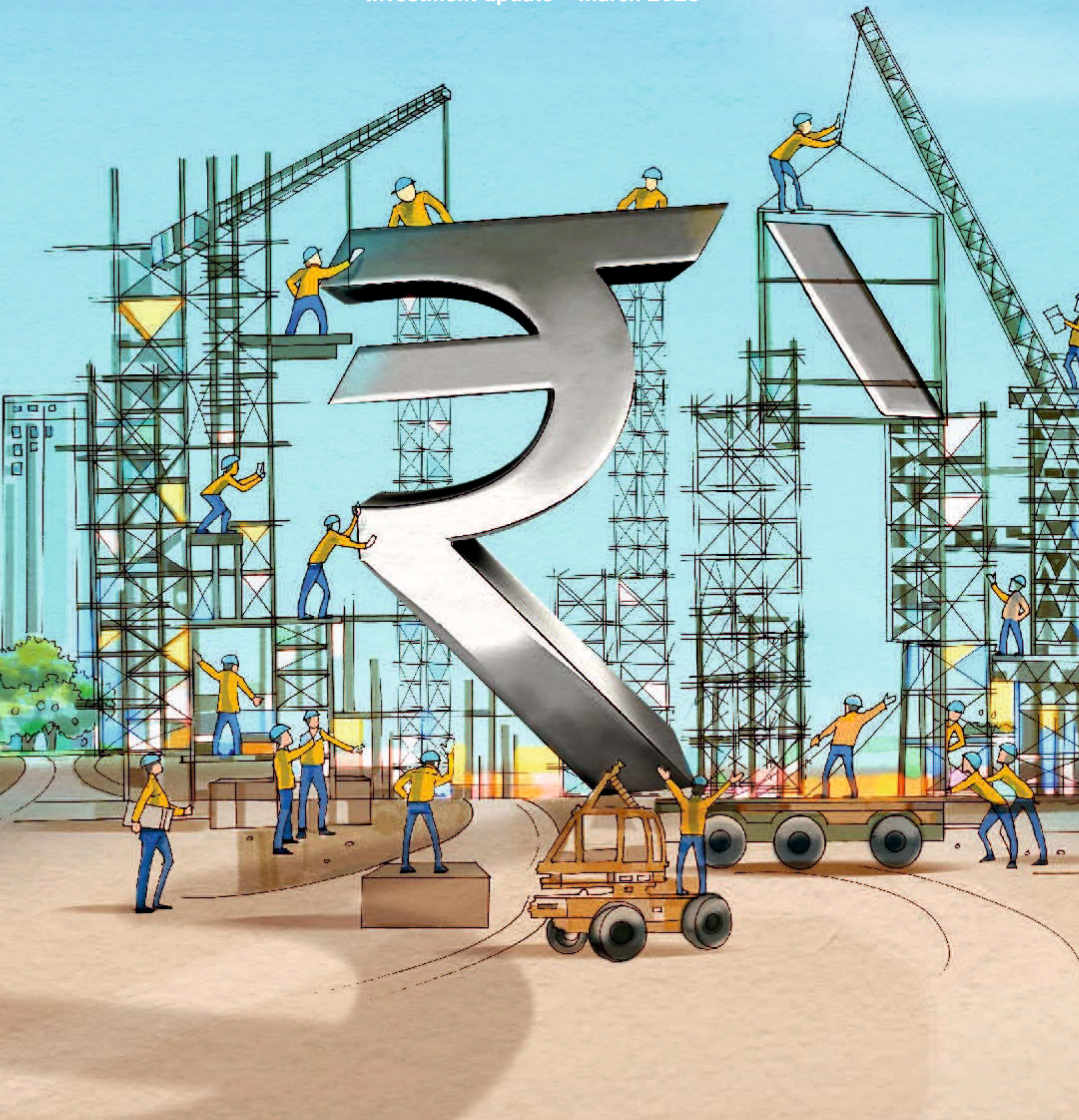
HELPING CREATE WEALTH

Investment update – March 2025



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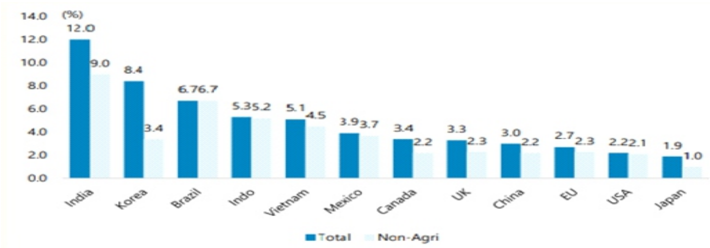
Market Overview

Even as financial markets have witnessed the Unwinding of the “Trump trades” over the last quarter, the new fiscal year has seen the emergence of Tariffs and trade uncertainty as a new source of volatility. While India has been being slapped with reciprocal tariffs of 27%, the widespread imposition of arbitrary tariffs on all trading partners of the US can materially shape growth confidence globally. In the near term, as markets assign higher weightage to growth concerns, the possibility of further reciprocal actions from other nations on US exports need to be watched. To the extent that these sustain in some form, the second order impact on inflation and possible stagflation risks can be an issue that developed market central banks could face. This will severely restrict policy space for most of these jurisdictions.

Trade weighted average tariffs (2023): India's trade weighted average tariff rate is 12% vs. 3-5% range for competing EMs



Equity

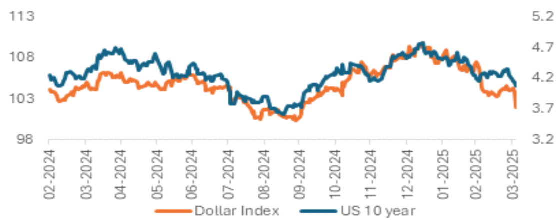
Indian equities exhibited some stability in the month of March after the sharp sell-off of the past few months. The Nifty and the Sensex ended the month with gains of 6.3% and 5.8% respectively even as risks around the much-feared Trump tariff announcements on 2nd April loomed large. The actual tariff announcements were significantly worse than feared. While the increase in tariffs was even sharper for some competing exporting countries in Asia and hence on a relative basis, tariffs on India did not look particularly bad, the absolute number at 27% for most Indian sectors (excluding primarily Pharma and IT services, and Auto which was separately covered in an earlier announcement), was quite steep. There is expectation that some of these tariffs could settle lower with bilateral negotiations between India and the US.

The immediate market reaction was a significant drop in US yields as well the US dollar. This could have helped cushion the initial reaction on global markets relative to the US markets. Emerging market (EM) equities and commodities, the two asset classes that have significantly underperformed the US for nearly one and a half decades, have been amongst the better performing asset classes so far in 2025 even amidst tariff risks. That said, the second order risks from the US tariff action are still significant. For one, US consumer sentiment could plummet and with the inflationary impact of tariffs, it could put the US economy into a recession and potentially stagflation, in turn adversely impacting global economy and financial markets. Global trade coming off is not good news either. In addition, prolonged uncertainty and slower global trade could dent corporate confidence and potentially derail corporate capital expenditure plans.

In this context, Indian equities will likely stay volatile in the foreseeable future. That said, on our asset allocation frameworks, two things have changed over the past few months. First, the price correction on equity indexes such as the Nifty and the Sensex, along with a sharp decline in Indian 10-year bond yields has brought headline index valuations closer to historical averages on our preferred gauge of earnings yield to bond yields spread. Second, the correction has also erased the exuberant readings on our proprietary equity sentiment measure and brought it back to neutral levels. To be sure it is not at a pessimistic extreme yet, nor are valuations outright cheap, but the current neutral readings on both measures and likely continued market turbulence may provide much saner entry levels for long term investors versus six months ago.

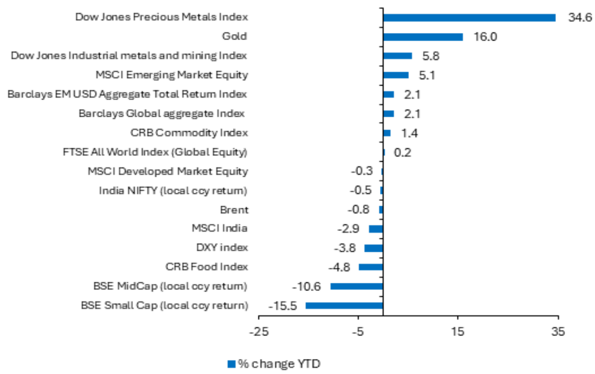
However, in view of heightened macro uncertainties and potential growth slowdown, we continue to advocate equity exposure through quality businesses, i.e. companies with strong business models, long-term earnings growth visibility, and sustainable cashflows.

US bond yields and US dollar continue to retreat



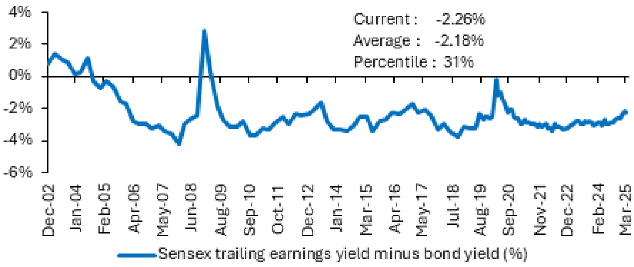
Source: SBIFM research, Bloomberg

Commodities and EM Equities have outperformed CYTD even amidst tariff uncertainties



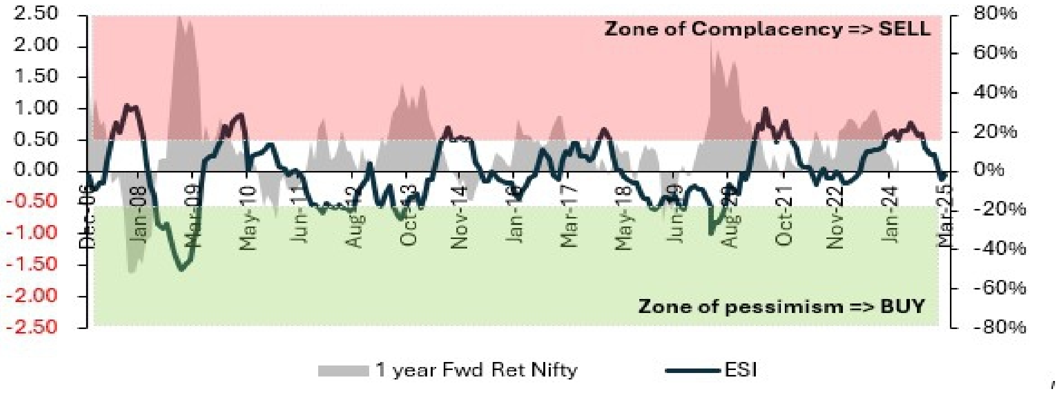
Source: SBIFM research, Bloomberg. Data till March 31, 2025 end.

Large cap valuations, on earnings yield to bond yield spread, moderate



Source: Bloomberg, SBIFM Research

Equity market sentiment dips below zero for the first time in nearly two years



Source: Bloomberg, FactSet, SBIFM Research; Note: ESI stands for Equity Sentiment Index, our proprietary equity market sentiment measure.

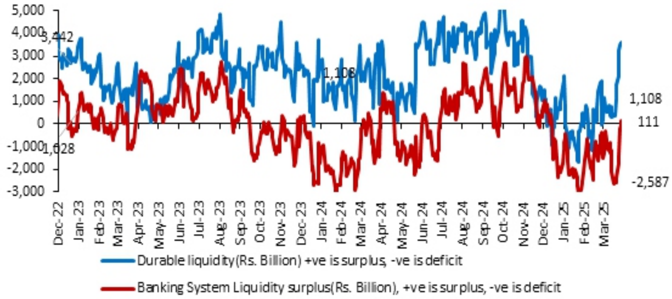
Prefer Quality amidst the uncertainty

Source: FactSet, SBIFM Research. Returns are the difference in rolling 3-year CAGR returns of the average of top 2 quintiles on the two styles. The classification into quintiles is based on SBIFM's definition of the respective style/factor. A falling line indicates Quality's performance improving versus value

Fixed Income

The relevance of forceful liquidity actions that supplement monetary policy action was reinforced over the last month. Seasonality in supply pressure and liquidity flows were broadly neutralized as the combination of frictional and durable liquidity infusion measures led to a material softening in market yields as well as some tightening in spreads.

Durable liquidity moves to positive zone should be center align



Market level changes over FY 25.

G sec	30-Mar-24	28-Feb-25	28-Mar-25	FY Change
3-year G Sec	7.04%	6.54%	6.43%	-0.61%
5-year G Sec	7.06%	6.64%	6.48%	-0.58%
10-year G Sec	7.06%	6.73%	6.58%	-0.48%
15-year G Sec	7.08%	6.90%	6.69%	-0.39%
30-year G Sec	7.12%	7.13%	6.90%	-0.22%
slope 3x30y	0.08%	0.59%	0.47%	
SDL				
10-12Y	7.36%	7.20%	6.95%	-0.41%
AAA- PFC				
1Y AAA	7.69%	7.72%	7.40%	-0.29%
2Y AAA	7.65%	7.53%	7.24%	-0.41%
3Y AAA	7.55%	7.50%	7.24%	-0.31%
5Y AAA	7.54%	7.44%	7.20%	-0.34%
10Y AAA	7.45%	7.40%	7.10%	-0.35%
Slope 1x10y	-0.24%	-0.32%	-0.30%	
Spreads Vs G sec				
3Y AAA	0.39%	0.85%	0.71%	0.32%
5Y AAA	0.36%	0.75%	0.62%	0.26%
10Y AAA	0.27%	0.56%	0.41%	0.15%

Even as the domestic monetary policy direction has shifted over the course of the second half of last fiscal year, the shift in liquidity operation clearly has been more prominent. This shift has a large bearing on the likely evolution of market rates. At the same time, over the course of the year, there are other significant variables that could continue to impact market direction.

Global Policy landscape:

Even as the domestic rate cycle has shifted lower, with market rates easing over the last fiscal, the global landscape looks materially different. The impact of Trump 2.0 and the uncertain impact of tariffs and policy uncertainty on growth and inflation outcomes are unknown. This needs to be also seen in conjunction with weak fiscal positions in most developed jurisdictions alongside continued geopolitical uncertainties. Developed market yields have broadly remained unchanged, most notably in the US, even as jurisdictions such as Germany, Japan and UK have seen a material increase in long term yields. Current market pricing implies a minimum of 4 additional policy rate reduction by the FOMC. While this assigns more prominence to the likely growth impact of policy actions on trade and taxes, the inflationary impact of tariffs and currency devaluations are uncertain. Growth outcome expectations also continue to diverge across jurisdictions and shifting expectations would lead to repricing in market yields.

Varying sentiment index across US and Euro zone– Germany

Liquidity actions:

The impact of liquidity actions, with a cumulative durable liquidity injection of Rs 8.9 trillion (Including the additional Rs 800 bn OMO for April and the longer VRRR) since Dec 24 has clearly led to better transmission and would continue to be relevant going forward. In the near term, the RBI dividend transfer would be an additional positive factor on liquidity. It is expected that the upcoming months could see a further review of the liquidity operations. A formal guidance range of durable or banking liquidity could be a possible option that can further provide confidence on liquidity.

Forex Dynamics and RBI actions:

Large Forex intervention driven by portfolio outflows in H2 led to significant drawdown of durable liquidity. At the same time, there has possibly been some subtle changes in the operational aspects with respect to allowing some adjustment. The rupee after having remained broadly aligned in a range, weakened by around 4.5% from Oct 24- Feb25 and subsequently appreciated around 2.4% till end March 25. Overall, there has been some correction on the Real effective rate basis over this period. Given the current volatility in global markets, ebbs and flows in capital flows would continue to test reserve management with its resultant impact on liquidity and rates.

Visibility on rate easing/ Policy Stance:

The RBI is widely expected to ease policy rates further in the upcoming review in April. With a policy rate setting at 6% and directional view on positive durable liquidity in the system, the recent transmission into market interest rates is expected to be sustained. At the same time, given that the neutral stance was linked to external uncertainties, there may possibly be no change in the stance as possibly being anticipated. Not withstanding the same, incremental RBI actions have clearly been toward aligning system rates lower in line with the prevailing monetary policy signalling rate. Even as the terminal rate debates could keep emerging with varying estimates of additional easing, we anticipate that the cumulative easing will remain shallow. At the same time, the possible growth impact can and would most likely be managed through surplus overall liquidity. This would effectively result in periods where the effective overnight rate settings stay a bit below the Policy repo rate.

Seasonality factors typical of March has played out and normalised over the quarter, also helped by significant RBI liquidity support. Even as that has played out, the spreads on high grade bonds at the shorter end remain attractive. Given the anticipated external volatility and its likely resetting of market expectations, strategies on duration would incrementally be subject to ongoing review and would require to be nimble. A near term benign rates environment provides a near term visibility to maintain a higher duration stance.

At the same time, current dynamics in market yields, provides opportunities that enable a more relative value with lower risk that can be played through specific funds. This should also align with investor preferences in terms of risk tolerance and tenors. Short tenor bond funds continue to provide higher accrual, wider spreads as well as an optimum risk/ reward that provide opportunities over the coming months as well as into the coming year. Credit/ carry focused strategies also would emerge as attractive proposition for investor with credit and liquidity risk tolerance. The vagaries of equity market volatility also make hybrid products more relevant in the current market context.

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	Mr. Saurabh Pant	Mr. Rohit Shimpi	Mr. Dinesh Balachandran Mr. Anup Upadhyay (Co-Fund Manager)	Mr. R. Srinivasan, Mr. Saurabh Pant	Mr. Rohit Shimpi	Mr. Dinesh Balachandran	Mr. Saurabh Pant	Mr. Bhavin Vithlani	Mr. Tanmaya Desai
Managing Since	Mr. Saurabh Pant (w.e.f. Apr 2024)	Mr. Rohit Jan-2022	Mr. Dinesh & Anup (w.e.f. Dec 2024)	Mr. R. Srinivasan March-22 Mr. Saurabh Pant (w.e.f April 2024)	Mr. Rohit March-2023	Mr. Dinesh May-2018	Mr. Saurabh Sep-2016	Mr. Bhavin (w.e.f. April 2024)	Mr. Tanmaya Desai (w.e.f. Feb 2025)
First Tier Benchmark	BSE 100 (TRI)	Nifty 100 ESG TRI	BSE 500 (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)
Fund Details as on 31 March 2025									
Month End AUM (₹ in Crs)	₹49,394.18	₹5,433.25	₹21,035.17	₹19,192.41	₹8,871.77	₹42,220.04	₹29,416.39	₹20,890.26	₹5,973.35
Portfolio Turnover	0.58	0.19	0.89	0.49	0.06	2.05	0.59	0.58	0.54
Standard Deviation#	12.89%	13.63%	12.69%	-	-	13.21%	13.13%	14.36%	11.82%
Beta#	0.90	0.88	0.83	-	-	0.86	0.83	0.78	0.62
Sharpe Ratio#	0.45	0.29	0.24	-	-	1.00	0.65	0.68	0.02
Expense Ratio	Regular- 1.50% Direct- 0.82%	Regular- 1.94% Direct- 1.34%	Regular- 1.68%, Direct- 0.86%	Regular- 1.69%, Direct- 0.87%	Regular- 1.78%, Direct- 0.79%	Regular- 1.51%, Direct- 0.64%	Regular- 1.60%, Direct- 0.75%	Regular- 1.67%, Direct- 0.83%	Regular- 1.90%, Direct- 1.23%
Portfolio Classification By Asset Allocation (%) as on 31 March 2025									
Large Cap (%)	79.99	77.43	62.63	36.10	66.18	49.60	40.14	7.71	30.59
Mid Cap (%)	11.58	14.20	12.96	27.54	17.95	13.19	36.91	67.59	32.67
Small Cap (%)	1.54	4.32	11.20	28.25	6.90	10.85	16.78	16.75	32.92
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (%)	6.15	3.96	12.37	7.24	8.91	13.66	6.05	7.21	3.49
Portfolio Classification By Industry Allocation (%) as on 31 March 2025									
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 33.08 Automobile And Auto Components 9.18 Fast Moving Consumer Goods 8.49 Information Technology 8.30 Oil, Gas & Consumable Fuels 6.38 Healthcare 6.22 Construction 5.23 Cash, Cash Equivalents And Others 3.95 Metals & Mining 3.23 Telecommunication 2.96	Financial Services 35.52 Information Technology 14.16 Automobile And Auto Components 10.32 Capital Goods 7.18 Construction 4.70 Construction Materials 3.71 Healthcare 3.55 Oil, Gas & Consumable Fuels 3.32 Fast Moving Consumer Goods 3.15 Cash, Cash Equivalents And Others 3.07	Financial Services 35.54 Automobile And Auto Components 10.13 Information Technology 9.45 Cash, Cash Equivalents And Others# 5.47 Oil, Gas & Consumable Fuels 4.92 Telecommunication 4.73 Construction Materials 3.96 Services 3.38 Capital Goods 2.86 Fast Moving Consumer Goods 2.79	Financial Services 21.20 Consumer Durables 9.61 Consumer Services 8.11 Fast Moving Consumer Goods 7.00 Healthcare 6.98 Cash, Cash Equivalents And Others# 6.23 Telecommunication 5.80 Textiles 5.44 Chemicals 5.40 Metals & Mining 5.23	Financial Services 20.11 Information Technology 15.54 Automobile And Auto Components 11.25 Fast Moving Consumer Goods 9.38 Oil, Gas & Consumable Fuels 8.14 Healthcare 6.25 Realty 5.90 Construction 5.13 Power 4.47 Capital Goods 4.09	Financial Services 29.97 Oil, Gas & Consumable Fuels 9.60 Derivatives 9.52 Information Technology 7.70 Healthcare 7.20 Sovereign 5.04 Fast Moving Consumer Goods 4.79 Metals & Mining 3.52 Automobile And Auto Components 3.13 Power 2.97	Financial Services 27.16 Healthcare 11.64 Automobile And Auto Components 8.12 Information Technology 6.61 Fast Moving Consumer Goods 5.51 Metals & Mining 5.08 Consumer Durables 4.67 Capital Goods 4.57 Construction Materials 4.40 Oil, Gas & Consumable Fuels 3.59	Financial Services 19.22 Healthcare 13.72 Capital Goods 10.43 Automobile And Auto Components 9.09 Construction Materials 7.31 Cash, Cash Equivalents And Others 7.21 Consumer Durables 5.04 Consumer Services 5.00 Textiles 4.56 Information Technology 3.77	Fast Moving Consumer Goods 25.69 Automobile And Auto Components 16.61 Healthcare 16.08 Capital Goods 13.57 Textiles 8.50 Chemicals 4.70 Information Technology 4.31 Cash, Cash Equivalents And Others 3.49 Financial Services 2.95 Media, Entertainment & Publication 2.67
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. #Risk Free rate: FBIL Overnight Mibor rate (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused 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. R. Srinivasan, Mr. Mohan Lal	Mr. Dinesh Balachandran	Mr. Tanmaya Desai	Mr. Milind Agrawal	Mr. Rohit Shimpi	Mr. Dinesh Balachandran
Managing Since	Mr. R. Srinivasan May-2009	Mr. R. Srinivasan Nov-2013, Mr. Mohan Lal May-2024	Sep-2016	Mr. Tanmaya Jun-2011	Mr. Milind Aug-2019	June-2024	Mr. Dinesh June-2024
First Tier Benchmark	BSE 500 (TRI)	BSE 250 Small Cap Index TRI	BSE 500 (TRI)	BSE HEALTH CARE (TRI)	Nifty Financial Services Index (TRI)	BSE PSU (TRI)	Nifty Commodities Index (TRI)
Fund Details as on 31 March 2025							
Month End AUM (Rs. in Crs)	₹35,253.14	₹30,074.36	₹27,730.33	₹3,610.51	₹7,111.34	₹4,788.77	₹624.36
Portfolio Turnover	0.40	0.79	0.19	0.26	2.81	0.27	0.42
Standard Deviation#	12.09%	15.18%	14.48%	14.92%	13.58%	23.03%	17.70%
Beta#	0.73	0.73	0.95	0.85	0.83	0.97	0.79
Sharpe Ratio#	0.39	0.54	1.03	0.98	0.75	0.99	0.19
Expense Ratio	Regular- 1.57% Direct- 0.77%	Regular- 1.58% Direct- 0.72%	Regular- 1.60%, Direct- 0.95%	Regular- 1.94%, Direct- 0.90%	Regular- 1.80% Direct- 0.76%	Regular- 1.88%, Direct- 0.83%	Regular- 2.51%, Direct- 1.85%
Portfolio Classification By Asset Allocation (%) as on 31 March 2025							
Large Cap (%)	43.43	-	61.32	26.92	64.30	72.56	51.53
Mid Cap (%)	28.74	2.29	20.51	28.71	9.55	22.59	11.89
Small Cap (%)	8.17	76.63	9.16	36.92	11.00	2.68	28.48
Unclassified (%)	-	-	-	-	-	-	-
Other Assets (%)	19.45	20.90	8.87	7.37	12.58	2.07	7.62
Portfolio Classification By Industry Allocation (%) as on 31 March 2025							
Portfolio Classification By Industry Allocation (%) (Top 10)	Financial Services 31.08 Automobile And Auto Components 10.53 Cash, Cash Equivalents And Others 7.75 Information Technology 7.37 Healthcare 7.36 Fast Moving Consumer Goods 6.13 Consumer Services 5.64 Telecommunication 5.14 Chemicals 4.47 Construction Materials 3.20	Financial Services 12.54 Capital Goods 12.38 Cash, Cash Equivalents And Others 11.78 Fast Moving Consumer Goods 10.14 Consumer Services 9.49 Derivatives 9.12 Consumer Durables 8.05 Chemicals 6.57 Construction 5.45 Automobile And Auto Components 3.45	Financial Services 28.15 Oil, Gas & Consumable Fuels 11.05 Information Technology 10.28 Cash, Cash Equivalents And Others 8.87 Healthcare 6.45 Automobile And Auto Components 5.89 Capital Goods 5.26 Metals & Mining 4.43 Fast Moving Consumer Goods 3.85 Telecommunication 3.48	Healthcare 93.71 Chemicals 3.22 Cash, Cash Equivalents And Others 2.99 Sovereign 0.08	Financial Services 84.85 Derivatives 10.83 Sovereign 2.57 Cash, Cash Equivalents And Others 1.75	Financial Services 36.23 Oil, Gas & Consumable Fuels 28.95 Power 17.20 Capital Goods 8.54 Metals & Mining 5.84 Cash, Cash Equivalents And Others 2.07 Construction 1.07 Sovereign 0.10	Oil, Gas & Consumable Fuels 26.17 Metals & Mining 25.29 Construction Materials 13.09 Power 9.42 Fast Moving Consumer Goods 7.73 Cash, Cash Equivalents And Others 7.62 Textiles 3.95 Chemicals 3.13 Capital Goods 3.12 Sovereign 0.48
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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan

Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI International Access – US Equity FoF	SBI Energy Opportunities Fund	SBI Automotive Opportunities Fund	SBI Innovative Opportunities Fund	SBI Quant Fund
Ideal Investment Horizon	Tactical	Tactical	Tactical	5 years +	Tactical	Tactical	Tactical	Tactical	Thematic
Inception Date	06/07/2007	05/07/1999	05/07/1999	02/03/2019	22/03/2021	26/02/2024	07/06/2024	20/08/2024	26/12/2024
Fund Manager	Mr. Bhavin Vithlani	Mr.Ashit Desai	Mr. Vivek Gedda	Mr. Raviprakash Sharma	Mr. Rohit Shimpi	Mr. Raj Gandhi	Mr. Tanmaya Desai	Mr. Prasad Padala	Ms. Sukanya Ghosh
Managing Since	Mr. Bhavin Jan-2022	Mr. Ashit (w.e.f. April 2024)&	Mr. Vivek (w.e.f. April 2024)	Mr. Raviprakash Mar-2019	(w.e.f. Feb - 2025)	Feb - 2024	June - 2024	August - 2024	December - 2024
First Tier Benchmark	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	BSE Teck (TRI	Nifty 50 Index (TRI)	S&P 500 Index, after converting it to Indian Rupee	Nifty Energy TRI	NIFTY Auto TRI	Nifty 500 TRI	BSE 200 TRI
Fund Details as on 31 March 2025									
Month End AUM (₹ in Crs)	₹4,680.97	₹2,903.68	₹4,203.00	₹209.22	₹881.34	₹9,940.26	₹5,220.22	₹6,951.38	₹3,602.68
Portfolio Turnover	0.25	0.34	0.31	0.29	-	0.57	0.56	0.75	0.84
Standard Deviation#	15.62%	14.83%	16.74%	14.18%	-	-	-	-	-
Beta#	0.85	0.83	0.90	0.99	-	-	-	-	-
Sharpe Ratio#	0.92	0.61	0.12	0.45	-	-	-	-	-
Expense Ratio	Regular- 1.90% Direct- 0.96%	Regular- 1.99% Direct- 0.94%	Regular- 1.92% Direct- 0.90%	Regular- 0.74% Direct- 0.41%	Regular- 1.60%, Direct- 0.94%	Regular- 1.75%, Direct- 0.63%	Regular- 1.85%, Direct- 0.68%	Regular- 1.79%, Direct- 0.62%	Regular- 1.92%, Direct- 0.73%
Portfolio Classification By Asset Allocation (%) as on 31 March 2025									
Large Cap (In %)	40.24	37.53	44.02	93.81	-	49.13	56.67	22.86	78.26
Mid Cap (In %)	22.28	26.93	15.38	6.18	-	25.30	18.12	26.94	20.01
Small Cap (In %)	30.27	30.88	23.70	-	Overseas Mutual Fund: 97.59	22.00	22.76	44.74	-
Unclassified (%)	-	-	-	-	-	-	-	-	-
Other Assets (In %)	7.10	4.56	16.83	0.01	2.41	3.52	2.36	4.74	1.73
Portfolio Classification By Industry Allocation (%) as on 31 March 2025									
Portfolio Classification By Industry Allocation (%) (Top 10)	Capital Goods 16.27 Oil, Gas & Consumable Fuels 15.47 Financial Services 14.96 Construction Materials 12.14 Construction 11.55 Telecommunication 9.12 Cash, Cash Equivalents And Others 5.27 Power 4.44 Services 3.50 Realty 2.90	Fast Moving Consumer Goods 31.09 Consumer Services 19.85 Consumer Durables 18.54 Automobile And Auto Components 11.99 Textiles 8.38 Telecommunication 5.49 Cash, Cash Equivalents And Others 4.56 Sovereign 0.10	Information Technology 50.69 Telecommunication 14.11 Services 10.78 Consumer Services 9.86 Cash, Cash Equivalents And Others 6.90 Media, Entertainment & Publication 3.71 Financial Services 2.65 Healthcare 1.23 Sovereign 0.07	Fast Moving Consumer Goods 28.52 Healthcare 20.88 Financial Services 13.30 Information Technology 11.13 Automobile And Auto Components 5.70 Metals & Mining 4.54 Oil, Gas & Consumable Fuels 4.19 Construction Materials 2.11 Power 2.08 Consumer Durables 2.00	Mutual Fund 97.59 Cash, Cash Equivalents And Others 2.41	Oil, Gas & Consumable Fuels 48.76 Power 21.98 Capital Goods 17.36 Construction 3.93 Financial Services 3.90 Cash, Cash Equivalents And Others 3.52 Automobile And Auto Components 0.35 Chemicals 0.15 Sovereign 0.05	Automobile And Auto Components 92.37 Capital Goods 5.18 Cash, Cash Equivalents And Others 2.36 Sovereign 0.09	Consumer Services 21.81 Healthcare 16.73 Financial Services 12.37 Services 11.13 Automobile And Auto Components 9.60 Information Technology 8.09 Capital Goods 7.24 Cash, Cash Equivalents And Others# 6.37 Telecommunication 4.51 Media, Entertainment & Publication 3.06	Financial Services 39.31 Information Technology 13.88 Automobile And Auto Components 11.18 Fast Moving Consumer Goods 9.51 Capital Goods 9.02 Metals & Mining 5.32 Services 3.30 Oil, Gas & Consumable Fuels 3.09 Telecommunication 2.67 Cash, Cash Equivalents And Others 1.73
Other Details									
Exit Load	Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	For exit on or before 15 days from the date of allotment – 0.5% For exit after 15 days from the date of allotment - Nil	For exit on or before 1 year from the date of allotment – 1.00% For exit after 1 year from the date of allotment – Nil	For exit on or before 1 year from the date of allotment: 1% and For exit after 1 year from the date of allotment: Nil	1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 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 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.	0.5% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment. NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment.

