCW	19.2269
Dir-Plan-Growth	59.1084

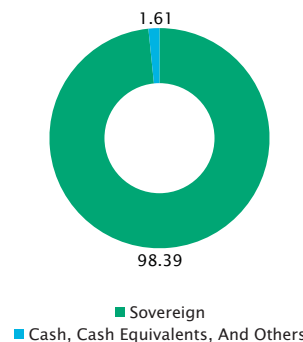
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	98.39
<b>Total</b>		<b>98.39</b>
<b>Cash, Cash Equivalents And Others</b>		<b>1.61</b>
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	98.39
Cash, Cash Equivalents And Others	1.61

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

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

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

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

**SBI**  
**MAGNUM LOW DURATION FUND**
**Investment Objective**

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

**Fund Details**
**• Type of Scheme**

An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Please refer to the page no. 25 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively high credit risk

**• Date of Allotment:** 27/7/2007

**• Report As On:** 31/03/2024

**• AUM for the Month of March 2024**

₹ 9,890.49 Crores

**• AUM as on March 31, 2024**

₹ 9,784.34 Crores

**• Fund Manager:** Mr. Rajeev Radhakrishnan

Mr. Arun R (Co Fund Manager) & Mr. Pradeep Kesavan (overseas investments) Managing Since:

Mr. Rajeev Jun-2008

Mr. Arun R Dec-2023

Mr. Pradeep Kesavan Dec-2023

**Total Experience:**

Mr. Rajeev Over 21 years

Mr. Arun R Over 16 years

Mr. Pradeep Kesavan Over 18 years

**• First Tier Benchmark:**

CRISIL Low Duration Debt A-I Index

**• Exit Load:** Nil

**• Entry Load:** N.A.

**• Plans Available:** Regular, Direct

**• Options:** Growth, IDCW

**• SIP**

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

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

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

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

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

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

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

**• Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**• Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.92 years

**Average Maturity** : 1.59 years

**Macaulay Duration** : 0.99 years

**Yield to Maturity<sup>^</sup>** : 7.88%

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

**NET ASSET VALUE**

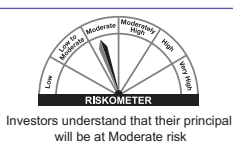
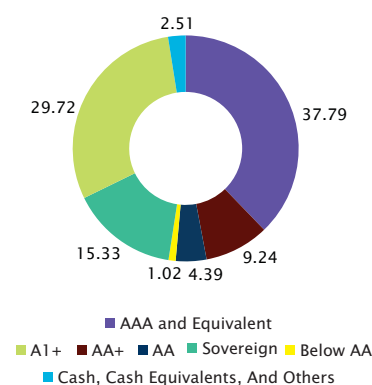
Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,243.2743	Reg-Plan-Weekly IDCW	1,242.9707
Institutional-Growth	3,247.3848	Dir-Plan-Daily IDCW	1,271.1443
Institutional-Weekly IDCW	1,240.1879	Dir-Plan-Fortnightly IDCW	1,293.3451
Reg-Plan-Daily IDCW	1,242.9806	Dir-Plan-Growth	3,297.4205
Reg-Plan-Fortnightly IDCW	1,264.7354	Dir-Plan-Monthly IDCW	1,465.2791
Reg-Plan-Growth	3,191.1527	Dir-Plan-Weekly IDCW	1,272.9793
Reg-Plan-Monthly IDCW	1,399.6410		

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			(Tier II Bond Under Basel III)	[ICRA]AAA	1.48
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	3.01	India Grid Trust	CRISIL AAA	1.28
ICICI Securities Ltd.	CRISIL A1+	3.01	Tata Realty And Infrastructure Ltd.	[ICRA]AA+	1.02
Panatone Finvest Ltd.	CRISIL A1+	2.88	ONGC Petro Additions Ltd.	CRISIL AA	1.02
Muthoot Finance Ltd.	CRISIL A1+	2.02	Nirma Ltd.	CRISIL AA	1.02
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	0.95	Grihum Housing Finance Ltd.	CARE AA-	1.02
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.94	Cholamandalam Investment & Finance Co. Ltd.	IND AA+	1.02
Phoenix Arc Pvt. Ltd.	CRISIL A1+	0.49	Mahindra Rural Housing Finance Ltd.	IND AA+	0.82
<b>Total</b>		<b>13.30</b>	PNB Housing Finance Ltd.	CARE AA	0.77
<b>Certificate Of Deposits</b>			India Grid Trust	[ICRA]AAA	0.45
Axis Bank Ltd.	CRISIL A1+	3.49	Bajaj Finance Ltd.	CRISIL AAA	0.20
Bank Of Baroda	IND A1+	2.97	<b>Total</b>		<b>51.93</b>
Punjab National Bank	CRISIL A1+	2.92	<b>Floating Rate Bonds</b>		
Canara Bank	CRISIL A1+	2.65	Government Of India	SOVEREIGN	10.61
NABARD	CRISIL A1+	1.45	<b>Total</b>		<b>10.61</b>
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.01	<b>Floating Rate Notes</b>		
Small Industries Development Bank Of India	CRISIL A1+	0.97	Sundaram Home Finance Ltd.	CARE AA+	0.51
Union Bank Of India	[ICRA]A1+	0.96	<b>Total</b>		<b>0.51</b>
<b>Total</b>		<b>16.42</b>	<b>Government Securities</b>		
<b>Non Convertible Debentures</b>			Government Of India	SOVEREIGN	3.31
National Housing Bank	CRISIL AAA	4.11	<b>Total</b>		<b>3.31</b>
Larsen & Toubro Ltd.	CRISIL AAA	4.08	<b>State Development Loans</b>		
L&T Metro Rail (Hyderabad) Ltd.	CRISIL AAA(CE)	3.77	State Government Of Karnataka	SOVEREIGN	1.03
[Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA	3.76	State Government Of Maharashtra	SOVEREIGN	0.26
LIC Housing Finance Ltd.			<b>Total</b>		<b>1.29</b>
Small Industries Development Bank Of India	CRISIL AAA	3.58	<b>Strips</b>		
Bharti Telecom Ltd.	CRISIL AA+	3.41	Government Of India	SOVEREIGN	0.12
NABARD	[ICRA]AAA	3.18	<b>Total</b>		<b>0.12</b>
Power Finance Corporation Ltd.	CRISIL AAA	2.53	<b>Cash, Cash Equivalents And Others</b>		
Mangloor Highways Pvt. Ltd.	IND AA+	2.46			<b>2.51</b>
REC Ltd.	CRISIL AAA	2.24	<b>Grand Total</b>		<b>100.00</b>
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.94			
NABARD	CRISIL AAA	1.90			
Small Industries Development Bank Of India	[ICRA]AAA	1.78			
ONGC Petro Additions Ltd.	[ICRA]AA	1.58			
HDB Financial Services Ltd.	CRISIL AAA	1.51			
State Bank Of India					

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

Non Convertible Debentures	51.93
Certificate Of Deposits	16.42
Commercial Papers	13.30
Floating Rate Bonds	10.61
Government Securities	3.31
State Development Loans	1.29
Floating Rate Notes	0.51
Strips	0.12
Cash, Cash Equivalents And Others	2.51

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

**SBI Magnum Low Duration Fund**

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

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

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


**SAVINGS FUND**

### Investment Objective

To provide the investors an opportunity to invest in money market instruments.

### Fund Details

- Type of Scheme**  
An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
- Date of Allotment:** 19/07/2004
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 18,918.07 Crores
- AUM as on March 31, 2024**  
₹ 18,224.36 Crores
- Fund Manager:** Mr. R. Arun & Mr. Rajeev Radhakrishnan  
Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. R. Arun Apr-2012  
Rajeev Radhakrishnan Dec-2023  
Mr. Pradeep Kesavan Dec-2023  
**Total Experience:**  
Mr. R. Arun Over 16 years  
Mr. Rajeev Radhakrishnan Over 21 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
CRISIL Money Market A-I Index
- Exit Load:**  
For exit within 3 business days from the date of allotment - 0.10%  
For exit after 3 business days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 500 & in multiples of ₹ 1
- Additional Investment**  
₹ 500 & in multiples of ₹ 1

### Quantitative Data

**Modified Duration** : 0.70 years  
**Average Maturity** : 0.75 years  
**Macaulay Duration** : 0.75 years  
**Yield to Maturity<sup>^</sup>** : 7.77%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	12.3597	Dir-Plan-Daily IDCW	12.6280
Reg-Plan-Growth	37.9172	Dir-Plan-Growth	40.4415
Reg-Plan-Monthly IDCW	14.9507	Dir-Plan-Monthly IDCW	16.0298
Reg-Plan-Weekly IDCW	14.1097	Dir-Plan-Weekly IDCW	14.4146

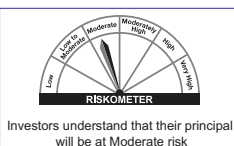
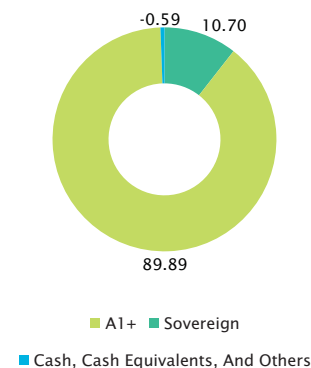
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Indusind Bank Ltd.	CRISIL A1+	2.58
LIC Housing Finance Ltd.	CRISIL A1+	5.34	Punjab & Sind Bank	[ICRA]A1+	2.56
Muthoot Finance Ltd.	CRISIL A1+	3.43	IDBI Bank Ltd.	IND A1+	2.55
HDFC Credila Financial Services Pvt. Ltd.	CRISIL A1+	3.31	Union Bank Of India	[ICRA]A1+	2.44
Panatone Finvest Ltd.	CRISIL A1+	3.09	Bank Of Baroda	IND A1+	1.54
Bharti Telecom Ltd.	CRISIL A1+	2.55	Indian Bank	CRISIL A1+	1.28
Motilal Oswal Financial Services Ltd.	CRISIL A1+	2.03	<b>Total</b>		<b>61.11</b>
Export-Import Bank Of India	CRISIL A1+	1.79	<b>Government Securities</b>		
Tata Capital Housing Finance Ltd.	CRISIL A1+	1.55	Government Of India	SOVEREIGN	0.27
Highways Infrastructure Trust	CRISIL A1+	1.45	<b>Total</b>		<b>0.27</b>
Birla Group Holding Pvt. Ltd.	CRISIL A1+	1.28	<b>State Development Loans</b>		
Infina Finance Pvt. Ltd.	CRISIL A1+	1.16	State Government Of Gujarat	SOVEREIGN	2.72
Pilani Investment & Industries Corporation Ltd.	CRISIL A1+	0.51	State Government Of Karnataka	SOVEREIGN	2.60
Nexus Select Trust	IND A1+	0.51	State Government Of Assam	SOVEREIGN	2.21
ICICI Securities Ltd.	CRISIL A1+	0.51	State Government Of Madhya Pradesh	SOVEREIGN	0.55
Bharti Enterprises Ltd.	CRISIL A1+	0.27	State Government Of Maharashtra	SOVEREIGN	0.54
<b>Total</b>		<b>28.78</b>	<b>Total</b>		<b>8.62</b>
<b>Certificate Of Deposits</b>			<b>Treasury Bills</b>		
HDFC Bank Ltd.	CRISIL A1+	7.88	91 Day T-Bill 11.04.24	SOVEREIGN	0.96
The Federal Bank Ltd.	CRISIL A1+	5.61	<b>Total</b>		<b>0.96</b>
Axis Bank Ltd.	CRISIL A1+	5.47	<b>Strips</b>		
Punjab National Bank	CRISIL A1+	4.83	Government Of India	SOVEREIGN	0.85
Small Industries Development Bank Of India	CRISIL A1+	4.39	<b>Total</b>		<b>0.85</b>
Canara Bank	CRISIL A1+	4.39	<b>Cash, Cash Equivalents And Others</b>		
NABARD	CRISIL A1+	3.61	<b>Total</b>		<b>-0.59</b>
Equitas Small Finance Bank Ltd.	CRISIL A1+	3.47	<b>Grand Total</b>		<b>100.00</b>
ICICI Bank Ltd.	[ICRA]A1+	3.03			
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.88			
RBL Bank Ltd.	[ICRA]A1+	2.60			

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	61.11
Commercial Papers	28.78
State Development Loans	8.62
Treasury Bills	0.96
Strips	0.85
Government Securities	0.27
Cash, Cash Equivalents And Others	-0.59

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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

**SBI**  
**BANKING & PSU FUND**

### Investment Objective

The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies.

### Fund Details

#### • Type of Scheme

An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk

#### • Date of Allotment: 09/10/2009

#### • Report As On: 31/03/2024

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

₹ 4,273.07 Crores

#### • AUM as on March 31, 2024

₹ 4,320.63 Crores

#### • Fund Manager:

Mr. Rajeev Radhakrishnan

Mr. Ardhendu Bhattacharya (Co Fund Manager)

Mr. Pradeep Kesavan (overseas investments)

Managing Since:

Mr. Rajeev Nov 2013

Mr. Ardhendu (w.e.f.Dec 2023)

Mr. Pradeep (w.e.f.Dec 2023)

Total Experience:

Mr. Rajeev Radhakrishnan - Over 21 years

Mr. Ardhendu Bhattacharya - Over 12 years

Mr. Pradeep Kesavan - Over 18 years

#### • First Tier Benchmark:

Nifty Banking & PSU Debt Index A-II

#### • Exit Load: Nil

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

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

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

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

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

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

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

#### • Minimum Investment

₹ 5,000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration : 4.01 years  
Average Maturity : 9.17 years  
Macaulay Duration : 4.23 years  
Yield to Maturity<sup>^</sup> : 7.60%

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

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,288.6220	Dir-Plan-Daily IDCW	1,314.8404
Reg-Plan-Growth	2,824.5152	Dir-Plan-Growth	2,985.0658
Reg-Plan-Monthly IDCW	1,178.4678	Dir-Plan-Monthly IDCW	1,245.1512
Reg-Plan-Weekly IDCW	1,288.3479	Dir-Plan-Weekly IDCW	1,311.9189

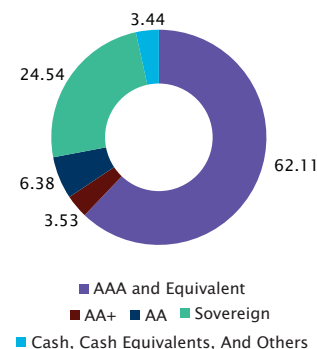
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>			<b>Floating Rate Notes</b>		
Power Finance Corporation Ltd.	CRISIL AAA	7.95	HDFC Bank Ltd.	CRISIL AAA	2.88
ONGC Petro Additions Ltd.	CRISIL AA	6.38	<b>Total</b>		<b>2.88</b>
REC Ltd.	CRISIL AAA	6.15	<b>Government Securities</b>		
Indian Railway Finance Corporation Ltd.	CRISIL AAA	5.78	Government Of India	SOVEREIGN	11.70
Small Industries Development Bank Of India	CRISIL AAA	4.99	<b>Total</b>		<b>11.70</b>
Nuclear Power Corporation Of India Ltd.[ICRA]AAA		4.76	<b>State Development Loans</b>		
NABARD	CRISIL AAA	3.80	State Government Of West Bengal	SOVEREIGN	3.51
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	3.80	State Government Of Uttar Pradesh	SOVEREIGN	3.13
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	3.53	State Government Of Tamil Nadu	SOVEREIGN	2.11
GAIL (India) Ltd.	IND AAA	3.45	State Government Of Maharashtra	SOVEREIGN	1.17
Power Grid Corporation Of India Ltd.	CRISIL AAA	3.16	<b>Total</b>		<b>9.92</b>
Export-Import Bank Of India	CRISIL AAA	2.67	<b>Cash, Cash Equivalents And Others</b>		
NABARD	[ICRA]AAA	2.32	<b>Grand Total</b>		<b>100.00</b>
HDFC Bank Ltd.	CRISIL AAA	2.32			
National Housing Bank	CRISIL AAA	1.73			
Bank Of Baroda (Tier II Bond Under Basel III)	IND AAA	1.72			
Nuclear Power Corporation Of India Ltd.CRISIL AAA		1.39			
NHPC Ltd.	[ICRA]AAA	1.39			
NTPC Ltd.	CRISIL AAA	1.08			
Punjab National Bank	CRISIL AAA	0.70			
Axis Bank Ltd.	CRISIL AAA	0.07			
<b>Total</b>		<b>69.14</b>			
<b>Floating Rate Bonds</b>					
Government Of India	SOVEREIGN	2.92			
<b>Total</b>		<b>2.92</b>			

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	69.14
Government Securities	11.70
State Development Loans	9.92
Floating Rate Bonds	2.92
Floating Rate Notes	2.88
Cash, Cash Equivalents And Others	3.44

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

#### SBI Banking & PSU Fund

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

- Regular income over medium term
- Investment in Debt instruments predominantly issued by Banks PSUs, PFIs and Municipal bodies.

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

# SBI

## LIQUID FUND

### Investment Objective

To provide the investors an opportunity to invest in the entire range of debt and money market securities with residual maturity upto 91 days only.