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (7.20% as on 28th March 2025) 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.

EQUITY–LARGE CAP

SBI BLUE CHIP FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 47,907.85 Crores
- **AUM as on March 31, 2025**
  ₹ 49,394.18 Crores
- **Fund Manager: Mr. Saurabh Pant**
  Managing Since:
  Mr. Saurabh Pant (w.e.f. Apr 2024)
  Total Experience:
  Mr. Saurabh Pant Over 16 years
- **First Tier Benchmark:** BSE 100 (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 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#	: 12.89%
Beta#	: 0.90
Sharpe Ratio#	: 0.45
Portfolio Turnover*	
Equity Turnover	: 0.24
Total Turnover	: 0.58

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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	49.2250
Reg-Plan-Growth	86.5292
Dir-Plan-IDCW	62.0794
Dir-Plan-Growth	95.6547

LAST IDCW

Face value: ₹10

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

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

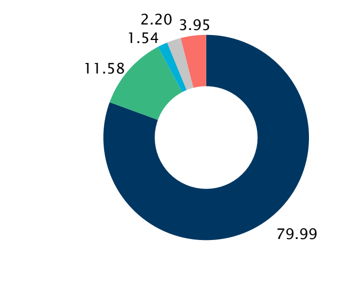
PORTFOLIO

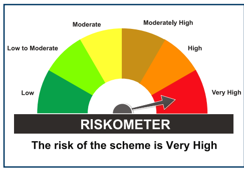
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
HDFC Bank Ltd.	10.24		10.24
ICICI Bank Ltd.	7.92		7.92
Reliance Industries Ltd.	5.68		5.68
Larsen & Toubro Ltd.	5.23		5.23
Infosys Ltd.	4.36		4.36
Kotak Mahindra Bank Ltd.	4.04		4.04
Tata Consultancy Services Ltd.	3.33		3.33
Eicher Motors Ltd.	3.33		3.33
ITC Ltd.	3.32		3.32
Divi'S Laboratories Ltd.	3.19		3.19
Britannia Industries Ltd.	3.07		3.07
Bharti Airtel Ltd.	2.96		2.96
Cholamandalam Investment & Finance Co. Ltd.	2.86		2.86
Page Industries Ltd.	2.74		2.74
State Bank Of India	2.70		2.70
Axis Bank Ltd.	2.45		2.45
Hindustan Unilever Ltd.	2.10		2.10
Samvardhana Motherson International Ltd.	1.72		1.72
Shree Cement Ltd.	1.70		1.70
Sun Pharmaceutical Industries Ltd.	1.65		1.65
Hindalco Industries Ltd.	1.52		1.52
Mankind Pharma Ltd.	1.38		1.38
Vedanta Ltd.	1.28		1.28
Thermax Ltd.	1.28		1.28
HDFC Life Insurance Company Ltd.	1.26		1.26
DLF Ltd.	1.24		1.24
Avenue Supermarts Ltd.	1.22		1.22
Mahindra & Mahindra Ltd.	1.08		1.08
Sona Blw Precision Forgings Ltd.	0.93		0.93
Schaeffler India Ltd.	0.90		0.90
ICICI Prudential Life Insurance Company Ltd.	0.86		0.86
Pi Industries Ltd.	0.78		0.78
ICICI Lombard General Insurance Company Ltd.	0.75		0.75
Tube Investments Of India Ltd.	0.69		0.69
SKF India Ltd.	0.62		0.62
Tech Mahindra Ltd.	0.61		0.61
Motherson Sumi Wiring India Ltd.	0.46		0.46
Brainbees Solutions Ltd.	0.46		0.46
Jindal Steel & Power Ltd.	0.43		0.43
GAIL (India) Ltd.	0.42		0.42
Indian Oil Corporation Ltd.	0.28		0.28
Maruti Suzuki India Ltd.	0.06		0.06
TVS Motor Company Ltd.	0.01		0.01
Bank Nifty Index 24-04-2025		1.10	1.10
Nifty Index 24-04-2025		1.10	1.10
Total	**93.11**	**2.20**	**95.31**
Treasury Bills			
182 Day T-Bill 10.04.25	0.40		
91 Day T-Bill 05.06.25	0.20		
182 Day T-Bill 05.06.25	0.14		
Total	**0.74**		
Cash, Cash Equivalents And Others	**3.95**		
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	33.08
Automobile And Auto Components	9.18
Fast Moving Consumer Goods	8.49
Information Technology	8.30
Oil, Gas & Consumable Fuels	6.38
Healthcare	6.22
Construction	5.23
Metals & Mining	3.23
Telecommunication	2.96
Textiles	2.74
Capital Goods	1.90
Construction Materials	1.70
Consumer Services	1.68
Realty	1.24
Chemicals	0.78
Sovereign	0.74
Derivatives	2.20
Cash, Cash Equivalents And Others	3.95

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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 in if doubt about whether the product is suitable for them.

EQUITY– THEMATIC FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹5,295.45 Crores
- **AUM as on March 31, 2025**
  ₹ 5,433.25 Crores
- **Fund Manager: Mr. Rohit Shimpi**
  Managing Since:
  Mr. Rohit Shimpi Jan-2022
  Total Experience:
  Mr. Rohit Shimpi 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 installments.
- Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 13.63%
Beta#	: 0.88
Sharpe Ratio#	: 0.29
Portfolio Turnover*	
Equity Turnover	: 0.19
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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	69.9279
Reg-Plan-Growth	223.5942
Dir-Plan-IDCW	87.7911
Dir-Plan-Growth	244.5466

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

LAST IDCW — Face value: ₹10

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

PORTFOLIO

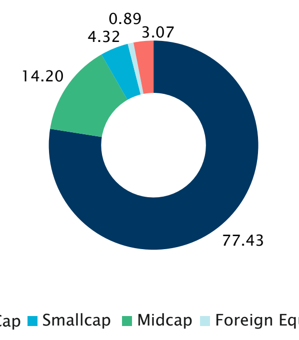
Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	9.31
ICICI Bank Ltd.	8.15
Infosys Ltd.	5.52
Larsen & Toubro Ltd.	4.70
Axis Bank Ltd.	4.64
Kotak Mahindra Bank Ltd.	4.13
Tata Consultancy Services Ltd.	3.86
Ultratech Cement Ltd.	3.71
Maruti Suzuki India Ltd.	3.46
State Bank Of India	3.45
Reliance Industries Ltd.	3.32
Cholamandalam Investment & Finance Co. Ltd.	3.01
HDFC Life Insurance Company Ltd.	2.83
Eicher Motors Ltd.	2.60
Divi'S Laboratories Ltd.	2.41
Hindustan Unilever Ltd.	2.25
LTI Mindtree Ltd.	2.23
Hindalco Industries Ltd.	2.11
TVS Motor Company Ltd.	1.92
Page Industries Ltd.	1.76
L&T Technology Services Ltd.	1.66
Thermax Ltd.	1.62
Power Grid Corporation Of India Ltd.	1.60
FSN E-Commerce Ventures Ltd.	1.49
Timken India Ltd.	1.40
Jubilant Foodworks Ltd.	1.39

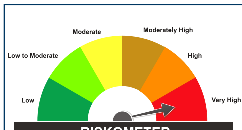
Stock Name	(%) Of Total AUM
ABB India Ltd.	1.35
Hitachi Energy India Ltd.	1.23
Sona Blw Precision Forgings Ltd.	1.19
Schaeffler India Ltd.	1.15
Dr. Lal Path Labs Ltd.	1.14
Godrej Properties Ltd.	1.10
Kajaria Ceramics Ltd.	1.07
Colgate Palmolive (India) Ltd.	0.90
Cummins India Ltd.	0.87
Whirlpool Of India Ltd.	0.71
Ashok Leyland Ltd.	0.71
Total	**95.95**
Foreign Equityshares	
Microsoft Corporation	0.89
Total	**0.89**
Treasury Bills	
182 Day T-Bill 05.06.25	0.09
Total	**0.09**
Cash, Cash Equivalents And Others	**3.07**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	35.52
Information Technology	14.16
Automobile And Auto Components	10.32
Capital Goods	7.18
Construction	4.70
Construction Materials	3.71
Healthcare	3.55
Oil, Gas & Consumable Fuels	3.32
Fast Moving Consumer Goods	3.15
Consumer Services	2.88
Metals & Mining	2.11
Consumer Durables	1.78
Textiles	1.76
Power	1.60
Realty	1.10
Sovereign	0.09
Cash, Cash Equivalents And Others	3.07

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





The risk of the scheme is Very High

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.

EQUITY-FLEXICAP FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 20,564.73 Crores
- **AUM as on March 31, 2025**
  ₹ 21,035.17 Crores
- **Fund Manager: Mr. Dinesh Balachandran,**
  Mr. Anup Upadhyay (Co fund Manager)
  Managing Since:
  Mr. Dinesh Balachandran (w.e.f. Dec 2024)
  Mr. Anup Upadhyay (w.e.f. Dec 2024)
  Total Experience:
  Mr. Dinesh Balachandran Over 21 years
  Mr. Anup Upadhyay Over 14 years
- **First Tier Benchmark:** BSE 500 (TRI)
- **Exit Load:** For exit on or before 30 days from the date of allotment - 0.10%
  For exit after 30 days from the date of allotment- Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- Additional Investment
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 12.69%
Beta#	: 0.83
Sharpe Ratio#	: 0.24
Portfolio Turnover*	
Equity Turnover	: 0.77
Total Turnover	: 0.89

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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	45.3172
Reg-Plan-Growth	101.2050
Dir-Plan-IDCW	56.3607
Dir-Plan-Growth	112.7598

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

LAST IDCW

Face value: ₹10

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

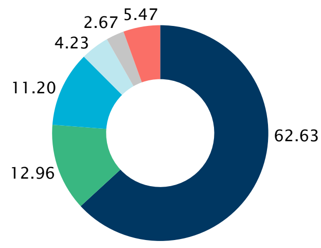
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
ICICI Bank Ltd.	9.81		9.81
Kotak Mahindra Bank Ltd.	7.47		7.47
HDFC Bank Ltd.	4.97		4.97
Reliance Industries Ltd.	4.74		4.74
Infosys Ltd.	4.37		4.37
Maruti Suzuki India Ltd.	3.69		3.69
Bharti Airtel Ltd.	3.68		3.68
Muthoot Finance Ltd.	3.51		3.51
Bajaj Finance Ltd.	3.49		3.49
Mahindra & Mahindra Ltd.	3.22		3.22
Interglobe Aviation Ltd.	2.62		2.62
Eicher Motors Ltd.	2.48		2.48
NTPC Ltd.	1.99		1.99
Nuvoco Vistas Corporation Ltd.	1.86		1.86
ICICI Lombard General Insurance Company Ltd.	1.77		1.77
Larsen & Toubro Ltd.	1.53		1.53
JSW Steel Ltd.	1.51		1.51
Cholamandalam Investment & Finance Co. Ltd.	1.40		1.40
State Bank Of India	1.39		1.39
United Breweries Ltd.	1.23		1.23
Jubilant Foodworks Ltd.	1.18		1.18
Colgate Palmolive (India) Ltd.	1.16		1.16
Sun Pharmaceutical Industries Ltd.	1.11		1.11
Grasim Industries Ltd.	1.09		1.09
Indus Towers Ltd.	1.05		1.05
Star Cement Ltd.	1.01		1.01
Page Industries Ltd.	0.97		0.97
Krishna Institute Of Medical Sciences Ltd.	0.90		0.90
Carborundum Universal Ltd.	0.87		0.87
AIA Engineering Ltd.	0.87		0.87
Hexaware Technologies Ltd.	0.85		0.85
Delhivery Ltd.	0.76	-0.29	0.47
Paradeep Phosphates Ltd.	0.68		0.68
Indian Energy Exchange Ltd.	0.67		0.67
VIP Industries Ltd.	0.64		0.64
Sona Blw Precision Forgings Ltd.	0.63		0.63
City Union Bank Ltd.	0.62		0.62
V-Guard Industries Ltd.	0.59		0.59
Berger Paints India Ltd.	0.47		0.47
Bajaj Finserv Ltd.	0.44		0.44
GR Infra Projects Ltd.	0.41		0.41
Britannia Industries Ltd.	0.40		0.40
Aether Industries Ltd.	0.33		0.33
Sheela Foam Ltd.	0.32		0.32
Grindwell Norton Ltd.	0.32		0.32
Timken India Ltd.	0.28		0.28
Relaxo Footwears Ltd.	0.26		0.26
Happy Forgings Ltd.	0.20		0.20
Gland Pharma Ltd.	0.19		0.19
GAIL (India) Ltd.	0.18		0.18
Thermax Ltd.	0.17		0.17
Honeywell Automation India Ltd.	0.15		0.15
Sai Silks (Kalamandir) Ltd.	0.12		0.12
ZF Commercial Vehicle Control Systems India Ltd.	0.11		0.11
K.P.R. Mill Ltd.	0.06		0.06
Bank Nifty Index 24-04-2025		2.96	2.96
Total	**86.79**	**2.67**	**89.46**
Foreign Equityshares			
Alphabet Inc.	1.55		
Cognizant Technology Solutions Corporation	1.01		
Microsoft Corporation	0.88		
Epam Systems Inc	0.79		
Total	**4.23**		
Treasury Bills			
182 Day T-Bill 12.06.25	0.47		
91 Day T-Bill 19.06.25	0.23		
182 Day T-Bill 05.06.25	0.14		
Total	**0.84**		
Cash, Cash Equivalents And Others	**5.47**		
Grand Total	**100.00**		

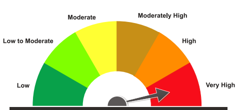
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	35.54
Automobile And Auto Components	10.13
Information Technology	9.45
Oil, Gas & Consumable Fuels	4.92
Telecommunication	4.73
Construction Materials	3.96
Services	3.38
Capital Goods	2.86
Fast Moving Consumer Goods	2.79
Consumer Durables	2.28
Healthcare	2.20
Power	1.99
Construction	1.94
Metals & Mining	1.51
Consumer Services	1.30
Textiles	1.03
Chemicals	1.01
Sovereign	0.84
Derivatives	2.67
Cash, Cash Equivalents And Others	5.47

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



RISKOMETER

The risk of the scheme is Very High

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

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

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

EQUITY-MULTICAP FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 18,507.01 Crores
- **AUM as on March 31, 2025**
  ₹ 19,192.41 Crores
- **Fund Manager: Mr. R. Srinivasan, Mr. Saurabh Pant**
  Managing Since:
  Mr. R. Srinivasan March-2022
  Mr. Saurabh Pant (w.e.f. April 2024)
  Total Experience:
  Mr. R. Srinivasan Over 30 years
  Mr. Saurabh Pant Over 16 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 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

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.26
Total Turnover	: 0.49

**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 28th March 2025, based on month-end NAV. Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	15.7414
Reg-Plan-Growth	15.7388
Dir-Plan-IDCW	16.2010
Dir-Plan-Growth	16.2009

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

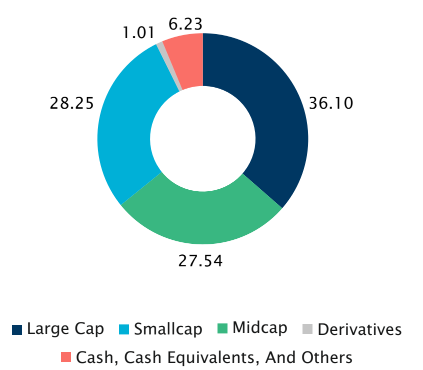
PORTFOLIO

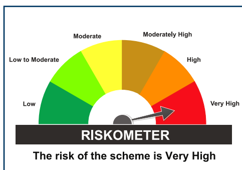
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
Kotak Mahindra Bank Ltd.	5.29		5.29
Muthoot Finance Ltd.	4.10		4.10
Hindalco Industries Ltd.	3.92		3.92
Jubilant Foodworks Ltd.	3.81		3.81
Icici Bank Ltd.	3.81		3.81
K.P.R. Mill Ltd.	3.73		3.73
HDFC Bank Ltd.	3.53		3.53
Bharti Airtel Ltd.	3.43		3.43
Torrent Power Ltd.	3.35		3.35
Blue Star Ltd.	3.23		3.23
Divi'S Laboratories Ltd.	3.04		3.04
United Breweries Ltd.	2.83		2.83
Paradeep Phosphates Ltd.	2.57		2.57
Krishna Institute Of Medical Sciences Ltd.	2.47		2.47
Indus Towers Ltd.	2.37		2.37
Hindustan Unilever Ltd.	2.37		2.37
Berger Paints India Ltd.	2.27		2.27
Tata Consultancy Services Ltd.	2.07		2.07
Axis Bank Ltd.	2.03		2.03
Carborundum Universal Ltd.	1.85		1.85
Dalmia Bharat Ltd.	1.74		1.74
Aether Industries Ltd.	1.73		1.73
Page Industries Ltd.	1.71		1.71
Infosys Ltd.	1.64		1.64
Aptus Value Housing Finance India Ltd.	1.64		1.64
Kalpataru Projects International Ltd.	1.61		1.61
V-Mart Retail Ltd.	1.52		1.52
Tvs Motor Company Ltd.	1.52		1.52
Mrs. Bectors Food Specialities Ltd.	1.52		1.52
V-Guard Industries Ltd.	1.47		1.47
Jupiter Life Line Hospitals Ltd.	1.40		1.40
Ttk Prestige Ltd.	1.39		1.39
Nmdc Ltd.	1.31		1.31
Sona Blw Precision Forgings Ltd.	1.20		1.20
Petronet Lng Ltd.	1.15		1.15
Archean Chemical Industries Ltd.	1.10		1.10
Nazara Technologies Ltd.	0.99		0.99
Vishal Mega Mart Ltd.	0.84		0.84
State Bank Of India	0.80		0.80
Sai Silks (Kalamandir) Ltd.	0.52		0.52
Stanley Lifestyles Ltd.	0.47		0.47
Eih Ltd.	0.45		0.45
Vip Industries Ltd.	0.44		0.44
Electronics Mart India Ltd.	0.41		0.41
Brainbees Solutions Ltd.	0.37		0.37
Relaxo Footwears Ltd.	0.34		0.34
Britannia Industries Ltd.	0.28		0.28
Samhi Hotels Ltd.	0.19		0.19
Sanofi Consumer Healthcare India Ltd.	0.07		0.07
Bank Nifty Index 24-04-2025		1.01	1.01
Total	**91.89**	**1.01**	**92.90**
Government Securities			
Government Of India	0.53		
Total	**0.53**		
Treasury Bills			
91 Day T-Bill 05.06.25	0.26		
182 Day T-Bill 05.06.25	0.08		
Total	**0.34**		
Cash, Cash Equivalents And Others	**6.23**		
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	21.20
Consumer Durables	9.61
Consumer Services	8.11
Fast Moving Consumer Goods	7.00
Healthcare	6.98
Telecommunication	5.80
Textiles	5.44
Chemicals	5.40
Metals & Mining	5.23
Information Technology	3.71
Power	3.35
Automobile And Auto Components	2.72
Capital Goods	1.85
Construction Materials	1.74
Construction	1.61
Oil, Gas & Consumable Fuels	1.15
Media, Entertainment & Publication	0.99
Sovereign	0.87
Derivatives	1.01
Cash, Cash Equivalents And Others	6.23

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

EQUITY–DIVIDEND YIELD FUND

SBI 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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 8,651.50 Crores
- **AUM as on March 31, 2025**
  ₹ 8,871.77 Crores
- **Fund Manager: Mr. Rohit Shimpi**
  Managing Since:
  Mr. Rohit Shimpi March-2023
  Total Experience:
  Mr. Rohit Shimpi: 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

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.06
Total Turnover	: 0.06

**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 28th March 2025, based on month-end NAV. Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.1386
Reg-Plan-Growth	14.1388
Dir-Plan-IDCW	14.4482
Dir-Plan-Growth	14.4469

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

PORTFOLIO

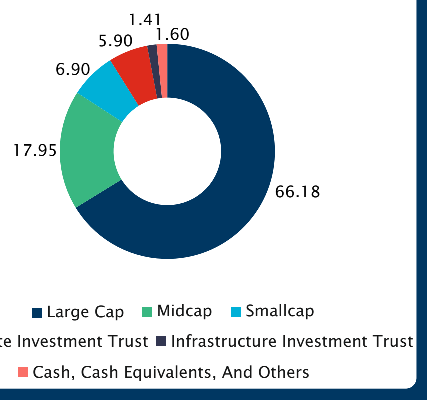
Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	9.47
Infosys Ltd.	6.52
Tata Consultancy Services Ltd.	5.66
Larsen & Toubro Ltd.	5.13
Power Grid Corporation Of India Ltd.	4.47
State Bank Of India	3.78
Gail (India) Ltd.	3.59
ITC Ltd.	3.28
Maruti Suzuki India Ltd.	3.18
Hindustan Unilever Ltd.	2.38
Oil & Natural Gas Corporation Ltd.	2.33
Bajaj Auto Ltd.	2.01
Colgate Palmolive (India) Ltd.	1.94
Eicher Motors Ltd.	1.81
Nestle India Ltd.	1.78
Tech Mahindra Ltd.	1.74
Schaeffler India Ltd.	1.71
Mahindra & Mahindra Financial Services Ltd.	1.63
Divi'S Laboratories Ltd.	1.63
L&T Technology Services Ltd.	1.62
SKF India Ltd.	1.56
ICICI Lombard General Insurance Company Ltd.	1.50
Glaxosmithkline Pharmaceuticals Ltd.	1.46
TVS Motor Company Ltd.	1.45
Bharat Petroleum Corporation Ltd.	1.35
Grindwell Norton Ltd.	1.29
HDFC Asset Management Co. Ltd.	1.27
The Great Eastern Shipping Co. Ltd.	1.26
Cummins India Ltd.	1.24

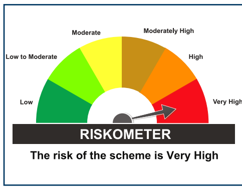
Stock Name	(%) Of Total AUM
Ultratech Cement Ltd.	1.23
Abbott India Ltd.	1.21
NMDC Ltd.	1.19
Tata Steel Ltd.	1.16
Bharat Forge Ltd.	1.09
Sanofi Consumer Healthcare India Ltd.	1.03
National Aluminium Company Ltd.	0.99
Bank Of Baroda	0.99
Dr. Lal Path Labs Ltd.	0.92
Oil India Ltd.	0.87
Computer Age Management Services Ltd.	0.84
Page Industries Ltd.	0.68
Bank Of India	0.63
ITC Hotels Ltd.	0.16
Total	**91.03**
Treasury Bills	
182 Day T-Bill 05.06.25	0.06
Total	**0.06**
Real Estate Investment Trust	
Nexus Select Trust	2.79
Embassy Office Parks Reit	1.45
Mindspace Business Parks Reit	0.83
Brookfield India Real Estate Trust	0.83
Total	**5.90**
Infrastructure Investment Trust	
Cube Highways Trust	1.41
Total	**1.41**
Cash, Cash Equivalents And Others	**1.60**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	20.11
Information Technology	15.54
Automobile And Auto Components	11.25
Fast Moving Consumer Goods	9.38
Oil, Gas & Consumable Fuels	8.14
Healthcare	6.25
Realty	5.90
Construction	5.13
Power	4.47
Capital Goods	4.09
Metals & Mining	3.34
Services	2.67
Construction Materials	1.23
Textiles	0.68
Consumer Services	0.16
Sovereign	0.06
Cash, Cash Equivalents And Others	1.60

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CONTRA FUND

An open-ended Equity Scheme following contrarian investment strategy

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme following contrarian investment strategy.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 40,941.63 Crores
- **AUM as on March 31, 2025**
  ₹ 42,220.04 Crores
- **Fund Manager: Mr. Dinesh Balachandran**
  Managing Since:
  Mr. Dinesh May-2018
  Total Experience:
  Mr. Dinesh Over 21 Years
- **First Tier Benchmark:** 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' 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# : 13.21%
Beta# : 0.86
Sharpe Ratio# : 1.00
Portfolio Turnover*
Equity Turnover : 0.15
Total Turnover : 2.05

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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	62.1616
Reg-Plan-Growth	358.4757
Dir-Plan-IDCW	82.4123
Dir-Plan-Growth	390.4990

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.