### Fund Details

#### • Type of Scheme

An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk

#### • Date of Allotment: 24/11/2003

#### • Report As On: 31/03/2024

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

₹ 65,464.41 Crores

#### • AUM as on March 31, 2024

₹ 52,945.03 Crores

#### • Fund Manager: Mr. Arun R & Mr. Rajeev Radhakrishnan

Managing Since: Mr. Arun R May-2018

Mr. Rajeev Radhakrishnan Dec-2023

Total Experience: Mr. Arun R Over 16 years

Mr. Rajeev Radhakrishnan Over 21 years

#### • First Tier Benchmark: NIFTY Liquid Index A-I

#### • Exit Load:

Investor exit upon subscription / switch-In	Exit Load as a % of redemption Proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP:

For Growth option only: Weekly/Monthly frequency – ₹500 and in multiples of ₹1 for minimum 12 instalments or ₹1000 and in multiples of ₹1 for minimum 6 instalments. (w.e.f. March 03, 2021)  
 Quarterly – ₹6,000 and 2 instalments; Semi-Annual and Annual – ₹12,000 and 2 instalments

#### • Minimum Investment

Growth Option: ₹500 & in multiples of ₹1  
 Other options except Growth option: ₹5000 & in multiples of ₹1/-

#### • Additional Investment

Growth Option: ₹500 & in multiples of ₹1  
 Other options except Growth option: ₹5000 & in multiples of ₹1/-

### Quantitative Data

Modified Duration	: 0.17 years
Average Maturity	: 0.18 years
Macaulay Duration	: 0.19 years
Yield to Maturity <sup>^</sup>	: 7.54%

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

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,214.7148	Reg-Plan-Weekly IDCW	1,285.6624
Institutional-Growth	3,781.0945	Dir-Plan-Daily IDCW	1,144.0484
Reg-Plan-Daily IDCW	1,140.7391	Dir-Plan-Fortnightly IDCW	1,234.1272
Reg-Plan-Fortnightly IDCW	1,229.2612	Dir-Plan-Growth	3,779.2823
Reg-Plan-Growth	3,745.6791	Dir-Plan-Weekly IDCW	1,290.7733

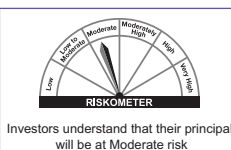
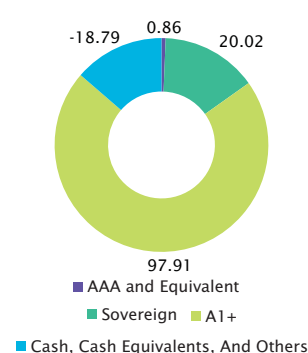
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Canara Bank	CRISIL A1+	2.45
NABARD	CRISIL A1+	7.43	Punjab National Bank	CRISIL A1+	1.31
Reliance Retail Ventures Ltd.	CRISIL A1+	6.64	The Federal Bank Ltd.	CRISIL A1+	1.01
HDFC Securities Ltd.	CRISIL A1+	4.67	Axis Bank Ltd.	CRISIL A1+	0.94
ICICI Securities Ltd.	CRISIL A1+	4.10	ICICI Bank Ltd.	[ICRA]A1+	0.04
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	3.72	<b>Total</b>		<b>45.26</b>
Bajaj Finance Ltd.	CRISIL A1+	3.14	<b>Floating Rate Notes</b>		
Kotak Securities Ltd.	CRISIL A1+	2.98	Tata Capital Ltd.	[ICRA]AAA	0.86
Small Industries Development Bank Of India	CRISIL A1+	2.82	<b>Total</b>		<b>0.86</b>
Export-Import Bank Of India	CRISIL A1+	2.35	<b>State Development Loans</b>		
Axis Securities Ltd.	CRISIL A1+	1.48	State Government Of Andhra Pradesh	SOVEREIGN	0.58
Can Fin Homes Ltd.	[ICRA]A1+	1.40	<b>Total</b>		<b>0.58</b>
LIC Housing Finance Ltd.	CRISIL A1+	1.32	<b>Treasury Bills</b>		
Tmf Holdings Ltd.	CRISIL A1+	1.21	91 Day T-Bill 30.05.24	SOVEREIGN	5.82
Sikka Ports & Terminals Ltd.	CRISIL A1+	1.12	91 Day T-Bill 20.06.24	SOVEREIGN	3.24
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL A1+	1.03	91 Day T-Bill 16.05.24	SOVEREIGN	2.94
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.94	91 Day T-Bill 23.05.24	SOVEREIGN	1.35
Tata Motors Finance Ltd.	CRISIL A1+	0.93	91 Day T-Bill 09.05.24	SOVEREIGN	1.31
L&T Finance Holdings Ltd.	CRISIL A1+	0.93	91 Day T-Bill 13.06.24	SOVEREIGN	0.93
HDB Financial Services Ltd.	CRISIL A1+	0.93	91 Day T-Bill 06.06.24	SOVEREIGN	0.93
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	0.75	182 Day T-Bill 13.06.24	SOVEREIGN	0.82
Bharti Enterprises Ltd.	CRISIL A1+	0.57	182 Day T-Bill 30.05.24	SOVEREIGN	0.70
Maithon Power Ltd.	CRISIL A1+	0.47	364 Day T-Bill 09.05.24	SOVEREIGN	0.56
ICICI Home Finance Co. Ltd.	[ICRA]A1+	0.37	182 Day T-Bill 16.05.24	SOVEREIGN	0.37
Poonawalla Fincorp Ltd.	CRISIL A1+	0.28	182 Day T-Bill 20.06.24	SOVEREIGN	0.20
Bobcard Ltd.	CRISIL A1+	0.28	182 Day T-Bill 06.06.24	SOVEREIGN	0.20
Godrej & Boyce Manufacturing Co. Ltd.	CRISIL A1+	0.27	182 Day T-Bill 02.05.24	SOVEREIGN	0.07
Network 18 Media & Investments Ltd.	[ICRA]A1+	0.19	<b>Total</b>		<b>19.44</b>
Godrej Consumer Products Ltd.	CRISIL A1+	0.19	<b>Cash, Cash Equivalents And Others</b>		<b>-18.79</b>
Tv18 Broadcast Ltd.	[ICRA]A1+	0.14	<b>Grand Total</b>		<b>100.00</b>
<b>Total</b>		<b>52.65</b>			
<b>Certificate Of Deposits</b>					
HDFC Bank Ltd.	CRISIL A1+	9.08			
Bank Of Baroda	IND A1+	7.04			
Bank Of Maharashtra	CRISIL A1+	5.58			
Indian Bank	CRISIL A1+	5.46			
Union Bank Of India	[ICRA]A1+	4.66			
Punjab & Sind Bank	[ICRA]A1+	3.97			
IDFC First Bank Ltd.	CRISIL A1+	3.72			

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	52.65
Certificate Of Deposits	45.26
Treasury Bills	19.44
Floating Rate Notes	0.86
State Development Loans	0.58
Cash, Cash Equivalents And Others	-18.79

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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

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

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


**MAGNUM ULTRA SHORT  
DURATION FUND**
**Investment Objective**

To provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of debt and money market instruments.

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

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 22 of SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk

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

**Report As On:** 31/03/2024

**AUM for the Month of March 2024**

₹ 9,510.83 Crores

**AUM as on March 31, 2024**

₹ 9,017.67 Crores

**Fund Manager: Mr. R. Arun**

**Mr. Ardhendu Bhattacharya & Mr. Pradeep Kesavan (overseas investments)**

**Managing Since: Mr. R. Arun June-2021**

**Mr. Ardhendu Bhattacharya Dec-2023**

**Mr. Pradeep Kesavan Dec-2023**

**Total Experience:**

**Mr. R. Arun** Over 16 years

**Mr. Ardhendu Bhattacharya** Over 12 years

**Mr. Pradeep Kesavan** Over 18 years

**First Tier Benchmark:**

CRISIL Ultra Short Duration Debt A-I Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP:**

(w.e.f. June 04, 2020)

Any Day SIP<sup>1</sup> Facility is available for

Monthly, Quarterly, Semi-Annual and

Annual frequencies through electronic mode like

OTM / Debit Mandate. Default SIP date will be 10th.

In case the SIP due date is a Non Business Day, then

the immediate following Business Day will be

considered for SIP processing.

Daily - Minimum 500 & in multiples of 1 thereafter

for a minimum of 12 installments. (Kindly refer

notice cum addendum dated June 02, 2020 for

further details)

Weekly - Minimum ₹1000 & in multiples of ₹1

thereafter for a minimum of 6 installments. (or)

Minimum 500 & in multiples of 1 thereafter for a

minimum of 12 installments.

Monthly - Minimum ₹1000 & in multiples of ₹1

thereafter for minimum six months (or) minimum

₹500 & in multiples of ₹1 thereafter for minimum

one year

Quarterly - Minimum ₹1500 & in multiples of ₹1

thereafter for minimum one year.

Semi Annual - Minimum ₹3000 & in multiples of 1

thereafter for a minimum of 4 installments.

Annual - Minimum ₹5000 & in multiples of ₹1

thereafter for a minimum of 4 installments.

**Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.45 years

**Average Maturity** : 0.48 years

**Macaulay Duration** : 0.49 years

**Yield to Maturity<sup>^</sup>** : 7.59%

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

**NET ASSET VALUE**

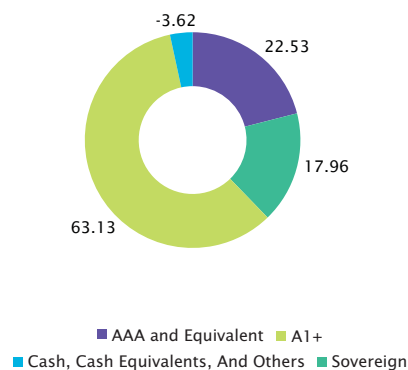
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	5,460.9269	Dir-Plan-Cash	5,542.0577
Reg-Plan-Daily IDCW	2,056.8800	Dir-Plan-Daily IDCW	2,072.3179
Reg-Plan-Weekly IDCW	1,265.3364	Dir-Plan-Weekly IDCW	1,273.3196

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			Power Finance Corporation Ltd.	CRISIL AAA	3.22
Tata Consumer Products Ltd.	[ICRA]A1+	6.02	Bajaj Housing Finance Ltd.	CRISIL AAA	1.94
Tata Teleservices (Maharashtra) Ltd.	CRISIL A1+	4.22	NABARD	[ICRA]AAA	1.66
Panatone Finvest Ltd.	CRISIL A1+	3.12	Kotak Mahindra Prime Ltd.	CRISIL AAA	1.53
Brookfield India Real Estate Trust	CRISIL A1+	2.69	Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	1.00
Muthoot Finance Ltd.	CRISIL A1+	2.57	Tata Capital Ltd.	CRISIL AAA	0.67
LIC Housing Finance Ltd.	CRISIL A1+	1.63	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.67
Export-Import Bank Of India	CRISIL A1+	1.55	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.50
JM Financial Properties & Holdings Ltd.	CRISIL A1+	1.07	<b>Total</b>		<b>22.53</b>
<b>Total</b>		<b>22.87</b>	<b>State Development Loans</b>		
<b>Certificate Of Deposits</b>			State Government Of Rajasthan	SOVEREIGN	0.84
Small Industries Development Bank Of India	CRISIL A1+	7.01	State Government Of Madhya Pradesh	SOVEREIGN	0.06
ICICI Bank Ltd.	[ICRA]A1+	5.28	<b>Total</b>		<b>0.90</b>
HDFC Bank Ltd.	CRISIL A1+	4.43	<b>Treasury Bills</b>		
Kotak Mahindra Bank Ltd.	CRISIL A1+	4.24	91 Day T-Bill 25.04.24	SOVEREIGN	7.18
Punjab National Bank	CRISIL A1+	3.69	182 Day T-Bill 06.06.24	SOVEREIGN	6.57
Axis Bank Ltd.	CRISIL A1+	3.18	91 Day T-Bill 11.04.24	SOVEREIGN	2.21
Canara Bank	CRISIL A1+	3.14	91 Day T-Bill 30.05.24	SOVEREIGN	1.10
RBL Bank Ltd.	[ICRA]A1+	2.63	<b>Total</b>		<b>17.06</b>
Equitas Small Finance Bank Ltd.	CRISIL A1+	2.62	<b>Cash, Cash Equivalents And Others</b>		
Indusind Bank Ltd.	CRISIL A1+	2.43	<b>Grand Total</b>		<b>100.00</b>
The Federal Bank Ltd.	CRISIL A1+	1.06			
Bank Of Baroda	IND A1+	0.55			
<b>Total</b>		<b>40.26</b>			
<b>Non Convertible Debentures</b>					
REC Ltd.	CRISIL AAA	3.98			
Larsen & Toubro Ltd.	CRISIL AAA	3.87			
LIC Housing Finance Ltd.	CRISIL AAA	3.49			

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

Certificate Of Deposits	40.26
Commercial Papers	22.87
Non Convertible Debentures	22.53
Treasury Bills	17.06
State Development Loans	0.90
Cash, Cash Equivalents And Others	-3.62

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


Investors understand that their principal will be at Moderate risk

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

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

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

SBI

## FLOATING RATE DEBT FUND

### Investment Objective

The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

### Fund Details

- Type of Scheme**  
An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A moderate interest rate risk and relatively low credit risk
- Date of Allotment:** 27/10/2020
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 1,227.48 Crores
- AUM as on March 31, 2024**  
₹ 1,118.98 Crores
- Fund Manager:**  
Mr. Ardhendu Bhattacharya  
Mr. Rajeev Radhakrishnan and (Co-Fund Manager) & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Ardhendu Bhattacharya - Dec 2023  
Rajeev Radhakrishnan - Dec 2023  
Mr. Pradeep Kesavan - Dec 2023  
**Total Experience:**  
Mr. Rajeev Radhakrishnan: -Over 21 years  
Mr. Ardhendu Bhattacharya: -Over 12 years  
Mr. Pradeep Kesavan: -Over 18 years
- First Tier Benchmark:**  
Nifty Short Duration Debt Index A-II
- Exit Load:** For exit within 3 days from the date of allotment: 0.10%,  
For exit on or after 3 days from the date of allotment: Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP:**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

Modified Duration	: 2.32 years
Average Maturity	: 7.42 years
Macaulay Duration	: 2.40 years
Yield to Maturity <sup>^</sup>	: 7.96%

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

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	12.0560	Dir-Plan-Monthly IDCW	12.1383
Reg-Plan-Growth	12.0554	Dir-Plan-Growth	12.1390
Reg-Plan-Quarterly IDCW	12.0562	Dir-Plan-Quarterly IDCW	12.1391

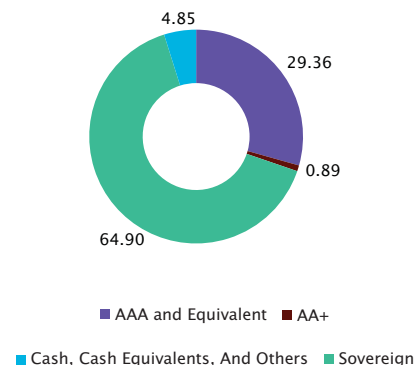
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	6.97
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	5.22
SMFG India Home Finance Co. Ltd.	CRISIL AAA	3.58
Mindspace Business Parks Reit	CRISIL AAA	2.21
Nagpur Seoni Expressway Ltd.	IND AAA	1.13
<b>Total</b>		<b>19.11</b>
<b>Floating Rate Bonds</b>		
Government Of India	SOVEREIGN	47.27
<b>Total</b>		<b>47.27</b>
<b>Floating Rate Notes</b>		
Mahindra & Mahindra Financial Services Ltd.	IND AAA	4.46
HDFC Bank Ltd.	CRISIL AAA	4.45
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.34
Sundaram Home Finance Ltd.	CARE AA+	0.89
<b>Total</b>		<b>11.14</b>
<b>Government Securities</b>		
Government Of India	SOVEREIGN	3.60
<b>Total</b>		<b>3.60</b>
<b>State Development Loans</b>		
State Government Of Tamil Nadu	SOVEREIGN	13.58
State Government Of Punjab	SOVEREIGN	0.45
<b>Total</b>		<b>14.03</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Floating Rate Bonds	47.27
Non Convertible Debentures	19.11
State Development Loans	14.03
Floating Rate Notes	11.14
Government Securities	3.60
Cash, Cash Equivalents And Others	4.85

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Investors understand that their principal will be at Moderate risk

#### SBI Floating Rate Debt Fund This product is suitable for investors who are seeking<sup>^</sup>:

- To generate reasonable returns
- To invest in a portfolio of floating rate instruments (including fixed rate instruments converted for floating rate exposures using swaps / derivatives)

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



LONG DURATION FUND

Investment Objective

To generate returns by investing in debt and money market instruments such that the Macaulay duration of the scheme portfolio is greater than 7 years. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Fund Details

- Type of Scheme**  
An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. (Please refer to the page no. 47 of the SID for details on Macaulay's Duration). A Relatively High interest rate risk and Moderate Credit Risk.
- Date of Allotment:** 21/12/2022
- Report As On:** 31/03/2024
- AAUM for the Month of March 2024**  
₹ 1,520.47 Crores
- AUM as on March 31, 2024**  
₹ 1,595.75 Crores
- Fund Manager:** Mr. Tejas Soman & Mr. Pradeep Kesavan (overseas investments)  
**Managing Since:**  
Mr. Tejas Soman (w.e.f. Dec 2023)  
Mr. Pradeep Kesavan (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. Tejas Soman Over 9 years  
Mr. Pradeep Kesavan Over 18 years
- First Tier Benchmark:**  
CRISIL Long Duration Debt A-III Index
- Exit Load:** For exit on or before 90 days from the date of allotment - 0.25% For exit after 90 days from the date of allotment- Nil
- Entry Load:** N.A.
- Plans Available:** Direct, Regular Plan
- Options:** (with Growth, Income Distribution cum capital withdrawal (IDCW) Payout, Transfer & Reinvestment Option)
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
**Daily-**  
Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.  
**Weekly-**  
Minimum amount for weekly SIP : ₹1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. ₹500 and in multiples of Re.1 thereafter with minimum number of 12 installments. Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month  
**Monthly, Quarterly, Semi-Annual and Annual -**  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum 1 year Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & ₹5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 11.85 years
Average Maturity	: 30.52 years
Macaulay Duration	: 12.26 years
Yield to Maturity <sup>^</sup>	: 7.23%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	11.2842
Reg-Plan-Growth	11.2840
Dir-Plan-IDCW	11.3490
Dir-Plan-Growth	11.3488

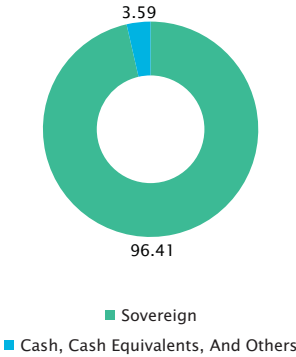
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
Government Of India	SOVEREIGN	96.41
<b>Total</b>		<b>96.41</b>
<b>Cash, Cash Equivalents And Others</b>		<b>3.59</b>
<b>Grand Total</b>		<b>100.00</b>

PORTFOLIO CLASSIFICATION BY  
INDUSTRY ALLOCATION (%)

Government Securities	96.41
Cash, Cash Equivalents And Others	3.59

PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)



Investors understand that their principal will be at Moderate risk

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

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

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


**OVERNIGHT FUND**
**Investment Objective**

To provide the investors an opportunity to invest in overnight securities maturing on the next business day.

**Fund Details**

- **Type of Scheme**  
An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk
- **Date of Allotment:** 01/10/2002
- **Report As On:** 31/03/2024
- **AAUM for the Month of March 2024**  
₹ 20,838.83 Crores
- **AUM as on March 31, 2024**  
₹ 14,332.17 Crores
- **Fund Manager:** Mr. R. Arun  
**Managing Since:** Apr-2012  
**Total Experience:** Over 16 years
- **First Tier Benchmark:**  
CRISIL Liquid Overnight Index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**  
For Growth option only:  
Weekly/Monthly frequency – ₹2,000 and 6 installments;  
Quarterly – ₹6,000 and 2 installments;  
Semi-Annual and Annual – ₹12,000 and 2 installments
- **Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 1 day  
**Average Maturity** : 1 day  
**Macaulay Duration** : 1 day  
**Yield to Maturity<sup>^</sup>** : 7.09%

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

**NET ASSET VALUE**

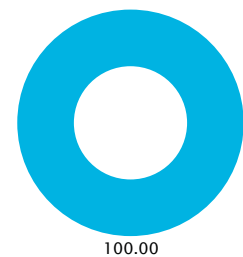
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,205.4932	Dir-Plan-Daily IDCW	1,209.1981
Reg-Plan-Growth	3,849.0034	Dir-Plan-Growth	3,895.7783
Reg-Plan-Weekly IDCW	1,230.9099	Dir-Plan-Weekly IDCW	1,234.7686

**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
Cash, Cash Equivalents And Others		100.00
Grand Total		100.00

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

Cash, Cash Equivalents And Others 100.00

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

■ Cash, Cash Equivalents, And Others



Investors understand that their principal will be at Low risk

**SBI Overnight Fund**

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

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

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

# Comparative Performance for all Schemes –Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	8.36	10,838	5.55	11,761	7.26	14,206	6.02	32,474	Inception Date 09-02-2004  Managing Since Rajeev Nov-23 Tejas & Pradeep Dec-23
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.08	10,811	5.40	11,711	7.45	14,329	7.39	42,061	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	5.62	30,114	
Funds Managed by Lokesh Mallya Adesh Sharma (Co Fund Manager) & Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Income Fund	7.79	10,781	5.42	11,716	7.35	14,265	7.58	63,745	Inception Date 25-11-1998  Managing Since Dec 2023
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	7.98	10,800	5.37	11,702	7.41	14,304	9.40	97,657	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	N.A.	N.A.	
Funds Managed by Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Medium Duration Fund	7.62	10,764	5.60	11,778	7.39	14,294	7.79	46,158	Inception Date 12-11-2003  Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23 Mr. Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	7.55	10,757	5.02	11,583	7.14	14,122	7.28	41,900	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	5.57	30,228	
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	8.74	10,877	6.00	11,910	8.06	14,747	8.00	59,964	Inception Date 30-12-2000  Managing Since Rajeev Nov-23 Tejas Dec-23
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	9.15	10,917	5.86	11,864	7.38	14,282	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	N.A.	N.A.	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Hybrid Fund	27.23	12,731	13.46	14,613	13.40	18,781	15.30	5,78,018	Inception Date 09-10-1995  Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi & Pradeep Dec-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	27.20	12,728	14.06	14,842	14.10	19,350	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	12.88	3,15,369	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Conservative Hybrid Fund	14.80	11,485	10.33	13,434	10.20	16,268	8.43	64,320	Inception Date 09-04-2001  Managing Since Mansi - June 2021 Saurabh - Jan-22 Pradeep - Dec-23
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	11.36	11,140	7.33	12,367	8.90	15,326	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	N.A.	N.A.	
Fund Managed by Rohit Shimpi & Pradeep Kesavan fund manager for overseas securities									
SBI ESG Exclusionary Strategy Fund	30.84	13,094	15.20	15,293	14.59	19,789	14.46	8,93,053	Inception Date 01-01-1991  Managing Since Rohit Jan-22 Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	37.95	13,771	15.89	15,550	16.14	21,138	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	15.28	11,30,772	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Children's Benefit Fund- Investment Plan	32.92	13,303	29.80	21,883	N.A.	N.A.	38.76	31,518	Inception Date 29-09-2020  Managing Since R. Srinivasan - Sep-20 Rajeev - Nov 23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	27.20	12,728	14.06	14,842	N.A.	N.A.	18.31	18,025	
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	N.A.	N.A.	22.25	20,184	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Credit Risk Fund	8.76	10,878	6.32	12,021	6.63	13,793	7.65	20,462	Inception Date 17-07-2014  Managing Since Lokesh Feb-17 Adesh & Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	8.73	10,875	7.52	12,432	8.23	14,856	8.50	22,092	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.99	19,278	
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Balanced Advantage Fund	26.18	12,626	N.A.	N.A.	N.A.	N.A.	12.85	13,665	Inception Date 31-08-2021  Managing Since Dinesh Aug-2021 Mansi Dec-2023 Rajeev Nov-2023 Pradeep Dec-2023
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	18.81	11,887	N.A.	N.A.	N.A.	N.A.	8.84	12,446	
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.52	10,854	N.A.	N.A.	N.A.	N.A.	4.28	11,144	
Fund managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Multicap Fund	35.49	13,560	N.A.	N.A.	N.A.	N.A.	16.17	13,629	Inception Date 08-03-2022  Managing Since March - 2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	47.88	14,756	N.A.	N.A.	N.A.	N.A.	24.83	15,784	
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	N.A.	N.A.	N.A.	N.A.	18.38	14,150	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Mr. Pradeep Kesavan - Investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no. of schemes managed by Mr. Rohit Shimpi is 6 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed by Mr. Neeraj Kumar). The total no. of schemes managed by Ms. Mansi Sajeja is 2 (1 scheme is jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla).
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI ESG Exclusionary Strategy Fund growth option was introduced later on 27-Nov-2006 and SBI Equity Hybrid Fund growth option was introduced later on 19-Jan-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed based last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Equity Hybrid Fund, SBI Conservative Hybrid Fund, SBI Magnum Equity ESG Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Equity Hybrid Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values from 9-Oct-95 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Magnum Gilt Fund, SBI Magnum Income Fund, SBI Conservative Hybrid Fund: As the scheme was launched before the launch of the additional benchmark index, additional benchmark index figures since inception or the required period are not available.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022.
- SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023), Ms. Mansi Sajeja and Mr. Pradeep Kesavan (w.e.f. 01st December 2023).
- "Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- Mr. Rajeev Radhakrishnan is managing SBI Magnum Gilt Fund (w.e.f. 1st Nov 2023) & Mr. Tejas Soman (Co Fund Manager) (w.e.f. 01st December 2023).
- SBI Multicap Fund Scheme are jointly managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023). Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.
- SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan, Mr. Saurabh Pant and Mr. Pradeep Kesavan (Foreign Securities with effect from April 01, 2024.)

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes –Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities									
SBI Focused Equity Fund	34.28	13,438	16.06	15,641	15.76	20,818	18.85	2,92,595	Inception Date 17-09-2004
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	40.42	14,016	19.34	16,980	17.39	22,306	15.94	1,80,061	Managing Since R. Srinivasan May-09
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	15.68	1,72,138	Pradeep Dec-23
SBI Small Cap Fund	36.38	13,649	22.95	18,594	23.29	28,547	20.34	1,48,352	Inception Date 09-09-2009
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	59.72	15,931	27.55	20,723	21.70	26,706	12.24	53,738	Managing Since R. Srinivasan Nov-13
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	12.46	55,296	Pradeep Dec-23
Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities									
SBI Flexicap Fund	30.67	13,077	15.37	15,361	14.62	19,816	13.02	96,451	Inception Date 29-09-2005
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	40.42	14,016	19.34	16,980	17.39	22,306	14.09	1,14,651	Managing Since R. Srinivasan Jan-22
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.77	1,08,793	Pradeep Dec-23
SBI Magnum Global Fund	19.68	11,974	13.67	14,693	14.72	19,898	14.37	5,26,994	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	36.84	13,660	18.24	16,517	15.65	20,699	N.A.	N.A.	Managing Since R. Srinivasan Jan-22
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	11.73	2,63,942	Pradeep Dec-23
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	7.72	10,774	5.75	11,828	5.23	12,911	6.71	30,989	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	8.17	10,812	5.72	11,813	5.10	12,826	N.A.	N.A.	Managing Since Neeraj Oct-12
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.21	10,723	5.15	11,626	5.51	13,077	6.17	28,361	Arun R. June-21
Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)									
SBI Equity Savings Fund	20.37	12,043	10.36	13,446	10.33	16,369	8.85	21,180	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	15.37	11,542	9.51	13,137	9.65	15,859	9.00	21,448	Managing Since Neeraj - May-15
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.36	17,258	Mansi - June-21 Nidhi - Jan-22 Pradeep Dec 23 Vandna - Jan 24

- Notes:**
- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Ms. Nidhi Chawla & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no. of schemes managed by Mr. R. Srinivasan is 4. The total no. of schemes jointly managed by Mr. Lokesh Matiya is 1. The total no. of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saurabh Pant & Mr. Pradeep Kesavan - Investments in foreign securities portion and 1 scheme is jointly managed with Mr. Neeraj Kumar & Ms. Nidhi Chawla).
  - Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Magnum Global Fund regular growth option was introduced later on 27-Jun-2005 and SBI Technology Opportunities Fund regular growth option was introduced later on 01-Jan-2013, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
  - Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
  - Load is not considered for computation of returns.
  - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
  - Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
  - SBI Flexicap Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 PRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.
  - SBI Magnum Global Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values 30-Sep-94 to 18-Aug-96 and TRI values since 19-Aug-96.
  - SBI Arbitrage Opportunities Fund, SBI Technology Opportunities Fund & SBI Magnum Global Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
  - The performance of the schemes is benchmarked to the Total Return variant of the Index.
  - SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021.
  - The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 30th June 2021.
  - Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. January 1, 2022. Mr. Pradeep Kesavan is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.
  - \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
  - The Commodities portion of SBI Equity Savings Fund is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.
  - SBI Focused Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.
  - SBI Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan, Mr. Tanmaya Desai and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tejas Soman & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Long Duration Fund	10.34	11,037	N.A.	N.A.	N.A.	N.A.	9.92	11,284	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	8.96	10,899	N.A.	N.A.	N.A.	N.A.	8.39	11,083	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	8.52	10,854	N.A.	N.A.	N.A.	N.A.	8.15	11,052	
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani & Pradeep Kesavan fund manager for overseas securities									
SBI Infrastructure Fund	62.54	16,275	32.81	23,442	24.53	30,017	9.42	45,186	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	65.67	16,521	28.27	21,076	22.74	27,873	5.98	26,432	Managing Since Bhavin Jan-22 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	11.46	61,443	

- Notes:**
- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vithlani is 1.
  - Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
  - Load is not considered for computation of returns.
  - Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
  - Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan.
  - Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
  - The data of the last working day has been considered for the calculation of performance.
  - The performance of the schemes is benchmarked to the Total Return variant of the Index.
  - \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
  - SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan

# Comparative Performance for all Schemes –Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Sohini Andani & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum MidCap Fund	41.34	14,147	23.28	18,748	21.91	26,985	17.12	2,01,953	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	57.93	15,754	26.56	20,245	23.31	28,530	N.A.	N.A.	Managing Since Sohini July-10 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	15.31	1,49,943	
SBI Blue Chip Fund	29.42	12,951	15.57	15,443	15.29	20,399	12.15	79,981	Inception Date 14-02-2006
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	34.40	13,418	17.74	16,308	16.05	21,059	13.26	95,582	Managing Since Sohini Sep-10 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.10	93,111	
Fund Managed by Milind Agrawal & Pradeep Kesavan fund manager for overseas securities									
SBI Banking & Financial Services Fund	33.21	13,332	13.69	14,702	12.81	18,296	13.99	32,908	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	17.52	11,741	11.03	13,679	11.55	17,276	12.49	29,160	Managing Since Milind Aug-19 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	12.31	28,738	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Ms. Sohini Andani has been managing SBI Blue Chip Fund since September 2010 and SBI Magnum Midcap Fund since July 2010. The total number of schemes managed by Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Blue Chip Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI Magnum Midcap Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Blue Chip Fund will be managed by Mr. Saurabh Pant and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Saurabh Pant & Pradeep Kesavan fund manager for overseas securities									
SBI Consumption Opportunities Fund	34.91	13,503	24.93	19,510	17.80	22,721	15.68	3,68,087	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	42.95	14,267	20.70	17,568	17.17	22,098	N.A.	N.A.	Managing Since Saurabh Jun-11 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.87	2,48,987	
SBI Large & Midcap Fund	33.53	13,363	21.23	17,827	18.20	23,118	14.98	7,67,864	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	46.28	14,598	21.81	18,053	19.46	24,338	N.A.	N.A.	Managing Since Saurabh Sep-16 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	12.82	4,26,005	
Funds Managed by Saurabh Pant & Pradeep Kesavan fund manager for overseas securities									
SBI Technology Opportunities Fund	26.40	12,648	17.67	16,301	22.07	27,165	15.22	3,33,249	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	26.67	12,651	12.51	14,234	18.19	23,072	N.A.	N.A.	Managing Since Saurabh Jun-11 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.87	2,48,987	

<b>Funds Managed by Tanmaya Desai &amp; Pradeep Kesavan fund manager for overseas securities</b>									
<b>SBI Healthcare Opportunities Fund</b>	57.75	15,794	20.64	17,569	23.40	28,675	16.56	4,44,328	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	61.70	16,127	18.82	16,761	20.31	25,214	14.86	3,08,362	Managing Since Tanmaya Jun-11 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.87	2,48,987	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Dividend Yield Fund	33.26	13,337	N.A.	N.A.	N.A.	N.A.	33.11	13,500	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	40.75	14,049	N.A.	N.A.	N.A.	N.A.	40.47	14,245	Managing Since March - 2023
Additional Benchmark: S&P BSE Sensex TRI	26.66	12,650	N.A.	N.A.	N.A.	N.A.	27.60	12,888	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 3. The total no of schemes managed by Mr. Tanmaya Desai is 1.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Consumption Opportunities Fund growth option was introduced later on 01-Jan-2013. SBI Large & Midcap Fund growth option was introduced later on 25-May-2005 and SBI Healthcare Opportunities Fund growth option was introduced later on 31-Dec-2004. Hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Consumption Opportunities Fund & SBI Large & Midcap Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Large & Midcap Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values from 28-Feb-93 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Healthcare Opportunities Fund: As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of S&P BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024.

# Comparative Performance for all Schemes –Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	10.44	11,047	13.62	14,673	14.88	20,042	5.69	20,048	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	12.02	11,206	14.99	15,209	16.15	21,155	7.10	23,659	Managing Since Sep-11
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	14.15	52,651	
Funds Managed by Raviprakash Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Nifty Index Fund	29.30	12,939	15.62	15,462	14.34	19,571	14.30	1,94,877	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	30.27	13,008	16.35	15,736	15.27	20,356	16.05	2,72,798	Managing Since Raviprakash Feb-11 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	16.56	3,00,349	
Funds Managed by Raviprakash Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Minimum Variance Fund	37.71	13,783	18.94	16,832	17.19	22,144	17.33	22,373	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	30.27	13,008	16.35	15,736	15.27	20,356	15.37	20,524	Managing Since RaviPrakash Mar-19 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	15.10	20,205	15.20	20,373	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Nifty Next 50 Index Fund	59.85	16,005	N.A.	N.A.	N.A.	N.A.	18.78	16,384	Inception Date 19-05-2021  Managing Since May - 2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	61.83	16,140	N.A.	N.A.	N.A.	N.A.	19.90	16,805	
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	N.A.	N.A.	N.A.	N.A.	16.03	15,299	

**Notes:**

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Pradeep Kesavan									
SBI International Access - US Equity FoF	35.85	13,596	14.10	14,859	N.A.	N.A.	14.48	15,059	Inception Date 22-03-2021  Managing Since Dec - 2023
First Tier Scheme Benchmark: - S&P 500	29.99	12,980	14.68	15,070	N.A.	N.A.	15.28	15,361	
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	N.A.	N.A.	15.23	15,342	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	58.95	15,915	26.84	20,417	20.67	25,638	16.53	11,51,786	Inception Date 31-03-1993
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	40.42	14,016	19.34	16,980	17.39	22,306	N.A.	N.A.	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.41	4,95,473	Managing Since Sep-16
Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities									
SBI Contra Fund	47.76	14,792	29.72	21,843	24.69	30,215	19.64	8,47,531	Inception Date 05-07-1999
First Tier Scheme Benchmark: - S&P BSE 500 TRI	40.42	14,016	19.34	16,980	17.39	22,306	15.78	3,75,881	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.87	2,48,987	
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Multi Asset Allocation Fund	26.78	12,686	14.92	15,185	13.36	18,741	11.72	19,181	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	19.17	11,906	11.46	13,840	12.17	17,760	11.84	19,290	
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	15.10	20,205	14.69	22,356	
Mansi &Pradeep Dec-23									

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Targeted Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan). SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018. The total no. of schemes managed by Mr. Pradeep Kesavan is 43(His is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities).
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Long Term Equity Fund growth Option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-DCW NAV).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close-ended Schemes.
- SBI Long Term Equity Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Long Term Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of S&P BSE Sensex TRI values 31-Mar-93 to 18-Aug-96 and TRI values since 18-Aug-96.
- SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 500 TRI values from 05-Jul-99 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI Multi Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCs w.e.f. February 27, 2020.
- The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
- SBI Multi Asset Allocation Fund - Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.
- SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
- Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- The Commodities portion of SBI Multi Asset Allocation Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Multi Asset Allocation is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.