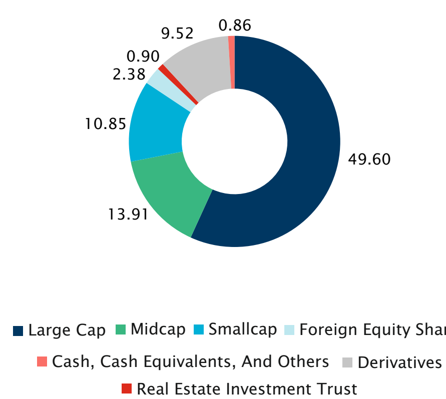
PORTFOLIO

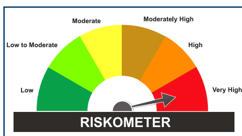
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
HDFC Bank Ltd.	8.76		8.76
Reliance Industries Ltd.	4.24		4.24
Kotak Mahindra Bank Ltd.	3.29		3.29
Gail (India) Ltd.	2.25		2.25
Torrent Power Ltd.	2.17		2.17
Dabur India Ltd.	2.05		2.05
Tech Mahindra Ltd.	1.94	-1.11	0.83
Tata Steel Ltd.	1.94		1.94
State Bank Of India	1.87	-1.88	-0.01
ICICI Bank Ltd.	1.69		1.69
ITC Ltd.	1.63		1.63
Punjab National Bank	1.58		1.58
Biocon Ltd.	1.58		1.58
Indus Towers Ltd.	1.57	-0.60	0.97
Oil & Natural Gas Corporation Ltd.	1.39		1.39
HCL Technologies Ltd.	1.33		1.33
Cipla Ltd.	1.31		1.31
Bharti Airtel Ltd.	1.29		1.29
Axis Bank Ltd.	1.28		1.28
Petronet Lng Ltd.	1.22		1.22
ICICI Prudential Life Insurance Company Ltd.	1.18	-0.15	1.03
Alkem Laboratories Ltd.	1.16		1.16
Infosys Ltd.	1.12		1.12
Whirlpool Of India Ltd.	0.95		0.95
FSN E-Commerce Ventures Ltd.	0.94		0.94
Aster Dm Healthcare Ltd.	0.94		0.94
Wipro Ltd.	0.93		0.93
Bajaj Auto Ltd.	0.91		0.91
Tata Motors Ltd.	0.89		0.89
Larsen & Toubro Ltd.	0.83		0.83
United Spirits Ltd.	0.81		0.81
Hindalco Industries Ltd.	0.81		0.81
CESC Ltd.	0.80		0.80
Mankind Pharma Ltd.	0.76		0.76
Mahindra & Mahindra Financial Services Ltd.	0.74		0.74
Grasim Industries Ltd.	0.69		0.69
ACC Ltd.	0.66		0.66
Indusind Bank Ltd.	0.65		0.65
Nuvoco Vistas Corporation Ltd.	0.61		0.61
HDFC Asset Management Co. Ltd.	0.60		0.60
Life Insurance Corporation Of India	0.59		0.59
Bank Of India	0.56		0.56
Maruti Suzuki India Ltd.	0.53		0.53
Indian Oil Corporation Ltd.	0.50		0.50
Lupin Ltd.	0.48		0.48
Ashiana Housing Ltd.	0.48		0.48
Rallis India Ltd.	0.47		0.47
NMDC Ltd.	0.47		0.47
Indian Energy Exchange Ltd.	0.47		0.47
The Ramco Cements Ltd.	0.45		0.45
Gr Infra Projects Ltd.	0.45		0.45
Ashok Leyland Ltd.	0.45	-0.13	0.32
Equitas Small Finance Bank Ltd.	0.43		0.43
Delhivery Ltd.	0.43		0.43
K.P.R. Mill Ltd.	0.40		0.40
Hero Motocorp Ltd.	0.40		0.40
Disa India Ltd.	0.38		0.38
Sanofi India Ltd.	0.34		0.34
Grindwell Norton Ltd.	0.32		0.32
Gland Pharma Ltd.	0.31		0.31
Prism Johnson Ltd.	0.30		0.30
Neogen Chemicals Ltd.	0.30		0.30
Steel Authority Of India Ltd.	0.28		0.28
Wendt (India) Ltd.	0.24		0.24
Timken India Ltd.	0.24		0.24
V-Guard Industries Ltd.	0.23		0.23
Ola Electric Mobility Ltd.	0.23		0.23
Carborundum Universal Ltd.	0.22		0.22
Ingersoll Rand (India) Ltd.	0.19		0.19
Sanofi Consumer Healthcare India Ltd.	0.18		0.18
Gateway Distriparks Ltd.	0.14		0.14
Aurobindo Pharma Ltd.	0.14		0.14
Sula Vineyards Ltd.	0.13		0.13
E.I.D-Parry (India) Ltd.	0.10		0.10
Bharti Hexacom Ltd.	0.10		0.10
Motherson Sumi Wiring India Ltd.	0.09		0.09
Greenply Industries Ltd.	0.09		0.09
Automotive Axles Ltd.	0.08		0.08
Prataap Snacks Ltd.	0.07		0.07
NMDC Steel Ltd.	0.02		0.02
Nifty Index 24-04-2025		8.37	8.37
Bank Nifty Index 24-04-2025		4.22	4.22
Tata Consultancy Services Ltd.-24-Apr-25		0.80	0.80
Total	**73.64**	**9.52**	**83.16**
Foreign Equityshares			
Cognizant Technology Solutions Corporation	1.67		
Epam Systems Inc	0.71		
Total	**2.38**		
Commercial Papers			
L&T Metro Rail (Hyderabad) Ltd.	1.38		
Total	**1.38**		
Certificate Of Deposits			
Bank Of India	2.33		
Small Industries Development Bank Of India	1.11		
Canara Bank	0.68		
Axis Bank Ltd.	0.68		
HDFC Bank Ltd.	0.17		
Total	**4.97**		
Non Convertible Debentures			
HDFC Bank Ltd.	1.07		
National Bank For Agriculture And Rural Development	0.24		
Total	**1.31**		
Treasury Bills			
91 Day T-Bill 24.04.25	1.65		
91 Day T-Bill 08.05.25	1.41		
91 Day T-Bill 10.04.25	0.95		
182 Day T-Bill 12.06.25	0.58		
91 Day T-Bill 03.04.25	0.24		
182 Day T-Bill 05.06.25	0.21		
Total	**5.04**		
Real Estate Investment Trust			
Embassy Office Parks Reit	0.90		
Total	**0.90**		
Cash, Cash Equivalents And Others	**0.86**		
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	29.97
Oil, Gas & Consumable Fuels	9.60
Information Technology	7.70
Healthcare	7.20
Sovereign	5.04
Fast Moving Consumer Goods	4.79
Metals & Mining	3.52
Automobile And Auto Components	3.13
Power	2.97
Telecommunication	2.96
Construction Materials	2.71
Capital Goods	2.04
Services	1.95
Realty	1.38
Construction	1.28
Consumer Durables	1.27
Consumer Services	0.94
Chemicals	0.77
Textiles	0.40
Derivatives	9.52
Cash, Cash Equivalents And Others	0.86

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





The risk of the scheme is Very High

SBI Contra Fund
This product is suitable for investors who are seeking^:
- Long term capital appreciation.
- Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.

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

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)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 28,459.06 Crores
- **AUM as on March 31, 2025**
  ₹ 29,416.39 Crores
- **Fund Manager: Mr. Saurabh Pant**
  Managing Since:
  Mr. Saurabh Pant Sep-2016
  Total Experience
  Mr. Saurabh Pant Over 16 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' 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#	: 13.13%
Beta#	: 0.83
Sharpe Ratio#	: 0.65
Portfolio Turnover*	
Equity Turnover	: 0.28
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: FBIL Overnight Mibor rate (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	258.0737
Reg-Plan-Growth	571.2289
Dir-Plan-IDCW	322.1904
Dir-Plan-Growth	618.1466

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.

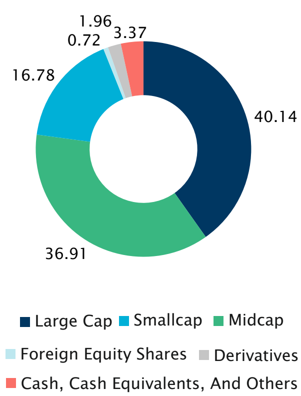
PORTFOLIO

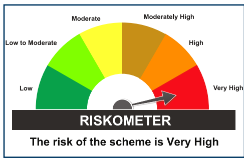
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
HDFC Bank Ltd.	8.18		8.18
Kotak Mahindra Bank Ltd.	4.13		4.13
Axis Bank Ltd.	3.45		3.45
Reliance Industries Ltd.	3.29		3.29
Shree Cement Ltd.	3.01		3.01
Abbott India Ltd.	2.87		2.87
ICICI Bank Ltd.	2.68		2.68
HDFC Asset Management Co. Ltd.	2.61		2.61
Alkem Laboratories Ltd.	2.45		2.45
State Bank Of India	2.41		2.41
Muthoot Finance Ltd.	2.18		2.18
Berger Paints India Ltd.	2.18		2.18
Infosys Ltd.	2.03		2.03
Torrent Power Ltd.	2.01		2.01
Ashok Leyland Ltd.	1.87		1.87
Page Industries Ltd.	1.76		1.76
Jubilant Foodworks Ltd.	1.72		1.72
Divi'S Laboratories Ltd.	1.63		1.63
Jindal Steel & Power Ltd.	1.57		1.57
Gland Pharma Ltd.	1.57		1.57
Hindalco Industries Ltd.	1.55		1.55
Hindustan Unilever Ltd.	1.54		1.54
Bharat Forge Ltd.	1.45		1.45
Tata Consultancy Services Ltd.	1.40		1.40
Larsen & Toubro Ltd.	1.39		1.39
Coforge Ltd.	1.38		1.38
ZF Commercial Vehicle Control Systems India Ltd.	1.28		1.28
Emami Ltd.	1.28		1.28
Balkrishna Industries Ltd.	1.28		1.28
Indus Towers Ltd.	1.21		1.21
National Aluminium Company Ltd.	1.19		1.19
Bharti Airtel Ltd.	1.18		1.18
Laurus Labs Ltd.	1.17		1.17
Blue Star Ltd.	1.15		1.15
Godrej Consumer Products Ltd.	1.14		1.14
United Breweries Ltd.	1.05		1.05
UNO Minda Ltd.	1.04		1.04
Sundram Fasteners Ltd.	1.01		1.01
Maruti Suzuki India Ltd.	1.00		1.00
FSN E-Commerce Ventures Ltd.	1.00		1.00
AMI Organics Ltd.	0.96		0.96
ACC Ltd.	0.90		0.90
Cholamandalam Financial Holdings Ltd.	0.89		0.89
Tega Industries Ltd.	0.81		0.81
GR Infra Projects Ltd.	0.80		0.80
Kajaria Ceramics Ltd.	0.78		0.78
Ingersoll Rand (India) Ltd.	0.75		0.75
LTI Mindtree Ltd.	0.72		0.72
Delhivery Ltd.	0.65		0.65
Tata Steel Ltd.	0.58		0.58
Dr. Lal Path Labs Ltd.	0.55		0.55
Honeywell Automation India Ltd.	0.54		0.54
Timken India Ltd.	0.52		0.52
Hatsun Agro Product Ltd.	0.50		0.50
Nuvoco Vistas Corporation Ltd.	0.49		0.49
Neogen Chemicals Ltd.	0.49		0.49
Ganesha Ecosphere Ltd.	0.49		0.49
Tube Investments Of India Ltd.	0.45		0.45
Mankind Pharma Ltd.	0.44		0.44
Wipro Ltd.	0.36		0.36
Bank Of India	0.36		0.36
Sheela Foam Ltd.	0.35		0.35
Motherson Sumi Wiring India Ltd.	0.35		0.35
Privi Speciality Chemicals Ltd.	0.32		0.32
Gujarat State Petronet Ltd.	0.30		0.30
Bank Of Baroda	0.27	0.47	0.74
Sona Blw Precision Forgings Ltd.	0.26		0.26
Relaxo Footwears Ltd.	0.21		0.21
Jindal Stainless Ltd.	0.19		0.19
Lemon Tree Hotels Ltd.	0.18		0.18
Finolex Industries Ltd.	0.08		0.08
Nifty Index 24-04-2025		1.49	1.49
Total	**93.83**	**1.96**	**95.79**
Foreign Equityshares			
Epam Systems Inc	0.72		
Total	**0.72**		
Treasury Bills			
182 Day T-Bill 05.06.25	0.12		
Total	**0.12**		
Cash, Cash Equivalents And Others	**3.37**		
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	27.16
Healthcare	11.64
Automobile And Auto Components	8.12
Information Technology	6.61
Fast Moving Consumer Goods	5.51
Metals & Mining	5.08
Consumer Durables	4.67
Capital Goods	4.57
Construction Materials	4.40
Oil, Gas & Consumable Fuels	3.59
Consumer Services	2.90
Telecommunication	2.39
Textiles	2.25
Construction	2.19
Power	2.01
Chemicals	0.81
Services	0.65
Sovereign	0.12
Derivatives	1.96
Cash, Cash Equivalents And Others	3.37

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

EQUITY–FOCUSED FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 33,952.59 Crores
- **AUM as on March 31, 2025**
  ₹ 35,253.14 Crores
- **Fund Manager: Mr. R. Srinivasan**
  Managing Since:
  Mr. R. Srinivasan May-2009
- **Total Experience:**
  Mr. R. Srinivasan Over 30 years
- **First Tier Benchmark:** 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' 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#	: 12.09%
Beta#	: 0.73
Sharpe Ratio#	: 0.39
Portfolio Turnover*	
Equity Turnover	: 0.39
Total Turnover	: 0.40

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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) ain terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	59.6237
Reg-Plan-Growth	325.9750
Dir-Plan-IDCW	88.9715
Dir-Plan-Growth	365.1010

LAST IDCW

Face value: ₹10

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

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

PORTFOLIO

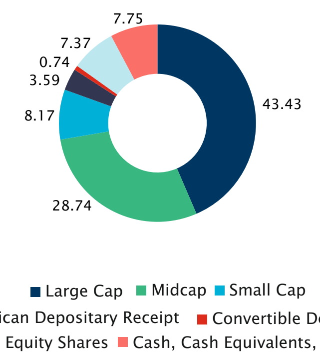
Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	7.78
Kotak Mahindra Bank Ltd.	5.54
Bharti Airtel Ltd.	5.14
Solar Industries India Ltd.	4.47
Muthoot Finance Ltd.	4.29
ICICI Bank Ltd.	4.21
State Bank Of India	4.16
Bajaj Finance Ltd.	4.08
Divi'S Laboratories Ltd.	3.77
Procter & Gamble Hygiene And Health Care Ltd.	3.67
Jubilant Foodworks Ltd.	3.66
Shree Cement Ltd.	3.20
Eicher Motors Ltd.	3.19
Torrent Power Ltd.	2.95
ZF Commercial Vehicle Control Systems India Ltd.	2.58
Hatsun Agro Product Ltd.	2.46
Thermax Ltd.	2.37
Adani Ports And Special Economic Zone Ltd.	2.35
Page Industries Ltd.	2.30
Samvardhana Motherson International Ltd.	2.19

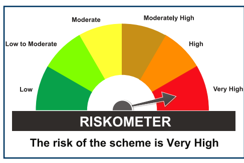
Stock Name	(%) Of Total AUM
Brainbees Solutions Ltd.	1.98
Sona Blw Precision Forgings Ltd.	1.83
Relaxo Footwears Ltd.	1.15
Bajaj Finserv Ltd.	1.02
Total	**80.34**
Foreign Equityshares	
Alphabet Inc.	4.13
Epam Systems Inc	3.24
Total	**7.37**
American Depositary Receipt	
Lonza Group	3.59
Total	**3.59**
Convertible Debentures	
Samvardhana Motherson International Ltd.	0.74
Total	**0.74**
Treasury Bills	
182 Day T-Bill 05.06.25	0.21
Total	**0.21**
Cash, Cash Equivalents And Others	**7.75**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.08
Automobile And Auto Components	10.53
Information Technology	7.37
Healthcare	7.36
Fast Moving Consumer Goods	6.13
Consumer Services	5.64
Telecommunication	5.14
Chemicals	4.47
Construction Materials	3.20
Power	2.95
Capital Goods	2.37
Services	2.35
Textiles	2.30
Consumer Durables	1.15
Sovereign	0.21
Cash, Cash Equivalents And Others	7.75

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 20,304.06 Crores
- **AUM as on March 31, 2025**
  ₹ 20,890.26 Crores
- **Fund Manager: Mr. Bhavin Vithlani**
  Managing Since:
  Mr. Bhavin Vithlani (w.e.f. April 2024)
  Total Experience:
  Mr. Bhavin Vithlani Over 19 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' 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#	: 14.36%
Beta#	: 0.78
Sharpe Ratio#	: 0.68
Portfolio Turnover*	
Equity Turnover	: 0.38
Total Turnover	: 0.58

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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	89.5754
Reg-Plan-Growth	219.2178
Dir-Plan-IDCW	138.9567
Dir-Plan-Growth	245.1002

LAST IDCW

Face value: ₹10

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

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

PORTFOLIO

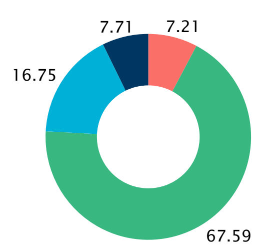
Stock Name	(%) Of Total AUM
Equity Shares	
Bajaj Finance Ltd.	3.43
Torrent Power Ltd.	3.35
Shree Cement Ltd.	3.29
Sundaram Finance Ltd.	3.26
CRISIL Ltd.	3.20
Max Healthcare Institute Ltd.	2.89
Mahindra & Mahindra Financial Services Ltd.	2.71
K.P.R. Mill Ltd.	2.60
Schaeffler India Ltd.	2.59
The Federal Bank Ltd.	2.49
AIA Engineering Ltd.	2.41
Jubilant Foodworks Ltd.	2.39
Glaxosmithkline Pharmaceuticals Ltd.	2.34
L&T Technology Services Ltd.	2.15
Thermax Ltd.	2.10
Honeywell Automation India Ltd.	2.10
Berger Paints India Ltd.	2.05
Page Industries Ltd.	1.96
Bharat Forge Ltd.	1.96
Carborundum Universal Ltd.	1.89
HDFC Bank Ltd.	1.84
Jk Cement Ltd.	1.83
Dalmia Bharat Ltd.	1.79
Jupiter Life Line Hospitals Ltd.	1.75
Procter & Gamble Hygiene And Health Care Ltd.	1.65
Tata Elxsi Ltd.	1.62
Grindwell Norton Ltd.	1.62
Indus Towers Ltd.	1.60
Alkem Laboratories Ltd.	1.60
The Phoenix Mills Ltd.	1.57
Mankind Pharma Ltd.	1.47
Voltas Ltd.	1.40
The Indian Hotels Company Ltd.	1.32

Stock Name	(%) Of Total AUM
Sundram Fasteners Ltd.	1.31
Hindustan Petroleum Corporation Ltd.	1.29
FSN E-Commerce Ventures Ltd.	1.29
Motherson Sumi Wiring India Ltd.	1.25
Tube Investments Of India Ltd.	1.19
Sanofi India Ltd.	1.16
Oberoi Realty Ltd.	1.16
Biocon Ltd.	1.14
Sheela Foam Ltd.	1.10
Hatsun Agro Product Ltd.	1.02
Indian Energy Exchange Ltd.	1.01
HDFC Asset Management Co. Ltd.	0.96
Coromandel International Ltd.	0.95
Torrent Pharmaceuticals Ltd.	0.84
Sona Blw Precision Forgings Ltd.	0.79
Pi Industries Ltd.	0.66
Godrej Properties Ltd.	0.66
Sanofi Consumer Healthcare India Ltd.	0.53
Relaxo Footwears Ltd.	0.49
Nuvoco Vistas Corporation Ltd.	0.40
SKF India Ltd.	0.31
GO Digit General Insurance Ltd.	0.31
ICICI Lombard General Insurance Company Ltd.	0.01
Total	**92.05**
Treasury Bills	
91 Day T-Bill 24.04.25	0.36
91 Day T-Bill 05.06.25	0.24
182 Day T-Bill 05.06.25	0.14
Total	**0.74**
Cash, Cash Equivalents And Others	**7.21**
Grand Total	**100.00**

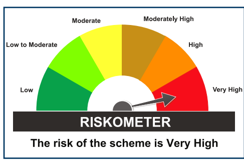
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.22
Healthcare	13.72
Capital Goods	10.43
Automobile And Auto Components	9.09
Construction Materials	7.31
Consumer Durables	5.04
Consumer Services	5.00
Textiles	4.56
Information Technology	3.77
Realty	3.39
Power	3.35
Fast Moving Consumer Goods	2.67
Chemicals	1.61
Telecommunication	1.60
Oil, Gas & Consumable Fuels	1.29
Sovereign	0.74
Cash, Cash Equivalents And Others	7.21

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



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.

EQUITY-THEMATIC FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹5,939.47 Crores
- **AUM as on March 31, 2025**
  ₹5,973.35 Crores
- **Fund Manager: Mr. Tanmaya Desai**
  Managing Since:
  Mr. Tanmaya Desai (w.e.f. Feb 2025)
  Total Experience:
  Mr. Tanmaya Desai Over 15 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' 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#	: 11.82%
Beta#	: 0.62
Sharpe Ratio#	: 0.02
Portfolio Turnover*	
Equity Turnover	: 0.52
Total Turnover	: 0.54

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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	103.3056
Reg-Plan-Growth	338.1613
Dir-Plan-IDCW	132.7265
Dir-Plan-Growth	371.8195

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

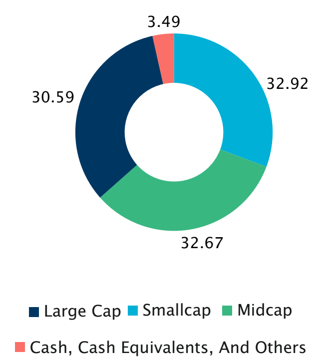
Stock Name	(%) Of Total AUM
Equity Shares	
Hindustan Unilever Ltd.	5.29
Abbott India Ltd.	5.14
Maruti Suzuki India Ltd.	4.82
Procter & Gamble Hygiene And Health Care Ltd.	4.78
United Breweries Ltd.	4.69
Divi'S Laboratories Ltd.	4.54
Garware Technical Fibres Ltd.	4.45
AIA Engineering Ltd.	4.43
Sun Pharmaceutical Industries Ltd.	4.36
Infosys Ltd.	4.31
Aether Industries Ltd.	4.31
Gokaldas Exports Ltd.	4.05
Colgate Palmolive (India) Ltd.	3.92
CCL Products (India) Ltd.	3.85
Grindwell Norton Ltd.	2.84
ZF Commercial Vehicle Control Systems India Ltd.	2.83
Honeywell Automation India Ltd.	2.82
Sona Blw Precision Forgings Ltd.	2.70
Nazara Technologies Ltd.	2.67
Bharat Forge Ltd.	2.15

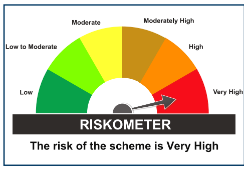
Stock Name	(%) Of Total AUM
Hyundai Motor India Ltd.	2.14
Britannia Industries Ltd.	2.07
Lupin Ltd.	2.04
CSB Bank Ltd.	2.04
Samvardhana Motherson International Ltd.	1.97
ESAB India Ltd.	1.90
Kennametal India Ltd.	1.58
Whirlpool Of India Ltd.	1.10
Nestle India Ltd.	1.09
GO Digit General Insurance Ltd.	0.91
Navin Fluorine International Ltd.	0.39
Total	**96.18**
Treasury Bills	
182 Day T-Bill 05.06.25	0.33
Total	**0.33**
Cash, Cash Equivalents And Others	**3.49**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	25.69
Automobile And Auto Components	16.61
Healthcare	16.08
Capital Goods	13.57
Textiles	8.50
Chemicals	4.70
Information Technology	4.31
Financial Services	2.95
Media, Entertainment & Publication	2.67
Consumer Durables	1.10
Sovereign	0.33
Cash, Cash Equivalents And Others	3.49

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹29,924.79 Crores
- **AUM as on March 31, 2025**
  ₹ 30,074.36 Crores
- **Fund Manager: Mr. R. Srinivasan, Mr. Mohan Lal**
  Managing Since:
  Mr. R. Srinivasan Nov - 2013
  Mr. Mohan Lal May - 2024
  Total Experience:
  Mr. R. Srinivasan Over 30 years
  Mr. Mohan Lal Over 17 years
- **First Tier Benchmark:**
  BSE 250 Small Cap Index TRI
- **Exit Load:** For exit within one year from the date of allotment -1%
  For exit after one year from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Fresh registration through SIP/STP-in on or after February 04, 2021 in the Scheme will be capped at ₹25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies. The caps for various frequencies will be as under:
  Daily SIP/STP-in: ₹1,250,
  Weekly SIP/STP-in: ₹6,250,
  Monthly SIP/STP-in: ₹25,000,
  Quarterly SIP/STP-in: ₹75,000
  All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme. Kindly refer notice cum addendum dated February 03, 2021 for further details.
- **Minimum Investment and Additional Investment:**
  Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice in terms of notice cum addendum dated September 04, 2020.

Quantitative Data

Standard Deviation#	: 15.18%
Beta#	: 0.73
Sharpe Ratio#	: 0.54
Portfolio Turnover*	
Equity Turnover	: 0.20
Total Turnover	: 0.79

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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	92.4190
Reg-Plan-Growth	156.4350
Dir-Plan-IDCW	121.8767
Dir-Plan-Growth	178.5628

LAST IDCW

Face value: ₹10

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

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

PORTFOLIO

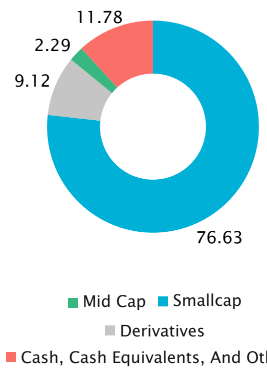
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
Doms Industries Ltd.	3.08		3.08
Chalet Hotels Ltd.	2.58		2.58
SBFC Finance Ltd.	2.56		2.56
Krishna Institute Of Medical Sciences Ltd.	2.56		2.56
Kalpataru Projects International Ltd.	2.50		2.50
E.I.D-Parry (India) Ltd.	2.38		2.38
Blue Star Ltd.	2.29		2.29
K.P.R. Mill Ltd.	2.26		2.26
CMS Info Systems Ltd.	2.25		2.25
Cholamandalam Financial Holdings Ltd.	2.23		2.23
City Union Bank Ltd.	2.12		2.12
Finolex Industries Ltd.	2.02		2.02
V-Guard Industries Ltd.	1.96		1.96
Balrampur Chini Mills Ltd.	1.95		1.95
Deepak Fertilizers And Petrochemicals Corporation Ltd.	1.87		1.87
Aptus Value Housing Finance India Ltd.	1.87		1.87
Triveni Turbine Ltd.	1.80		1.80
Ratnamani Metals & Tubes Ltd.	1.79		1.79
Carborundum Universal Ltd.	1.63		1.63
Westlife Foodworld Ltd.	1.59		1.59
Elgi Equipments Ltd.	1.56		1.56
Chemplast Sanmar Ltd.	1.55		1.55
Lemon Tree Hotels Ltd.	1.45		1.45
Brigade Enterprises Ltd.	1.40		1.40
Dodla Dairy Ltd.	1.38		1.38
Happiest Minds Technologies Ltd.	1.35		1.35
ESAB India Ltd.	1.32		1.32
Sundram Fasteners Ltd.	1.30		1.30
Indian Energy Exchange Ltd.	1.23		1.23
Ahluwalia Contracts (India) Ltd.	1.20		1.20
Navin Fluorine International Ltd.	1.14		1.14
TTK Prestige Ltd.	1.13		1.13

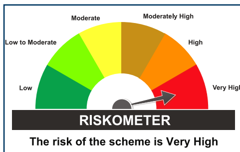
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
ZF Commercial Vehicle Control Systems India Ltd.	1.09		1.09
HEG Ltd.	1.09		1.09
CSB Bank Ltd.	1.08		1.08
Indiamart Intermesh Ltd.	0.96		0.96
Happy Forgings Ltd.	0.94		0.94
Anandrathi Wealth Ltd.	0.93		0.93
Hatsun Agro Product Ltd.	0.92		0.92
GR Infra Projects Ltd.	0.91		0.91
Vedant Fashions Ltd.	0.88		0.88
Hawkins Cookers Ltd.	0.87		0.87
Fine Organic Industries Ltd.	0.87		0.87
Thangamayil Jewellery Ltd.	0.84		0.84
Knr Constructions Ltd.	0.84		0.84
Electronics Mart India Ltd.	0.79		0.79
Go Fashion (India) Ltd.	0.76		0.76
Archean Chemical Industries Ltd.	0.74		0.74
Sheela Foam Ltd.	0.72		0.72
Sansera Engineering Ltd.	0.70		0.70
Karur Vysya Bank Ltd.	0.52		0.52
Star Cement Ltd.	0.51		0.51
V-Mart Retail Ltd.	0.48		0.48
Vst Industries Ltd.	0.43		0.43
PVR Inox Ltd.	0.42		0.42
Rossari Biotech Ltd.	0.40		0.40
Rajratan Global Wire Ltd.	0.36		0.36
Relaxo Footwears Ltd.	0.24		0.24
Ajax Engineering Ltd.	0.23		0.23
ACME Solar Holdings Ltd.	0.10		0.10
Nifty Index 24-04-2025		9.12	9.12
Total	**78.92**	**9.12**	**88.04**
Treasury Bills			
182 Day T-Bill 05.06.25	0.18		
Total	**0.18**		
Cash, Cash Equivalents And Others	**11.78**		
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	12.54
Capital Goods	12.38
Fast Moving Consumer Goods	10.14
Consumer Services	9.49
Consumer Durables	8.05
Chemicals	6.57
Construction	5.45
Automobile And Auto Components	3.45
Healthcare	2.56
Textiles	2.26
Services	2.25
Realty	1.40
Information Technology	1.35
Construction Materials	0.51
Media, Entertainment & Publication	0.42
Sovereign	0.18
Power	0.10
Derivatives	9.12
Cash, Cash Equivalents And Others	11.78

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 26,867.21 Crores
- **AUM as on March 31, 2025**
  ₹ 27,730.33 Crores
- **Fund Manager: Mr. Dinesh Balachandran**
  Managing Since:
  Mr. Dinesh Balachandran Sep-2016
  Total Experience:
  Mr. Dinesh Balachandran Over 21 years
- **First Tier Benchmark:** BSE 500 (TRI)
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Minimum amount for SIP ₹500 & in multiples of ₹500
  Minimum Installments: The Scheme offers Daily - 12 SIP; Weekly, Monthly, Quarterly, Semi-Annual and Annual - 6 SIP
- **Minimum Investment**
  ₹ 500 & in multiples of ₹ 500
- **Additional Investment**
  ₹ 500 & in multiples of ₹ 500
  (subject to lock in period of 3 years from the date of allotment).

Quantitative Data

Standard Deviation#	: 14.48%
Beta#	: 0.95
Sharpe Ratio#	: 1.03
Portfolio Turnover*	
Equity Turnover	: 0.19
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 (7.20% as on 28th March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	82.8674
Reg-Plan-Growth	408.7368
Dir-Plan-IDCW	109.1921
Dir-Plan-Growth	440.8447

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.