# Comparative Performance for all Schemes –Regular Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
<b>Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan</b>															Inception Date
#SBI Liquid Fund	9.52	10,018	7.98	10,033	7.63	10,065	7.12	10,714	5.35	11,694	5.13	12,844	6.90	31,158	19-07-2004
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	7.28	10,014	7.21	10,030	7.34	10,062	7.30	10,733	5.51	11,747	5.21	12,897	7.20	32,719	Managing Since Arun Apr-12 Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.22	27,946	
<b>Funds Managed by Arun R Rajeev Radhakrishnan (Co Fund Manager) Pradeep kesavan fund manager for overseas securities</b>															Inception Date
SBI Savings Fund	10.34	10,025	8.99	10,039	8.34	10,071	7.06	10,708	5.19	11,641	5.54	13,104	6.99	37,893	22-03-2007
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	8.99	10,017	8.05	10,033	7.94	10,067	7.51	10,753	5.72	11,819	5.71	13,204	6.97	37,743	Managing Since Arun R May-18 Rajeev Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	5.98	31,427	
<b>Funds Managed by Arun R</b>															Inception Date
SBI Overnight Fund	6.79	10,013	6.63	10,027	6.51	10,055	6.65	10,667	5.05	11,596	4.64	12,551	6.46	38,440	01-10-2002
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.87	10,013	6.74	10,028	6.63	10,056	6.83	10,685	5.23	11,655	4.81	12,648	N.A.	N.A.	Managing Since Arun Apr-12
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	5.92	34,450	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. R. Arun is 5 (1 scheme is jointly managed with Mr Neeraj Kumar)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Overnight Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan & Pradeep Kesavan (investments in foreign securities portion) (w.e.f. December, 01 2023)
- # The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "Institution Plan" was discontinued for fresh subscription w.e.f. October 01, 2012 and Scheme continued to accept fresh subscriptions in surviving "Super Institutional Plan" to comply with SEBI circular no. CIR/MD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
<b>Funds Managed by Richard D'souza &amp; Pradeep Kesavan fund manager for overseas securities</b>									
SBI Magnum Comma Fund	43.57	14,371	18.45	16,625	20.31	25,260	12.54	90,645	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	51.64	15,130	24.80	19,415	19.90	24,790	12.72	93,323	Managing Since Richard Aug-14 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	14.45	1,23,979	
<b>Funds Managed by Richard D'souza</b>									
SBI PSU Fund	86.65	18,697	38.70	26,707	21.80	26,864	7.84	28,218	Inception Date 07-07-2010
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	99.86	19,911	45.32	30,623	23.77	29,067	8.14	29,277	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	12.53	50,628	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Richard D'souza is 2.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The data of the last working day has been considered for the calculation of performance.
- SBI Magnum Comma Fund: As TRI data is not available since inception of SBI Magnum Comma Fund, benchmark performance is calculated using composite CAGR of Nifty Commodities PRI values from 08-Aug-05 to 13-Feb-12 and TRI values since 14-Feb-12.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
<b>Funds Managed by Tejas Soman</b>									
SBI Magnum Constant Maturity Fund	8.23	10,825	5.16	11,632	7.11	14,109	7.77	56,852	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	8.90	10,892	4.33	11,357	6.04	13,411	7.33	51,773	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	N.A.	N.A.	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13. The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. SBI Retirement Benefit Fund is jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt Portion).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- Mr. Tejas Soman scheme managed by SBI Magnum Constant Maturity Fund (w.e.f. 01st December 2023).

# Comparative Performance for all Schemes –Regular Plan

			1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since						
			CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-							
Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities																	
SBI Short Term Debt Fund			7.07	10,709	5.10	11,612	6.30	13,581	6.60	29,055	Inception Date 27-07-2007						
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index			7.54	10,756	5.43	11,720	6.59	13,762	7.56	33,749	Managing Since Rajeev Jun-08						
Additional Benchmark: - CRISIL 1 Year T-Bill Index			7.21	10,723	5.15	11,626	5.51	13,077	6.14	27,023	Mansi & Pradeep Dec-23						
Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion) & Pradeep Kesavan fund manager for overseas securities																	
SBI Magnum Children's Benefit Fund - Savings Plan			19.14	11,920	12.33	14,178	10.35	16,382	10.61	93,044	Inception Date 21-02-2002						
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index			11.36	11,140	7.33	12,367	8.90	15,326	9.01	67,443	Managing Since Srinivasan Jan-21						
Additional Benchmark: - S&P BSE Sensex TRI			26.66	12,650	15.57	15,423	15.10	20,205	16.37	2,85,504	Rajeev Jun-08 Pradeep Dec-23						
Fund Managed Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities																	
SBI Banking and PSU Fund			7.05	10,707	4.84	11,524	6.31	13,586	7.43	28,245	Inception Date 09-10-2009						
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II			7.20	10,722	5.00	11,579	6.47	13,685	7.47	28,386	Managing Since Rajeev Nov-13						
Additional Benchmark: - Crisil 10 Yr Gilt Index			8.52	10,854	4.30	11,347	6.15	13,479	6.28	24,177	Ardhendu Dec-23 Pradeep Dec-23						
SBI Corporate Bond Fund			7.16	10,718	5.04	11,590	6.46	13,686	6.74	14,003	Inception Date 01-02-2019						
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II			7.39	10,741	5.20	11,643	6.65	13,804	6.84	14,076	Managing Since Rajeev Feb-19						
Additional Benchmark: - Crisil 10 Yr Gilt Index			8.52	10,854	4.30	11,347	6.15	13,479	6.31	13,720	Ardhendu Dec-23 Pradeep Dec-23						
Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities																	
SBI Floating Rate Debt Fund			8.18	10,821	5.73	11,821	N.A.	N.A.	5.61	12,055	Inception Date 27-10-2020						
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II			7.44	10,746	5.26	11,665	N.A.	N.A.	5.02	11,830	Managing Since Ardhendu Dec-23						
Additional Benchmark: - Crisil 1 Yr T-Bill Index			7.21	10,723	5.15	11,626	N.A.	N.A.	4.94	11,799	Rajeev Dec-23 Pradeep Dec-23						
	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-			
Fund managed by Mr. Arun R. Ardhendu Bhattacharya (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities																	
SBI Magnum Ultra Short Duration Fund			9.64	10,024	8.52	10,037	8.08	10,069	7.17	10,719	5.29	11,674	5.66	13,175	7.05	54,484	Inception Date 21-05-1999
First Tier Scheme Benchmark:- CRISIL Ultra Short Duration Debt A-I Index			10.25	10,020	8.67	10,036	8.34	10,071	7.61	10,763	5.76	11,831	5.94	13,350	7.50	60,412	Managing Since R. Arun Jun-21
Additional Benchmark: - CRISIL 1 Year T-Bill Index			7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.37	46,512	Ardhendu Dec-23 Pradeep Dec-23
Fund Jointly Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities																	
SBI Magnum Low Duration Fund			9.25	10,023	7.92	10,035	7.95	10,068	6.96	10,698	5.07	11,603	5.70	13,199	7.20	31,912	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index			10.62	10,020	8.87	10,036	8.50	10,072	7.58	10,760	5.63	11,789	6.19	13,506	7.19	31,878	Managing Since Rajeev Jun-08
Additional Benchmark: - CRISIL 1 Year T-Bill Index			7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.14	27,023	Arun Dec-2023 Pradeep Dec-23
			1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since						
			CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-							
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion) & Mr. Pradeep Kesavan – Overseas Investments																	
SBI Retirement Benefit Fund - Aggressive Plan			31.00	13,110	20.83	17,650	N.A.	N.A.	20.25	17,831	Inception Date 10-02-2021						
First Tier Scheme Benchmark: - S&P BSE 500 TRI			40.42	14,016	19.34	16,980	N.A.	N.A.	18.13	16,842							
Additional Benchmark: - S&P BSE Sensex TRI			26.66	12,650	15.57	15,423	N.A.	N.A.	13.60	14,902							
SBI Retirement Benefit Fund - Aggressive Hybrid Plan			26.20	12,628	18.15	16,502	N.A.	N.A.	17.62	16,639	Inception Date 10-02-2021						
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index			27.20	12,728	14.06	14,842	N.A.	N.A.	13.19	14,749							
Additional Benchmark: - S&P BSE Sensex TRI			26.66	12,650	15.57	15,423	N.A.	N.A.	13.60	14,902							
SBI Retirement Benefit Fund - Conservative Hybrid Plan			17.32	11,737	11.47	13,857	N.A.	N.A.	11.33	14,001	Managing Since Rohit Oct - 2021 Ardhendu June - 2021 Pradeep Dec - 2023						
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index			18.15	11,821	10.11	13,354	N.A.	N.A.	9.65	13,353							
Additional Benchmark: - Crisil 10 Yr Gilt Index			8.52	10,854	4.30	11,347	N.A.	N.A.	4.05	11,326							
SBI Retirement Benefit Fund - Conservative Plan			12.77	11,280	8.54	12,789	N.A.	N.A.	8.47	12,907	Managing Since Rohit Oct - 2021 Ardhendu June - 2021 Pradeep Dec - 2023						
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index			12.40	11,244	7.47	12,416	N.A.	N.A.	7.28	12,468							
Additional Benchmark: - Crisil 10 Yr Gilt Index			8.52	10,854	4.30	11,347	N.A.	N.A.	4.05	11,326							

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) and inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. The total no. of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 1 scheme is jointly held with Mr. Dinesh Balachandran)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include closed ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. 01st December 2023.
- Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
- Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
- Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), and Mr. Pradeep Kesavan (overseas investments) (w.e.f. 01st Dec 2023) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category FPI Portfolio 1	27.55	12,755	12.85	11,285	13.16	11,316	13.77	11,377	Inception Date 03-12-2018  Advising Since Dec-18
First Tier Benchmark: - MSCI INDIA 10/40 TRI	41.30	14,130	22.90	12,290	20.51	12,051	20.08	12,008	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,666	15.57	11,557	15.10	11,510	15.58	11,558	
# From 16th April,2019, Rohit Shimpi is added as Deputy Adviser.									

## Performance of Permitted Category FPI Portfolio (advised by Mr. Rohit Shimpi)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Absolute/ CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category - FPI Portfolio 2</b>	30.91	13,091	18.28	11,828	18.31	11,831	19.23	11,923	Inception Date 1-Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	26.66	12,666	15.57	11,557	15.10	11,510	16.43	11,643	Advising Since Nov-2018
<b>Permitted Category - FPI Portfolio 3</b>	36.96	13,696	18.64	11,864	16.93	11,693	16.89	11,689	Inception Date 21-Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	26.66	12,666	15.57	11,557	15.10	11,510	16.04	11,604	Advising Since Dec-2018
<b>Permitted Category - FPI Portfolio 4</b>	37.24	13,724	19.10	11,910	N.A.	N.A.	16.75	11,675	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.66	12,666	15.57	11,557	N.A.	N.A.	15.33	11,533	Advising Since Apr-2019
<b>Permitted Category - FPI Portfolio 5</b>	39.25	13,925	21.46	12,146	N.A.	N.A.	19.57	11,957	Inception Date 22-Apr-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.66	12,666	15.57	11,557	N.A.	N.A.	15.33	11,533	Advising Since Apr-2019
<b>Permitted Category - FPI Portfolio 6</b>	32.33	13,233	11.40	11,140	11.69	11,169	12.16	11,216	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	32.54	13,254	16.19	11,619	14.54	11,454	15.55	11,555	Advising Since Nov-2018
Additional Benchmark: S&P BSE SENSEX TRI	26.66	12,666	15.57	11,557	15.10	11,510	16.43	11,643	
<b>Permitted Category - FPI Portfolio 7</b>	32.36	13,236	15.89	11,589	16.02	11,602	15.51	11,551	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	37.76	13,776	16.29	11,629	14.54	11,454	14.83	11,483	Advising Since Dec-2018
Additional Benchmark: S&P BSE SENSEX TRI	26.66	12,666	15.57	11,557	15.10	11,510	15.58	11,558	
<b>Permitted Category - FPI Portfolio 8</b>	8.19	10,819	-2.38	9,762	N.A.	N.A.	6.06	10,606	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	10.09	11,009	-0.53	9,947	N.A.	N.A.	6.51	10,651	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.66	12,666	15.57	11,557	N.A.	N.A.	15.25	11,525	
<b>Permitted Category - FPI Portfolio 9</b>	10.05	11,005	-1.03	9,897	N.A.	N.A.	5.80	10,580	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	10.09	11,009	-0.53	9,947	N.A.	N.A.	6.51	10,651	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.66	12,666	15.57	11,557	N.A.	N.A.	15.25	11,525	
<b>Permitted Category - FPI Portfolio 10</b>	4.52	10,452	-4.08	9,592	N.A.	N.A.	5.86	10,586	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	5.84	10,584	-2.43	9,757	N.A.	N.A.	6.49	10,649	Advising Since Jul-2019
Additional Benchmark: S&P BSE SENSEX TRI	26.66	12,666	15.57	11,557	N.A.	N.A.	15.25	11,525	

Past performance may or may not be sustained in the future. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor

### Notes:

- The above Performance returns are calculated and compared from the date of inception of respective Permitted Category - FPI Portfolios.
- Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
- For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USD/INR rate. (Source: Bloomberg Closing Price)
- The performance is benchmarked to the Total Return Variant of the index.
- Benchmark return is based on INR value (Source: Bloomberg)
- For Permitted Category - FPI Portfolio 7 date of inception taken from date of FM taking over as Adviser.
- For Permitted Category - FPI Portfolio 6, and 8 to 10, though SBI FM advises a portion of the Fund, the entire NAV as received from Client is taken for Comparative performance.
- For Permitted Category - FPI Portfolio Nos.8 to 10, comparative returns of benchmark relevant extracts from Bloomberg are taken

## Performance of Permitted Category FPI Portfolio (advised by Mr. Rajeev Radhakrishnan)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category FPI Portfolio 11</b>	6.30	10,630	N.A.	N.A.	N.A.	N.A.	10.23	11,023	Inception Date 17-06-2021 Advising Since Jun - 21
First Tier Benchmark: - JP MORGAN GBI-EM BROAD INDIA	8.82	10,882	N.A.	N.A.	N.A.	N.A.	16.58	11,658	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.55	10,855	N.A.	N.A.	N.A.	N.A.	10.90	11,090	

Past performance may or may not be sustained in the future. Inception date is June 17, 2021. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor.

### Notes:

- The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. June 17, 2021.
- Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
- For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USD/INR rate. (Source: Bloomberg Closing Price)
- Benchmark return is based on INR value (Source: Bloomberg)

# Comparative Performance for all Schemes –Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager) & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Dynamic Bond Fund	9.23	10,926	6.38	12,040	8.05	14,738	8.28	24,478	Inception Date 01-01-2013 Managing Since Rajeev Nov-23 Tejas & Pradeep Dec-2023
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.08	10,811	5.40	11,711	7.45	14,329	7.90	23,518	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.40	20,090	
Funds Managed by Lokesh Malliya Mr. Adesh Sharma (Co Fund Manager) & Mr. Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Income Fund	8.50	10,853	6.11	11,950	8.03	14,728	8.15	24,155	Inception Date 01-01-2013 Managing Since Dec 2023
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	7.98	10,800	5.37	11,702	7.41	14,304	7.88	23,483	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.40	20,090	
Funds Managed by Lokesh Malliya & Mr. Pradeep Kesavan (Co Fund Manager) Pradeep Kesavan is the dedicated fund manager for overseas securities									
SBI Magnum Medium Duration Fund	8.19	10,821	6.16	11,968	7.91	14,647	9.01	26,231	Inception Date 28-01-2013 Managing Since Lokesh Jan-13 Mohit & Pradeep Dec-23
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	7.55	10,757	5.02	11,583	7.14	14,122	7.72	22,953	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.30	19,804	
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	9.26	10,929	6.50	12,083	8.57	15,100	9.34	27,303	Inception Date 02-01-2013 Managing Since Rajeev Nov-23 Tejas Dec-23
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	9.15	10,917	5.86	11,864	7.38	14,282	7.36	22,235	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.40	20,084	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt) & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Hybrid Fund	28.10	12,819	14.25	14,920	14.17	19,426	15.11	48,710	Inception Date 01-01-2013 Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi & Pradeep Dec-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	27.20	12,728	14.06	14,842	14.10	19,350	12.81	38,805	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Conservative Hybrid Fund	15.38	11,543	10.92	13,650	10.81	16,728	10.05	29,341	Inception Date 07-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	11.36	11,140	7.33	12,367	8.90	15,326	8.82	25,855	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.34	19,941	
Fund Managed by Rohit Shimpi & Pradeep Kesavan fund manager for overseas securities									
SBI ESG Exclusionary Strategy Fund	31.68	13,177	15.98	15,609	15.41	20,508	14.67	46,670	Inception Date 01-01-2013 Managing Since May-18
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	37.95	13,771	15.89	15,550	16.14	21,138	15.14	48,806	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Children's Benefit Fund- Investment Plan	34.57	13,468	31.54	22,778	N.A.	N.A.	40.69	33,077	Inception Date 29-09-2020 Managing Since Sep-20
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	27.20	12,728	14.06	14,842	N.A.	N.A.	18.31	18,025	
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	N.A.	N.A.	22.25	20,184	
Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities									
SBI Focused Equity Fund	35.48	13,559	17.20	16,106	16.91	21,882	15.95	52,884	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	40.42	14,016	19.34	16,980	17.39	22,306	15.08	48,513	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	
SBI Small Cap Fund	37.75	13,787	24.23	19,184	24.64	30,148	25.64	1,30,391	Inception Date 02-01-2013 Managing Since Nov-13
First Tier Scheme Benchmark: - S&P BSE 250 Small Cap Index TRI	59.72	15,931	27.55	20,723	21.70	26,706	14.94	47,837	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.91	43,231	
Funds Managed by R. Srinivasan & Pradeep Kesavan fund manager for overseas securities									
SBI Flexicap Fund	31.81	13,191	16.41	15,783	15.68	20,745	16.56	56,033	Inception Date 04-01-2013 Managing Since Jan-2022
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	40.42	14,016	19.34	16,980	17.39	22,306	14.97	47,938	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.88	43,078	
SBI Magnum Global Fund	20.52	12,058	14.49	15,013	15.55	20,632	16.12	53,748	Inception Date 01-01-2013 Managing Since Jan-2022
First Tier Scheme Benchmark: - Nifty MNC (TRI)	36.84	13,660	18.24	16,517	15.65	20,699	15.68	51,427	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & Pradeep Kesavan (investments in foreign securities portion). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no. of schemes managed by Mr. Saurabh Pant is 3 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no. of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- SBI Magnum Global Fund will be managed by Mr. Rama Iyer Srinivasan, Mr. Tanmaya Desai and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes –Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Arun R. (Debt portion)									
SBI Arbitrage Opportunities Fund	8.30	10,832	6.26	12,001	5.72	13,218	6.76	20,840	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	8.17	10,812	5.72	11,813	5.10	12,826	5.95	19,129	
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.21	10,723	5.15	11,626	5.51	13,077	6.40	20,064	Managing Since Jan-13
Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Pradeep Kesavan (overseas securities) and Vandna Soni (Commodities Portion)									
SBI Equity Savings Fund	21.00	12,106	10.96	13,667	10.99	16,859	9.97	23,194	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	15.37	11,542	9.51	13,137	9.65	15,859	9.00	21,448	
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.36	17,258	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Credit Risk Fund	9.45	10,948	6.99	12,251	7.29	14,230	8.35	21,788	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	8.73	10,875	7.52	12,432	8.23	14,856	8.50	22,092	
Additional Benchmark: - CRISIL 10 Year Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.99	19,278	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Mr. Ruchit Mehta & Mansi Sajeja and 1 scheme is jointly managed by Mr. Arun R.) The total no of schemes jointly managed by Mr. Lokesh Mallya is 1. The total no of schemes managed by Mansi Sajeja is 2 (2 schemes are jointly managed with Mr Ruchit Mehta and 1 scheme is jointly managed with Mr Neeraj Kumar)
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021. Mr. Arun R. is managing SBI Arbitrage Opportunities Fund w.e.f. June 30, 2021
- The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 30th June 2021.
- \*Mr. Pradeep Kesavan is managing (Foreign Securities) portion & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.
- The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Debt portion of SBI Equity Savings Fund is managed by Ms. Mansi Sajeja w.e.f. 15th Dec 2023.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani & Pradeep Kesavan fund manager for overseas securities									
SBI Infrastructure Fund	63.35	16,357	33.48	23,799	25.19	30,825	16.52	55,826	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	65.67	16,521	28.27	21,076	22.74	27,873	12.39	37,161	Managing Since Nov-18
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.91	43,231	
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion) Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Balanced Advantage Fund	27.33	12,741	N.A.	N.A.	N.A.	N.A.	14.02	14,036	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	18.81	11,887	N.A.	N.A.	N.A.	N.A.	8.84	12,446	Managing Since Dinesh Aug-2021 Mansi Dec-2023 Rajeev Nov-2023 Pradeep Dec-2023
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.52	10,854	N.A.	N.A.	N.A.	N.A.	4.28	11,144	
Fund managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Multicap Fund	36.68	13,679	N.A.	N.A.	N.A.	N.A.	17.34	13,915	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	47.88	14,756	N.A.	N.A.	N.A.	N.A.	24.83	15,784	
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	N.A.	N.A.	N.A.	N.A.	18.38	14,150	Managing Since March - 2022
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Dividend Yield Fund	34.71	13,482	N.A.	N.A.	N.A.	N.A.	34.56	13,654	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	40.75	14,049	N.A.	N.A.	N.A.	N.A.	40.47	14,245	Managing Since March - 2023
Additional Benchmark: S&P BSE Sensex TRI	26.66	12,650	N.A.	N.A.	N.A.	N.A.	27.60	12,888	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vithlani is 1.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and Mr. Pradeep Kesavan (w.e.f. 01st December 2023).
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- SBI Multicap Fund Scheme are jointly managed by Mr. R. Srinivasan & Mr. Pradeep Kesavan (w.e.f. 1st Dec 2023). \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme w.e.f. 01st Dec 2023.
- SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan, Mr. Saurabh Pant and Mr. Pradeep Kesavan (Foreign Securities with effect from April 01, 2024).

**Note:** Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes –Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Sohini Andani & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum MidCap Fund	42.60	14,274	24.38	19,256	22.99	28,201	20.36	80,435	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	57.93	15,754	26.56	20,245	23.31	28,530	19.48	73,959	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	Managing Since Jan-13
SBI Blue Chip Fund	30.34	13,044	16.41	15,783	16.14	21,166	15.88	52,519	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 100 (TRI)	34.40	13,418	17.74	16,308	16.05	21,059	14.31	45,007	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	Managing Since Jan-13
Fund Managed by Milind Agrawal & Pradeep Kesavan fund manager for overseas securities									
SBI Banking & Financial Services Fund	34.72	13,483	15.04	15,229	14.13	19,388	15.20	36,235	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	17.52	11,741	11.03	13,679	11.55	17,276	12.49	29,160	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	12.31	28,738	Managing Since Aug-19

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Ms. Sohini Andani is 2. Mr. Milind Agrawal has been managing SBI Banking & Financial Services Fund since August 2019. The total number of schemes managed by Mr. Milind Agrawal is 1. SBI Banking & Financial Services Fund was managed by Ms. Sohini Andani till 31st July 2019.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Blue Chip Fund will be managed by Mr. Saurabh Pant and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Saurabh Pant & Pradeep Kesavan fund manager for overseas securities									
SBI Consumption Opportunities Fund	36.40	13,651	26.28	20,148	19.05	23,956	17.29	60,135	Inception Date 01-01-2013  Managing Since Jan-13
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	42.95	14,267	20.70	17,568	17.17	22,098	15.09	48,560	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	
SBI Large & Midcap Fund	34.72	13,483	22.24	18,275	19.11	24,016	17.63	62,174	Inception Date 01-01-2013  Managing Since Sep-16
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	46.28	14,598	21.81	18,053	19.46	24,338	16.97	58,252	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	
Funds Managed by Saurabh Pant & Pradeep Kesavan fund manager for overseas securities									
SBI Technology Opportunities Fund	27.82	12,791	19.06	16,887	23.39	28,673	21.08	85,678	Inception Date 09-01-2013  Managing Since Jan-13
First Tier Scheme Benchmark: - S&P BSE Teck (TRI)	26.67	12,651	12.51	14,234	18.19	23,072	16.59	55,960	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.96	43,335	

Funds Managed by Tanmaya Desai & *Pradeep Kesavan fund manager for overseas securities									
SBI Healthcare Opportunities Fund	59.44	15,964	21.95	18,147	24.72	30,252	18.00	64,377	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE Health Care (TRI)	61.70	16,127	18.82	16,761	20.31	25,214	14.56	46,102	
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	Managing Since Jan-13
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tejas Soman & Mr. Pradeep Kesavan fund manager for overseas securities									
SBI Long Duration Fund	10.83	11,087	N.A.	N.A.	N.A.	N.A.	10.42	11,349	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	8.96	10,899	N.A.	N.A.	N.A.	N.A.	8.39	11,083	
Additional Benchmark: CRISIL 10 Year Gilt Index	8.52	10,854	N.A.	N.A.	N.A.	N.A.	8.15	11,052	Managing Since (w.e.f. Dec 2023)

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 2. The total no of schemes managed by Mr. Tanmaya Desai is 1.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40.
- SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan & Mr. Pradeep Kesavan
- SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024. SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda and Mr. Pradeep Kesavan (Foreign Securities) with effect from April 01, 2024.

**Note:** Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes –Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Raviprakash Sharma									
SBI Gold Fund	10.72	11,075	13.97	14,810	15.28	20,390	6.09	19,450	Inception Date 01-01-2013
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	12.02	11,206	14.99	15,209	16.15	21,155	7.16	21,769	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	
Funds Managed by Raviprakash Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Nifty Index Fund	29.71	12,981	15.99	15,613	14.75	19,928	13.11	39,984	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty 50 (TRI)	30.27	13,008	16.35	15,736	15.27	20,356	13.84	42,959	Managing Since Jan-13
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	
Funds Managed by Raviprakash Sharma & Pradeep Kesavan fund manager for overseas securities									
SBI Equity Minimum Variance Fund	38.15	13,827	19.35	17,008	17.63	22,561	17.77	22,796	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	30.27	13,008	16.35	15,736	15.27	20,356	15.37	20,524	Managing Since Mar-19
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	15.10	20,205	15.20	20,373	
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
SBI Nifty Next 50 Index Fund	60.65	16,086	N.A.	N.A.	N.A.	N.A.	19.38	16,621	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	61.83	16,140	N.A.	N.A.	N.A.	N.A.	19.90	16,805	Managing Since May - 2021
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	N.A.	N.A.	N.A.	N.A.	16.03	15,299	

## Notes:

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Pradeep Kesavan									
SBI International Access - US Equity FoF	36.81	13,693	14.98	15,207	N.A.	N.A.	15.37	15,416	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	29.99	12,980	14.68	15,070	N.A.	N.A.	15.28	15,361	Managing Since Mar - 2021
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	N.A.	N.A.	15.23	15,342	
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	60.08	16,029	27.66	20,820	21.44	26,466	17.06	58,829	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 (TRI)	40.42	14,016	19.34	16,980	17.39	22,306	15.08	48,513	Managing Since Sep-16
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	
Fund Jointly Managed by Dinesh Balachandran and Pradeep Kesavan fund manager for overseas securities									
SBI Contra Fund	49.17	14,933	30.81	22,397	25.61	31,347	17.46	61,176	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE 500 TRI	40.42	14,016	19.34	16,980	17.39	22,306	15.08	48,513	Managing Since Dinesh May-18 Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion) & Pradeep Kesavan fund manager for overseas securities									
SBI Multi Asset Allocation Fund	27.91	12,799	15.95	15,596	14.24	19,483	12.66	20,158	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	19.17	11,906	11.46	13,840	12.17	17,760	11.84	19,290	Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi & Pradeep Dec-23
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	15.10	20,205	14.69	22,356	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI Long Term Equity Fund (previously known as SBI Magnum Taxgain Scheme) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 4 (3 schemes are jointly managed by Mr. Pradeep Kesavan). SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018. The total no. of schemes managed by Mr. Pradeep Kesavan is 43 (He is the dedicated Fund Manager for managing overseas investments of the Schemes of SBI Mutual Fund which have a mandate to invest in overseas securities).
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.
- SBI Multi Asset Allocation Fund - Mr. Vandna Soni is appointed as fund manager for managing investments in Commodities w.e.f. December 15, 2023.
- The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.
- SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes –Direct Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
<b>Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan</b>															Inception Date 01-01-2013
#SBI Liquid Fund	9.63	10,018	8.09	10,033	7.74	10,066	7.24	10,727	5.46	11,731	5.23	12,905	6.78	20,927	Managing Since Arun Jan-13 Rajeev Dec-23
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	7.28	10,014	7.21	10,030	7.34	10,062	7.30	10,733	5.51	11,747	5.21	12,897	6.74	20,838	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.42	20,150	
<b>Funds Managed by Arun R Co Fund Manager Rajeev Radhakrishnan Pradeep Kesavan fund manager for overseas securities</b>															Inception Date 01-01-2013
SBI Savings Fund	10.85	10,027	9.51	10,042	8.85	10,075	7.62	10,764	5.75	11,826	6.11	13,463	7.53	22,637	Managing Since Arun May-18 Rajeev Dec-23 Pradeep Dec-23
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	8.99	10,017	8.05	10,033	7.94	10,067	7.51	10,753	5.72	11,819	5.71	13,204	7.02	21,460	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.42	20,150	
<b>Funds Managed by Arun R</b>															Inception Date 01-01-2013
SBI Overnight Fund	6.87	10,013	6.71	10,028	6.59	10,056	6.74	10,676	5.14	11,623	4.72	12,598	6.23	19,733	Managing Since Jan-13
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.87	10,013	6.74	10,028	6.63	10,056	6.83	10,685	5.23	11,655	4.81	12,648	6.09	19,441	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.42	20,150	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. R. Arun is 5 (1 scheme is jointly managed with Mr. Neeraj Kumar)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan & Pradeep Kesavan (investments in foreign securities portion) (w.e.f. December, 01 2023)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Richard D'souza & Pradeep Kesavan fund manager for overseas securities									
SBI Magnum Comma Fund	44.35	14,450	19.10	16,903	20.98	25,972	14.26	44,766	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	51.64	15,130	24.80	19,415	19.90	24,790	13.19	40,223	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.88	43,078	
Funds Managed by Richard D'souza									
SBI PSU Fund	88.75	18,908	40.20	27,586	22.91	28,109	12.21	36,552	Inception Date 01-01-2013
First Tier Scheme Benchmark: - S&P BSE PSU (TRI)	99.86	19,911	45.32	30,623	23.77	29,067	12.01	35,791	Managing Since Aug-14
Additional Benchmark: - S&P BSE Sensex (TRI)	26.66	12,650	15.57	15,423	15.10	20,205	13.97	43,525	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Richard D'souza is 2.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Inception Date & Managing Since
<b>Funds Managed by Tejas Soman</b>									
SBI Magnum Constant Maturity Fund	8.58	10,860	5.49	11,742	7.44	14,330	8.86	25,991	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	8.90	10,892	4.33	11,357	6.04	13,411	6.34	19,968	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.40	20,084	

## Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13. The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- \*Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme, The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

**Note:** Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Comparative Performance for all Schemes –Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since						
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-							
Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Short Term Debt Fund	7.61	10,763	5.63	11,787	6.83	13,925	7.77	23,221	Inception Date 01-01-2013						
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	7.54	10,756	5.43	11,720	6.59	13,762	7.61	22,817	Managing Since Rajeev Jan-13 Mansi & Pradeep Dec-23						
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.21	10,723	5.15	11,626	5.51	13,077	6.42	20,150							
Fund jointly managed by R. Srinivasan (Equity Portion) and Rajeev Radhakrishnan (Debt Portion) & Pradeep Kesavan fund manager for overseas securities															
SBI Magnum Children's Benefit Fund - Savings Plan	19.54	11,960	12.77	14,345	10.95	16,830	12.27	36,747	Inception Date 21-02-2002  Managing Since Jun-08						
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	11.36	11,140	7.33	12,367	8.90	15,326	8.82	25,869							
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	15.10	20,205	13.88	43,078							
Fund Managed Rajeev Radhakrishnan Ardhendu Bhattacharya (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Banking and PSU Fund	7.55	10,757	5.33	11,688	6.81	13,909	7.91	23,527	Inception Date 07-01-2013						
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.20	10,722	5.00	11,579	6.47	13,685	7.38	22,249	Managing Since Rajeev Nov-13 Ardhendu Dec-23 Pradeep Dec-23						
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.34	19,941							
SBI Corporate Bond Fund	7.65	10,767	5.51	11,747	6.96	14,011	7.24	14,348	Inception Date 01-02-2019						
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	7.39	10,741	5.20	11,643	6.65	13,804	6.84	14,076	Managing Since Rajeev Feb-19 Ardhendu Dec-23 Pradeep Dec-23						
Additional Benchmark: - Crisil 10 Yr Gilt Index	8.52	10,854	4.30	11,347	6.15	13,479	6.31	13,720							
Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Floating Rate Debt Fund	8.40	10,842	5.94	11,892	N.A.	N.A.	5.82	12,139	Inception Date 27-10-2020						
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	7.44	10,746	5.26	11,665	N.A.	N.A.	5.02	11,830	Managing Since Ardhendu Dec-23 Rajeev Dec-23 Pradeep Dec-23						
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.21	10,723	5.15	11,626	N.A.	N.A.	4.94	11,799							
	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Arun R. Ardhendu Bhattacharya (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Magnum Ultra Short Duration Fund	9.87	10,024	8.75	10,038	8.31	10,071	7.42	10,744	5.50	11,744	5.85	13,297	7.18	21,825	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	10.25	10,020	8.67	10,036	8.34	10,071	7.61	10,763	5.76	11,831	5.94	13,350	7.22	21,907	Managing Since Arun Jun-21 Ardhendu Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.42	20,150	
Fund Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Magnum Low Duration Fund	9.84	10,024	8.51	10,037	8.55	10,073	7.56	10,758	5.65	11,794	6.27	13,562	7.41	22,352	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	10.62	10,020	8.87	10,036	8.50	10,072	7.58	10,760	5.63	11,789	6.19	13,506	7.49	22,540	Managing Since Rajeev Jun-2008 Arun Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.42	20,150	
		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since					
		CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-						
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion) & Mr. Pradeep Kesavan – Overseas Investments															
SBI Retirement Benefit Fund - Aggressive Plan	32.60	13,270	22.48	18,385	N.A.	N.A.	21.91	18,615	Inception Date 10-02-2021  Managing Since Rohit Oct - 2021 Ardhendu June - 2021 Pradeep Dec - 2023						
First Tier Scheme Benchmark: - S&P BSE 500 TRI	40.42	14,016	19.34	16,980	N.A.	N.A.	18.13	16,842							
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	N.A.	N.A.	13.60	14,902							
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	27.58	12,766	19.59	17,113	N.A.	N.A.	19.08	17,295							
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	27.20	12,728	14.06	14,842	N.A.	N.A.	13.19	14,749							
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	N.A.	N.A.	13.60	14,902							
SBI Retirement Benefit Fund - Conservative Hybrid Plan	17.94	11,799	12.19	14,127	N.A.	N.A.	12.06	14,295							
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	18.15	11,821	10.11	13,354	N.A.	N.A.	9.65	13,353							
Additional Benchmark: - CRISIL 10 Yr Gilt Index	8.52	10,854	4.30	11,347	N.A.	N.A.	4.05	11,326							
SBI Retirement Benefit Fund - Conservative Plan	13.31	11,335	9.08	12,983	N.A.	N.A.	9.04	13,118							
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	12.40	11,244	7.47	12,416	N.A.	N.A.	7.28	12,468							
Additional Benchmark: - CRISIL 10 Yr Gilt Index	8.52	10,854	4.30	11,347	N.A.	N.A.	4.05	11,326							

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Arun R. Ardhendhu Bhattacharya (Co-Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Magnum Ultra Short Duration Fund	9.87	10,024	8.75	10,038	8.31	10,071	7.42	10,744	5.50	11,744	5.85	13,297	7.18	21,825	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	10.25	10,020	8.67	10,036	8.34	10,071	7.61	10,763	5.76	11,831	5.94	13,350	7.22	21,907	Managing Since Arun Jun-21 Ardhendhu
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.42	20,150	Dec-23 Pradeep Dec-23
Fund Managed Rajeev Radhakrishnan Arun R (Co Fund Manager) & Pradeep Kesavan fund manager for overseas securities															
SBI Magnum Low Duration Fund	9.84	10,024	8.51	10,037	8.55	10,073	7.56	10,758	5.65	11,794	6.27	13,562	7.41	22,352	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	10.62	10,020	8.87	10,036	8.50	10,072	7.58	10,760	5.63	11,789	6.19	13,506	7.49	22,540	Managing Since Rajeev Jun-2008 Arun Dec-23 Pradeep Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.32	10,014	6.39	10,026	7.22	10,061	7.21	10,723	5.15	11,626	5.51	13,077	6.42	20,150	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion) & Mr. Pradeep Kesavan – Overseas Investments									
SBI Retirement Benefit Fund - Aggressive Plan	32.60	13,270	22.48	18,385	N.A.	N.A.	21.91	18,615	
First Tier Scheme Benchmark: - S&P BSE 500 TRI	40.42	14,016	19.34	16,980	N.A.	N.A.	18.13	16,842	
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	N.A.	N.A.	13.60	14,902	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	27.58	12,766	19.59	17,113	N.A.	N.A.	19.08	17,295	Inception Date 10-02-2021
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	27.20	12,728	14.06	14,842	N.A.	N.A.	13.19	14,749	
Additional Benchmark: - S&P BSE Sensex TRI	26.66	12,650	15.57	15,423	N.A.	N.A.	13.60	14,902	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	17.94	11,799	12.19	14,127	N.A.	N.A.	12.06	14,295	Managing Since Rohit Oct - 2021 Ardhendu June - 2021 Pradeep Dec - 2023
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	18.15	11,821	10.11	13,354	N.A.	N.A.	9.65	13,353	
Additional Benchmark: - CRISIL 10 Yr Gilt Index	8.52	10,854	4.30	11,347	N.A.	N.A.	4.05	11,326	
SBI Retirement Benefit Fund - Conservative Plan	13.31	11,335	9.08	12,983	N.A.	N.A.	9.04	13,118	
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	12.40	11,244	7.47	12,416	N.A.	N.A.	7.28	12,468	
Additional Benchmark: - CRISIL 10 Yr Gilt Index	8.52	10,854	4.30	11,347	N.A.	N.A.	4.05	11,326	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total no. of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 1 scheme is jointly held with Mr. Dinesh Balachandran)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- Mr. Pradeep Kesavan is the Fund Manager for the investment in foreign securities in SBI Banking & PSU Fund w.e.f. December 01, 2023.
- Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
- Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021
- Mr. Rajeev Radhakrishnan (debt portion) w.e.f. Nov 2023, Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) and Mr. Pradeep Kesavan (overseas investments) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.
- Mr. Pradeep Kesavan is the dedicated fund manager for managing overseas investments of the Scheme. The total no. of schemes managed by Mr. Pradeep Kesavan is 40

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 31, 2024.