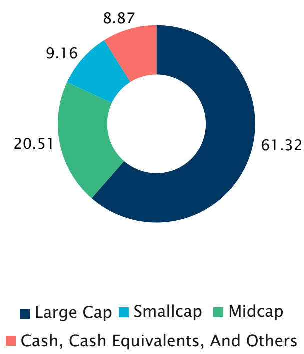
PORTFOLIO

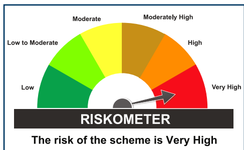
Stock Name	(%) Of Total AUM
Equity Shares	
HDFC Bank Ltd.	9.42
Reliance Industries Ltd.	5.18
ICICI Bank Ltd.	3.61
Bharti Airtel Ltd.	3.48
Tata Steel Ltd.	3.21
Torrent Power Ltd.	3.01
State Bank Of India	2.60
Axis Bank Ltd.	2.57
Mahindra & Mahindra Ltd.	2.42
Kotak Mahindra Bank Ltd.	2.31
Cipla Ltd.	2.28
Hexaware Technologies Ltd.	2.25
ITC Ltd.	2.13
Lupin Ltd.	1.97
Tata Consultancy Services Ltd.	1.95
Tata Motors Ltd.	1.94
Tech Mahindra Ltd.	1.93
Infosys Ltd.	1.89
Mahindra & Mahindra Financial Services Ltd.	1.86
Cummins India Ltd.	1.83
AIA Engineering Ltd.	1.79
GAIL (India) Ltd.	1.75
Wipro Ltd.	1.54
Sundaram Clayton Ltd.	1.53
Oil & Natural Gas Corporation Ltd.	1.51
HDFC Asset Management Co. Ltd.	1.47
FSN E-Commerce Ventures Ltd.	1.42
ICICI Prudential Life Insurance Company Ltd.	1.41
Bharat Petroleum Corporation Ltd.	1.40
Hindalco Industries Ltd.	1.22
Petronet LNG Ltd.	1.21
Fortis Healthcare Ltd.	1.03
United Breweries Ltd.	0.88
Godrej Consumer Products Ltd.	0.84
TVS Holdings Ltd.	0.83
Punjab National Bank	0.79
Grindwell Norton Ltd.	0.75
GE Vernova T&D India Ltd.	0.73
Jubilant Foodworks Ltd.	0.72
Shree Cement Ltd.	0.71
Coforge Ltd.	0.70
Mahindra Lifespace Developers Ltd.	0.68
Life Insurance Corporation Of India	0.68
Rallis India Ltd.	0.67
Prism Johnson Ltd.	0.63
Sun Pharmaceutical Industries Ltd.	0.60
Equitas Small Finance Bank Ltd.	0.60
Chemplast Sanmar Ltd.	0.58
Delhivery Ltd.	0.56
Medplus Health Services Ltd.	0.47
Heidelbergcement India Ltd.	0.47
Swiggy Ltd.	0.43
Kajaria Ceramics Ltd.	0.43
Berger Paints India Ltd.	0.40
Larsen & Toubro Ltd.	0.38
ACC Ltd.	0.36
Sanofi India Ltd.	0.31
Sanofi Consumer Healthcare India Ltd.	0.26
Sheela Foam Ltd.	0.23
Timken India Ltd.	0.16
LTI Mindtree Ltd.	0.02
Total	**90.99**
Treasury Bills	
182 Day T-Bill 05.06.25	0.14
Total	**0.14**
Cash, Cash Equivalents And Others	**8.87**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	28.15
Oil, Gas & Consumable Fuels	11.05
Information Technology	10.28
Healthcare	6.45
Automobile And Auto Components	5.89
Capital Goods	5.26
Metals & Mining	4.43
Fast Moving Consumer Goods	3.85
Telecommunication	3.48
Consumer Services	3.04
Power	3.01
Construction Materials	2.17
Chemicals	1.25
Consumer Durables	1.06
Realty	0.68
Services	0.56
Construction	0.38
Sovereign	0.14
Cash, Cash Equivalents And Others	8.87

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.

EQUITY- SECTORAL FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI HEALTHCARE OPPORTUNITIES FUND

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	258.9352
Reg-Plan-Growth	411.0425
Dir-Plan-IDCW	326.0031
Dir-Plan-Growth	469.2238

LAST IDCW

Face value: ₹10

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

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

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹3,501.53 Crores
- **AUM as on March 31, 2025**
  ₹3,610.51Crores
- **Fund Manager: Mr. Tanmaya Desai**
  Managing Since:
  Mr. Tanmaya Desai Jun-2011
  Total Experience:
  Mr. Tanmaya Desai Over 15 years
- **First Tier Benchmark:** BSE HEALTHCARE (TRI)
- **Exit Load:** For exit within 15 Days from the date of allotment - 0.50%; For exit after 15 Days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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#	: 14.92%
Beta#	: 0.85
Sharpe Ratio#	: 0.98
Portfolio Turnover*	
Equity Turnover	: 0.26
Total Turnover	: 0.26

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 (7.20% as on 31st March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

PORTFOLIO

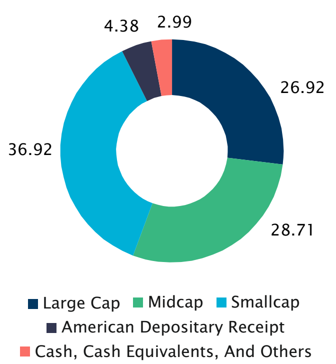
Stock Name	(%) Of Total AUM
Equity Shares	
Sun Pharmaceutical Industries Ltd.	13.45
Max Healthcare Institute Ltd.	6.68
Divi'S Laboratories Ltd.	6.00
Cipla Ltd.	4.79
Lupin Ltd.	4.72
Mankind Pharma Ltd.	3.76
Krishna Institute Of Medical Sciences Ltd.	3.72
Jupiter Life Line Hospitals Ltd.	3.54
AMI Organics Ltd.	3.38
Polymedicure Ltd.	3.36
Fortis Healthcare Ltd.	3.33
Aether Industries Ltd.	3.22
Laurus Labs Ltd.	3.06
Abbott India Ltd.	3.06
Aster Dm Healthcare Ltd.	2.95
Alkem Laboratories Ltd.	2.70
Torrent Pharmaceuticals Ltd.	2.68
Aurobindo Pharma Ltd.	2.57
Rainbow Children'S Medicare Ltd.	2.48

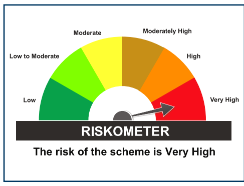
Stock Name	(%) Of Total AUM
Gland Pharma Ltd.	2.40
Biocon Ltd.	1.89
Suven Pharmaceuticals Ltd.	1.72
Vijaya Diagnostic Centre Ltd.	1.67
Concord Biotech Ltd.	1.29
Pfizer Ltd.	1.11
Akums Drugs & Pharmaceuticals Ltd.	1.09
Sanofi Consumer Healthcare India Ltd.	1.00
Gufic Biosciences Ltd.	0.93
Total	**92.55**
American Depositary Receipt	
Lonza Group	4.38
Total	**4.38**
Treasury Bills	
182 Day T-Bill 05.06.25	0.08
Total	**0.08**
Cash, Cash Equivalents And Others	**2.99**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	93.71
Chemicals	3.22
Sovereign	0.08
Cash, Cash Equivalents And Others	2.99

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.

EQUITY- SECTORAL FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI BANKING & FINANCIAL SERVICES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in Banking and Financial Services sector.
- **Date of Allotment:** 26/02/2015
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 6,730.85 Crores
- **AUM as on March 31, 2025**
  ₹ 7,111.34 Crores
- **Fund Manager: Mr. Milind Agrawal**
  Managing Since:
  Mr. Milind Agrawal Aug-2019
  Total Experience:
  Mr. Milind Agrawal Over 10 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 6months or Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12months
  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#	: 13.58%
Beta#	: 0.83
Sharpe Ratio#	: 0.75
Portfolio Turnover*	
Equity Turnover	: 1.33
Total Turnover	: 2.81

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 (7.20% as on 31st March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	34.7088
Reg-Plan-Growth	38.6491
Dir-Plan-IDCW	38.4540
Dir-Plan-Growth	43.0207

LAST IDCW

Face value: ₹10

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

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

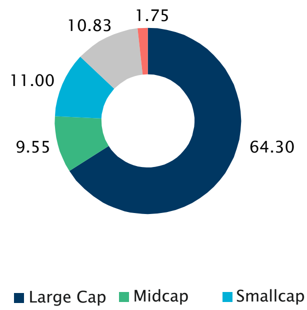
PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
HDFC Bank Ltd.	26.00		26.00
ICICI Bank Ltd.	14.29		14.29
Kotak Mahindra Bank Ltd.	9.74		9.74
Axis Bank Ltd.	9.74		9.74
SBI Cards & Payment Services Ltd.	2.52		2.52
Cholamandalam Financial Holdings Ltd.	2.35		2.35
Aptus Value Housing Finance India Ltd.	2.27		2.27
Nippon Life India Asset Management Ltd.	2.17		2.17
Bank Of India	2.14		2.14
State Bank Of India	1.90	2.45	4.35
Muthoot Finance Ltd.	1.75		1.75
Power Finance Corporation Ltd.	1.66	0.76	2.42
Karur Vysya Bank Ltd.	1.58		1.58
City Union Bank Ltd.	1.17		1.17
Manappuram Finance Ltd.	0.98		0.98
ICRA Ltd.	0.88		0.88
Care Ratings Ltd.	0.84		0.84
Bank Of Baroda	0.75	0.94	1.69
CRISIL Ltd.	0.72		0.72
Can Fin Homes Ltd.	0.55		0.55
SBFC Finance Ltd.	0.38		0.38
Aditya Birla Capital Ltd.	0.25		0.25
HDFC Life Insurance Company Ltd.	0.22	0.55	0.77
Bank Nifty Index 24-04-2025		4.92	4.92
REC Ltd.-24-Apr-25		1.21	1.21
Total	**84.85**	**10.83**	**95.68**
Treasury Bills			
91 Day T-Bill 19.06.25	2.50		
182 Day T-Bill 05.06.25	0.07		
Total	**2.57**		
Cash, Cash Equivalents And Others	**1.75**		
Grand Total	**100.00**		

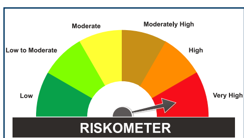
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	84.85
Sovereign	2.57
Derivatives	10.83
Cash, Cash Equivalents And Others	1.75

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



The risk of the scheme is Very High

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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI PSU FUND

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	29.8939
Reg-Plan-Growth	29.8973
Dir-Plan-IDCW	32.7685
Dir-Plan-Growth	32.8165

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

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 4,519.73 Crores
- **AUM as on March 31, 2025**
  ₹ 4,788.77 Crores
- **Fund Manager: Mr. Rohit Shimpi**
  Managing Since:
  Mr. Rohit Shimpi June 2024
  Total Experience:
  Mr. Rohit Shimpi Over 18 years
- **First Tier Benchmark:** BSE PSU (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment - 0.50%
  For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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#	: 23.03%
Beta#	: 0.97
Sharpe Ratio#	: 0.99
Portfolio Turnover*	
Equity Turnover	: 0.27
Total Turnover	: 0.27

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 (7.20% as on 31st March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

PORTFOLIO

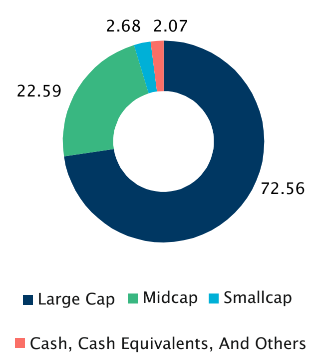
Stock Name	(%) Of Total AUM
Equity Shares	
State Bank Of India	13.82
GAIL (India) Ltd.	9.84
Power Grid Corporation Of India Ltd.	9.18
Bharat Electronics Ltd.	8.54
NTPC Ltd.	8.02
Bharat Petroleum Corporation Ltd.	5.64
Bank Of Baroda	5.25
NMDC Ltd.	4.01
General Insurance Corporation Of India	3.65
Oil India Ltd.	3.11
SBI Cards & Payment Services Ltd.	3.04
Petronet LNG Ltd.	2.51
Coal India Ltd.	2.29
Life Insurance Corporation Of India	2.19
SBI Life Insurance Co. Ltd.	1.91
REC Ltd.	1.90
National Aluminium Company Ltd.	1.83

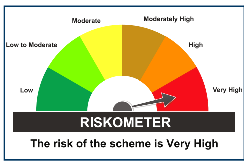
Stock Name	(%) Of Total AUM
Oil & Natural Gas Corporation Ltd.	1.78
Indian Bank	1.73
Bank Of India	1.68
Gujarat State Petronet Ltd.	1.61
Indian Oil Corporation Ltd.	1.14
Engineers India Ltd.	1.07
Punjab National Bank	1.06
Gujarat Gas Ltd.	1.03
Total	**97.83**
Treasury Bills	
182 Day T-Bill 05.06.25	0.10
Total	**0.10**
Cash, Cash Equivalents And Others	**2.07**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	36.23
Oil, Gas & Consumable Fuels	28.95
Power	17.20
Capital Goods	8.54
Metals & Mining	5.84
Construction	1.07
Sovereign	0.10
Cash, Cash Equivalents And Others	2.07

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 604.71 Crores
- **AUM as on March 31, 2025**
  ₹ 624.36 Crores
- **Fund Manager: Mr. Dinesh Balachandran**
  Managing Since:
  Mr. Dinesh Balachandran June-2024
  Total Experience:
  Mr. Dinesh Balachandran Over 21 years
- **First Tier Benchmark:**
  Nifty Commodities Index (TRI)
- **Exit Load:**
  For exit on or before 30 days from the date of allotment - 0.50%
  For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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#	: 17.70%
Beta#	: 0.79
Sharpe Ratio#	: 0.19
Portfolio Turnover*	
Equity Turnover	: 0.42
Total Turnover	: 0.42

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (7.20% as on 31st March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	53.8685
Reg-Plan-Growth	94.9040
Dir-Plan-IDCW	58.2774
Dir-Plan-Growth	102.4122

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.

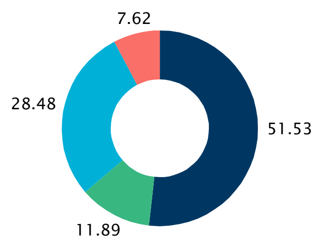
PORTFOLIO

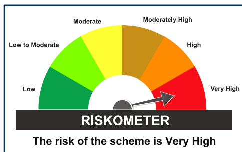
Stock Name	(%) Of Total AUM
Equity Shares	
Tata Steel Ltd.	9.33
Reliance Industries Ltd.	8.67
Ultratech Cement Ltd.	6.27
Oil & Natural Gas Corporation Ltd.	5.52
CESC Ltd.	5.10
Vedanta Ltd.	5.01
Power Grid Corporation Of India Ltd.	4.32
Coal India Ltd.	4.15
Balrampur Chini Mills Ltd.	3.95
Arvind Ltd.	3.84
CCL Products (India) Ltd.	3.78
Hindustan Petroleum Corporation Ltd.	3.46
JSW Steel Ltd.	3.41
Shyam Metalics And Energy Ltd.	3.12
Nuvoco Vistas Corporation Ltd.	2.96
Ambuja Cements Ltd.	2.80
Jindal Stainless Ltd.	2.35
Oil India Ltd.	2.32
Steel Authority Of India Ltd.	2.12
Indian Oil Corporation Ltd.	2.05
Neogen Chemicals Ltd.	1.78
NMDC Ltd.	1.64
Hindustan Copper Ltd.	1.43
Mangalore Chemicals & Fertilizers Ltd.	1.26
Sagar Cements Ltd.	1.06
Sanathan Textiles Ltd.	0.11
Aether Industries Ltd.	0.09
Total	**91.90**
Treasury Bills	
182 Day T-Bill 05.06.25	0.48
Total	**0.48**
Cash, Cash Equivalents And Others	**7.62**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	26.17
Metals & Mining	25.29
Construction Materials	13.09
Power	9.42
Fast Moving Consumer Goods	7.73
Textiles	3.95
Chemicals	3.13
Capital Goods	3.12
Sovereign	0.48
Cash, Cash Equivalents And Others	7.62

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

EQUITY– SECTORAL FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 28/03/2025
- **AAUM for the Month of March 2025**
  ₹4,513.22 Crores
- **AUM as on March 31, 2025**
  ₹ 4,680.97 Crores
- **Fund Manager: Mr. Bhavin Vithlani**
  Managing Since:
  Mr. Bhavin Vithlani Jan-2022
  Total Experience:
  Mr. Bhavin Vithlani Over 19 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 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#	: 15.62%
Beta#	: 0.85
Sharpe Ratio#	: 0.92
Portfolio Turnover*	
Equity Turnover	: 0.25
Total Turnover	: 0.25

Total Turnover = Equity + Debt + Derivatives
 # Source: CRISIL Fund Analyser
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
Risk Free rate: FBIL Overnight Mibor rate (7.20% as on 31st March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	40.8977
Reg-Plan-Growth	45.9741
Dir-Plan-IDCW	43.8147
Dir-Plan-Growth	49.5073

LAST IDCW

Face value: ₹10

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

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

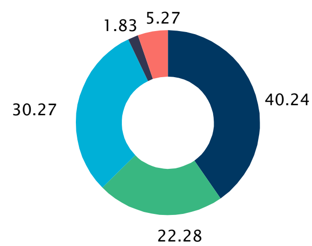
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Reliance Industries Ltd.	10.35
Larsen & Toubro Ltd.	8.21
Shree Cement Ltd.	6.52
Bharti Airtel Ltd.	5.55
Indian Energy Exchange Ltd.	5.26
Torrent Power Ltd.	4.44
Grindwell Norton Ltd.	3.62
AIA Engineering Ltd.	3.58
Indus Towers Ltd.	3.57
HDFC Bank Ltd.	3.36
GAIL (India) Ltd.	2.74
Ultratech Cement Ltd.	2.46
Bharat Petroleum Corporation Ltd.	2.38
Honeywell Automation India Ltd.	2.16
CRISIL Ltd.	2.01
Schaeffler India Ltd.	1.80
Ashoka Buildcon Ltd.	1.76
Pitti Engineering Ltd.	1.75
Nuvoco Vistas Corporation Ltd.	1.71
Kotak Mahindra Bank Ltd.	1.62
ESAB India Ltd.	1.61
Ahluwalia Contracts (India) Ltd.	1.58
Brigade Enterprises Ltd.	1.55
Carborundum Universal Ltd.	1.52
ICRA Ltd.	1.47
Prism Johnson Ltd.	1.45
Ajax Engineering Ltd.	1.42
Sobha Ltd.	1.35
Bank Of India	1.24
Rossari Biotech Ltd.	1.16
Delhivery Ltd.	1.14
Samhi Hotels Ltd.	0.75
Kennametal India Ltd.	0.61
Elin Electronics Ltd.	0.56
Container Corporation Of India Ltd.	0.53
Total	**92.79**
Treasury Bills	
182 Day T-Bill 05.06.25	0.11
Total	**0.11**
Infrastructure Investment Trust	
National Highways Infra Trust	1.83
Total	**1.83**
Cash, Cash Equivalents And Others	**5.27**
Grand Total	**100.00**

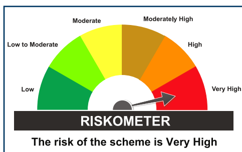
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Capital Goods	16.27
Oil, Gas & Consumable Fuels	15.47
Financial Services	14.96
Construction Materials	12.14
Construction	11.55
Telecommunication	9.12
Power	4.44
Services	3.50
Realty	2.90
Automobile And Auto Components	1.80
Chemicals	1.16
Consumer Services	0.75
Consumer Durables	0.56
Sovereign	0.11
Cash, Cash Equivalents And Others	5.27

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



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.

EQUITY–THEMATIC

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CONSUMPTION OPPORTUNITIES FUND

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme following consumption theme.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 28/03/2025
- **AAUM for the Month of March 2025**
  ₹ 2,826.73 Crores
- **AUM as on March 31, 2025**
  ₹ 2,903.68 Crores
- **Fund Manager: Mr. Ashit Desai**
  Managing Since:
  Mr. Ashit Desai (w.e.f. April 2024)
  Total Experience:
  Mr. Ashit Desai 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' 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#	: 14.83%
Beta#	: 0.83
Sharpe Ratio#	: 0.61
Portfolio Turnover*	
Equity Turnover	: 0.30
Total Turnover	: 0.34

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 (7.20% as on 31st March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	176.4315
Reg-Plan-Growth	293.0403
Dir-Plan-IDCW	234.6309
Dir-Plan-Growth	333.2871

LAST IDCW — Face value: ₹10

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

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

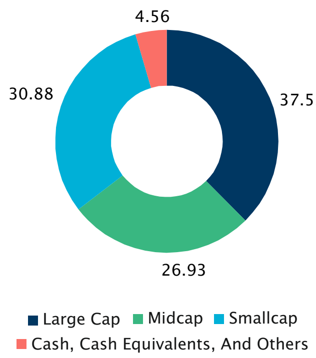
PORTFOLIO

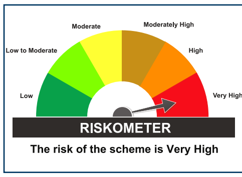
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
Bharti Airtel Ltd.	5.49		5.49
Ganesha Ecosphere Ltd.	5.41		5.41
Jubilant Foodworks Ltd.	4.89		4.89
Britannia Industries Ltd.	4.15		4.15
United Breweries Ltd.	4.05		4.05
Berger Paints India Ltd.	4.05		4.05
Hindustan Unilever Ltd.	3.70		3.70
Maruti Suzuki India Ltd.	3.57		3.57
ITC Ltd.	3.46		3.46
Page Industries Ltd.	2.97		2.97
Colgate Palmolive (India) Ltd.	2.88		2.88
Mahindra & Mahindra Ltd.	2.71		2.71
Eicher Motors Ltd.	2.69		2.69
Doms Industries Ltd.	2.48		2.48
Avenue Supermarts Ltd.	2.46		2.46
EIH Ltd.	2.42		2.42
Blue Star Ltd.	2.39		2.39
FSN E-Commerce Ventures Ltd.	2.13		2.13
TVS Motor Company Ltd.	2.09		2.09
United Spirits Ltd.	1.96		1.96
Voltas Ltd.	1.91		1.91
Brainbees Solutions Ltd.	1.90		1.90
Campus Activewear Ltd.	1.71		1.71
Sheela Foam Ltd.	1.54		1.54
Chalet Hotels Ltd.	1.52		1.52
Westlife Foodworld Ltd.	1.35		1.35
Whirlpool Of India Ltd.	1.32		1.32
Mrs. Bectors Food Specialities Ltd.	1.26		1.26
Hawkins Cookers Ltd.	1.21		1.21
Flair Writing Industries Ltd.	1.20		1.20
Godrej Consumer Products Ltd.	1.18		1.18
Trent Ltd.	1.10		1.10
TTK Prestige Ltd.	1.09		1.09
Titan Company Ltd.	1.05		1.05
Varun Beverages Ltd.	0.99		0.99
V-Guard Industries Ltd.	0.99		0.99
Vishal Mega Mart Ltd.	0.97		0.97
Tata Motors Ltd.	0.93		0.93
Hatsun Agro Product Ltd.	0.91		0.91
Stanley Lifestyles Ltd.	0.87		0.87
Dodla Dairy Ltd.	0.80		0.80
Go Fashion (India) Ltd.	0.78		0.78
Sula Vineyards Ltd.	0.75		0.75
Procter & Gamble Hygiene And Health Care Ltd.	0.69		0.69
Avanti Feeds Ltd.	0.63		0.63
Relaxo Footwears Ltd.	0.41		0.41
Restaurant Brands Asia Ltd.	0.33		0.33
Total	**95.34**		**95.34**
Treasury Bills			
182 Day T-Bill 05.06.25	0.10		
Total	**0.10**		
Cash, Cash Equivalents And Others	**4.56**		
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	31.09
Consumer Services	19.85
Consumer Durables	18.54
Automobile And Auto Components	11.99
Textiles	8.38
Telecommunication	5.49
Sovereign	0.10
Cash, Cash Equivalents And Others	4.56

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.

EQUITY– SECTORAL FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI TECHNOLOGY OPPORTUNITIES FUND

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	118.8278
Reg-Plan-Growth	197.3274
Dir-Plan-IDCW	159.1505
Dir-Plan-Growth	224.0723

LAST IDCW — Face value: ₹10

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

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

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in technology and technology related sectors.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 28/03/2025
- **AAUM for the Month of March 2025**
  ₹ 4,212.04 Crores
- **AUM as on March 31, 2025**
  ₹ 4,203.00 Crores
- **Fund Manager: Mr. Vivek Gedda**
  Managing Since:
  Mr. Vivek Gedda (w.e.f. April 2024)
  Total Experience:
  Mr. Vivek Gedda Over 13 years
- **First Tier Benchmark:** BSE Teck (TRI)
- **Exit Load:** For exit within 15 days from the date of allotment - 0.50%;
  For exit after 15 days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 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#	: 16.74%
Beta#	: 0.90
Sharpe Ratio#	: 0.12
Portfolio Turnover*	
Equity Turnover	: 0.29
Total Turnover	: 0.31

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 (7.20% as on 31st March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points
Note: Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

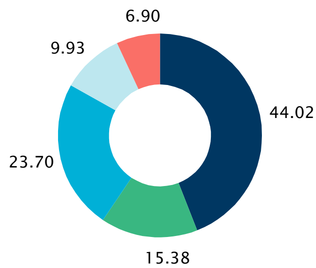
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Infosys Ltd.	18.68
Bharti Airtel Ltd.	11.96
Firstsource Solutions Ltd.	6.19
Coforge Ltd.	5.87
LTI Mindtree Ltd.	4.27
Zomato Ltd.	3.60
Tata Consultancy Services Ltd.	3.43
Persistent Systems Ltd.	2.89
Nazara Technologies Ltd.	2.84
Zinka Logistics Solutions Ltd.	2.83
PB Fintech Ltd.	2.65
Indiamart Intermesh Ltd.	1.95
Delhivery Ltd.	1.76
Tech Mahindra Ltd.	1.69
Route Mobile Ltd.	1.66
TBO Tek Ltd.	1.56
Hexaware Technologies Ltd.	1.46
Emudhra Ltd.	1.38
FSN E-Commerce Ventures Ltd.	1.28
Indegene Ltd.	1.23
NIIT Learning Systems Ltd.	1.08
PVR Inox Ltd.	0.87
L&T Technology Services Ltd.	0.74
Bharti Hexacom Ltd.	0.49
Swiggy Ltd.	0.39
Unicommerce Esolutions Ltd.	0.35
Total	**83.10**
Foreign Equityshares	
Cognizant Technology Solutions Corporation	3.96
Microsoft Corporation	2.90
Alphabet Inc.	1.76
Epam Systems Inc	1.31
Total	**9.93**
Treasury Bills	
182 Day T-Bill 05.06.25	0.07
Total	**0.07**
Cash, Cash Equivalents And Others	**6.90**
Grand Total	**100.00**

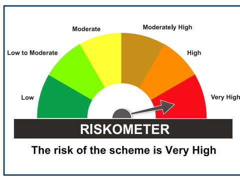
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	50.69
Telecommunication	14.11
Services	10.78
Consumer Services	9.86
Media, Entertainment & Publication	3.71
Financial Services	2.65
Healthcare	1.23
Sovereign	0.07
Cash, Cash Equivalents And Others	6.90

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Mid Cap ■ Small Cap
■ Foreign Equity Shares
■ Cash, Cash Equivalents, And Others



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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

Investment Objective

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

Fund Details

- **Type of Scheme**
  An Open Ended Equity Scheme following minimum variance theme
- **Date of Allotment:** 02/03/2019
- **Report As On:** 28/03/2025
- **AAUM for the Month of March 2025**
  ₹ 204.62 Crores
- **AUM as on March 31, 2025**
  ₹ 209.22 Crores
- **Fund Manager: Mr. Raviprakash Sharma**
  Managing Since:
  Mr. Raviprakash March-2019
  Total Experience:
  Mr. Raviprakash Over 24 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#	: 14.18%
Beta#	: 0.99
Sharpe Ratio#	: 0.45
Portfolio Turnover*	
Equity Turnover	: 0.29
Total Turnover	: 0.29

Total Turnover = Equity + Debt + Derivatives

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

Risk Free rate: FBIL Overnight Mibor rate (7.20% as on 31st March 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points

Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	22.4679
Reg-Plan-Growth	22.4643
Dir-Plan-IDCW	22.9634
Dir-Plan-Growth	22.9648

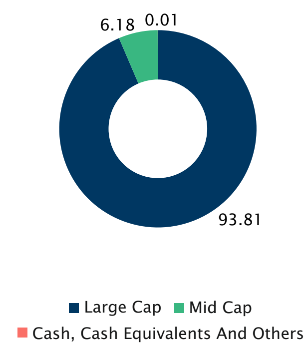
PORTFOLIO

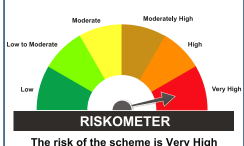
Stock Name	(%) Of Total AUM
Equity Shares	
Nestle India Ltd.	8.61
Hindustan Unilever Ltd.	8.02
Sun Pharmaceutical Industries Ltd.	7.77
Britannia Industries Ltd.	7.20
Tata Consultancy Services Ltd.	5.54
Apollo Hospitals Enterprise Ltd.	5.49
Dr. Reddy'S Laboratories Ltd.	4.71
ITC Ltd.	3.56
Cipla Ltd.	2.91
HCL Technologies Ltd.	1.99
ICICI Bank Ltd.	1.89
Tech Mahindra Ltd.	1.85
Bharti Airtel Ltd.	1.70
Kotak Mahindra Bank Ltd.	1.63
Bajaj Finance Ltd.	1.27
Bajaj Finserv Ltd.	1.24
JSW Steel Ltd.	1.23
Hindalco Industries Ltd.	1.20
Tata Steel Ltd.	1.17
HDFC Life Insurance Company Ltd.	1.16
SBI Life Insurance Co. Ltd.	1.14
Tata Consumer Products Ltd.	1.13
Shriram Finance Ltd.	1.13
NTPC Ltd.	1.11
Reliance Industries Ltd.	1.08
Grasim Industries Ltd.	1.08
HDFC Bank Ltd.	1.07
Coal India Ltd.	1.07
Bharat Electronics Ltd.	1.07
Axis Bank Ltd.	1.07
Eicher Motors Ltd.	1.06
Oil & Natural Gas Corporation Ltd.	1.05
Asian Paints Ltd.	1.05
Ultratech Cement Ltd.	1.03
Maruti Suzuki India Ltd.	1.02
State Bank Of India	1.01
Adani Ports And Special Economic Zone Ltd.	1.01
Larsen & Toubro Ltd.	0.99
Bharat Petroleum Corporation Ltd.	0.99
Power Grid Corporation Of India Ltd.	0.97
Titan Company Ltd.	0.95
Adani Enterprises Ltd.	0.94
Tata Motors Ltd.	0.93
Wipro Ltd.	0.91
Hero Motocorp Ltd.	0.91
Bajaj Auto Ltd.	0.91
Mahindra & Mahindra Ltd.	0.87
Infosys Ltd.	0.84
Trent Ltd.	0.77
Indusind Bank Ltd.	0.69
Total	**99.99**
Cash, Cash Equivalents And Others	**0.01**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Fast Moving Consumer Goods	28.52
Healthcare	20.88
Financial Services	13.30
Information Technology	11.13
Automobile And Auto Components	5.70
Metals & Mining	4.54
Oil, Gas & Consumable Fuels	4.19
Construction Materials	2.11
Power	2.08
Consumer Durables	2.00
Telecommunication	1.70
Capital Goods	1.07
Services	1.01
Construction	0.99
Consumer Services	0.77
Cash, Cash Equivalents And Others	0.01

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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.

FUND OF FUND

SBI INTERNATIONAL ACCESS – US EQUITY FoF

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	15.3451
Reg-Plan-Growth	15.3456
Dir-Plan-IDCW	15.8177
Dir-Plan-Growth	15.8176

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.

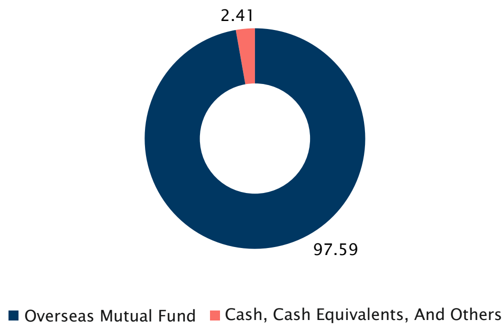
Fund Details

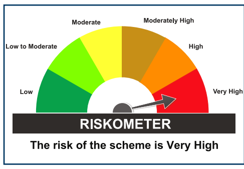
- **Type of Scheme**
  An open-ended fund of funds scheme investing in mutual fund scheme/ETFs that invest in US markets
- **Date of Allotment:** 22/03/2021
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 923.03 Crores
- **AUM as on March 31, 2025**
  ₹ 881.34 Crores
- **Fund Manager: Mr. Rohit Shimpi**
  Managing Since:
  Mr. Rohit Shimpi (w.e.f. Feb 2025)
  Total Experience:
  Mr. Rohit Shimpi Over 18 years
- **First Tier Benchmark:** S&P 500 Index, after converting it to Indian Rupee
- **Entry Load:** N.A
- **Exit Load:** For exit on or before 1 year from the date of allotment – 1.00%
  For exit after 1 year from the date of allotment – Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter
  Subscriptions through lumpsum investment (including additional purchases / Switch in) and fresh registrations through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Transfer of IDCW- ins etc. is accepted in SBI International Access – US Equity FoF (the Scheme) with effect from July 3, 2023.
  Existing systematic registrations like SIPs/ STPs/ Transfer of IDCW-ins etc. in the Scheme shall remain continue under the Scheme till further notice.

PORTFOLIO

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

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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.

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.7160
Reg-Plan-Growth	9.7158
Dir-Plan-IDCW	9.8425
Dir-Plan-Growth	9.8427

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 9,507.09 Crores
- **AUM as on March 31, 2025**
  ₹ 9,940.26 Crores
- **Fund Manager: Mr. Raj Gandhi**
  Managing Since:
  Mr. Raj Gandhi (w.e.f. Feb 2024)
  Total Experience:
  Mr. Raj Ghandhi Over 16 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 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.40
Total Turnover	: 0.57

**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 2025, based on month-end NAV.*

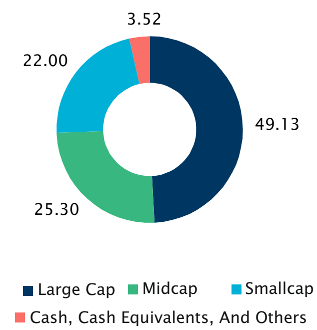
PORTFOLIO

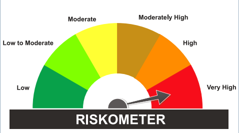
Stock Name	Net % of AUM
Equity Shares	
Reliance Industries Ltd.	9.84
Bharat Petroleum Corporation Ltd.	9.80
NTPC Ltd.	9.35
Indian Oil Corporation Ltd.	6.79
GAIL (India) Ltd.	6.06
Gujarat State Petronet Ltd.	4.97
Kalpataru Projects International Ltd.	3.93
Petronet LNG Ltd.	3.90
Thermax Ltd.	3.85
Hitachi Energy India Ltd.	3.82
CESC Ltd.	3.70
Torrent Power Ltd.	3.64
HEG Ltd.	3.26
Honeywell Automation India Ltd.	2.58
NHPC Ltd.	2.37
Power Grid Corporation Of India Ltd.	1.65
Gujarat Gas Ltd.	1.62
Indian Energy Exchange Ltd.	1.61
Savita Oil Technologies Ltd.	1.58
Oil & Natural Gas Corporation Ltd.	1.54
Graphite India Ltd.	1.34
GE Vernova T&D India Ltd.	1.22
REC Ltd.	1.18
Indraprastha Gas Ltd.	1.13
Power Finance Corporation Ltd.	1.11
Adani Energy Solutions Ltd.	1.10
Shivalik Bimetal Controls Ltd.	1.09
Oil India Ltd.	0.82
Coal India Ltd.	0.71
Tube Investments Of India Ltd.	0.35
Inox India Ltd.	0.20
ACME Solar Holdings Ltd.	0.17
Chemplast Sanmar Ltd.	0.15
Total	**96.43**
Treasury Bills	
182 Day T-Bill 05.06.25	0.05
Total	**0.05**
Cash, Cash Equivalents And Others	**3.52**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	48.76
Power	21.98
Capital Goods	17.36
Construction	3.93
Financial Services	3.90
Automobile And Auto Components	0.35
Chemicals	0.15
Sovereign	0.05
Cash, Cash Equivalents And Others	3.52

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





The risk of the scheme is Very High

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI AUTOMOTIVE OPPORTUNITIES FUND

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	8.6302
Reg-Plan-Growth	8.6301
Dir-Plan-IDCW	8.7153
Dir-Plan-Growth	8.7155

Investment Objective

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

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

Fund Details

- **Type of Scheme**
  An open-ended equity scheme following automotive & allied business activities theme.
- **Date of Allotment:** 07/06/2024
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 5,196.70 Crores
- **AUM as on March 31, 2025**
  ₹ 5,220.22 Crores
- **Fund Manager: Mr. Tanmaya Desai**
  Managing Since:
  Mr. Tanmaya Desai June 2024
  Total Experience:
  Mr. Tanmaya Desai Over 15 years
- **First Tier Benchmark:** NIFTY Auto 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 The AMC reserves the right to modify / change the load structure on a prospective basis.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter

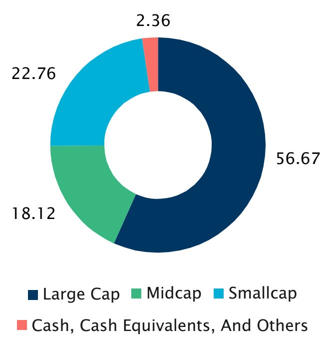
PORTFOLIO

Stock Name	(%) Of Total AUM
Equity Shares	
Mahindra & Mahindra Ltd.	19.41
Maruti Suzuki India Ltd.	11.48
Tata Motors Ltd.	6.46
TVS Motor Company Ltd.	5.93
Eicher Motors Ltd.	5.53
Samvardhana Motherson International Ltd.	4.39
ZF Commercial Vehicle Control Systems India Ltd.	3.73
Balkrishna Industries Ltd.	3.67
Sona Blw Precision Forgings Ltd.	3.53
Craftsman Automation Ltd.	3.36
Bharat Forge Ltd.	3.36
UNO Minda Ltd.	3.02
Sansera Engineering Ltd.	2.98
Sundram Fasteners Ltd.	2.45
Happy Forgings Ltd.	2.11
Schaeffler India Ltd.	2.05
Hyundai Motor India Ltd.	1.96
Timken India Ltd.	1.90
Gabriel India Ltd.	1.55
Bajaj Auto Ltd.	1.51
Motherson Sumi Wiring India Ltd.	1.40
Endurance Technologies Ltd.	1.32
Ashok Leyland Ltd.	1.17
Sundaram Clayton Ltd.	0.86
Rolex Rings Ltd.	0.74
Alicon Castalloy Ltd.	0.68
Ask Automotive Ltd.	0.51
Automotive Axles Ltd.	0.49
Total	**97.55**
Treasury Bills	
182 Day T-Bill 05.06.25	0.09
Total	**0.09**
Cash, Cash Equivalents And Others	**2.36**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Automobile And Auto Components	92.37
Capital Goods	5.18
Sovereign	0.09
Cash, Cash Equivalents And Others	2.36

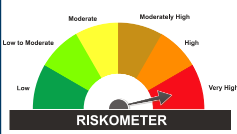
PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



Quantitative Data

Portfolio Turnover*
Equity Turnover : 0.32
Total Turnover : 0.56

**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 2025, based on month-end NAV.*



The risk of the scheme is Very High

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

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

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

SBI INNOVATIVE OPPORTUNITIES FUND

An open-ended equity scheme following the innovation theme.

Investment Objective

The investment objective of the scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies that seeks to benefit from adoption of innovative strategies & theme.

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

Fund Details

- **Type of Scheme**
  An open-ended equity scheme following the innovation theme.
- **Date of Allotment:** 20/08/2024
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 6,953.71 Crores
- **AUM as on March 31, 2025**
  ₹ 6,951.38 Crores
- **Fund Manager: Mr. Prasad Padala**
  Managing Since:
  Mr. Prasad Padala Aug 2024
  Total Experience:
  Mr. Prasad Padala Over 15 years
- **First Tier Benchmark:** Nifty 500 TRI
- **Entry Load:** N.A
- **Exit Load:** 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 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.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.38
Total Turnover	: 0.75

**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 2025, based on month-end NAV.*

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	8.7219
Reg-Plan-Growth	8.7215
Dir-Plan-IDCW	8.7848
Dir-Plan-Growth	8.7848

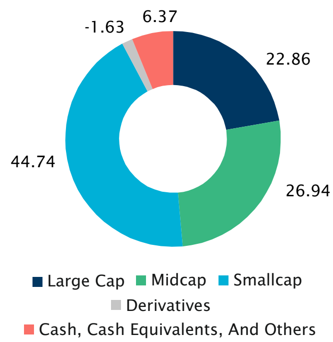
PORTFOLIO

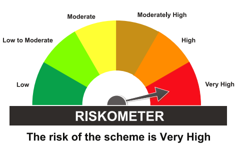
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Equity Shares			
PB Fintech Ltd.	5.86		5.86
Zinka Logistics Solutions Ltd.	5.45		5.45
TBO Tek Ltd.	5.30		5.30
Route Mobile Ltd.	4.51		4.51
Happiest Minds Technologies Ltd.	4.05		4.05
Firstsource Solutions Ltd.	3.94		3.94
Info Edge (India) Ltd.	3.83		3.83
Abbott India Ltd.	3.80		3.80
Lupin Ltd.	3.68		3.68
Zomato Ltd.	3.46	-1.63	1.83
Sun Pharmaceutical Industries Ltd.	3.27		3.27
Nazara Technologies Ltd.	3.06		3.06
FSN E-Commerce Ventures Ltd.	2.89		2.89
Tata Motors Ltd.	2.79		2.79
Honeywell Automation India Ltd.	2.75		2.75
Mahindra & Mahindra Ltd.	2.50		2.50
Thermax Ltd.	2.40		2.40
Indiamart Intermesh Ltd.	2.37		2.37
NIIT Learning Systems Ltd.	2.34		2.34
Pfizer Ltd.	2.33		2.33
Hexaware Technologies Ltd.	2.20		2.20
Sona Blw Precision Forgings Ltd.	2.19		2.19
Bajaj Finance Ltd.	2.12		2.12
Bajaj Finserv Ltd.	1.88		1.88
Teamlease Services Ltd.	1.74		1.74
Indegene Ltd.	1.74		1.74
Grindwell Norton Ltd.	1.67		1.67
Brainbees Solutions Ltd.	1.62		1.62
Maruti Suzuki India Ltd.	1.33		1.33
Go Digit General Insurance Ltd.	1.26		1.26
Home First Finance Company India Ltd.	1.25		1.25
Laurus Labs Ltd.	1.11		1.11
L&T Technology Services Ltd.	0.95		0.95
LTI Mindtree Ltd.	0.89		0.89
Bajaj Auto Ltd.	0.79		0.79
Rainbow Children'S Medicare Ltd.	0.67		0.67
AIA Engineering Ltd.	0.22		0.22
Timken India Ltd.	0.20		0.20
Gland Pharma Ltd.	0.13		0.13
Total	**94.54**	**-1.63**	**92.91**
Treasury Bills			
91 Day T-Bill 17.04.25	0.65		
182 Day T-Bill 05.06.25	0.07		
Total	**0.72**		
Cash, Cash Equivalents And Others	**6.37**		
Grand Total	**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Services	21.81
Healthcare	16.73
Financial Services	12.37
Services	11.13
Automobile And Auto Components	9.60
Information Technology	8.09
Capital Goods	7.24
Telecommunication	4.51
Media, Entertainment & Publication	3.06
Sovereign	0.72
Derivatives	-1.63
Cash, Cash Equivalents And Others	6.37

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

- Long term Capital appreciation
- Investment in equity and equity related instruments of companies engaged in and/or expected to benefit from adoption of innovative strategies & theme.

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

EQUITY – THEMATIC

SBI QUANT FUND

An open ended equity scheme following Quant based investing theme

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.1819
Reg-Plan-Growth	9.1819
Dir-Plan-IDCW	9.2110
Dir-Plan-Growth	9.2110

Investment Objective

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

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

Fund Details

- **Type of Scheme**
  An open ended equity scheme following Quant based investing theme
- **Date of Allotment:** 26/12/2024
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 3,501.79 Crores
- **AUM as on March 31, 2025**
  ₹ 3,602.68 Crores
- **Fund Manager: Ms. Sukanya Ghosh**
  Managing Since:
  Ms. Sukanya Ghosh Dec 2024
  Total Experience:
  Ms. Sukanya Ghosh Over 10 years
- **First Tier Benchmark:** BSE 200 TRI
- **Entry Load:** N.A
- **Exit Load:** 0.5% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment.
  NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter

Quantitative Data

Portfolio Turnover*

Equity Turnover	: 0.84
Total Turnover	: 0.84

**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 2025, based on month-end NAV.*

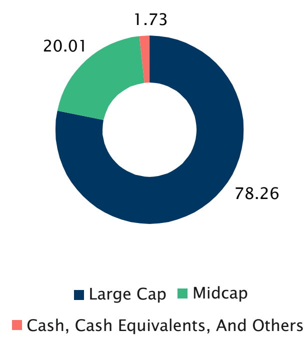
PORTFOLIO

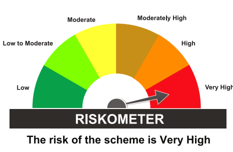
Stock Name	(%) Of Total AUM
Equity Shares	
ICICI Bank Ltd.	9.69
Infosys Ltd.	8.55
ITC Ltd.	7.43
HDFC Bank Ltd.	6.93
Bajaj Finance Ltd.	6.41
Maruti Suzuki India Ltd.	5.80
Shriram Finance Ltd.	5.38
Eicher Motors Ltd.	5.38
Wipro Ltd.	5.33
Hindalco Industries Ltd.	5.32
HDFC Asset Management Co. Ltd.	5.14
Bharat Electronics Ltd.	4.11
Interglobe Aviation Ltd.	3.30
Muthoot Finance Ltd.	2.69
Indus Towers Ltd.	2.67
Mazagon Dock Shipbuilders Ltd.	2.58
Petronet LNG Ltd.	2.36
Ashok Leyland Ltd.	2.33
Indian Bank	2.29
Marico Ltd.	1.06
United Spirits Ltd.	1.02
SBI Cards & Payment Services Ltd.	0.78
Abbott India Ltd.	0.78
Reliance Industries Ltd.	0.73
Cipla Ltd.	0.21
Total	**98.27**
Cash, Cash Equivalents And Others	**1.73**
Grand Total	**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	39.31
Information Technology	13.88
Automobile And Auto Components	11.18
Fast Moving Consumer Goods	9.51
Capital Goods	9.02
Metals & Mining	5.32
Services	3.30
Oil, Gas & Consumable Fuels	3.09
Telecommunication	2.67
Healthcare	0.99
Cash, Cash Equivalents And Others	1.73

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	**SBI 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 Mr. Rajeev Radhakrishnan - Debt Ms. Mansi Sajeja - (Co Fund Manager Debt)	Mr. Saurabh Pant -Equity Ms. Mansi Sajeja -Debt	Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) Ms. Vandna Soni (Commodities Portion)	Mr. R Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt	Ms. Nidhi Chawla (Equity Portion) Ms. Mansi Sajeja (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion) Ms. Vandna Soni (Commodities)	Mr. Ardhendu Bhattacharya (Debt Portion) Mr. Neeraj Kumar (Equity Portion)	Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager for Debt Portion)	Mr. R Srinivasan - Equity Portion; Mr. Rajeev Radhakrishnan - Debt Portion
Managing Since	Mr. R. Srinivasan Jan-2012 Mr. Rajeev (w.e.f. Nov 2023) Ms. Mansi (w.e.f. Dec 2023)	Saurabh-Jan-2022 & Mansi-June-2021	Dinesh- Dec 2023- Mansi-Dec-2023 Vandna Jan-2024	Mr. R Srinivasan Jan 2021 Mr. Rajeev Radhakrishnan Jun-2008	Nidhi-Jan-2022 Mansi-June-2021 Neeraj-May-2015 & Vandna-(w.e.f. Jan 2024)	Oct 2012 - Neeraj Kumar (w.e.f. Dec 2024) - Ardhendu	Dinesh (Aug 21) Anup (w.e.f. Dec 2024), Rajeev, (Nov 23) Mansi 2023)	R Srinivasan Sep 2020 Rajeev (w.e.f. Nov 2023)
First Tier Benchmark	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index
Fund Details as on 31 March 2025								
Month End AUM (Rs. in Crores)	₹71,800.69	₹9,666.01	₹6,270.02	₹122.51	₹5,670.63	₹25,576.00	₹34,015.45	₹3,225.78
Modified Duration (years)	5.01	4.15	3.64	4.25	2.59	0.56	5.00	0.01
Average Maturity (years)	7.37	7.33	6.53	6.25	3.44	0.65	6.98	0.01
Macaulay Duration (years)	5.24	4.40	3.87	4.44	2.73	0.60	5.27	0.01
Yield to Maturity (%)^	7.34	7.68	8.14	7.18	7.72	7.34	7.34	6.67
Standard Deviation#	9.81%	-	-	-	-	0.54%	6.55%	-
Beta#	0.96	-	-	-	-	0.64	0.83	-
Sharpe Ratio#	0.41	-	-	-	-	-1.06	0.74	-
Expense Ratio	Regular-1.40% Direct- 0.74%	Regular- 1.54% Direct- 1.05%	Regular- 1.43% Direct- 0.55%	Regular- 1.22% Direct- 0.85%	Regular- 1.43% Direct- 0.89%	Regular- 0.90% Direct- 0.40%	Regular- 1.57% Direct- 0.71%	Regular- 1.91% Direct- 0.87%
Composition by Assets as on 31 March 2025								
Equity Shares	69.19	23.17	37.95	21.46	67.93	66.88	69.38	69.02
Corporate Debt	13.10	58.89	29.82	28.83	15.13	8.78	15.38	-
Gilts	9.18	5.39	2.39	16.74	6.35	-	6.48	-
Money Market Instruments	1.33	-	-	-	0.17	6.04	0.55	0.15
Other Assets	7.20	12.55	29.84	32.97	10.42	18.30	8.21	30.83
Composition by Ratings & Assets as on 31 March 2025								
Large Cap	46.95	11.27	20.39	2.80	44.38	52.58	56.99	12.21
Mid Cap	19.50	2.89	3.95	2.57	7.94	12.16	7.65	5.17
Small Cap	2.38	9.01	12.72	16.09	15.61	2.14	2.94	47.65
Unclassified	-	-	-	-	-	-	-	-
AA, AA+, AAA And EQUIVALENT	11.55	53.29	21.61	26.38	10.39	8.78	15.38	-
Below AA	1.55	5.60	8.21	2.45	4.74	-	-	-
Sovereign	12.23	13.74	5.13	36.38	6.52	0.07	9.31	0.15
Below A1+, A1+	1.33	-	-	-	-	5.97	0.55	-
Cash, Cash Equivalents, Derivatives and Others	4.51	4.20	Others 9.70, ETF 18.29	13.33	10.42	18.30	7.18	34.82
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/switchout before 1 year from the date of allotment; 2% for redemption/switchout after 1 year and up to 2 years from the date of allotment; 1% for redemption/switchout after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment	For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil	For exit within 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 the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment	For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switchout on or before 1 year from the date of allotment, 2% for redemption/switchout after 1 year and up to 2 years from the date of allotment, 1% for redemption/switchout after 2 years and up to 3 years from the date of allotment, Nil for redemption or switch-out after 3 years from the date of allotment.

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser #Risk Free rate: FBIL Overnight Mibor rate (7.20% as on 28th March 2025) 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. ^In case of semi-annual convention , the YTM is annualised

Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Retirement Benefit Fund – Aggressive Plan	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	SBI Retirement Benefit Fund – Conservative Hybrid Plan	SBI Retirement Benefit Fund – Conservative Plan
Ideal Investment Horizon	5 years +	5 years +	5 years +	5 years +
Inception Date	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. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)
Managing Since	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021
First Tier Benchmark	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 2025				
Month End AUM (Rs. in Crores)	₹2,682.72	₹1,460.00	₹272.72	₹175.48
Modified Duration (years)	0.57	0.12	7.18	7.47
Average Maturity (years)	0.84	3.22	14.08	14.60
Macaulay Duration (years)	0.60	0.13	7.47	7.77
Yield to Maturity (%)^	6.85	7.09	7.05	7.14
Standard Deviation#	-	-	-	-
Beta#	-	-	-	-
Sharpe Ratio#	-	-	-	-
Expense Ratio	Regular-1.95% Direct-0.88%	Regular- 2.10% Direct- 1.08%	Regular- 1.66% Direct- 1.16%	Regular- 1.38% Direct- 0.92%
Composition by Assets as on 31 March 2025				
Equity Shares	98.59	79.25	37.64	18.72
Corporate Debt	0.39	0.36	17.57	26.16
Gilts	0.04	9.12	40.57	48.50
Money Market Instruments	-	-	-	-
Other Assets	0.98	11.27	4.22	6.62
Composition by Ratings & Assets as on 31 March 2025				
Large Cap	64.74	50.80	24.43	12.18
Mid Cap	18.84	15.85	7.30	3.66
Small Cap	15.01	12.60	5.91	2.88
Unclassified	-	-	-	-
AA, AA+, AAA And EQUIVALENT	0.39	0.36	17.57	26.16
Below AA	-	-	-	-
Sovereign	0.04	9.46	40.57	51.43
Below A1+, A1+	-	-	-	-
Cash, Cash Equivalents, Derivatives and Others	0.98	Others 9.74, ETF 1.19	4.22	3.69
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 Analyser #Risk Free rate: FBIL Overnight Mibor rate (7.20% as on 28th March 2025) 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. ^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)

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 70,502.55 Crores
- **AUM as on March 31, 2025**
  ₹ 71,800.69 Crores
- **Fund Managers:**
  Mr. R. Srinivasan -Equity
  Mr. Rajeev Radhakrishnan -Debt
  Ms. Mansi Sajeja -Co Fund Manager Debt
  Managing Since:
  Mr. R. Srinivasan Jan-2012
  Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)
  Ms. Mansi Sajeja (w.e.f. Dec-2023)
  Total Experience:
  Mr. R. Srinivasan -Over 30 years
  Mr. Rajeev Radhakrishnan -Over 20 years
  Ms. Mansi Sajeja -Over 15 years
- **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 installments.
  Annual - Minimum ₹5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 9.81%
Beta#	: 0.96
Sharpe Ratio#	: 0.41
Modified Duration	: 5.01 years
Average Maturity	: 7.37 years
Macaulay Duration	: 5.24 years
Yield to Maturity^	: 7.34%
Portfolio Turnover*	
Equity Turnover	: 0.16
Total Turnover	: 0.68

**Total Turnover = Equity + Debt + Derivatives*
#Source: CRISIL Fund Analyser Risk Free rate: FBIL Overnight Mibor rate (7.20% as on 28th March 2025) 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	59.5228
Reg-Plan-Growth	280.8940
Dir-Plan-IDCW	90.6135
Dir-Plan-Growth	309.6629

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

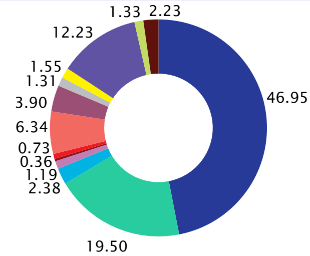
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		5.80
ICICI Bank Ltd.		4.27
Bharti Airtel Ltd.		4.06
Solar Industries India Ltd.		3.87
Divi'S Laboratories Ltd.		3.42
Infosys Ltd.		3.25
Shree Cement Ltd.		3.24
State Bank Of India		3.19
Bajaj Finance Ltd.		3.08
Kotak Mahindra Bank Ltd.		2.69
MRF Ltd.		2.64
Muthoot Finance Ltd.		2.53
Interglobe Aviation Ltd.		2.47
Reliance Industries Ltd.		2.46
Larsen & Toubro Ltd.		2.41
Hindalco Industries Ltd.		2.35
Tata Consultancy Services Ltd.		2.19
Avenue Supermarts Ltd.		1.52
Adani Ports And Special Economic Zone Ltd.		1.38
AIA Engineering Ltd.		1.34
Max Healthcare Institute Ltd.		1.19
NTPC Ltd.		0.94
United Breweries Ltd.		0.82
ICICI Lombard General Insurance Company Ltd.		0.82
Procter & Gamble Hygiene And Health Care Ltd.		0.81
Indus Towers Ltd.		0.78
Page Industries Ltd.		0.75
Westlife Foodworld Ltd.		0.74
Hexaware Technologies Ltd.		0.67
Delhivery Ltd.		0.60
Vedant Fashions Ltd.		0.53
AU Small Finance Bank Ltd.		0.52
Power Grid Corporation Of India Ltd.		0.44
Brainbees Solutions Ltd.		0.37
Astral Ltd.		0.27
Varun Beverages Ltd.		0.25
Relaxo Footwears Ltd.		0.14
Vishal Mega Mart Ltd.		0.03
Total		**68.83**
Convertible Debentures		
Samvardhana Motherson International Ltd.		0.36
Total		**0.36**
Commercial Papers		
NABARD	CRISIL A1+	0.34
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	0.20
Total		**0.54**
Certificate Of Deposits		
HDFC Bank Ltd.	CRISIL A1+	0.52
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	0.27
Total		**0.79**
Non Convertible Debentures		
LIC Housing Finance Ltd.	CRISIL AAA	1.28
Adani Airport Holdings Ltd.	CRISIL A+	1.20
Bharti Telecom Ltd.	CRISIL AA+	1.03
National Housing Bank	IND AAA	0.91
State Bank Of India (At1 Bond Under Basel Iii)	CRISIL AA+	0.69
TVS Holdings Ltd.	CRISIL AA+	0.62
Bajaj Housing Finance Ltd.	CRISIL AAA	0.59
Tata Communications Ltd.	CARE AAA	0.48
Aditya Birla Renewables Ltd.	CRISIL AA	0.46
Torrent Power Ltd.	CRISIL AA+	0.45
NABARD	CRISIL AAA	0.44
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	0.42
Muthoot Finance Ltd.	CRISIL AA+	0.41
REC Ltd.	CRISIL AAA	0.39
NABARD	[ICRA]AAA	0.35
Cube Highways Trust	IND AAA	0.35
Bajaj Finance Ltd.	CRISIL AAA	0.28
Tata Projects Ltd.	IND AA	0.24
Bank Of India(At1 Bond Under Basel Iii)	CRISIL AA	0.24
Aditya Birla Real Estate Ltd.	CRISIL AA	0.23
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	0.21
Power Finance Corporation Ltd.	CRISIL AAA	0.21
Indian Bank(Tier Ii Bond Under Basel Iii)	CRISIL AAA	0.20
Renserv Global Pvt Ltd.	CARE A+(CE)	0.17
Avanse Financial Services Ltd.	CARE AA-	0.17
State Bank Of India	CRISIL AAA	0.15
Muthoot Finance Ltd.	[ICRA]AA+	0.15
Tata Projects Ltd.	CRISIL AA	0.14
Canara Bank(At1 Bond Under Basel Iii)	[ICRA]AA+	0.13
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.07
Punjab National Bank (Tier Ii Bond Under Basel Iii)	CRISIL AAA	0.05
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	0.01
Total		**12.72**
Securitised Debt		
India Universal Trust Al2	CRISIL AAA(SO)	0.38
Total		**0.38**
Government Securities		
Government Of India	SOVEREIGN	9.18
Total		**9.18**
State Development Loans		
State Government Of Haryana	SOVEREIGN	0.70
State Government Of Rajasthan	SOVEREIGN	0.69
State Government Of Andhra Pradesh	SOVEREIGN	0.63
State Government Of Kerala	SOVEREIGN	0.53
State Government Of Maharashtra	SOVEREIGN	0.18
State Government Of West Bengal	SOVEREIGN	0.14
State Government Of Chhattisgarh	SOVEREIGN	0.10
State Government Of Madhya Pradesh	SOVEREIGN	0.08
Total		**3.05**
Real Estate Investment Trust		
Embassy Office Parks Reit		0.73
Total		**0.73**
Infrastructure Investment Trust		
Cube Highways Trust		0.99
National Highways Infra Trust		0.20
Total		**1.19**
Cash, Cash Equivalents And Others		**2.23**
Grand Total		**100.00**

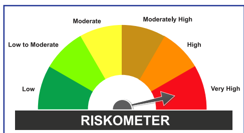
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.78
Sovereign	12.23
Services	7.39
Information Technology	6.11
Telecommunication	5.53
Healthcare	4.61
Chemicals	3.87
Construction Materials	3.24
Consumer Services	3.19
Automobile And Auto Components	3.00
Power	2.88
Construction	2.79
Oil, Gas & Consumable Fuels	2.46
Metals & Mining	2.35
Fast Moving Consumer Goods	1.88
Capital Goods	1.61
Textiles	0.75
Realty	0.73
Forest Materials	0.23
Consumer Durables	0.14
Cash, Cash Equivalents And Others	2.23

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)



Large Cap, Midcap, Small Cap, AA+, AA, AAA and Equivalent, Sovereign, Below AA, A1+, Cash, Cash Equivalents And Others, Convertible Debentures, Infrastructure Investment Trust, Real Estate Investment Trust