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

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

### SBI Blue Chip Fund FUND MANAGER –SOHINI ANDANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	21,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	87,31,974	59,07,118	25,23,825	9,46,488	4,58,941	1,35,431
Returns (Annualised) (%)	13.69	14.51	14.23	18.29	16.43	24.72
First Tier Benchmark Returns (Annualised) (TRI) (%)#	13.61	14.30	15.42	19.88	18.66	31.77
Additional Benchmark Returns (Annualised) (TRI) (%)##	13.18	13.81	14.77	17.70	15.73	23.66

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

Returns are calculated for Regular Plan Growth Option

### SBI ESG Exclusionary Strategy Fund FUND MANAGER –ROHIT SHIMPI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	39,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	7,83,52,953	54,96,334	24,74,633	9,19,859	4,51,473	1,36,110
Returns (Annualised) (%)	14.44	13.67	13.86	17.12	15.28	25.84
First Tier Benchmark Returns (Annualised) (%) (TRI) #	N.A.	N.A.	15.70	18.98	16.68	34.35
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.77	13.81	14.77	17.70	15.73	23.66

**Past performance may or may not be sustained in the future. # Nifty ESG 100 TRI, ## S&P BSE SENSEX, Inception Date: January 01, 1991**

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

For calculation of Scheme returns, where the NAV is not declared for SIP date due to SEBI regulation related to frequency of NAV declaration applicable on that time, returns are computed considering the declared NAV of next business day.

### SBI Contra Fund FUND MANAGER –DINESH BALACHANDRAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	6,38,77,466	73,28,053	35,03,306	13,30,097	5,53,442	1,46,593
Returns (Annualised) (%)	20.40	16.98	20.32	32.51	30.04	43.57
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.83	15.04	16.31	21.73	20.44	35.90
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.04	13.81	14.77	17.70	15.73	23.66

**Past performance may or may not be sustained in the future. # S&P BSE 500 TRI, ## S&P BSE SENSEX, Inception Date: July 05, 1999**

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

### SBI Large & Midcap Fund FUND MANAGER –SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	8,96,05,756	69,18,156	28,86,214	10,46,990	4,82,524	1,37,443
Returns (Annualised) (%)	16.42	16.32	16.73	22.45	19.99	28.06
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	16.83	18.03	24.57	23.32	39.47
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.85	13.81	14.77	17.70	15.73	23.66

**Past performance may or may not be sustained in the future. # NIFTY Large Midcap 250, ## S&P BSE SENSEX, Inception Date: February 28, 1993**

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

### SBI Magnum MidCap Fund FUND MANAGER –SOHINI ANDANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	1,45,61,844	86,16,131	31,26,180	11,73,930	5,00,190	1,39,265
Returns (Annualised) (%)	16.96	18.82	18.21	27.22	22.58	31.10
First Tier Benchmark Returns (Annualised) (TRI) (%) #	17.82	19.38	20.82	29.96	28.59	45.80
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.44	13.81	14.77	17.70	15.73	23.66

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

Returns are calculated for Regular Plan Growth Option

Source: ICRA Online

Investors are advised to refer to the performance summary table on page 66 -78. Returns are calculated for the Regular plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

# Benefits of Systematic Investment Plan (SIP)

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

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

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

### SBI Magnum Global Fund FUND MANAGER –R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	35,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	8,80,12,385	61,68,918	23,55,978	8,81,244	4,23,680	1,25,802
Returns (Annualised) (%)	17.54	15.01	12.94	15.37	10.88	9.10
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.48	14.97	19.27	20.18	34.65
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.26	13.81	14.77	17.70	15.73	23.66

Past performance may or may not be sustained in the future. # Nifty MNC, ## S&P BSE SENSEX, Inception Date: September 30, 1994

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

### SBI Focused Equity Fund FUND MANAGER –R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	1,47,05,037	71,30,228	26,83,973	9,28,833	4,49,974	1,37,054
Returns (Annualised) (%)	16.36	16.67	15.38	17.52	15.05	27.41
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.42	15.04	16.31	21.73	20.44	35.90
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.64	13.81	14.77	17.70	15.73	23.66

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

Returns are calculated for Regular Growth

### SBI Small Cap Fund FUND MANAGER –R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	17,50,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	1,08,96,853	N.A.	37,39,601	11,48,571	4,87,240	1,36,924
Returns (Annualised) (%)	22.48	N.A.	21.53	26.31	20.69	27.19
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.54	N.A.	18.43	30.28	27.08	40.83
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.80	N.A.	14.77	17.70	15.73	23.66

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

Returns are calculated for Regular Plan Growth Option

### SBI Long Term Equity Fund FUND MANAGER –DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	13,09,45,138	69,37,420	30,90,488	12,02,104	5,65,024	1,54,551
Returns (Annualised) (%)	18.25	16.35	18.00	28.22	31.60	57.46
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.04	16.31	21.73	20.44	35.90
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.89	13.81	14.77	17.70	15.73	23.66

Past performance may or may not be sustained in the future. # S&P BSE 500, ## S&P BSE SENSEX, Inception Date: March 31, 1993

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

### SBI Equity Hybrid Fund FUND MANAGER –R. SRINIVASAN (EQUITY) & (RAJEEV RADHAKRISHNAN (DEBT) MANSI SAJEJA (CO FUND MANAGER FOR DEBT), PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	34,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	5,07,84,824	54,43,479	23,56,635	8,73,504	4,42,452	1,35,611
Returns (Annualised) (%)	15.57	13.56	12.95	15.02	13.87	25.01
First Tier Benchmark Returns (Annualised) (%) #	N.A.	12.74	13.40	16.03	15.29	25.69
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.50	13.81	14.77	17.70	15.73	23.66

Past performance may or may not be sustained in the future. # Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index, ## S&P BSE SENSEX, Inception Date: October 09, 1995

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

Investors are advised to refer to the performance summary table on page 66-78. Returns are calculated for the Regular plan.

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The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

# Benefits of Systematic Investment Plan (SIP)

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

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

### SBI Flexicap Fund FUND MANAGER –R. SRINIVASAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	90,61,868	60,07,823	25,49,191	9,30,502	4,52,397	1,35,753
Returns (Annualised) (%)	13.49	14.70	14.42	17.59	15.42	25.25
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.19	15.04	16.31	21.73	20.44	35.90
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.24	13.81	14.77	17.70	15.73	23.66

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

Returns are calculated for Regular Plan Growth Option

### SBI Technology Opportunities Fund FUND MANAGER –SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	3,23,44,650	82,80,055	32,73,167	10,38,674	4,42,163	1,34,970
Returns (Annualised) (%)	16.21	18.37	19.06	22.12	13.83	23.95
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.13	15.86	17.70	11.02	26.52
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.04	13.81	14.77	17.70	15.73	23.66

Past performance may or may not be sustained in the future. # S&P BSE Teck, ## S&P BSE SENSEX, Inception Date: July 05, 1999

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

### SBI Consumption Opportunities Fund FUND MANAGER –SAURABH PANT & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	5,01,47,595	84,08,738	30,13,152	10,88,269	4,97,113	1,35,623
Returns (Annualised) (%)	18.91	18.55	17.53	24.06	22.14	25.03
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.74	15.79	21.16	22.46	39.08
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.04	13.81	14.77	17.70	15.73	23.66

Past performance may or may not be sustained in the future. # Nifty India Consumption, ## S&P BSE SENSEX, Inception Date: July 05, 1999

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

### SBI Banking & Financial Services Fund FUND MANAGER –MILIND AGRAWAL & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	11,00,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	22,79,731	N.A.	N.A.	9,10,403	4,60,766	1,37,180
Returns (Annualised) (%)	15.31	N.A.	N.A.	16.70	16.71	27.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.83	N.A.	N.A.	13.32	10.55	11.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.26	N.A.	N.A.	17.70	15.73	23.66

Past performance may or may not be sustained in the future. # Nifty Financial Services Index, ## S&P BSE SENSEX, Inception Date: February 26, 2015

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

### SBI Infrastructure Fund FUND MANAGER –BHAVIN VITHLANI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	20,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	78,60,262	67,80,692	35,26,608	13,28,383	6,00,878	1,57,234
Returns (Annualised) (%)	14.68	16.09	20.44	32.45	36.30	62.23
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.67	13.12	17.96	29.91	34.06	70.36
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.44	13.81	14.77	17.70	15.73	23.66

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

Returns are calculated for Regular Plan Growth Option

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

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

SBI Magnum COMMA Fund		FUND MANAGER –RICHARD D'SOUZA & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	82,47,034	55,84,839	29,40,168	10,48,314	4,67,522	1,44,221
Returns (Annualised) (%)	12.54	13.86	17.07	22.50	17.74	39.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	N.A.	18.05	27.45	26.01	56.06
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.26	13.81	14.77	17.70	15.73	23.66
Past performance may or may not be sustained in the future. # Nifty Commodities Index, ## S&P BSE SENSEX, Inception Date: August 08, 2005						
Returns are calculated for Regular Plan Growth Option						

SBI Healthcare Opportunities Fund		FUND MANAGER –TANMAYA DESAI & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	4,08,21,474	75,33,474	27,98,902	11,37,240	5,27,086	1,52,295
Returns (Annualised) (%)	17.65	17.30	16.16	25.89	26.41	53.48
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	15.40	14.71	23.66	24.07	55.86
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.04	13.81	14.77	17.70	15.73	23.66
Past performance may or may not be sustained in the future. # S&P BSE Health Care, ## S&P BSE SENSEX, Inception Date: June 07, 1999						
Returns are calculated for Regular Plan Growth Option						

SBI PSU Fund		FUND MANAGER –RICHARD D'SOUZA				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	16,50,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	46,30,919	N.A.	31,10,316	14,18,589	6,86,603	1,72,658
Returns (Annualised) (%)	13.92	N.A.	18.12	35.27	46.81	90.37
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.39	N.A.	20.51	41.24	53.39	105.98
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.07	N.A.	14.77	17.70	15.73	23.66
Past performance may or may not be sustained in the future. # S&P BSE PSU, ## S&P BSE SENSEX, Inception Date: July 07, 2010						
Returns are calculated for Regular Plan IDCW Option.						

SBI Banking and PSU Fund		FUND MANAGER –Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) & Pradeep Kesavan (overseas investments)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	17,40,000	N.A.	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	29,96,789	N.A.	16,79,464	6,89,539	3,92,090	1,24,546
Returns (Annualised) (%)	7.13	N.A.	6.54	5.51	5.63	7.11
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.20	N.A.	6.63	5.70	5.72	7.15
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.32	N.A.	6.02	5.15	6.03	8.40
Past performance may or may not be sustained in the future. # NIFTY Banking and PSU Debt Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: October 09, 2009						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Corporate Bond Fund		FUND MANAGER –Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager) & Pradeep Kesavan (overseas investments)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,20,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	7,20,655	N.A.	N.A.	6,92,765	3,92,991	1,24,561
Returns (Annualised) (%)	5.76	N.A.	N.A.	5.69	5.78	7.13
First Tier Benchmark Returns (Annualised) (TRI) (%) #	5.98	N.A.	N.A.	5.92	5.92	7.21
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.22	N.A.	N.A.	5.15	6.03	8.40
Past performance may or may not be sustained in the future. # NIFTY Corporate Bond Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019						
Returns are calculated for Regular Plan Growth Option						

Investors are advised to refer to the performance summary table on page 66 -78. Returns are calculated for the Regular plan.

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The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 31, 2024.

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

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

### SBI Dynamic Bond Fund FUND MANAGER – RAJEEV RADHAKRISHNAN, TEJAS SOMAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	52,30,720	33,03,485	17,34,390	7,02,606	3,99,302	1,25,423
Returns (Annualised) (%)	7.08	7.66	7.16	6.25	6.85	8.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.89	7.78	7.26	6.24	6.34	8.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.26	6.29	6.02	5.15	6.03	8.40
Past performance may or may not be sustained in the future. # CRISIL Dynamic Bond A-III Index, ## Crisil 10 Yr Gilt Index, Inception Date: February 09, 2005						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

### SBI Magnum Medium Duration Fund FUND MANAGER – LOKESH MALLYA, MOHIT JAIN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	59,35,887	34,23,107	17,69,288	7,05,264	3,95,835	1,24,731
Returns (Annualised) (%)	7.96	8.09	7.54	6.41	6.27	7.40
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.66	7.52	7.00	5.97	5.67	7.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.24	6.29	6.02	5.15	6.03	8.40
Past performance may or may not be sustained in the future. # NIFTY Medium Duration Debt Index A-III, ## Crisil 10 Yr Gilt Index, Inception Date: November 12, 2003						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

### SBI Savings Fund FUND MANAGER – R. ARUN, RAJEEV RADHAKRISHNAN & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	49,73,396	30,65,274	16,35,686	6,89,450	3,94,752	1,24,554
Returns (Annualised) (%)	6.97	6.75	6.04	5.50	6.08	7.12
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.98	6.84	6.25	5.88	6.59	7.57
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.18	6.24	5.92	5.45	6.00	7.09
Past performance may or may not be sustained in the future. # CRISIL Money Market A-I Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 19, 2004						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

### SBI Short Term Debt Fund FUND MANAGER – Rajeev Radhakrishnan, Mansi Sajeja (Co Fund Manager) & Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	32,69,048	31,53,045	16,73,884	6,92,129	3,93,267	1,24,509
Returns (Annualised) (%)	7.08	7.09	6.48	5.66	5.83	7.05
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.35	7.34	6.81	5.99	6.16	7.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.23	6.24	5.92	5.45	6.00	7.09
Past performance may or may not be sustained in the future. # CRISIL Short Duration Fund All Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 27, 2007						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						
<b>Note:</b> During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.						

### SBI Magnum Childrens Benefit Fund –Savings Plan FUND MANAGER – R. SRINIVASAN (Equity), Rajeev Radhakrishnan (Debt) & Pradeep Kesavan (overseas investments)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	26,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	1,03,05,719	45,88,197	21,48,845	8,21,016	4,30,036	1,29,633
Returns (Annualised) (%)	10.85	11.57	11.22	12.51	11.90	15.24
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.81	8.78	8.63	8.35	8.11	11.01
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.16	13.81	14.77	17.73	15.74	23.66
Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## S&P BSE Sensex TRI, Inception Date: February 21, 2002						
Returns are calculated for Regular Plan Growth Option						

Investors are advised to refer to the performance summary table on page 66-78. Returns are calculated for the Regular plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

"Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month. Intervening periods where plan does not have corpus are excluded.

# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 31, 2024.

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

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

SBI Magnum Childrens Benefit Fund –Investment Plan		FUND MANAGER –R. Srinivasan (Equity) & ^Rajeev Radhakrishnan (Debt) Pradeep Kesavan (overseas investments)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,30,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	6,86,091	N.A.	N.A.	N.A.	4,92,223	1,34,804
Returns (Annualised) (%)	27.00	N.A.	N.A.	N.A.	21.42	23.68
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.56	N.A.	N.A.	N.A.	15.29	25.69
Additional Benchmark Returns (Annualised) (TRI) (%) ##	16.65	N.A.	N.A.	N.A.	15.73	23.66
Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## S&P BSE Sensex TRI, Inception Date: September 29, 2020						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Magnum Gilt Fund		FUND MANAGER –^RAJEEV RADHAKRISHNAN & TEJAS SOMAN (Co Fund Manager)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	75,05,400	35,19,811	17,91,282	7,11,616	4,01,278	1,25,672
Returns (Annualised) (%)	7.67	8.42	7.77	6.76	7.18	8.89
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	7.36	7.26	6.47	7.17	9.64
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.29	6.02	5.15	6.03	8.40
Past performance may or may not be sustained in the future. # Nifty All Duration G-Sec Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 30, 2000						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Magnum Constant Maturity Fund		FUND MANAGER –TEJAS SOMAN				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	77,09,439	34,31,677	17,61,403	6,94,135	3,95,751	1,25,264
Returns (Annualised) (%)	7.86	8.12	7.45	5.77	6.25	8.25
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.24	6.24	5.92	5.14	6.13	8.60
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.29	6.02	5.15	6.03	8.40
Past performance may or may not be sustained in the future. # Nifty 10 yr Benchmark G-Sec, ## Crisil 10 Yr Gilt Index, Inception Date: December 30, 2000						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Magnum Income Fund		FUND MANAGER –LOKESH MALLYA ADESH SHARMA (Co Fund Manager) & PRADEEP KESAVAN (OVERSEAS INVESTMENTS)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	83,46,979	32,84,177	17,36,757	7,03,214	3,95,879	1,24,842
Returns (Annualised) (%)	7.15	7.59	7.18	6.29	6.27	7.58
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.16	7.74	7.29	6.19	6.24	8.05
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.29	6.02	5.15	6.03	8.40
Past performance may or may not be sustained in the future. # CRISIL Medium to Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: November 25, 1998						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Equity Savings Fund		FUND MANAGER –Mansi Sajeja (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Mr. Pradeep Kesavan (overseas investments), Ms. Vandna Soni (Commodities Portion)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	10,70,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	16,76,769	N.A.	N.A.	8,04,184	4,27,096	1,29,813
Returns (Annualised) (%)	9.80	N.A.	N.A.	11.67	11.43	15.53
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.72	N.A.	N.A.	10.49	10.20	14.51
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.77	N.A.	N.A.	5.14	6.02	8.40
Past performance may or may not be sustained in the future. # Nifty Equity Savings Index, ## Crisil 10 Yr Gilt Index, Inception Date: May 27, 2015						
Returns are calculated for Regular Plan Growth Option						

Investors are advised to refer to the performance summary table on page 66-78. Returns are calculated for the Regular plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 31, 2024.