The risk of the scheme is Very High

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 MUTUAL FUND
A PARTNER FOR LIFE

SBI CONSERVATIVE HYBRID FUND

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	69.9918	Dir-Plan-Growth	76.3548
Reg-Plan-Monthly IDCW	21.4997	Dir-Plan-Monthly IDCW	27.9502
Reg-Plan-Quarterly IDCW	20.1865	Dir-Plan-Quarterly IDCW	23.3292
Reg-Plan-Annual IDCW	24.6887	Dir-Plan-Annual IDCW	30.4490

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 9,612.39 Crores
- **AUM as on March 31, 2025**
  ₹ 9,666.01 Crores
- **Fund Managers:**
  Mr. Saurabh Pant - (Equity Portion)
  Ms. Mansi Sajeja - (Debt Portion)
  Managing Since:
  Mr. Saurabh Pant - January 2022
  Ms. Mansi Sajeja - June 2021
  Total Experience
  Mr. Saurabh Pant - Over 16 years
  Ms. Mansi Sajeja - Over 15 years
- **First Tier Benchmark:**
  NIFTY 50 Hybrid Composite Debt 15:85 Index
- **Exit Load:** For exit within 1 year from the date of allotment For 10% of investment : Nil
  For remaining investment: 1.00%
  For exit after one year from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 4.15 years
Average Maturity	: 7.33 years
Macaulay Duration	: 4.40 years
Yield to Maturity^	: 7.68%

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

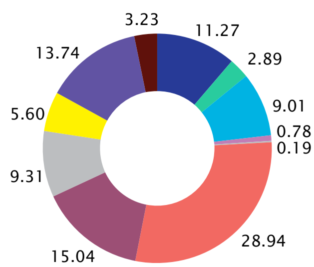
PORTFOLIO

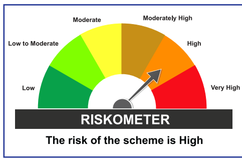
Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
Equity Shares				
Reliance Industries Ltd.		2.48	-	2.48
ICICI Bank Ltd.		1.67	-	1.67
Bajaj Finance Ltd.		1.35	-	1.35
Infosys Ltd.		1.20	-	1.20
Axis Bank Ltd.		1.15	-	1.15
Tata Consultancy Services Ltd.		1.01	-	1.01
Aether Industries Ltd.		0.89	-	0.89
Grindwell Norton Ltd.		0.85	-	0.85
HDFC Asset Management Co. Ltd.		0.76	-	0.76
State Bank Of India		0.73	-	0.73
Kotak Mahindra Bank Ltd.		0.71	-	0.71
Shree Cement Ltd.		0.63	-	0.63
Balrampur Chini Mills Ltd.		0.62	-	0.62
GR Infra Projects Ltd.		0.59	-	0.59
Jubilant Foodworks Ltd.		0.57	-	0.57
Graphite India Ltd.		0.57	-	0.57
Page Industries Ltd.		0.55	-	0.55
ZF Commercial Vehicle Control Systems India Ltd.		0.53	-	0.53
Gland Pharma Ltd.		0.53	-	0.53
HDFC Bank Ltd.		0.49	-	0.49
Carborundum Universal Ltd.		0.49	-	0.49
Godrej Consumer Products Ltd.		0.48	-	0.48
Avanti Feeds Ltd.		0.48	-	0.48
Finolex Industries Ltd.		0.46	-	0.46
Aptus Value Housing Finance India Ltd.		0.42	-	0.42
Hatsun Agro Product Ltd.		0.40	-	0.40
Sona Blw Precision Forgings Ltd.		0.25	-	0.25
Nuvoco Vistas Corporation Ltd.		0.24	-	0.24
Sheela Foam Ltd.		0.23	-	0.23
Restaurant Brands Asia Ltd.		0.23	-	0.23
Akums Drugs & Pharmaceuticals Ltd.		0.23	-	0.23
Indian Energy Exchange Ltd.		0.22	-	0.22
Chemplast Sanmar Ltd.		0.21	-	0.21
VRL Logistics Ltd.		0.19	-	0.19
Sundram Fasteners Ltd.		0.19	-	0.19
Garware Technical Fibres Ltd.		0.19	-	0.19
Tega Industries Ltd.		0.15	-	0.15
ICICI Lombard General Insurance Company Ltd.		0.13	-	0.13
Thangamayil Jewellery Ltd.		0.10	-	0.10
Nifty Index 24-04-2025		-	0.19	0.19
Total		**23.17**	**0.19**	**23.36**
Non Convertible Debentures				
LIC Housing Finance Ltd.	CRISIL AAA	4.46	-	-
Bharti Telecom Ltd.	CRISIL AA+	3.49	-	-
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	3.15	-	-
Infopark Properties Ltd.	CARE AA-	3.12	-	-
Aditya Birla Renewables Ltd.	CRISIL AA	3.12	-	-
Muthoot Finance Ltd.	CRISIL AA+	2.84	-	-
ONGC Petro Additions Ltd.	CRISIL AA	2.76	-	-
Tata Projects Ltd.	IND AA	2.70	-	-
Bajaj Finance Ltd.	CRISIL AAA	2.61	-	-
Avanse Financial Services Ltd.	CARE AA-	2.48	-	-
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	2.19	-	-
Torrent Power Ltd.	CRISIL AA+	2.16	-	-
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	2.09	-	-
Tata Communications Ltd.	CARE AAA	2.08	-	-
Tata Capital Ltd.	CRISIL AAA	2.04	-	-
Power Finance Corporation Ltd.	CRISIL AAA	1.57	-	-
Indigrid Infrastructure Trust	CRISIL AAA	1.57	-	-
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.40	-	-
Godrej Properties Ltd.	[ICRA]AA+	1.40	-	-
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.29	-	-
Cube Highways Trust	IND AAA	1.15	-	-
Bajaj Housing Finance Ltd.	CRISIL AAA	1.06	-	-
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	1.04	-	-
Small Industries Development Bank Of India	CRISIL AAA	1.04	-	-
Bank Of Baroda (Tier Ii Bond Under Basel Iii)	CRISIL AAA	1.04	-	-
State Bank Of India (Tier Ii Bond Under Basel Iii)	CRISIL AAA	1.00	-	-
State Bank Of India (At1 Bond Under Basel Iii)	CRISIL AA+	0.91	-	-
Indigrid Infrastructure Trust	[ICRA]AAA	0.78	-	-
Aadhar Housing Finance Ltd.	[ICRA]AA	0.73	-	-
Punjab National Bank (At1 Bond Under Basel Iii)	IND AA+	0.57	-	-
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	0.53	-	-
Union Bank Of India (At1 Bond Under Basel Iii)	CRISIL AA+	0.52	-	-
Total		**58.89**	**–**	**–**
Government Securities			**–**	**–**
Government Of India	SOVEREIGN	5.39	-	-
Total		**5.39**	**–**	**–**
State Development Loans			**–**	**–**
State Government Of West Bengal	SOVEREIGN	5.79	-	-
State Government Of Bihar	SOVEREIGN	1.28	-	-
State Government Of Haryana	SOVEREIGN	1.18	-	-
State Government Of Uttar Pradesh	SOVEREIGN	0.07	-	-
State Government Of Rajasthan	SOVEREIGN	0.03	-	-
Total		**8.35**	**–**	**–**
Infrastructure Investment Trust				
Cube Highways Trust		0.78	-	-
Total		**0.78**	**–**	**–**
Cash, Cash Equivalents And Others		**3.23**	**–**	**–**
Grand Total		**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	37.48
Sovereign	13.74
Power	12.07
Telecommunication	5.31
Realty	4.52
Chemicals	3.86
Construction	3.29
Oil, Gas & Consumable Fuels	3.01
Capital Goods	2.52
Information Technology	2.21
Services	2.12
Fast Moving Consumer Goods	1.98
Automobile And Auto Components	0.97
Construction Materials	0.87
Consumer Services	0.80
Healthcare	0.76
Textiles	0.74
Consumer Durables	0.33
Derivatives	0.19
Cash, Cash Equivalents And Others	3.23

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





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

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

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

HYBRID – MULTI ASSET ALLOCATION FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 7,427.27 Crores
- **AUM as on March 31, 2025**
  ₹ 6,270.02 Crores
- **Fund Manager: Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) & Ms. Vandna Soni (for Commodities Portion)**
  Managing Since:
  Mr. Dinesh Balachandran - Dec 2023
  Ms. Mansi Sajeja Dec 2023
  Ms. Vandna Soni - Jan 2024
  Total Experience:
  Mr. Dinesh Balachandran - Over 21 years
  Ms. Mansi Sajeja - Over 15 years
  Ms. Vandna Soni - Over 14 years
- **First Tier Benchmark:**
  45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. (W.e.f. 31 October 2023)
- **Exit Load:** For exit within 12 months from the date of allotment
  For 10% of investments : Nil
  For remaining investment: 1.00%
  For exit after 12 months from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum 3000 & in multiples of 1 thereafter for a minimum of 4 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	: 3.64 years
Average Maturity	: 6.53 years
Macaulay Duration	: 3.87 years
Yield to Maturity^	: 8.14%

^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	55.2122	Dir-Plan-Growth	61.0667
Reg-Plan-Monthly IDCW	24.6887	Dir-Plan-Monthly IDCW	27.4213
Reg-Plan-Quarterly IDCW	24.6645	Dir-Plan-Quarterly IDCW	29.0064
Reg-Plan-Annual IDCW	31.2214	Dir-Plan-Annual IDCW	34.7938

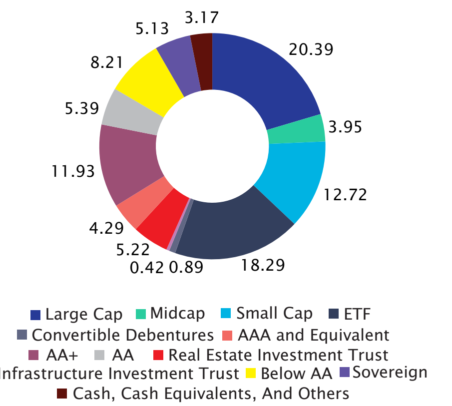
PORTFOLIO

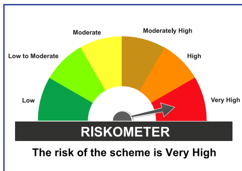
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Reliance Industries Ltd.		2.36
HDFC Bank Ltd.		2.19
Hcl Technologies Ltd.		1.62
Restaurant Brands Asia Ltd.		1.61
Britannia Industries Ltd.		1.42
VRL Logistics Ltd.		1.15
Axis Bank Ltd.		1.15
ZF Commercial Vehicle Control Systems India Ltd.		1.08
GAIL (India) Ltd.		1.04
Wipro Ltd.		1.03
Punjab National Bank		1.00
State Bank Of India		0.96
ITC Ltd.		0.96
Dabur India Ltd.		0.92
Tech Mahindra Ltd.		0.86
Steel Authority Of India Ltd.		0.85
Biocon Ltd.		0.85
Oil & Natural Gas Corporation Ltd.		0.80
Indian Energy Exchange Ltd.		0.80
LTI Mindtree Ltd.		0.79
Infosys Ltd.		0.78
FSN E-Commerce Ventures Ltd.		0.77
Emami Ltd.		0.76
ICICI Prudential Life Insurance Company Ltd.		0.74
Kalpataru Projects International Ltd.		0.71
Bandhan Bank Ltd.		0.67
Tata Technologies Ltd.		0.63
CESC Ltd.		0.60
ICICI Bank Ltd.		0.56
Jubilant Foodworks Ltd.		0.55
Sagar Cements Ltd.		0.54
Life Insurance Corporation Of India		0.52
Vip Industries Ltd.		0.50
Whirlpool Of India Ltd.		0.49
Gokaldas Exports Ltd.		0.45
Laurus Labs Ltd.		0.42
Ashoka Buildcon Ltd.		0.42
City Union Bank Ltd.		0.40
Bharti Airtel Ltd.		0.36
Heidelbergcement India Ltd.		0.34
United Spirits Ltd.		0.33
Ashiana Housing Ltd.		0.32
Gland Pharma Ltd.		0.31
HDFC Asset Management Co. Ltd.		0.30
Mahindra Lifespace Developers Ltd.		0.29
V-Mart Retail Ltd.		0.27
Equitas Small Finance Bank Ltd.		0.25
Rallis India Ltd.		0.14
Elin Electronics Ltd.		0.10
PVR Inox Ltd.		0.09
Nuvoco Vistas Corporation Ltd.		0.01
Total		**37.06**
Convertible Debentures		
Cholamandalam Investment & Finance Co. Ltd.		0.89
Total		**0.89**
Non Convertible Debentures		
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	3.60
Bharti Telecom Ltd.	CRISIL AA+	2.67
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.64
Aditya Birla Renewables Ltd.	CRISIL AA	2.62
Avanse Financial Services Ltd.	CARE AA-	2.28
Infopark Properties Ltd.	CARE AA-	2.09
SBFC Finance Ltd.	IND AA-	1.62
Godrej Industries Ltd.	CRISIL AA+	1.31
Bank Of Baroda(Tier Ii Bond Under Basel Iii)	CRISIL AAA	1.31
Muthoot Finance Ltd.	CRISIL AA+	1.18
Renserv Global Pvt Ltd.	CARE A+(CE)	1.17
Tata Projects Ltd.	IND AA	0.99
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.99
Tata Capital Ltd.	CRISIL AAA	0.66
SMFG India Home Finance Co. Ltd.	CRISIL AAA	0.66
JM Financial Asset Reconstruction Company Ltd.	CRISIL AA-	0.66
JM Financial Credit Solutions Ltd.	[ICRA]AA	0.65
Torrent Power Ltd.	CRISIL AA+	0.53
JM Financial Services Ltd.	CRISIL AA	0.52
Indostar Capital Finance Ltd.	CRISIL AA-	0.39
Sundaram Finance Ltd.	CRISIL AAA	0.34
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	0.33
JM Financial Services Ltd.	[ICRA]AA	0.31
Aadhar Housing Finance Ltd.	IND AA	0.30
Total		**29.82**
Government Securities		
Government Of India	SOVEREIGN	2.39
Total		**2.39**
State Development Loans		
State Government Of West Bengal	SOVEREIGN	2.74
Total		**2.74**
Exchange Traded Funds		
SBI Gold ETF		9.51
SBI Silver ETF		5.38
Nippon India Silver ETF		3.40
Total		**18.29**
Real Estate Investment Trust		
Brookfield India Real Estate Trust		2.89
Embassy Office Parks Reit		2.33
Total		**5.22**
Infrastructure Investment Trust		
Cube Highways Trust		0.42
Total		**0.42**
Cash, Cash Equivalents And Others		**3.17**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	46.86
Realty	7.92
Power	7.56
Information Technology	5.71
Sovereign	5.13
Fast Moving Consumer Goods	4.39
Oil, Gas & Consumable Fuels	4.20
Consumer Services	3.20
Construction	2.12
Services	1.90
Healthcare	1.58
Diversified	1.31
Consumer Durables	1.09
Automobile And Auto Components	1.08
Construction Materials	0.89
Metals & Mining	0.85
Textiles	0.45
Telecommunication	0.36
Chemicals	0.14
Media, Entertainment & Publication	0.09
Cash, Cash Equivalents And Others	3.17

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





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

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

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

SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM CHILDREN'S BENEFIT FUND - SAVINGS PLAN

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

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	106.1473
Dir-Plan-Growth	115.5749

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 120.89 Crores
- **AUM as on March 31, 2025**
  ₹ 122.51 Crores
- **Fund Manager:**
  Mr. R Srinivasan –Equity
  Mr. Rajeev Radhakrishnan –Debt
  Managing since:
  Mr. R Srinivasan January 13, 2021
  Mr. Rajeev Radhakrishnan Jun-2008
  Total Experience:
  Mr. R Srinivasan -Over 30 years
  Mr. Rajeev Radhakrishnan -Over 20 years
- **First Tier Benchmark:**
  NIFTY 50 Hybrid Composite Debt 15:85 Index
- **Exit Load:**
  With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment
- **Entry Load:** N.A
- **Plans Available:** Regular, Direct
- **Options:** Growth,
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 4.25 years
Average Maturity	: 6.25 years
Macaulay Duration	: 4.44 years
Yield to Maturity^	: 7.18%

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

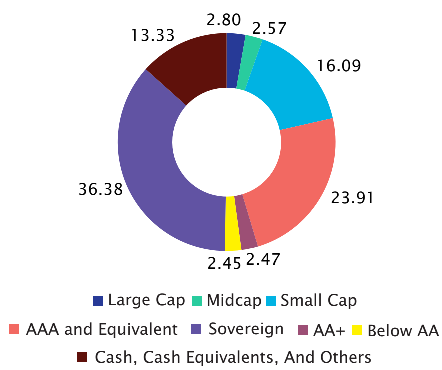
PORTFOLIO

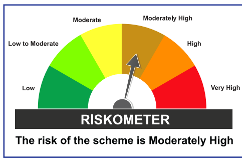
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Garware Technical Fibres Ltd.		1.55
Muthoot Finance Ltd.		1.36
Thangamayil Jewellery Ltd.		1.30
Doms Industries Ltd.		1.29
Hawkins Cookers Ltd.		1.24
E.I.D-Parry (India) Ltd.		1.22
Hexaware Technologies Ltd.		1.21
Pitti Engineering Ltd.		1.11
Hatsun Agro Product Ltd.		1.10
Sanathan Textiles Ltd.		1.09
Adani Ports And Special Economic Zone Ltd.		1.06
K.P.R. Mill Ltd.		1.04
Samvardhana Motherson International Ltd.		0.96
Ganesha Ecosphere Ltd.		0.89
Aether Industries Ltd.		0.88
Restaurant Brands Asia Ltd.		0.82
Power Grid Corporation Of India Ltd.		0.78
Brainbees Solutions Ltd.		0.75
Wonderla Holidays Ltd.		0.69
Sheela Foam Ltd.		0.64
Relaxo Footwears Ltd.		0.48
Total		**21.46**
Non Convertible Debentures		
Sundaram Finance Ltd.	CRISIL AAA	4.21
LIC Housing Finance Ltd.	CRISIL AAA	4.13
Nexus Select Trust	CRISIL AAA	4.10
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.08
Muthoot Finance Ltd.	CRISIL AA+	2.47
Avanse Financial Services Ltd.	CARE AA-	2.45
Cube Highways Trust	IND AAA	2.44
State Bank Of India (Tier II Bond Under Basel III)	CRISIL AAA	2.43
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	1.63
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.89
Total		**28.83**
Government Securities		
Government Of India	SOVEREIGN	16.74
Total		**16.74**
State Development Loans		
State Government Of Uttar Pradesh	SOVEREIGN	12.64
State Government Of Rajasthan	SOVEREIGN	4.26
Total		**16.90**
Strips		
Government Of India	SOVEREIGN	2.74
Total		**2.74**
Cash, Cash Equivalents And Others		**13.33**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	36.38
Financial Services	21.13
Textiles	4.57
Realty	4.10
Consumer Durables	3.66
Fast Moving Consumer Goods	3.61
Services	3.50
Consumer Services	2.26
Power	1.67
Telecommunication	1.63
Information Technology	1.21
Capital Goods	1.11
Automobile And Auto Components	0.96
Chemicals	0.88
Cash, Cash Equivalents And Others	13.33

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





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

- Regular income and capital appreciation.
- Investment predominantly in debt and money market instruments and

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

HYBRID – EQUITY SAVINGS FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 5,617.22 Crores
- **AUM as on March 31, 2025**
  ₹ 5,670.63 Crores
- **Fund Manager:**
  Ms. Nidhi Chawla (Equity Portion)
  Ms. Mansi Sajeja (Debt Portion)
  Mr. Neeraj Kumar (Arbitrage Portion)
  Ms. Vandna Soni (Commodities Portion)
  Managing Since:
  Ms. Nidhi Chawla - Jan 2022
  Ms. Mansi Sajeja - June 2021
  Mr. Neeraj Kumar - May 2015
  Ms. Vandna Soni - Jan 2024
  Total Experience:
  Ms. Nidhi Chawla – Over 17 years
  Ms. Mansi Sajeja – Over 15 years
  Mr. Neeraj Kumar –Over 25 years
  Ms. Vandna Soni - Over 14 years
- **First Tier Benchmark:** NIFTY Equity Savings Index
- **Exit Load:**
  For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.59 years
Average Maturity	: 3.44 years
Macaulay Duration	: 2.73 years
Yield to Maturity^	: 7.72%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	22.7194	Dir-Plan-Growth	25.0128
Reg-Plan-Monthly IDCW	21.0632	Dir-Plan-Monthly IDCW	22.8954
Reg-Plan-Quarterly IDCW	21.4839	Dir-Plan-Quarterly IDCW	23.6865

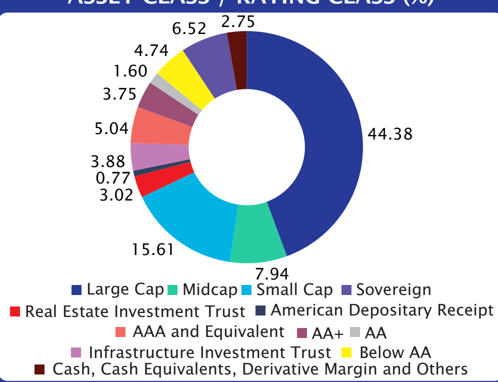
PORTFOLIO

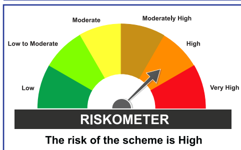
Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
Equity Shares				
Shree Cement Ltd.		1.61	-	1.61
Bajaj Finance Ltd.		1.10	-	1.10
Jubilant Foodworks Ltd.		1.07	-	1.07
Berger Paints India Ltd.		1.06	-	1.06
Aster Dm Healthcare Ltd.		1.02	-	1.02
Indian Energy Exchange Ltd.		0.96	-	0.96
Ganesha Ecosphere Ltd.		0.90	-	0.90
ZF Commercial Vehicle Control Systems India Ltd.		0.89	-	0.89
Wonderla Holidays Ltd.		0.88	-	0.88
EIH Ltd.		0.87	-	0.87
Paradeep Phosphates Ltd.		0.84	-	0.84
Rainbow Children'S Medicare Ltd.		0.79	-	0.79
Torrent Power Ltd.		0.73	-	0.73
Ltimindtree Ltd.		0.71	-	0.71
Sansera Engineering Ltd.		0.69	-	0.69
Garware Technical Fibres Ltd.		0.69	-	0.69
Aether Industries Ltd.		0.64	-	0.64
Aptus Value Housing Finance India Ltd.		0.61	-	0.61
Neogen Chemicals Ltd.		0.58	-	0.58
Finolex Industries Ltd.		0.57	-	0.57
Gland Pharma Ltd.		0.55	-	0.55
Gokaldas Exports Ltd.		0.54	-	0.54
Brainbees Solutions Ltd.		0.52	-	0.52
Kalpataru Projects International Ltd.		0.50	-	0.50
ESAB India Ltd.		0.50	-	0.50
Delhivery Ltd.		0.40	-	0.40
VRL Logistics Ltd.		0.38	-	0.38
VIP Industries Ltd.		0.36	-	0.36
Doms Industries Ltd.		0.31	-	0.31
KNR Constructions Ltd.		0.29	-	0.29
Bharat Forge Ltd.		0.28	-	0.28
Kajaria Ceramics Ltd.		0.26	-	0.26
Total		**22.10**	**–**	**22.10**
Equity Shares & Derivatives				
HDFC Bank Ltd.		9.12	-5.38	3.74
Reliance Industries Ltd.		5.51	-2.99	2.52
Kotak Mahindra Bank Ltd.		4.16	-2.25	1.91
ICICI Bank Ltd.		3.01	-0.32	2.69
Axis Bank Ltd.		2.48	-0.54	1.94
Larsen & Toubro Ltd.		2.34	-0.49	1.85
State Bank Of India		2.20	-0.41	1.79
Indus Towers Ltd.		1.24	-1.24	-
Mahindra & Mahindra Ltd.		1.18	-1.19	-0.01
Bajaj Auto Ltd.		1.06	-0.12	0.94
Tata Motors Ltd.		1.02	-1.02	-
National Aluminium Company Ltd.		0.88	-0.88	-
Hindalco Industries Ltd.		0.86	-0.86	-
DLF Ltd.		0.83	-0.84	-0.01
Punjab National Bank		0.65	-0.65	-
Samvardhana Motherson International Ltd.		0.61	-0.22	0.39
REC Ltd.		0.60	-0.61	-0.01
Ambuja Cements Ltd.		0.57	-0.57	-
Tata Power Company Ltd.		0.46	-0.46	-
GMR Airports Ltd.		0.45	-0.45	-
Hindustan Aeronautics Ltd.		0.42	-0.42	-
Tata Consultancy Services Ltd.		0.41	-0.42	-0.01
Bank Of Baroda		0.39	-0.39	-
Aditya Birla Capital Ltd.		0.37	-0.38	-0.01
Tata Steel Ltd.		0.36	-0.36	-
Canara Bank		0.35	-0.35	-
Bajaj Finserv Ltd.		0.32	-0.32	-
Infosys Ltd.		0.31	-0.32	-0.01
Adani Green Energy Ltd.		0.30	-0.30	-
ACC Ltd.		0.26	-0.26	-
Bharti Airtel Ltd.		0.24	-0.19	0.05
Bharat Heavy Electricals Ltd.		0.24	-0.24	-
Ultratech Cement Ltd.		0.21	-0.21	-
Bharat Petroleum Corporation Ltd.		0.20	-0.20	-
Titan Company Ltd.		0.18	-0.19	-0.01
JSW Steel Ltd.		0.18	-0.18	-
Zydus Lifesciences Ltd.		0.14	-0.15	-0.01
United Spirits Ltd.		0.14	-0.14	-
Indusind Bank Ltd.		0.13	-0.13	-
Apollo Hospitals Enterprise Ltd.		0.13	-0.13	-
Sun Pharmaceutical Industries Ltd.		0.12	-0.12	-
Interglobe Aviation Ltd.		0.12	-0.12	-
Oil & Natural Gas Corporation Ltd.		0.10	-0.10	-
NMDC Ltd.		0.10	-0.10	-
The Indian Hotels Company Ltd.		0.09	-0.09	-
SBI Life Insurance Co. Ltd.		0.09	-0.09	-
Adani Enterprises Ltd.		0.09	-0.09	-
HDFC Life Insurance Company Ltd.		0.08	-0.08	-
Piramal Enterprises Ltd.		0.07	-0.07	-
UPL Ltd.		0.06	-0.06	-
Trent Ltd.		0.06	-0.06	-
Vedanta Ltd.		0.05	-0.05	-
Polycab India Ltd.		0.04	-0.04	-
LIC Housing Finance Ltd.		0.04	-0.04	-
Indian Railway Catering & Tourism Corporation Ltd.		0.04	-0.04	-
GAIL (India) Ltd.		0.04	-0.04	-
Indian Oil Corporation Ltd.		0.03	-0.03	-
The Federal Bank Ltd.		0.02	-0.02	-
Siemens Ltd.		0.02	-0.02	-
Coal India Ltd.		0.02	-0.02	-
Shriram Finance Ltd.		0.01	-0.01	-
Jindal Steel & Power Ltd.		0.01	-0.01	-
HDFC Asset Management Co. Ltd.		0.01	-0.01	-
Aurobindo Pharma Ltd.		0.01	-0.01	-
Total		**45.83**	**–28.09**	**17.74**
American Depositary Receipt				
Lonza Group		0.77	-	-
Total		**0.77**	**–**	**–**
Non Convertible Debentures				
Bharti Telecom Ltd.	CRISIL AA+	2.69	-	-
Infopark Properties Ltd.	CARE AA-	1.77	-	-
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.33	-	-
SBFC Finance Ltd.	IND AA-	1.32	-	-
Avanse Financial Services Ltd.	CARE AA-	1.32	-	-
Muthoot Finance Ltd.	CRISIL AA+	1.06	-	-
Tata Capital Ltd.	CRISIL AAA	0.98	-	-
JM Financial Credit Solutions Ltd.	[ICRA]AA	0.89	-	-
Bank Of Baroda (Tier II Bond Under Basel III)	CRISIL AAA	0.88	-	-
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.80	-	-
Cube Highways Trust	IND AAA	0.61	-	-
Power Finance Corporation Ltd.	CRISIL AAA	0.44	-	-
ONGC Petro Additions Ltd.	CRISIL AA	0.44	-	-
Grihum Housing Finance Ltd.	CARE AA-	0.33	-	-
Aadhar Housing Finance Ltd.	[ICRA]AA	0.27	-	-
Total		**15.13**	**–**	**–**
Government Securities				
Government Of India	SOVEREIGN	6.35	-	-
Total		**6.35**	**–**	**–**
Treasury Bills				
182 Day T-Bill 05.06.25	SOVEREIGN	0.17	-	-
Total		**0.17**	**–**	**–**
Real Estate Investment Trust				
Embassy Office Parks Reit		1.90	-	-
Brookfield India Real Estate Trust		1.12	-	-
Total		**3.02**	**–**	**–**
Infrastructure Investment Trust				
Cube Highways Trust		1.98	-	-
National Highways Infra Trust		1.90	-	-
Total		**3.88**	**–**	**–**
Cash, Cash Equivalents, Derivative Margin And Others		**2.75**	**–**	**–**
Grand Total		**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	39.08
Sovereign	6.52
Oil, Gas & Consumable Fuels	5.90
Services	5.84
Automobile And Auto Components	5.73
Realty	5.62
Healthcare	3.53
Consumer Services	3.53
Construction	3.13
Construction Materials	2.65
Chemicals	2.56
Metals & Mining	2.53
Textiles	2.13
Consumer Durables	1.86
Capital Goods	1.79
Power	1.49
Telecommunication	1.48
Information Technology	1.43
Fast Moving Consumer Goods	0.45
Cash, Cash Equivalents, Derivative Margin And Others	2.75

PORTFOLIO CLASSIFICATION BY ASSET CLASS / RATING CLASS (%)





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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 31,334.85 Crores
- **AUM as on March 31, 2025**
  ₹ 25,576.00 Crores
- **Fund Manager:**
  Mr. Neeraj Kumar –Equity Portion
  Mr. Ardhendu Bhattacharya –Debt Portion
  Managing Since:
  Mr. Neeraj Kumar –Oct 2012
  Mr. Ardhendu Bhattacharya –(w.e.f. Dec-2024)
  Total Experience:
  Mr. Neeraj Kumar –Over 25 years
  Mr. Ardhendu Bhattacharya –Over 13 years
- **First Tier Benchmark:** Nifty 50 Arbitrage Index
- **Exit Load:** For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹1thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹
- 1**Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation#	: 0.54%
Beta#	: 0.64
Sharpe Ratio#	: -1.06
Modified Duration	: 0.56 years
Average Maturity	: 0.65 years
Macaulay Duration	: 0.60 years
Yield to Maturity^	: 7.34%
Portfolio Turnover*	
Equity Turnover	: 2.43
Total Turnover	: 13.44

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 (7.20% as on 28th March 2025) 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	17.4890
Reg-Plan-Growth	33.2561
Dir-Plan-IDCW	19.0801
Dir-Plan-Growth	35.3130

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.