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

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

<b>SBI Conservative Hybrid Fund</b>		<b>FUND MANAGER –Saurabh Pant (Equity) &amp; Mansi Sajeja (Debt) &amp; Pradeep Kesavan (overseas investments)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	27,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	82,71,876	38,18,031	19,60,023	7,91,385	4,20,668	1,28,091
<b>Returns (Annualised) (%)</b>	8.59	9.40	9.48	11.02	10.39	12.75
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A.	8.78	8.63	8.35	8.11	11.01
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A.	6.29	6.02	5.15	6.03	8.40
<b>Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## CRISIL 10 Year Gilt Index, Inception Date: September 04, 2001</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Credit Risk Fund</b>		<b>FUND MANAGER –LOKESH MALLYA ADESH SHARMA &amp; PRADEEP KESAVAN (OVERSEAS INVESTMENTS)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	11,70,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	16,60,220	N.A.	N.A.	7,11,220	3,99,447	1,24,787
<b>Returns (Annualised) (%)</b>	6.99	N.A.	N.A.	6.74	6.88	7.49
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.17	N.A.	N.A.	7.91	7.82	8.25
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.95	N.A.	N.A.	5.15	6.03	8.40
<b>Past performance may or may not be sustained in the future. # NIFTY Credit Risk Bond Index B-II, ## CRISIL 10 Year Gilt Index, Inception Date: July 17, 2014</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Multi Asset Allocation Fund</b>		<b>FUND MANAGER –Dinesh Balachandran (Equity) Mansi Sajeja (Debt) &amp; Vandna Soni (for Commodities Portion) &amp; Pradeep Kesavan (overseas investments)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	7,10,000	N.A.	N.A.	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	10,85,668	N.A.	N.A.	8,73,256	4,58,665	1,34,745
<b>Returns (Annualised) (%)</b>	14.24	N.A.	N.A.	15.01	16.40	23.58
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.37	N.A.	N.A.	12.49	12.85	19.87
Additional Benchmark Returns (Annualised) (TRI) (%) ##	16.85	N.A.	N.A.	17.73	15.74	23.66
<b>Past performance may or may not be sustained in the future. # 45% S&amp;P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, ## S&amp;P BSE Sensex TRI, Inception Date: May 16, 2018</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Multicap Fund</b>		<b>FUND MANAGER –R. Srinivasan &amp; PRADEEP KESAVAN (OVERSEAS INVESTMENTS)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	2,50,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on March 31, 2024 (₹)	3,08,349	N.A.	N.A.	N.A.	N.A.	1,37,676
<b>Returns (Annualised) (%)</b>	20.72	N.A.	N.A.	N.A.	N.A.	28.44
First Tier Benchmark Returns (Annualised) (TRI) (%) #	29.30	N.A.	N.A.	N.A.	N.A.	39.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	18.87	N.A.	N.A.	N.A.	N.A.	23.66
<b>Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## S&amp;P BSE Sensex TRI, Inception Date: March 08, 2022</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Balanced Advantage Fund</b>		<b>FUND MANAGER –Mr. Dinesh Balachandran (Equity), Ms. Mansi Sajeja (Debt), Mr. Rajeev Radhakrishnan (Co Fund Manager Debt) &amp; Mr. Pradeep Kesavan (overseas investments)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	3,10,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on March 31, 2024 (₹)	3,86,774	N.A.	N.A.	N.A.	N.A.	1,35,857
<b>Returns (Annualised) (%)</b>	17.46	N.A.	N.A.	N.A.	N.A.	25.42
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.17	N.A.	N.A.	N.A.	N.A.	17.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.73	N.A.	N.A.	N.A.	N.A.	8.40
<b>Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## S&amp;P BSE Sensex TRI, Inception Date: August 31, 2021</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr. Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 66-78. Returns are calculated for the Regular plan.

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The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 31, 2024.

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

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

SBI Retirement Benefit Fund –Aggressive Plan		FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,80,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	5,11,164	N.A.	N.A.	N.A.	4,75,513	1,35,355
Returns (Annualised) (%)	19.12	N.A.	N.A.	N.A.	18.95	24.59
First Tier Benchmark Returns (Annualised) (TRI) (%) #	20.19	N.A.	N.A.	N.A.	20.44	35.90
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.56	N.A.	N.A.	N.A.	15.73	23.66
Past performance may or may not be sustained in the future. # S&P BSE 500 TRI, ## S&P BSE Sensex TRI, Inception Date: January 10, 2021						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Retirement Benefit Fund –Aggressive Hybrid Plan		FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,80,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	4,92,675	N.A.	N.A.	N.A.	4,59,396	1,33,214
Returns (Annualised) (%)	16.65	N.A.	N.A.	N.A.	16.50	21.06
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.09	N.A.	N.A.	N.A.	15.29	25.69
Additional Benchmark Returns (Annualised) (TRI) (%) ##	15.56	N.A.	N.A.	N.A.	15.73	23.66
Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## S&P BSE Sensex TRI, Inception Date: January 10, 2021						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Retirement Benefit Fund –Conservative Hybrid Plan		FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,80,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	4,56,160	N.A.	N.A.	N.A.	4,28,184	1,29,377
Returns (Annualised) (%)	11.58	N.A.	N.A.	N.A.	11.61	14.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.11	N.A.	N.A.	N.A.	11.27	17.49
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.84	N.A.	N.A.	N.A.	6.03	8.40
Past performance may or may not be sustained in the future. # CRISIL Hybrid 65+35 - Conservative Index, ## CRISIL 10 Yr Gilt Index, Inception Date: January 10, 2021						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Retirement Benefit Fund –Conservative Plan		FUND MANAGER –Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt & Mr. Pradeep Kesavan (overseas investments)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,80,000	N.A.	N.A.	N.A.	3,60,000	1,20,000
Mkt Value as on March 31, 2024 (₹)	4,39,608	N.A.	N.A.	N.A.	4,13,817	1,27,348
Returns (Annualised) (%)	9.19	N.A.	N.A.	N.A.	9.27	11.56
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.44	N.A.	N.A.	N.A.	8.56	12.26
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.84	N.A.	N.A.	N.A.	6.03	8.40
Past performance may or may not be sustained in the future. # CRISIL Hybrid 85+15 - Conservative Index, ## CRISIL 10 Yr Gilt Index, Inception Date: January 10, 2021						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Long Duration Fund		FUND MANAGER –MR. TEJAS SOMAN & MR. PRADEEP KESAVAN (OVERSEAS INVESTMENTS)				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	1,60,000	N.A.	N.A.	N.A.	N.A.	1,20,000
Mkt Value as on March 31, 2024 (₹)	1,72,384	N.A.	N.A.	N.A.	N.A.	1,27,485
Returns (Annualised) (%)	11.08	N.A.	N.A.	N.A.	N.A.	11.78
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.19	N.A.	N.A.	N.A.	N.A.	9.48
Additional Benchmark Returns (Annualised) (TRI) (%) ##	8.45	N.A.	N.A.	N.A.	N.A.	8.40
Past performance may or may not be sustained in the future. CRISIL Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 21, 2022						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 66-78. Returns are calculated for the Regular plan.

Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.

The performance of the schemes is benchmarked to the Total Return variant of the Index.

The total no. of schemes managed by Mr. Pradeep Kesavan is 40.

The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

# Total Expense Ratios (as on month end)

Equity Schemes	Reg -Plan	Dir-Plan	Debt Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.54	0.85	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.15	1.08
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.42	0.75	SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.67	1.14
SBI Magnum Global Fund	1.89	1.20	SBI Retirement Benefit Fund – Conservative Plan	1.38	0.92
SBI Magnum Mid Cap Fund	1.70	0.83	SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	1.02	0.43
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.94	1.32	SBI Short Term Debt Fund	0.85	0.35
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.60	0.76	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.12	0.62
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.09	1.00	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.31	0.20
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	2.01	0.95	SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.17	0.82
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.93	0.85	SBI Magnum Income Fund	1.46	0.79
SBI Contra Fund	1.60	0.65	SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.64	0.31
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.69	0.85	SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.67	0.77	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.52	0.58
SBI Magnum Comma Fund	2.56	2.00	SBI Savings Fund	0.76	0.25
SBI PSU Fund	2.10	0.96	SBI Dynamic Bond Fund	1.45	0.62
SBI Infrastructure Fund	2.06	1.39	SBI Corporate Bond Fund	0.80	0.35
SBI Arbitrage Opportunities Fund	0.94	0.42	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.90
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.62	0.69	SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.22	0.69
SBI Equity Savings Fund	1.18	0.66	SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.54	0.31
SBI Banking And Financial Services Fund	1.87	0.77	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.15	0.07
SBI Gold Fund	0.42	0.10	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.81	0.34
SBI International Access- US Equity FoF	1.60	0.90	SBI Magnum Children's Benefit Fund – Investment Plan	2.05	0.86
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.64	0.96	SBI Floating Rate Debt Fund	0.47	0.27
SBI Equity Minimum Variance Fund	0.75	0.42	SBI Balanced Advantage Fund	1.61	0.71
SBI MultiCap Fund	1.73	0.92	SBI Long Duration Fund	0.68	0.23
SBI Dividend Yield Fund	1.82	0.76			
SBI Retirement Benefit Fund – Aggressive Plan	2.00	0.84			
SBI Energy Opportunities Fund	1.74	0.47			

**Note:** Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) Regulations, 1996 for both Direct and Regular plan

## Statutory Details & Risk Factors

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

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The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material.

## SBI Conservative Hybrid Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	11.8695
Direct Plan - Qtr IDCW	28-Jun-19	0.2200	13.2913
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	11.8903
Direct Plan - Qtr IDCW	27-Sep-19	0.2200	13.3387
Regular Plan - Qtr IDCW	27-Dec-19	0.1800	11.9186
Direct Plan - Qtr IDCW	27-Dec-19	0.2050	13.3878

Face value: ₹10

## SBI Conservative Hybrid Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	14.2182
Direct Plan - Annual IDCW	24-Mar-17	0.8000	16.3740
Regular Plan - Annual IDCW	23-Mar-18	0.8000	14.0798
Direct Plan - Annual IDCW	23-Mar-18	0.8000	16.4921
Regular Plan - Annual IDCW	29-Mar-19	0.8000	13.9783
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.6829

Face value: ₹10

## SBI Conservative Hybrid Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Mthly IDCW	27-Dec-19	0.0500	16.1384
Regular Plan - Mthly IDCW	27-Dec-19	0.0500	12.7925
Direct Plan - Mthly IDCW	31-Jan-20	0.0500	16.2508
Regular Plan - Mthly IDCW	31-Jan-20	0.0500	12.8634
Direct Plan - Mthly IDCW	28-Feb-20	0.0500	16.1993
Regular Plan - Mthly IDCW	28-Feb-20	0.0500	12.8064

Face value: ₹10

## SBI Multi Asset Allocation Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Reg. Plan - Monthly IDCW	27-Dec-19	0.0500	12.9939
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.8000
Reg. Plan - Monthly IDCW	31-Jan-20	0.0500	13.0258
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.8459
Reg. Plan - Monthly IDCW	28-Feb-20	0.0500	12.7450
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.5572

Face value: ₹10

## SBI Multi Asset Allocation Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	12.5479
Direct Plan - Qtr IDCW	28-Jun-19	0.2000	14.0457
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	12.8404
Direct Plan - Qtr IDCW	27-Sep-19	0.2000	14.4187
Regular Plan - Qtr IDCW	27-Dec-19	0.1950	12.8814
Direct Plan - Qtr IDCW	27-Dec-19	0.2150	14.4924

Face value: ₹10

## SBI Multi Asset Allocation Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	15.0660
Direct Plan - Annual IDCW	24-Mar-17	0.8000	15.5711
Regular Plan - Annual IDCW	23-Mar-18	0.8000	15.2971
Direct Plan - Annual IDCW	23-Mar-18	0.8000	15.9910
Regular Plan - Annual IDCW	29-Mar-19	0.8000	15.0775
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.0175

Face value: ₹10

## SBI Magnum Gilt Fund PF Regular - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Regular	28-Jun-19	0.2000	14.3123
IDCW - PF Regular	27-Sep-19	0.2100	14.4904
IDCW - PF Regular	27-Dec-19	0.2200	14.6101

Face value: ₹10

## SBI Magnum Gilt Fund PF Fixed 1 Year - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 1 Year	28-Jun-19	0.2000	13.6834
IDCW - PF Fixed 1 Year	27-Sep-19	0.2000	13.8546
IDCW - PF Fixed 1 Year	27-Dec-19	0.2100	13.9694

Face value: ₹10

## SBI Magnum Gilt Fund PF Fixed 2 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW-PF Fixed 2 Years	28-Jun-19	0.2000	13.8489
IDCW-PF Fixed 2 Years	27-Sep-19	0.2000	14.0244
IDCW-PF Fixed 2 Years	27-Dec-19	0.2150	14.1381

Face value: ₹10

## SBI Magnum Gilt Fund PF Fixed 3 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW-PF Fixed 3 Years	28-Jun-19	0.2000	13.4302
IDCW-PF Fixed 3 Years	27-Sep-19	0.2000	13.5943
IDCW-PF Fixed 3 Years	27-Dec-19	0.2050	13.7079

Face value: ₹10

## SBI Magnum Gilt Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Sep-19	0.2100	14.2970
Direct Plan - IDCW	27-Sep-19	0.2250	15.2465
Regular Plan - IDCW	27-Dec-19	0.2200	14.4121
Direct Plan - IDCW	27-Dec-19	0.2300	15.3912
Regular Plan - IDCW	31-Jan-22	0.5800	16.5691
Direct Plan - IDCW	31-Jan-22	0.5800	17.8701

Face value: ₹10

## SBI Magnum Income Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.3640
Direct Plan - IDCW	28-Jun-19	0.2000	14.2971
Regular Plan - IDCW	27-Sep-19	0.2000	13.5154
Direct Plan - IDCW	27-Sep-19	0.2100	14.4849
Regular Plan - IDCW	27-Dec-19	0.2100	13.8150
Direct Plan - IDCW	27-Dec-19	0.2250	14.8286

Face value: ₹10

## SBI Magnum Income Fund - Half Yearly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	12-Oct-18	0.4000	11.9114
Direct Plan - IDCW	12-Oct-18	0.4500	13.2953
Regular Plan - IDCW	29-Mar-19	0.4000	12.1369
Direct Plan - IDCW	29-Mar-19	0.4000	13.6399
Regular Plan - IDCW	27-Sep-19	0.4000	12.3642
Direct Plan - IDCW	27-Sep-19	0.4500	13.9366

Face value: ₹10

## SBI Dynamic Bond Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	12.8770
Direct Plan - IDCW	28-Jun-19	0.2000	14.3421
Regular Plan - IDCW	27-Sep-19	0.2000	13.0602
Direct Plan - IDCW	27-Sep-19	0.2200	14.5709
Regular Plan - IDCW	27-Dec-19	0.2000	13.1854
Direct Plan - IDCW	27-Dec-19	0.2250	14.7307

Face value: ₹10

## SBI Corporate Bond Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	29-Nov-19	0.0500	10.4941
Direct Plan - IDCW	29-Nov-19	0.0500	10.5400
Regular Plan - IDCW	27-Dec-19	0.0500	10.4402
Direct Plan - IDCW	27-Dec-19	0.0500	10.4902
Regular Plan - IDCW	28-Feb-20	0.0500	10.5457
Direct Plan - IDCW	28-Feb-20	0.0500	10.6052

Face value: ₹10

## SBI Magnum Medium Duration Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.2217
Direct Plan - IDCW	28-Jun-19	0.2000	13.8925
Regular Plan - IDCW	27-Sep-19	0.2000	13.3908
Direct Plan - IDCW	27-Sep-19	0.2000	14.0926
Regular Plan - IDCW	27-Dec-19	0.2050	13.5749
Direct Plan - IDCW	27-Dec-19	0.2150	14.3000

Face value: ₹10

## SBI Short Term Debt Fund- Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.2848
Regular Plan - Monthly IDCW	27-Dec-19	0.0500	12.7269
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.3563
Regular Plan - Monthly IDCW	31-Jan-20	0.0500	12.7872
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.4462
Regular Plan - Monthly IDCW	28-Feb-20	0.0500	12.8662

Face value: ₹10

## SBI Short Term Debt Fund - Retail Plan - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Monthly IDCW	29-Nov-19	0.0500	11.9851
Monthly IDCW	31-Jan-20	0.0500	11.9887
Monthly IDCW	28-Feb-20	0.0500	12.0596

Face value: ₹10

## SBI Credit Risk Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2100	14.8612
Direct Plan - IDCW	28-Jun-19	0.2000	13.8909
Regular Plan - IDCW	27-Sep-19	0.2000	13.9993
Direct Plan - IDCW	27-Sep-19	0.2100	15.0036
Regular Plan - IDCW	27-Dec-19	0.2150	14.0246
Direct Plan - IDCW	27-Dec-19	0.2300	15.0539

Face value: ₹10

## SBI Magnum Low Duration Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	27-Dec-19	5.0000	1133.0361
Direct Plan - Mthly IDCW	27-Dec-19	5.0000	1158.0993
Regular Plan - Mthly IDCW	31-Jan-20	5.0000	1134.8321
Direct Plan - Mthly IDCW	31-Jan-20	5.0000	1160.7696
Regular Plan - Mthly IDCW	28-Feb-20	5.0000	1135.7857
Direct Plan - Mthly IDCW	28-Feb-20	5.0000	1162.4360

Face value: ₹1000

## SBI Savings Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	12.1447
Direct Plan - IDCW	27-Dec-19	0.0500	12.7250
Regular Plan - IDCW	31-Jan-20	0.0500	12.1597
Direct Plan - IDCW	31-Jan-20	0.0500	12.7505
Regular Plan - IDCW	28-Feb-20	0.0500	12.1628
Direct Plan - IDCW	28-Feb-20	0.0500	12.7620

Face value: ₹10

## SBI Corporate Bond Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.1600	10.6459
Direct Plan - IDCW	27-Dec-19	0.1600	10.6948