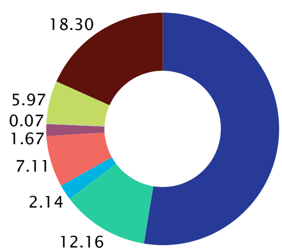
PORTFOLIO

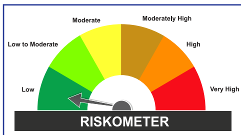
Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
Equity Shares				
Reliance Industries Ltd.		3.87	-3.89	-0.02
Axis Bank Ltd.		3.21	-3.22	-0.01
ICICI Bank Ltd.		2.79	-2.81	-0.02
HDFC Bank Ltd.		2.76	-2.77	-0.01
State Bank Of India		2.15	-2.16	-0.01
ITC Ltd.		2.15	-2.16	-0.01
Tata Consultancy Services Ltd.		1.84	-1.84	-
Tata Motors Ltd.		1.68	-1.69	-0.01
Vedanta Ltd.		1.30	-1.31	-0.01
REC Ltd.		1.29	-1.30	-0.01
Hindustan Aeronautics Ltd.		1.11	-1.12	-0.01
Godrej Consumer Products Ltd.		1.05	-1.05	-
Bharat Electronics Ltd.		1.01	-1.02	-0.01
Ultratech Cement Ltd.		0.92	-0.92	-
Power Finance Corporation Ltd.		0.92	-0.93	-0.01
Adani Enterprises Ltd.		0.92	-0.93	-0.01
GAIL (India) Ltd.		0.91	-0.92	-0.01
Indus Towers Ltd.		0.90	-0.90	-
Infosys Ltd.		0.83	-0.83	-
Punjab National Bank		0.76	-0.77	-0.01
Titan Company Ltd.		0.75	-0.75	-
Trent Ltd.		0.74	-0.75	-0.01
IDFC First Bank Ltd.		0.72	-0.72	-
Oil & Natural Gas Corporation Ltd.		0.69	-0.69	-
DLF Ltd.		0.65	-0.66	-0.01
Coforge Ltd.		0.64	-0.64	-
Tata Power Company Ltd.		0.63	-0.64	-0.01
Bajaj Finance Ltd.		0.59	-0.59	-
Adani Green Energy Ltd.		0.57	-0.57	-
Canara Bank		0.55	-0.55	-
Aurobindo Pharma Ltd.		0.55	-0.55	-
Pidilite Industries Ltd.		0.54	-0.54	-
Jio Financial Services Ltd.		0.54	-0.55	-0.01
Hero Motocorp Ltd.		0.54	-0.55	-0.01
Bharti Airtel Ltd.		0.54	-0.54	-
Samvardhana Motherson International Ltd.		0.53	-0.53	-
Varun Beverages Ltd.		0.52	-0.52	-
Tata Consumer Products Ltd.		0.52	-0.52	-
ABB India Ltd.		0.51	-0.52	-0.01
Steel Authority Of India Ltd.		0.48	-0.48	-
Godrej Properties Ltd.		0.48	-0.48	-
Divi's Laboratories Ltd.		0.48	-0.49	-0.01
JSW Steel Ltd.		0.47	-0.47	-
Crompton Greaves Consumer Electricals Ltd.		0.47	-0.47	-
Bank Of Baroda		0.46	-0.46	-
Siemens Ltd.		0.45	-0.45	-
GMR Airports Ltd.		0.42	-0.43	-0.01
Bharat Petroleum Corporation Ltd.		0.40	-0.40	-
Asian Paints Ltd.		0.40	-0.40	-
Aditya Birla Capital Ltd.		0.40	-0.40	-
JSW Energy Ltd.		0.38	-0.39	-0.01
Adani Ports And Special Economic Zone Ltd.		0.38	-0.38	-
Bajaj Auto Ltd.		0.37	-0.37	-
TVS Motor Company Ltd.		0.33	-0.33	-
Hindustan Unilever Ltd.		0.33	-0.33	-
Power Grid Corporation Of India Ltd.		0.32	-0.32	-
Kotak Mahindra Bank Ltd.		0.32	-0.32	-
Aditya Birla Fashion And Retail Ltd.		0.32	-0.32	-
Tech Mahindra Ltd.		0.31	-0.31	-
Tata Steel Ltd.		0.31	-0.32	-0.01
Max Healthcare Institute Ltd.		0.31	-0.31	-
NMDC Ltd.		0.30	-0.30	-
Exide Industries Ltd.		0.30	-0.30	-
Larsen & Toubro Ltd.		0.29	-0.30	-0.01
HCL Technologies Ltd.		0.29	-0.29	-
Grasim Industries Ltd.		0.29	-0.29	-
HDFC Asset Management Co. Ltd.		0.28	-0.28	-
Bharat Heavy Electricals Ltd.		0.28	-0.29	-0.01
Bajaj Finserv Ltd.		0.28	-0.28	-
InterGlobe Aviation Ltd.		0.27	-0.27	-
Indusind Bank Ltd.		0.27	-0.27	-
Indian Railway Catering & Tourism Corporation Ltd.		0.27	-0.27	-
Britannia Industries Ltd.		0.26	-0.26	-
Mphasis Ltd.		0.25	-0.26	-0.01
Havells India Ltd.		0.25	-0.25	-
Vodafone Idea Ltd.		0.24	-0.23	0.01
United Spirits Ltd.		0.24	-0.24	-
Mahindra & Mahindra Ltd.		0.24	-0.24	-
Info Edge (India) Ltd.		0.24	-0.24	-
NTPC Ltd.		0.23	-0.24	-0.01
Maruti Suzuki India Ltd.		0.22	-0.22	-
LIC Housing Finance Ltd.		0.22	-0.21	0.01
ICICI Prudential Life Insurance Company Ltd.		0.22	-0.22	-
Coal India Ltd.		0.22	-0.22	-
Ambuja Cements Ltd.		0.22	-0.22	-
Mrf Ltd.		0.21	-0.21	-
Hindalco Industries Ltd.		0.21	-0.21	-
Apollo Hospitals Enterprise Ltd.		0.21	-0.21	-
Tata Communications Ltd.		0.20	-0.20	-
Petronet Lng Ltd.		0.20	-0.20	-
One 97 Communications Ltd.		0.20	-0.20	-
Marico Ltd.		0.20	-0.20	-
Container Corporation Of India Ltd.		0.20	-0.20	-
Torrent Pharmaceuticals Ltd.		0.19	-0.19	-
Adani Energy Solutions Ltd.		0.19	-0.19	-
ACC Ltd.		0.19	-0.18	0.01
Oil India Ltd.		0.18	-0.18	-
Mahanagar Gas Ltd.		0.17	-0.17	-
Bandhan Bank Ltd.		0.17	-0.17	-
Hindustan Petroleum Corporation Ltd.		0.16	-0.16	-
Glenmark Pharmaceuticals Ltd.		0.16	-0.16	-
Piramal Enterprises Ltd.		0.15	-0.15	-
UPL Ltd.		0.14	-0.14	-
Cipla Ltd.		0.14	-0.14	-
Bosch Ltd.		0.14	-0.14	-
Tata Chemicals Ltd.		0.13	-0.13	-
Syngene International Ltd.		0.13	-0.13	-
Nestle India Ltd.		0.13	-0.13	-
Lupin Ltd.		0.13	-0.13	-
Apl Apollo Tubes Ltd.		0.13	-0.13	-
The Federal Bank Ltd.		0.12	-0.12	-
Manappuram Finance Ltd.		0.12	-0.12	-
Jindal Steel & Power Ltd.		0.12	-0.12	-
Granules India Ltd.		0.12	-0.12	-
Bank Of India		0.12	-0.12	-
Shriram Finance Ltd.		0.11	-0.11	-
Persistent Systems Ltd.		0.11	-0.11	-
Dabur India Ltd.		0.11	-0.11	-
Prestige Estates Projects Ltd.		0.10	-0.10	-
Pb Fintech Ltd.		0.10	-0.10	-
Hindustan Copper Ltd.		0.10	-0.11	-0.01
SBI Life Insurance Co. Ltd.		0.09	-0.09	-
Ltimindtree Ltd.		0.09	-0.09	-
Kei Industries Ltd.		0.09	-0.09	-
Cummins India Ltd.		0.09	-0.09	-
CESC Ltd.		0.09	-0.09	-
Apollo Tyres Ltd.		0.09	-0.09	-
Tube Investments Of India Ltd.		0.08	-0.08	-
The Indian Hotels Company Ltd.		0.08	-0.08	-
Oracle Financial Services Software Ltd.		0.08	-0.08	-
Muthoot Finance Ltd.		0.08	-0.08	-
Max Financial Services Ltd.		0.08	-0.08	-
HDFC Life Insurance Company Ltd.		0.08	-0.08	-
Cyient Ltd.		0.08	-0.08	-
Astral Ltd.		0.08	-0.08	-
Adani Total Gas Ltd.		0.08	-0.08	-
Supreme Industries Ltd.		0.07	-0.07	-
Sun Pharmaceutical Industries Ltd.		0.07	-0.07	-
Laurus Labs Ltd.		0.07	-0.07	-
ICICI Lombard General Insurance Company Ltd.		0.07	-0.07	-
Escorts Kubota Ltd.		0.07	-0.07	-
Colgate Palmolive (India) Ltd.		0.07	-0.07	-
Birlasoft Ltd.		0.07	-0.07	-
Biocon Ltd.		0.07	-0.07	-
Aarti Industries Ltd.		0.07	-0.07	-
IRB Infrastructure Developers Ltd.		0.06	-0.06	-
Indian Oil Corporation Ltd.		0.06	-0.06	-
Zydus Lifesciences Ltd.		0.05	-0.05	-
PI Industries Ltd.		0.05	-0.05	-
NHPC Ltd.		0.05	-0.05	-
Housing And Urban Development Corporation Ltd.		0.05	-0.05	-
Alkem Laboratories Ltd.		0.05	-0.05	-
Solar Industries India Ltd.		0.04	-0.04	-
RBL Bank Ltd.		0.04	-0.04	-
Polycab India Ltd.		0.04	-0.04	-
National Aluminium Company Ltd.		0.04	-0.04	-
Indian Bank		0.04	-0.04	-
IIFL Finance Ltd.		0.04	-0.04	-
Zomato Ltd.		0.03	-0.03	-
PNB Housing Finance Ltd.		0.03	-0.03	-
NBCC (India) Ltd.		0.03	-0.03	-
Mahindra & Mahindra Financial Services Ltd.		0.03	-0.03	-
Kalyan Jewellers India Ltd.		0.03	-0.03	-
HFCL Ltd.		0.03	-0.03	-
Eicher Motors Ltd.		0.03	-0.03	-
The Ramco Cements Ltd.		0.02	-0.02	-
Sona Blw Precision Forgings Ltd.		0.02	-0.02	-
Oberoi Realty Ltd.		0.02	-0.02	-
Inox Wind Ltd.		0.02	-0.02	-
Dixon Technologies (India) Ltd.		0.02	-0.02	-
Balkrishna Industries Ltd.		0.02	-0.02	-
Wipro Ltd.		0.01	-0.01	-
Union Bank Of India		0.01	-0.01	-
Torrent Power Ltd.		0.01	-0.01	-
The Phoenix Mills Ltd.		0.01	-0.01	-
SRF Ltd.		0.01	-0.01	-
Multi Commodity Exchange Of India Ltd.		0.01	-0.01	-
Life Insurance Corporation Of India		0.01	-0.01	-
Indian Energy Exchange Ltd.		0.01	-0.01	-
Hindustan Zinc Ltd.		0.01	-0.01	-
Delhivery Ltd.		0.01	-0.01	-
Deepak Nitrite Ltd.		0.01	-0.01	-
Total		**66.88**	**-67.17**	**-0.29**
Commercial Papers				
Bharti Telecom Ltd.	CRISIL A1+	1.24	-	-
Tata Teleservices Ltd.	CRISIL A1+	0.81	-	-
LIC Housing Finance Ltd.	CRISIL A1+	0.48	-	-
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.31	-	-
Total		**2.84**	**-**	**-**
Certificate Of Deposits				
Punjab National Bank	CRISIL A1+	0.93	-	-
HDFC Bank Ltd.	CRISIL A1+	0.78	-	-
Bank Of Baroda	IND A1+	0.55	-	-
Union Bank Of India	[ICRA]A1+	0.39	-	-
The Federal Bank Ltd.	CRISIL A1+	0.32	-	-
Canara Bank	CRISIL A1+	0.16	-	-
Total		**3.13**	**-**	**-**
Non Convertible Debentures				
National Bank For Agriculture And Rural Development	CRISIL AAA	3.25	-	-
Bharti Telecom Ltd.	CRISIL AA+	1.23	-	-
Power Finance Corporation Ltd.	CRISIL AAA	0.94	-	-
REC Ltd.	CRISIL AAA	0.70	-	-
Tata Capital Ltd.	[ICRA]AAA	0.57	-	-
LIC Housing Finance Ltd.	CRISIL AAA	0.49	-	-
REC Ltd.	[ICRA]AAA	0.41	-	-
Muthoot Finance Ltd.	CRISIL AA+	0.34	-	-
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.24	-	-
Small Industries Development Bank Of India	[ICRA]AAA	0.24	-	-
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	0.16	-	-
National Bank For Agriculture And Rural Development	[ICRA]AAA	0.11	-	-
Muthoot Finance Ltd.	[ICRA]AA+	0.10	-	-
Total		**8.78**	**-**	**-**
Treasury Bills				
182 Day T-Bill 05.06.25	SOVEREIGN	0.07	-	-
Total		**0.07**	**-**	**-**
Cash, Cash Equivalents, Derivative Margin And Others		**18.30**	**-**	**-**
Grand Total		**100.00**		

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	34.27
Oil, Gas & Consumable Fuels	6.94
Fast Moving Consumer Goods	5.58
Automobile And Auto Components	4.80
Information Technology	4.60
Metals & Mining	4.26
Capital Goods	3.95
Healthcare	2.73
Telecommunication	2.72
Power	2.47
Consumer Durables	1.92
Consumer Services	1.68
Construction Materials	1.64
Services	1.44
Realty	1.26
Chemicals	0.99
Construction	0.38
Sovereign	0.07
Cash, Cash Equivalents, Derivative Margin And Others	18.30

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





The risk of the scheme is Low

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.

HYBRID - BALANCED ADVANTAGE FUND

SBI

BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

SBI MUTUAL FUND
A PARTNER FOR LIFE

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	14.6702	Dir-Plan-IDCW	15.2030
Reg-Plan-Growth	14.6700	Dir-Plan-Growth	15.2027

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 33,277.16 Crores
- **AUM as on March 31, 2025**
  ₹ 34,015.45 Crores
- **Fund Manager:**
  Mr. Dinesh Balachandran –(Equity Portion)
  Mr. Anup Upadhyay (Co- Fund Manager Equity Portion)
  Ms. Mansi Sajeja –(Debt Portion)
  Mr. Rajeev Radhakrishnan –(Co Fund Manager Debt Portion)
  Managing Since:
  Mr. Dinesh Balachandran August 2021
  Mr. Anup Upadhyay (w.e.f. Dec 2024)
  Ms. Mansi Sajeja Dec 2023
  Mr. Rajeev Radhakrishnan Nov 2023
  Total Experience:
  Mr. Dinesh Balachandran –Over 21 years
  Mr. Anup Upadhyay –Over 14 years
  Ms. Mansi Sajeja –Over 15 years
  Mr. Rajeev Radhakrishnan –Over 20 years
- **First Tier Benchmark:**
  Nifty 50 Hybrid Composite Debt 50:50 Index
- **Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year. Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Standard Deviation# : 6.55%
Beta# : 0.83
Sharpe Ratio# : 0.74
Modified Duration : 5.00 years
Average Maturity : 6.98 years
Macaulay Duration : 5.27 years
Yield to Maturity^ : 7.34%
Portfolio Turnover*
Equity Turnover : 0.17
Total Turnover : 4.76

*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 (7.20% as on 28th March 2025) 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

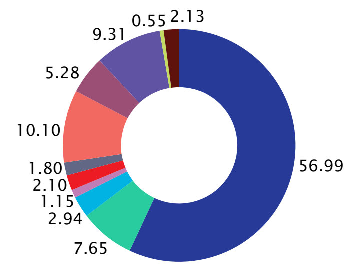
PORTFOLIO

Issuer Name	Rating	(%) Of Total % of AUM	Derivatives	Net % of AUM
Equity Shares				
Reliance Industries Ltd.		5.50	-	5.50
HCL Technologies Ltd.		2.02	-	2.02
Torrent Power Ltd.		1.79	-	1.79
ITC Ltd.		1.67	-	1.67
CESC Ltd.		1.54	-	1.54
Punjab National Bank		1.20	-	1.20
Ashok Leyland Ltd.		1.10	-	1.10
Biocon Ltd.		1.01	-	1.01
United Spirits Ltd.		0.93	-	0.93
Dabur India Ltd.		0.83	-	0.83
Bank Of Baroda		0.82	-	0.82
ICICI Prudential Life Insurance Company Ltd.		0.71	-	0.71
Bharat Petroleum Corporation Ltd.		0.60	-	0.60
Life Insurance Corporation Of India		0.57	-	0.57
Maruti Suzuki India Ltd.		0.50	-	0.50
Carborundum Universal Ltd.		0.47	-	0.47
Wipro Ltd.		0.43	-	0.43
Gateway Distriparks Ltd.		0.37	-	0.37
Delhivery Ltd.		0.30	-	0.30
Alkem Laboratories Ltd.		0.26	-	0.26
Container Corporation Of India Ltd.		0.23	-	0.23
ACC Ltd.		0.19	-	0.19
Go Fashion (India) Ltd.		0.18	-	0.18
Crompton Greaves Consumer Electricals Ltd.		0.03	-	0.03
Total		**23.25**	**–**	**23.25**
Equity Shares & Derivatives				
HDFC Bank Ltd.		5.76	-0.81	4.95
Bharti Airtel Ltd.		3.32	-0.96	2.36
GAIL (India) Ltd.		3.08	-0.85	2.23
Tata Steel Ltd.		2.15	-0.23	1.92
Axis Bank Ltd.		2.12	-0.47	1.65
Mahindra & Mahindra Ltd.		1.87	-1.88	-0.01
Tata Motors Ltd.		1.85	-0.01	1.84
Tech Mahindra Ltd.		1.75	-0.01	1.74
Indian Oil Corporation Ltd.		1.65	-0.71	0.94
Sun Pharmaceutical Industries Ltd.		1.57	-0.63	0.94
State Bank Of India		1.55	-1.56	-0.01
Larsen & Toubro Ltd.		1.53	-0.61	0.92
Kotak Mahindra Bank Ltd.		1.51	-0.48	1.03
ICICI Bank Ltd.		1.20	-1.20	-
DLF Ltd.		1.12	-1.13	-0.01
Tata Consultancy Services Ltd.		0.91	-0.45	0.46
Cipla Ltd.		0.91	-0.04	0.87
Interglobe Aviation Ltd.		0.89	-0.89	-
Petronet Lng Ltd.		0.85	-0.43	0.42
Power Grid Corporation Of India Ltd.		0.77	-0.77	-
Oil & Natural Gas Corporation Ltd.		0.77	-0.04	0.73
Hindustan Unilever Ltd.		0.72	-0.44	0.28
Tata Power Company Ltd.		0.64	-0.64	-
Cummins India Ltd.		0.53	-0.54	-0.01
Lupin Ltd.		0.38	-0.38	-
ICICI Lombard General Insurance Company Ltd.		0.38	-0.38	-
Hindalco Industries Ltd.		0.38	-0.38	-
Grasim Industries Ltd.		0.34	-0.05	0.29
Bajaj Finserv Ltd.		0.30	-	0.30
Sona Blw Precision Forgings Ltd.		0.26	0.26	0.52
Infosys Ltd.		0.23	-0.03	0.20
Bajaj Finance Ltd.		0.23	-0.23	-
Aditya Birla Capital Ltd.		0.21	-0.21	-
Titan Company Ltd.		0.20	-0.20	-
Bajaj Auto Ltd.		0.20	-0.20	-
Ultratech Cement Ltd.		0.18	-0.19	-0.01
Indus Towers Ltd.		0.18	-0.18	-
Hindustan Petroleum Corporation Ltd.		0.18	-0.18	-
Canara Bank		0.18	-0.18	-
SBI Life Insurance Co. Ltd.		0.17	-0.17	-
HDFC Asset Management Co. Ltd.		0.15	-0.14	0.01
Coal India Ltd.		0.14	-0.14	-
JSW Steel Ltd.		0.12	-0.12	-
The Federal Bank Ltd.		0.09	-0.09	-
Jindal Steel & Power Ltd.		0.09	-0.09	-
Indusind Bank Ltd.		0.09	-0.09	-
NTPC Ltd.		0.08	-0.08	-
REC Ltd.		0.07	-0.07	-
Hero Motocorp Ltd.		0.07	-0.07	-
Bharat Heavy Electricals Ltd.		0.06	-0.06	-
Zomato Ltd.		0.04	-0.04	-
NMDC Ltd.		0.04	-0.04	-
Vodafone Idea Ltd.		0.03	-0.03	-
Tata Consumer Products Ltd.		0.03	-0.03	-
Marico Ltd.		0.03	-0.03	-
LIC Housing Finance Ltd.		0.03	-0.03	-
Godrej Consumer Products Ltd.		0.03	-0.03	-
Bandhan Bank Ltd.		0.03	-0.03	-
Indian Energy Exchange Ltd.		0.02	-0.02	-
Hindustan Aeronautics Ltd.		0.02	-0.02	-
HDFC Life Insurance Company Ltd.		0.02	-0.02	-
Steel Authority Of India Ltd.		0.01	-0.01	-
Havells India Ltd.		0.01	-0.01	-
Aurobindo Pharma Ltd.		0.01	-0.01	-
Total		**44.33**	**-19.78**	**24.55**
Convertible Debentures				
Cholamandalam Investment & Finance Co. Ltd.		1.80	-	-
Total		**1.80**	**–**	**–**
Certificate Of Deposits				
HDFC Bank Ltd.	CRISIL A1+	0.55	-	-
Total		**0.55**	**–**	**–**
Non Convertible Debentures				
Bharti Telecom Ltd.	CRISIL AA+	1.50	-	-
Power Finance Corporation Ltd.	CRISIL AAA	1.26	-	-
Tata Capital Ltd.	CRISIL AAA	1.20	-	-
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.18	-	-
Bajaj Finance Ltd.	CRISIL AAA	1.11	-	-
LIC Housing Finance Ltd.	CRISIL AAA	0.96	-	-
Muthoot Finance Ltd.	CRISIL AA+	0.81	-	-
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	0.74	-	-
ICICI Prudential Life Insurance Company Ltd.	CRISIL AAA	0.72	-	-
Godrej Properties Ltd.	[ICRA]AA+	0.67	-	-
Bajaj Housing Finance Ltd.	CRISIL AAA	0.60	-	-
State Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.59	-	-
Mindspace Business Parks Reit	CRISIL AAA	0.56	-	-
Torrent Power Ltd.	CRISIL AA+	0.53	-	-
HDFC Life Insurance Company Ltd.	[ICRA]AAA	0.50	-	-
REC Ltd.	CRISIL AAA	0.45	-	-
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.45	-	-
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	0.44	-	-
NABARD	[ICRA]AAA	0.30	-	-
Tata Communications Ltd.	CARE AAA	0.15	-	-
Punjab National Bank	CRISIL AAA	0.15	-	-
Bank Of Baroda (Tier II Bond Under Basel III)	CRISIL AAA	0.15	-	-
Total		**15.02**	**–**	**–**
Zero Coupon Bonds			**–**	**–**
HDB Financial Services Ltd.	CRISIL AAA	0.36	-	-
Total		**0.36**	**–**	**–**
Government Securities				
Government Of India	SOVEREIGN	6.48	-	-
Total		**6.48**	**–**	**–**
State Development Loans				
State Government Of Kerala	SOVEREIGN	1.48	-	-
State Government Of Bihar	SOVEREIGN	0.75	-	-
State Government Of West Bengal	SOVEREIGN	0.60	-	-
Total		**2.83**	**–**	**–**
Real Estate Investment Trust				
Brookfield India Real Estate Trust		1.20	-	-
Embassy Office Parks Reit		0.90	-	-
Total		**2.10**		
Infrastructure Investment Trust			**–**	**–**
National Highways Infra Trust		1.15	-	-
Total		**1.15**	**–**	**–**
Cash, Cash Equivalents, Derivative Margin And Others		**2.13**	**–**	**–**
Grand Total		**100.00**		

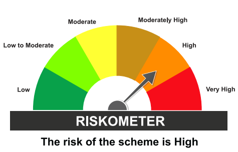
PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	32.05
Oil, Gas & Consumable Fuels	12.77
Sovereign	9.31
Power	6.09
Information Technology	5.34
Automobile And Auto Components	4.75
Realty	4.45
Fast Moving Consumer Goods	4.24
Healthcare	4.14
Telecommunication	4.12
Services	2.94
Metals & Mining	2.79
Capital Goods	2.18
Construction	1.53
Construction Materials	0.71
Consumer Durables	0.24
Consumer Services	0.22
Cash, Cash Equivalents, Derivative Margin And Others	2.13

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



■ Large Cap ■ Midcap ■ Small Cap ■ Sovereign
■ Real Estate Investment Trust ■ A1+
■ Cash, Cash Equivalents, Derivative Margin and Others
■ Infrastructure Investment Trust
■ AA+ ■ AAA and Equivalent ■ Convertible Debentures



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

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

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

SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 3,118.62 Crores
- **AUM as on March 31, 2025**
  ₹ 3,225.78 Crores
- **Fund Manager:**
  Mr. R Srinivasan –(Equity Portion)
  Mr. Rajeev Radhakrishnan –(Debt Portion)
  Managing since:
  Mr. R Srinivasan –September 29, 2020
  Mr. Rajeev Radhakrishnan –(w.e.f. Nov 2023)
  Total Experience:
  Mr. R. Srinivasan –Over 30 years
  Mr. Rajeev Radhakrishnan –Over 20 years
- **First Tier Benchmark:**
  CRISIL Hybrid 35+65 -Aggressive Index
- **Exit Load:**
  For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years:
  3% for redemption/switch out on or before 1 year from the date of allotment
  2% for redemption/switch out after 1 year and up to 2 years from the date of allotment
  1% for redemption/switch out after 2 years and up to 3 years from the date of allotment
  Nil for redemption or switch-out after 3 years from the date of allotment.
- **Entry Load:** NA
- **Plans Available:** Regular, Direct
- **Option:** Growth
- **SIP**
  Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments
  Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments.Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
  Annual - Minimum amount of investment will be ₹ 5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.01 year
Average Maturity	: 0.01 year
Macaulay Duration	: 0.01 year
Yield to Maturity^	: 6.67%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-Growth	38.6007
Dir-Plan-Growth	40.9646

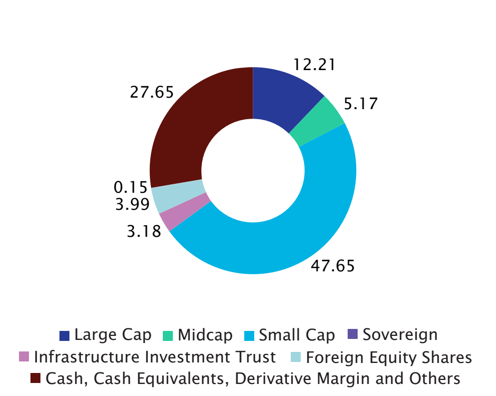
PORTFOLIO

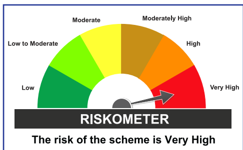
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
Muthoot Finance Ltd.		5.17
Hatsun Agro Product Ltd.		5.08
Thangamayil Jewellery Ltd.		4.62
HDFC Bank Ltd.		4.48
Bajaj Finserv Ltd.		4.36
Ajax Engineering Ltd.		3.99
K.P.R. Mill Ltd.		3.65
Kotak Mahindra Bank Ltd.		3.37
Aether Industries Ltd.		3.35
Dodla Dairy Ltd.		3.23
Sanathan Textiles Ltd.		3.20
Le Travenues Technology Pvt. Ltd.		3.07
Brainbees Solutions Ltd.		2.55
Relaxo Footwears Ltd.		2.29
Gokaldas Exports Ltd.		2.25
E.I.D-Parry (India) Ltd.		2.19
Shakti Pumps (India) Ltd.		2.13
Wonderla Holidays Ltd.		2.03
Pakka Ltd.		1.68
One Mobikwik Systems Pvt. Ltd.		1.13
Hawkins Cookers Ltd.		0.78
Elin Electronics Ltd.		0.43
Total		**65.03**
Foreign Equity Shares		
Renew Energy Global		3.99
Total		**3.99**
Treasury Bills		
182 Day T-Bill 05.06.25	SOVEREIGN	0.15
Total		**0.15**
Infrastructure Investment Trust		
Cube Highways Trust		3.18
Total		**3.18**
Cash, Cash Equivalents And Others		**27.65**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	18.51
Fast Moving Consumer Goods	10.50
Textiles	9.10
Consumer Durables	8.12
Consumer Services	7.65
Capital Goods	6.12
Power	3.99
Chemicals	3.35
Services	3.18
Forest Materials	1.68
Sovereign	0.15
Cash, Cash Equivalents And Others	27.65

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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.