Face value: ₹10

## SBI Magnum Constant Maturity Fund - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	14.6579
Direct Plan - IDCW	27-Dec-19	0.0500	14.9787
Regular Plan - IDCW	31-Jan-20	0.0500	14.6400
Direct Plan - IDCW	31-Jan-20	0.0500	14.9658
Regular Plan - IDCW	28-Feb-20	0.0500	14.9477
Direct Plan - IDCW	28-Feb-20	0.0500	15.2849

Face value: ₹10

## SBI Banking and PSU Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	25-Jan-24	5.0000	1169.2131
Direct Plan - Mthly IDCW	25-Jan-24	5.0000	1233.7707
Regular Plan - Mthly IDCW	23-Feb-24	5.0000	1173.8663
Direct Plan - Mthly IDCW	23-Feb-24	5.0000	1239.4200
Regular Plan - Mthly IDCW	28-Mar-24	5.0000	1177.8910
Direct Plan - Mthly IDCW	28-Mar-24	5.0000	1244.4939



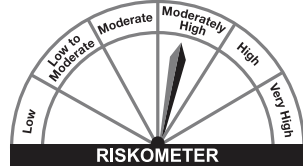
Face value: ₹1000



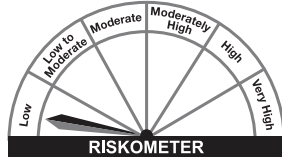
## SBI Magnum Gilt Fund - Regular Plan - IDCW Option

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	08-Feb-22	0.5800	15.9191
Direct Plan - IDCW	08-Feb-22	0.5800	17.2166

Face value: ₹10

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.  
 Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI ESG Exclusionary Strategy Fund	NIFTY100 ESG TRI	 <p>Investors understand that the scheme benchmark riskometer is at Very High risk</p>
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI Long Term Equity Fund	S&P BSE 500 TRI	
4	SBI Magnum Global Fund	Nifty MNC TRI	
5	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
7	SBI Technology Opportunities Fund	S&P BSE Teck TRI	
8	SBI Healthcare Opportunities Fund	S&P BSE HC TRI	
9	SBI Contra Fund	S&P BSE 500 TRI	
10	SBI Nifty Index Fund	Nifty 50 TRI	
11	SBI Focused Equity Fund	S&P BSE 500 TRI	
12	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI	
13	SBI Magnum Comma Fund	Nifty Commodities TRI	
14	SBI Flexicap Fund	S&P BSE 500 TRI	
15	SBI Blue Chip Fund	S&P BSE 100 TRI	
16	SBI Infrastructure Fund	Nifty Infrastructure TRI	
17	SBI PSU Fund	S&P BSE PSU TRI	
18	SBI Smallcap Fund	S&P BSE 250 Small Cap TRI	
19	SBI Banking And Financial Services Fund	Nifty Financial Services TRI	
20	SBI Magnum Children's Benefit Fund- Investment Plan	CRISIL Hybrid 35+65 - Aggressive Index	
21	SBI Retirement Benefit Fund - Aggressive Plan	S&P BSE 500 TRI	
22	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	CRISIL Hybrid 35+65 - Aggressive Index	
23	SBI International Access- US Equity FoF	S&P 500	
24	SBI Equity Minimum Variance Fund	Nifty 50 TRI	
25	SBI MultiCap Fund	Nifty 500 Multicap 50:25:25 TRI	
26	SBI Nifty Next 50 Index Fund	Nifty Next 50 TRI	
27	SBI Energy Opportunities Fund	Nifty Energy TRI	
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	 <p>Investors understand that the scheme benchmark riskometer is at High risk</p>
2	SBI Magnum Medium Duration Fund	NIFTY Medium Duration Debt Index A-III	
3	SBI Credit Risk Fund	NIFTY Credit Risk Bond Index B-II	
4	SBI Multi Asset Allocation Fund	45% S&P BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	
5	SBI Gold Fund	Price of Gold	
6	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	
1	SBI Magnum Children's Benefit Fund - Savings Plan	NIFTY 50 Hybrid Composite Debt 15:85 Index	 <p>Investors understand that the scheme benchmark riskometer is at Moderately High risk</p>
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Magnum Income Fund	CRISIL Medium to Long Duration Debt A-III Index	
4	SBI Retirement Benefit Fund - Conservative Plan	CRISIL Hybrid 85+15 - Conservative Index	

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Low Duration Fund	CRISIL Low Duration Debt A-I Index	 <p>Investors understand that the scheme benchmark riskometer is at Moderate risk</p>
2	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index A-II	
3	SBI Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	
4	SBI Magnum Gilt Fund	Nifty All Duration G-Sec Index	
5	SBI Equity Savings Fund	NIFTY Equity Savings Index	
6	SBI Corporate Bond Fund	NIFTY Corporate Bond Index A-II	
7	SBI Liquid Fund	NIFTY Liquid Index A-I	
8	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
9	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
1	SBI Savings Fund	CRISIL Money Market A-I Index	 <p>Investors understand that the scheme benchmark riskometer is at Low to Moderate risk</p>
2	SBI Short Term Debt Fund	CRISIL Short Duration Debt A-II Index	
3	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index A-II	
4	SBI Magnum Ultra Short Duration Fund	CRISIL Ultra Short Duration Debt A-I Index	
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	 <p>Investors understand that the scheme benchmark riskometer is at Low risk</p>
2	SBI Arbitrage Opportunities Fund	Nifty 50 Arbitrage Index	

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

● **SBI Overnight Fund**

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

● **SBI Short Term Debt Fund | SBI Floating Rate Debt Fund**

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

● **SBI Magnum Constant Maturity Fund | SBI Dynamic Bond Fund | SBI Magnum Gilt Fund**

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

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

- SBI Savings Fund | SBI Magnum Ultra Short Duration Fund | SBI Liquid Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

- SBI Banking & PSU Fund | SBI Corporate Bond Fund | SBI Long Duration Fund

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

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

● **SBI Magnum Low Duration Fund**

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			C-II
Relatively High (Class III)			

● **SBI Magnum Income Fund | SBI Magnum Medium Duration Fund | SBI Credit Risk Fund**

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

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

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## NORTH

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## SOUTH

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## WEST

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## Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.



## Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.



## SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests 500 every 15th of the month in an equity fund for a period of three years.



## Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is 100 and the entry load is 1%, the investor will enter the fund at ₹101.



## Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield



## Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.



## Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.



## IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.



## Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.



## NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.



## Note

Pursuant to para 10.4 of master circular for mutual funds dated May 19, 2023. SEBI has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor



## Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.



## AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.



## Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



## Rating Profile

For details on IDCW, please refer notice cum addendum dated March 27, 2021. In Line with chapter 11 of master circular for mutual fund dated May 19, 2023. nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.



## 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.

# TA%WISE

A ready reckoner for applicable taxation rates

The following Income Tax/TDS rates are applicable for Financial Year (FY) 2023-24 as per Finance Act 2023

## CAPITAL GAINS ON EQUITY-ORIENTED<sup>1</sup> MUTUAL FUNDS (SUBJECT TO STT<sup>2</sup>)

Type of Capital Gain →	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS	
Period of Holding →	Up to 12 months		More than 12 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(A) Resident Individual / HUF	Section 111A: 15% <sup>\$</sup>	NIL	Section 112A: 10% <sup>3 \$</sup>	NIL
(B) Domestic Company		NIL		NIL
(C) Non-Resident (other than FII)		15% <sup>\$ #</sup>		10% <sup>\$ #</sup>
(D) Foreign Institutional Investor (FII)	Section 111A: 15% <sup>\$</sup>	NIL		NIL

(1) Equity-Oriented Fund (EOF) refers to a scheme of a MF wherein minimum of 65% of the total proceeds of such fund are invested in the equity shares of domestic companies listed on a recognised stock exchange. A Fund of Fund (FOF) structure is treated as an EOF if a minimum of 90% of the total proceeds of such fund are invested in the units of another fund and such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange. The equity holding is computed with reference to the annual average of the monthly averages of the opening and closing figures.

(2) STT @ 0.001% is applicable on redemption of units of Equity-oriented Mutual Funds

(3) Without Indexation & foreign exchange fluctuation benefit. LTCG on EOF are exempt from tax up to Rs.1,00,000.

## CAPITAL GAINS ON NON-EQUITY ORIENTED MUTUAL FUNDS

### [I] FOR INVESTMENTS MADE ON OR AFTER APRIL 1, 2023

CONDITION – % of Equity Holding in MF	Up to 35% <sup>4</sup>		More than 35%		More than 35%	
Type of Capital Gain →	SHORT TERM CAPITAL GAINS		SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS (Section 112)	
Period of Holding →	Irrespective of Holding Period		Up to 36 months		More than 36 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(A) Resident Individual / HUF	Applicable Slab rates <sup>\$</sup>	NIL	Applicable Slab rates <sup>\$</sup>	NIL	20% <sup>5 \$</sup>	NIL
(B) Domestic Company	Applicable Tax rates <sup>\$</sup>	NIL	Applicable Tax rates <sup>\$</sup>	NIL		NIL
(C) Non-Resident (other than FII)	Applicable Slab rates <sup>\$</sup>	30% <sup>6 \$ #</sup>	Applicable Slab rates <sup>\$</sup>	30% <sup>\$ #</sup>	Listed: 20% <sup>5 \$</sup> Unlisted: 10% <sup>6 \$</sup>	Listed: 20% <sup>5 \$ #</sup> Unlisted: 10% <sup>6 \$ #</sup>
(D) Foreign Institutional Investor (FII)	30% <sup>6 \$</sup>	NIL	30%	NIL	10% <sup>6 \$</sup>	NIL

**[II] FOR INVESTMENTS MADE ON OR BEFORE MARCH 31, 2023**

Type of Capital Gain →	SHORT TERM CAPITAL GAINS		LONG TERM CAPITAL GAINS (Section 112)	
Period of Holding →	Up to 36 months		More than 36 months	
Status of Investor ↓	INCOME TAX RATE	TDS	INCOME TAX RATE	TDS
(E) Resident Individual / HUF	Applicable slab rates <sup>\$</sup>	NIL	20% <sup>5 \$</sup>	NIL
(F) Domestic Company	Applicable Tax rates <sup>\$</sup>	NIL	20% <sup>5 \$</sup>	NIL
(G) Non-Resident (other than FII)	Applicable slab rates <sup>\$</sup>	30% <sup>\$ #</sup>	Listed: 20% <sup>5 \$</sup> Unlisted: 10% <sup>6 \$</sup>	Listed: 20% <sup>5 \$ #</sup> Unlisted: 10% <sup>6 \$ #</sup>
(H) Foreign Institutional Investor (FII)	30% <sup>\$</sup>	NIL	10% <sup>6 \$</sup>	NIL

(4) “Specified Mutual Fund” means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures. Investments in Specified Mutual Funds on or after April 1, 2023 shall be deemed to be short term capital assets irrespective of holding period.

(5) with indexation benefit

(6) without indexation and foreign exchange fluctuation benefit

**TAX ON INCOME DISTRIBUTION (IDCW OPTION)**

Status of Investor	INCOME TAX RATE	TDS
(A) Resident Individuals / HUF	Applicable Slab rates <sup>\$</sup>	10% (if income distributed > Rs.5,000 during FY) <sup>#</sup>
(B) Domestic Company	Applicable Tax rates <sup>\$</sup>	10% (if income distributed > Rs.5,000 during FY) <sup>#</sup>
(C) Non-Resident	20% <sup>\$</sup>	20% <sup>\$ #</sup>

**\$ Surcharge:**

If taxpayer (Individual/HUF/AOP/BOI/AJP) opts for Old Tax Regime, then Surcharge to be levied on basic tax at:

- 37% where specified income exceeds Rs.5 crore;
- 25% where specified income exceeds Rs.2 crore but does not exceed Rs.5 crore;
- 15% where total income exceeds Rs.1 crore but does not exceed Rs.2 crore; and
- 10% where total income exceeds Rs.50 lakhs but does not exceed Rs.1 crore.

If taxpayer (Individual/HUF/AOP/BOI/AJP) pays tax as per default New Tax Regime u/s. 115BAC(1A), then maximum rate of Surcharge will be 25% where income exceeds Rs.2 crore.

In case of an AOP consisting of only companies as its members, the rate of surcharge shall not exceed 15%.

Surcharge for companies to be levied on basic tax:

- Domestic Company: 12% where income exceeds Rs.10 crore and 7% where income exceeds Rs.1 crore but less than Rs.10 crore. If domestic company opts for concessional tax regime u/s. 115BAA/115BAB: then flat rate of 10% on basic tax
- Non-resident Company: 5% where income exceeds Rs.10 crore and 2% where income exceeds Rs.1 crore but less than Rs.10 crore

Enhanced surcharge of 25% or 37%, as the case may be, will not apply in case of income by way of dividend or capital gains on securities covered under Section 111A (STCG on EOF), Section 112 (LTCG on non-EOF acquired up to March 31, 2023 and LTCG on non-EOF acquired from April 1, 2023 where equity exposure in such non-EOF > 35%), Section 112A (LTCG on EOF) & Section 115AD (tax on income earned by FIIs).

**Cess:** Health & Education Cess @ 4% is applicable on aggregate of basic tax & surcharge

**#** The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date considering the provisions of the Income-tax Act, 1961 read with the Income-tax Rules, 1962 and any circulars or notifications or directives or instructions issued thereunder. Please note that grant of DTAA benefit, if any, is subject to fulfilment of stipulated conditions under the provisions of the Income-tax Act, 1961 and the relevant DTAA as well as interpretation of relevant Article of such DTAA.

**TDS at higher rates:** TDS at twice the applicable rate in case of payments to specified persons (excluding non-resident who does not have a Permanent Establishment in India) who has not furnished the Income Tax Return (ITR) for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted, for which time limit for filing ITR has expired and the aggregate of TDS in his case is Rs.50,000 or more in the said previous year. In case PAN is not furnished, then TDS at higher of the rates as per Section 206AB or Section 206AA would apply.

**In case of non-resident investors (other than FII):** As per provisions of Section 196A, TDS is applicable on any income in respect of units of a Mutual Fund at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY. Tax will be deducted on Short-term/Long-term capital gains at the tax rates (plus applicable Surcharge and Health and Education Cess) specified in the Finance Act 2023 at the time of redemption of units in case of Non-Resident investors (other than FIIs) only.

**In case of FII:** As per provisions of Section 196D, TDS is applicable at lower of 20% or rate of income-tax provided in the relevant DTAA (read with CBDT Circular no. 3/2022 dated 3rd February 2022), provided such investor furnishes valid Tax Residency Certificate (TRC) for concerned FY.

## INCOME- TAX RATES FOR INDIVIDUAL/HUF/AOP/BOI/Artificial Juridical Person

### DEFAULT – NEW TAX REGIME

[Section 115BAC(1A)]

TOTAL INCOME	TAX RATES \$
Up to INR 3,00,000	NIL
INR 3,00,001 to INR 6,00,000	5%
INR 6,00,001 to INR 9,00,000	10%
INR 9,00,001 to INR 12,00,000	15%
INR 12,00,001 to INR 15,00,000	20%
INR 15,00,001 and above	30%

### OPTIONAL – OLD TAX REGIME

(with specified exemptions & deductions)

TOTAL INCOME	TAX RATES \$
Up to INR 2,50,000	NIL
INR 2,50,001 to INR 5,00,000	5%
INR 5,00,001 to INR 10,00,000	20%
INR 10,00,001 and above	30%

(i) Under the old tax regime, in the case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 300,000 and in the case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 500,000

(ii) In cases where the taxable income, reduced by long term capital gains / short term capital gains of a resident individual/HUF is below the basic exemption limit, the long-term capital gain / short-term capital gains will be reduced to the extent of this shortfall and only the balance is chargeable to income tax. The benefits of this provision are not available to non-resident individuals.

(iii) Rebate of up to INR 25,000 is available for resident individuals whose total income does not exceed INR 700,000 under the default New Tax Regime u/s. 115BAC(1A). In case such resident individual opts to pay tax under the old tax regime, then rebate of up to Rs.12,500 is available if total income does not exceed Rs.5,00,000. However, such rebate is not available with respect to income-tax on long-term capital gains arising on transfer of units of equity-oriented schemes.

## INCOME- TAX RATES FOR DOMESTIC COMPANIES

### If availing specified exemptions / deductions

### Optional Regime (Without specified exemptions / deductions)

	Turnover ≤ Rs. 400 Crore	Turnover > Rs.400 Crore	Section 115BAA	Section 115BAB
Basic Tax Rate \$	25%	30%	22%	15%
Minimum Alternate Tax (MAT) \$	15%	15%	Not Applicable	

#### Note:

(1) The rates above are based on the Income Tax Act, 1961 as amended by the Finance Act, 2023.

(2) The above rates are based on the assumption that the units are held by the investors as capital assets and not as stock in trade.

(3) Transfer of units upon consolidation of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity-oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. Transfer of units upon consolidation of plans within mutual fund schemes in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

(4) Under the provisions of the Income-tax Act, 1961, every person who has been allotted a PAN on or after July 1, 2017 and is eligible to obtain Aadhaar Number, is required to link his PAN with Aadhaar. The date for linking PAN and Aadhaar has now been extended to June 30, 2023 on payment of penalty of Rs.1,000. From July 1, 2023, the PAN of taxpayers who have failed to link PAN with Aadhaar, as required, shall become inoperative and the consequences during the period that PAN remains inoperative will be as follows:

(i) no refund shall be made against such PANs;

(ii) interest shall not be payable on such refund for the period during which PAN remains inoperative; and

(iii) TDS and TCS shall be deducted /collected at higher rate, as provided in the Act.

Additionally, such taxpayers will not be able to conduct transactions where quoting PAN is mandatory, like investments in mutual funds.

The PAN can be made operative again in 30 days, upon linking of PAN with Aadhaar after payment of fee of Rs.1,000.

Those persons who have been exempted from PAN-Aadhaar linking will not be liable to the consequences mentioned above. This category includes those residing in specified States, a non-resident as per the Income-tax Act, 1961, an individual who is not a citizen of India or individuals of the age of eighty years or more at any time during the previous year.

**Disclaimer:** The above overview is not exhaustive or comprehensive and is not intended to be a substitute for professional advice. The above information is provided for only general information purposes and does not constitute tax or legal advice. In view of the individual nature of tax benefits, each investor is advised to consult with his/ her tax consultant with respect to the specific direct tax implications arising out of their transactions. The investor alone shall be fully responsible and/or liable for any decision/action taken on the basis of this document. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of SBI Mutual Fund.

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