SBI 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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 2,596.81 Crores
- **AUM as on March 31, 2025**
  ₹ 2,682.72 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi (Equity Portion)
  Mr. Ardhendu Bhattacharya (Debt portion)
  Managing since:
  Mr. Rohit Shimpi: Oct - 2021
  Mr.Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi –Over 18 years
  Mr. Ardhendu Bhattacharya –Over 13 years
- **First Tier Benchmark:** BSE 500 TRI
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration : 0.57 years
Average Maturity : 0.84 years
Macaulay Duration : 0.60 years
Yield to Maturity^ : 6.85%
^In case of semi-annual convention , the YTM is annualised
Ratios including debt instruments and cash

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	18.6591
Reg-Plan-Growth	18.6585

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	19.6862
Dir-Plan-Growth	19.6967

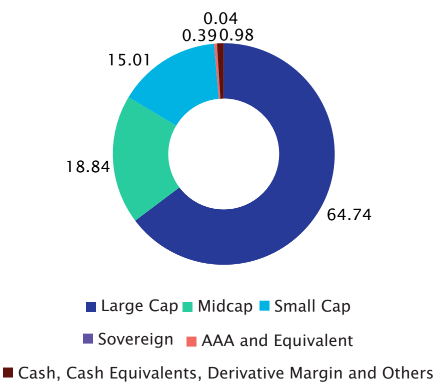
PORTFOLIO

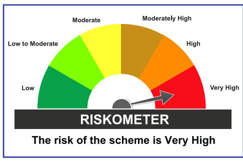
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		9.04
ICICI Bank Ltd.		6.57
Reliance Industries Ltd.		5.85
Infosys Ltd.		4.55
Larsen & Toubro Ltd.		4.10
Maruti Suzuki India Ltd.		3.88
State Bank Of India		3.32
Tata Consultancy Services Ltd.		3.31
Kotak Mahindra Bank Ltd.		3.17
Ultratech Cement Ltd.		3.10
Axis Bank Ltd.		2.73
Divi's Laboratories Ltd.		2.54
Jubilant Foodworks Ltd.		2.35
Abbott India Ltd.		2.26
Hindalco Industries Ltd.		2.15
HDFC Life Insurance Company Ltd.		2.04
Timken India Ltd.		1.96
Schaeffler India Ltd.		1.86
L&T Technology Services Ltd.		1.86
Endurance Technologies Ltd.		1.84
ZF Commercial Vehicle Control Systems India Ltd.		1.79
Power Grid Corporation Of India Ltd.		1.79
Kajaria Ceramics Ltd.		1.76
Cholamandalam Investment & Finance Co. Ltd.		1.72
Grindwell Norton Ltd.		1.44
TVS Motor Company Ltd.		1.42
Honeywell Automation India Ltd.		1.29
Balrampur Chini Mills Ltd.		1.28
Page Industries Ltd.		1.25
Ltimindtree Ltd.		1.22
ICICI Lombard General Insurance Company Ltd.		1.17
DLF Ltd.		1.17
Thermax Ltd.		1.12
Sona Blw Precision Forgings Ltd.		1.11
ABB India Ltd.		1.07
ESAB India Ltd.		1.03
FSN E-Commerce Ventures Ltd.		1.02
Dr. Lal Path Labs Ltd.		1.02
Pitti Engineering Ltd.		0.98
HDFC Asset Management Co. Ltd.		0.93
Chalet Hotels Ltd.		0.88
Carborundum Universal Ltd.		0.79
AIA Engineering Ltd.		0.78
V-Guard Industries Ltd.		0.60
Nuvoco Vistas Corporation Ltd.		0.56
Hawkins Cookers Ltd.		0.52
Teamlease Services Ltd.		0.40
Total		**98.59**
Non Convertible Debentures		
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.20
Bajaj Housing Finance Ltd.	CRISIL AAA	0.19
Total		**0.39**
Floating Rate Bonds		
Government Of India	SOVEREIGN	0.04
Total		**0.04**
Cash, Cash Equivalents And Others		**0.98**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	31.08
Automobile And Auto Components	11.90
Information Technology	10.94
Capital Goods	10.46
Oil, Gas & Consumable Fuels	5.85
Healthcare	5.82
Consumer Services	4.25
Construction	4.10
Construction Materials	3.66
Consumer Durables	2.88
Metals & Mining	2.15
Power	1.79
Fast Moving Consumer Goods	1.28
Textiles	1.25
Realty	1.17
Services	0.40
Sovereign	0.04
Cash, Cash Equivalents And Others	0.98

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI RETIREMENT BENEFIT FUND- AGGRESSIVE HYBRID PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	17.5948
Reg-Plan-Growth	17.5953

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	18.4822
Dir-Plan-Growth	18.4801

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 1,439.63 Crores
- **AUM as on March 31, 2025**
  ₹ 1,460.00 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi (Equity Portion)
  Mr. Ardhendu Bhattacharya (Debt portion)
  Managing since:
  Mr. Rohit Shimpi: Oct - 2021
  Mr.Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi –Over 18 years
  Mr. Ardhendu Bhattacharya –Over 13 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	: 0.12 years
Average Maturity	: 3.22 years
Macaulay Duration	: 0.13 years
Yield to Maturity^	: 7.09%

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

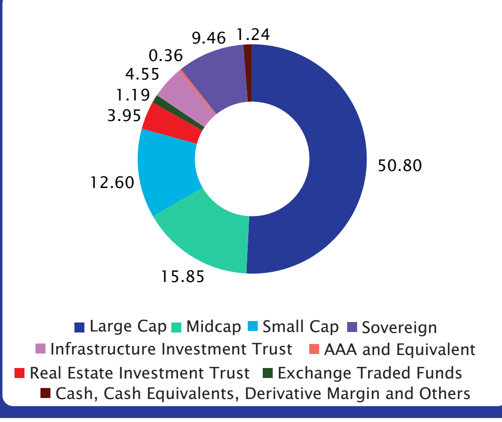
PORTFOLIO

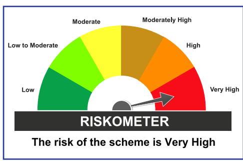
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		7.41
ICICI Bank Ltd.		5.06
Reliance Industries Ltd.		4.49
Infosys Ltd.		3.69
Larsen & Toubro Ltd.		3.20
Maruti Suzuki India Ltd.		3.04
Ultratech Cement Ltd.		2.60
Tata Consultancy Services Ltd.		2.54
State Bank Of India		2.50
Kotak Mahindra Bank Ltd.		2.45
Axis Bank Ltd.		2.17
Divi's Laboratories Ltd.		2.15
Abbott India Ltd.		2.06
Jubilant Foodworks Ltd.		1.87
Hindalco Industries Ltd.		1.79
Schaeffler India Ltd.		1.58
L&T Technology Services Ltd.		1.58
Timken India Ltd.		1.56
Endurance Technologies Ltd.		1.48
ZF Commercial Vehicle Control Systems India Ltd.		1.44
Power Grid Corporation Of India Ltd.		1.40
HDFC Life Insurance Company Ltd.		1.39
Kajaria Ceramics Ltd.		1.35
Cholamandalam Investment & Finance Co. Ltd.		1.23
Grindwell Norton Ltd.		1.20
TVS Motor Company Ltd.		1.15
Balrampur Chini Mills Ltd.		1.11
AIA Engineering Ltd.		1.08
Honeywell Automation India Ltd.		1.05
Page Industries Ltd.		0.98
ICICI Lombard General Insurance Company Ltd.		0.95
Sona Blw Precision Forgings Ltd.		0.94
DLF Ltd.		0.94
Ltimindtree Ltd.		0.85
Dr. Lal Path Labs Ltd.		0.84
ESAB India Ltd.		0.83
Pitti Engineering Ltd.		0.81
FSN E-Commerce Ventures Ltd.		0.78
Thermax Ltd.		0.77
Carborundum Universal Ltd.		0.75
ABB India Ltd.		0.75
HDFC Asset Management Co. Ltd.		0.73
Hawkins Cookers Ltd.		0.70
Chalet Hotels Ltd.		0.70
V-Guard Industries Ltd.		0.46
Teamlease Services Ltd.		0.44
Nuvoco Vistas Corporation Ltd.		0.41
Total		**79.25**
Non Convertible Debentures		
Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.36
Total		**0.36**
Floating Rate Bonds		
Government Of India	SOVEREIGN	9.12
Total		**9.12**
State Development Loans		
State Government Of Gujarat	SOVEREIGN	0.34
Total		**0.34**
Exchange Traded Funds		
SBI Gold ETF		1.19
Total		**1.19**
Real Estate Investment Trust		
Embassy Office Parks Reit		2.04
Nexus Select Trust		1.91
Total		**3.95**
Infrastructure Investment Trust		
National Highways Infra Trust		2.35
Cube Highways Trust		2.20
Total		**4.55**
Cash, Cash Equivalents And Others		**1.24**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.44
Automobile And Auto Components	9.63
Sovereign	9.46
Capital Goods	8.80
Information Technology	8.66
Healthcare	5.05
Services	4.99
Realty	4.89
Oil, Gas & Consumable Fuels	4.49
Consumer Services	3.35
Construction	3.20
Construction Materials	3.01
Consumer Durables	2.51
Metals & Mining	1.79
Power	1.40
Fast Moving Consumer Goods	1.11
Textiles	0.98
Cash, Cash Equivalents And Others	1.24

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI RETIREMENT BENEFIT FUND- CONSERVATIVE HYBRID PLAN

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

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 268.16 Crores
- **AUM as on March 31, 2025**
  ₹ 272.72 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi (Equity Portion)
  Mr. Ardhendu Bhattacharya (Debt portion)
  Managing since:
  Mr. Rohit Shimpi: Oct - 2021
  Mr. Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi -Over 18 years
  Mr. Ardhendu Bhattacharya -Over 13 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	: 7.18 years
Average Maturity	: 14.08 years
Macaulay Duration	: 7.47 years
Yield to Maturity^	: 7.05%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.9581
Reg-Plan-Growth	14.9565

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	15.3453
Dir-Plan-Growth	15.3473

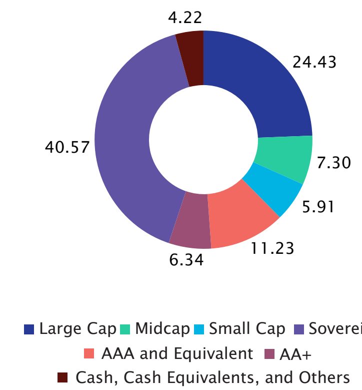
PORTFOLIO

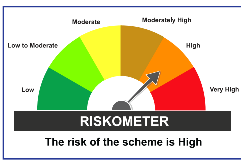
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		3.52
ICICI Bank Ltd.		2.55
Reliance Industries Ltd.		2.20
Infosys Ltd.		1.80
Larsen & Toubro Ltd.		1.61
Maruti Suzuki India Ltd.		1.43
State Bank Of India		1.24
Tata Consultancy Services Ltd.		1.21
Ultratech Cement Ltd.		1.20
Kotak Mahindra Bank Ltd.		1.11
Axis Bank Ltd.		1.10
Jubilant Foodworks Ltd.		0.90
Abbott India Ltd.		0.90
Divi's Laboratories Ltd.		0.89
Hindalco Industries Ltd.		0.87
Schaeffler India Ltd.		0.78
Timken India Ltd.		0.75
Power Grid Corporation Of India Ltd.		0.73
Endurance Technologies Ltd.		0.73
Kajaria Ceramics Ltd.		0.69
HDFC Life Insurance Company Ltd.		0.68
L&T Technology Services Ltd.		0.67
ZF Commercial Vehicle Control Systems India Ltd.		0.64
Grindwell Norton Ltd.		0.58
Cholamandalam Investment & Finance Co. Ltd.		0.55
TVS Motor Company Ltd.		0.54
Page Industries Ltd.		0.50
Balrampur Chini Mills Ltd.		0.50
Honeywell Automation India Ltd.		0.49
DLF Ltd.		0.44
Sona Blw Precision Forgings Ltd.		0.43
ICICI Lombard General Insurance Company Ltd.		0.42
AIA Engineering Ltd.		0.42
Ltimindtree Ltd.		0.41
Hawkins Cookers Ltd.		0.40
Dr. Lal Path Labs Ltd.		0.40
Thermax Ltd.		0.36
FSN E-Commerce Ventures Ltd.		0.36
Carborundum Universal Ltd.		0.35
ABB India Ltd.		0.35
HDFC Asset Management Co. Ltd.		0.34
Chalet Hotels Ltd.		0.33
Pitti Engineering Ltd.		0.32
ESAB India Ltd.		0.32
V-Guard Industries Ltd.		0.21
Teamlease Services Ltd.		0.21
Nuvoco Vistas Corporation Ltd.		0.21
Total		**37.64**
Non Convertible Debentures		
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.75
Torrent Power Ltd.	CRISIL AA+	1.90
Sundaram Finance Ltd.	CRISIL AAA	1.89
REC Ltd.	CRISIL AAA	1.89
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	1.86
Power Finance Corporation Ltd.	CRISIL AAA	1.86
Godrej Properties Ltd.	[ICRA]AA+	1.84
Bajaj Housing Finance Ltd.	CRISIL AAA	1.84
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	0.74
Total		**17.57**
Floating Rate Bonds		
Government Of India	SOVEREIGN	0.94
Total		**0.94**
Government Securities		
Government Of India	SOVEREIGN	39.63
Total		**39.63**
Cash, Cash Equivalents And Others		**4.22**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	40.57
Financial Services	19.73
Automobile And Auto Components	4.55
Power	4.49
Information Technology	4.09
Capital Goods	3.94
Telecommunication	3.75
Realty	2.28
Oil, Gas & Consumable Fuels	2.20
Healthcare	2.19
Construction	1.61
Consumer Services	1.59
Construction Materials	1.41
Consumer Durables	1.30
Metals & Mining	0.87
Fast Moving Consumer Goods	0.50
Textiles	0.50
Services	0.21
Cash, Cash Equivalents And Others	4.22

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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.

SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI RETIREMENT BENEFIT FUND-CONSERVATIVE PLAN

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	13.8807
Reg-Plan-Growth	13.8808

NET ASSET VALUE

Option	NAV (₹)
Direct Plan-IDCW	14.1704
Dir-Plan-Growth	14.1725

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 173.26 Crores
- **AUM as on March 31, 2025**
  ₹ 175.48 Crores
- **Fund Manager:**
  Mr. Rohit Shimpi (Equity Portion)
  Mr. Ardhendu Bhattacharya (Debt portion)
  Managing since:
  Mr. Rohit Shimpi: Oct - 2021
  Mr. Ardhendu Bhattacharya: June - 2021
  Total Experience:
  Mr. Rohit Shimpi –Over 18 years
  Mr. Ardhendu Bhattacharya –Over 13 years
- **First Tier Benchmark:**
  CRISIL Hybrid 85+15 - Conservative Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 7.47 years
Average Maturity	: 14.60 years
Macaulay Duration	: 7.77 years
Yield to Maturity^	: 7.14%

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

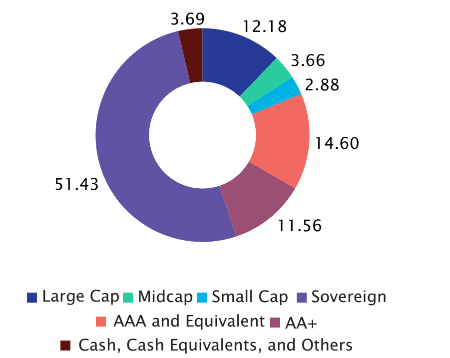
PORTFOLIO

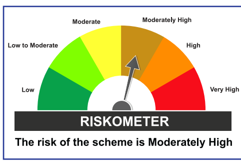
Issuer Name	Rating	(%) Of Total AUM
Equity Shares		
HDFC Bank Ltd.		1.74
ICICI Bank Ltd.		1.26
Reliance Industries Ltd.		1.10
Infosys Ltd.		0.90
Larsen & Toubro Ltd.		0.78
Maruti Suzuki India Ltd.		0.69
Ultratech Cement Ltd.		0.62
Tata Consultancy Services Ltd.		0.62
State Bank Of India		0.60
Kotak Mahindra Bank Ltd.		0.56
Axis Bank Ltd.		0.54
Abbott India Ltd.		0.47
Hindalco Industries Ltd.		0.44
Divi's Laboratories Ltd.		0.44
Jubilant Foodworks Ltd.		0.42
Timken India Ltd.		0.37
Schaeffler India Ltd.		0.37
Endurance Technologies Ltd.		0.37
Power Grid Corporation Of India Ltd.		0.36
L&T Technology Services Ltd.		0.35
Kajaria Ceramics Ltd.		0.35
HDFC Life Insurance Company Ltd.		0.35
ZF Commercial Vehicle Control Systems India Ltd.		0.30
Cholamandalam Investment & Finance Co. Ltd.		0.30
TVS Motor Company Ltd.		0.28
Grindwell Norton Ltd.		0.28
Page Industries Ltd.		0.27
Balrampur Chini Mills Ltd.		0.25
Honeywell Automation India Ltd.		0.24
Sona Blw Precision Forgings Ltd.		0.22
DLF Ltd.		0.22
FSN E-Commerce Ventures Ltd.		0.21
Ltimindtree Ltd.		0.20
Dr. Lal Path Labs Ltd.		0.20
AIA Engineering Ltd.		0.20
Thermax Ltd.		0.19
ICICI Lombard General Insurance Company Ltd.		0.18
ABB India Ltd.		0.18
HDFC Asset Management Co. Ltd.		0.17
ESAB India Ltd.		0.17
Carborundum Universal Ltd.		0.17
Pitti Engineering Ltd.		0.16
Chalet Hotels Ltd.		0.16
Hawkins Cookers Ltd.		0.15
Teamlease Services Ltd.		0.12
V-Guard Industries Ltd.		0.10
Nuvoco Vistas Corporation Ltd.		0.10
Total		**18.72**
Non Convertible Debentures		
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	5.83
Torrent Power Ltd.	CRISIL AA+	2.95
Sundaram Finance Ltd.	CRISIL AAA	2.94
REC Ltd.	CRISIL AAA	2.94
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.89
Power Finance Corporation Ltd.	CRISIL AAA	2.89
Union Bank Of India (At1 Bond Under Basel III)	CRISIL AA+	2.86
Godrej Properties Ltd.	[ICRA]AA+	2.86
Total		**26.16**
Floating Rate Bonds		
Government Of India	SOVEREIGN	1.47
Total		**1.47**
Government Securities		
Government Of India	SOVEREIGN	47.03
Total		**47.03**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	**2.93**
Total		**2.93**
Cash, Cash Equivalents And Others		**3.69**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Sovereign	51.43
Financial Services	17.33
Power	6.20
Telecommunication	5.83
Realty	3.08
Automobile And Auto Components	2.23
Information Technology	2.07
Capital Goods	1.96
Healthcare	1.11
Oil, Gas & Consumable Fuels	1.10
Consumer Services	0.79
Construction	0.78
Construction Materials	0.72
Consumer Durables	0.60
Metals & Mining	0.44
Textiles	0.27
Fast Moving Consumer Goods	0.25
Services	0.12
Cash, Cash Equivalents And Others	3.69

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 Mallya Mr. Adesh Sharma (Co Fund Manager)	Mr. Rajeev Radhakrishnan Mr. Tejas Soman (Co Fund Manager)	Mr. Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co-Fund Manager)	Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager)	Mr. Lokesh Mallya Mr. Mohit Jain (Co Fund Manager)	Mr. Rajeev Radhakrishnan Ms. Mansi Sajeja Co Fund Manager	Mr. Tejas Soman
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	Rajeev Jan-2019-Ardhendhu	Lokesh Feb-2017- Adesh	(w.e.f. Dec-2023)	Rajeev Jun-2008 - Mansi	(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 2025								
Month End AUM (Rs. in Crores)	₹11,489.36	₹1,918.19	₹3,410.12	₹22,154.05	₹2,254.83	₹6,481.44	₹13,958.72	₹1,831.08
Modified Duration (years)	10.17	6.24	8.43	3.85	2.20	3.81	2.78	6.81
Average Maturity (years)	24.04	10.54	17.18	5.05	3.04	5.50	3.89	9.83
Macaulay Duration (years)	10.53	6.50	8.76	4.05	2.30	3.99	2.93	7.04
Yield to Maturity (%)^	6.97	7.42	7.22	7.36	8.51	7.76	7.33	6.74
Expense Ratio	Regular- 0.94% Direct- 0.46%	Regular- 1.47% Direct- 0.77%	Regular- 1.40% Direct- 0.61%	Regular- 0.76% Direct- 0.35%	Regular- 1.55% Direct- 0.89%	Regular- 1.22% Direct- 0.71%	Regular- 0.85% Direct- 0.40%	Regular- 0.63% Direct- 0.31%
Composition by Assets as on 31 March 2025								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	-	37.47	32.13	76.00	78.57	54.60	64.23	-
Gilts	75.36	57.43	39.36	8.85	14.27	36.39	25.05	96.63
Money Market Instruments	-	-	-	3.69	-	4.73	1.34	-
Other Assets	24.64	5.10	28.51	11.46	7.16	4.28	9.38	3.37
Composition by Ratings as on 31 March 2025								
AA, AA+, AAA And EQUIVALENT	-	29.16	32.13	76.00	42.24	33.48	64.23	-
Below AA	-	8.31	-	-	36.33	21.12	-	-
Sovereign	96.59	59.27	64.87	16.92	14.27	36.39	31.02	96.63
Below A1+, A1+	-	-	-	3.69	-	4.73	1.34	-
Cash, Cash Equivalents, Derivatives and Others	3.41	3.26	3.00	3.39	7.16	4.28	3.41	3.37
Other Details								
Exit Load	NIL	For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 month – Nil; For the remaining investments - 0.25%	Nil	For 8% of the investments within 1 Year – Nil; For the remaining investments - 3.00% For 8% of the investments after 1 Year to 2 Years – Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years – Nil; For the remaining investments - 0.75%	For exit within 3 months from the date of allotment: 1% - For exit after 3 months from the date of allotment: Nil	NIL	NIL

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. 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. | ^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	Mr. Rajeev Radhakrishnan	Mr. Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager)	Mr. Radhakrishnan (w.e.f. Dec 01 2023)	Mr. Rajeev Radhakrishnan Mr. Ardhendhu Bhattacharya	Mr. Ardhendu Bhattacharya Mr. Rajeev Radhakrishnan (Co-Fund Manager)	Mr. Tejas Soman	Ms. Ranjhana Gupta & Mr. Tejas Soman
Managing Since	Rajeev June-2008	Rajeev Dec-2023	Rajeev Nov-2013 - Ardhendhu	Rajeev Dec-2023	Rajeev (w.e.f.Dec 24) Ardhendhu	Ardhendu June-21,Rajeev Oct-20	December-2023	(w.e.f. Dec - 2024)
First Tier Benchmark	CRISIL Low Duration Debt A-I Index	CRISIL Money Market A-I Index	NIFTY Banking and PSU Debt Index A-II	NIFTY Liquid Index A-I	CRISIL Ultra Short Duration Debt A-I Index	Nifty Short Duration Debt Index A-II	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index
Fund Details as on 31 March 2025								
Month End AUM (Rs. in Crs)	₹14,392.26	₹24,002.86	₹3,835.11	₹54,569.42	₹12,469.58	₹1,226.01	₹2,981.91	₹12,117.75
Modified Duration (years)	0.92	0.75	3.86	0.16	0.44	1.04	11.49	1day
Average Maturity (years)	1.43	0.80	5.40	0.17	0.71	4.80	27.88	1day
Macaulay Duration (years)	0.98	0.80	4.10	0.17	0.47	1.08	11.89	1day
Yield to Maturity (%)^	7.43	7.30	7.28	7.05	7.28	7.42	7.00	7.08
Expense Ratio	Regular- 0.93% Direct- 0.43%	Regular- 0.67% Direct- 0.25%	Regular- 0.79% Direct- 0.39%	Regular- 0.31% Direct- 0.21%	Regular- 0.54% Direct- 0.34%	Regular- 0.41% Direct- 0.26%	Regular- 0.66% Direct- 0.29%	Regular- 0.15% Direct- 0.07%
Composition by Assets as on 31 March 2025								
Equity Shares	-	-	-	-	-	-	-	-
Corporate Debt	49.92	-	75.69	5.50	28.04	28.16	-	-
Gilts	4.66	-	5.79	6.91	3.35	55.46	95.52	-
Money Market Instruments	35.61	85.80	4.31	100.53	52.73	7.78	-	7.46
Other Assets	9.81	14.20	14.21	-12.94	15.88	8.60	4.48	92.54
Composition by Ratings as on 31 March 2025								
AA, AA+, AAA And Equivalent	49.92	-	75.69	5.50	28.04	28.16	-	-
Below AA	-	-	-	-	-	-	-	-
Sovereign	15.35	16.92	17.49	25.73	14.03	59.58	95.52	7.46
Below A1+, A1+	35.44	84.38	4.31	83.03	52.02	7.78	-	-
Cash, Cash Equivalents, Derivatives and Others	-0.71	-1.30	2.51	-14.26	5.91	4.48	4.48	92.54
Other Details								
Exit Load	NIL	NIL	NIL	See table below	NIL	For exit within 3 days from the date of allotment: 0.10%, For exit on or after 3 days from the date of allotment: Nil	NIL	NIL

SBI Liquid Fund – 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	0.0000%

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. | ^In case of semi-annual convention , the YTM is annualised

DEBT- GILT FUND

SBI MAGNUM GILT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

NET ASSET VALUE

Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	20.1837
PF-Fixed Period-2 Year-IDCW	20.4246
PF-Fixed Period-3 Year-IDCW	19.8032
PF 3 Year - Growth	39.1851
PF Regular - Growth	41.9393

Option	NAV (₹)
Regular IDCW	20.0883
Reg-Plan-Growth	65.3284
Dir-Plan-IDCW	22.0547
Dir-Plan-Growth	69.1029

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 11,278.15 Crores
- **AUM as on March 31, 2025**
  ₹ 11,489.36 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan & Mr. Tejas Soman (Co Fund Manager) (w.e.f. Nov–2023)**
  Managing Since:
  Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)
  Mr. Tejas Soman (w.e.f. Dec-2023)
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 20 years
  Mr. Tejas Soman Over 8 years
- **First Tier Benchmark:**
  Nifty All Duration G-Sec Index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' 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	: 10.17 years
Average Maturity	: 24.04 years
Macaulay Duration	: 10.53 years
Yield to Maturity^	: 6.97%

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

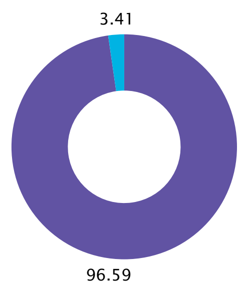
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	75.36
Total		**75.36**
State Development Loans		
State Government Of Uttar Pradesh	SOVEREIGN	7.12
State Government Of Maharashtra	SOVEREIGN	4.46
State Government Of Haryana	SOVEREIGN	3.56
State Government Of Odisha	SOVEREIGN	3.04
State Government Of Karnataka	SOVEREIGN	2.17
State Government Of Madhya Pradesh	SOVEREIGN	0.88
Total		**21.23**
Cash, Cash Equivalents And Others		**3.41**
Grand Total		**100.00**

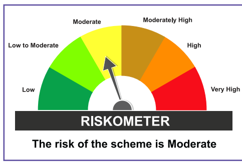
PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	75.36
State Development Loans	21.23
Cash, Cash Equivalents And Others	3.41

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



■ Sovereign
■ Cash, Cash Equivalents, And Others



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

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

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

DEBT-MEDIUM TO LONG DURATION FUND

SBI MAGNUM INCOME FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	42.0212	Dir-Plan-Bonus	45.3171
Reg-Plan-Growth	69.3522	Dir-Plan-Growth	74.6902
Reg-Plan-Half Yearly IDCW	18.1391	Dir-Plan-Half Yearly IDCW	21.1914
Reg-Plan-Quarterly IDCW	19.5305	Dir-Plan-Quarterly IDCW	21.6949

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years (Please refer to the page no. 13 of SID for details on Macaulay's Duration).
  A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 25/11/1998
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 1,906.78 Crores
- **AUM as on March 31, 2025**
  ₹ 1,918.19 Crores
- **Fund Manager: Mr. Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager)**
  Managing Since:
  Mr. Lokesh Mallya (w.e.f. Dec-2023)
  Mr. Adesh Sharma (w.e.f. Dec-2023)
  Total Experience:
  Mr. Lokesh Mallya Over 17 years
  Mr. Adesh Sharma Over 15 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' 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 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	: 6.24 years
Average Maturity	: 10.54 years
Macaulay Duration	: 6.50 years
Yield to Maturity^	: 7.42%

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

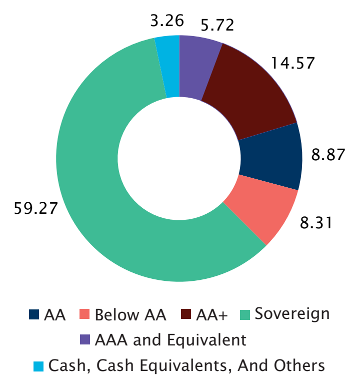
PORTFOLIO

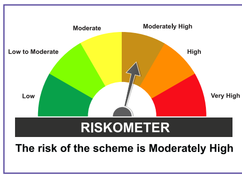
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Torrent Power Ltd.	CRISIL AA+	4.04
Bharti Telecom Ltd.	CRISIL AA+	3.95
Godrej Properties Ltd.	[ICRA]AA+	3.94
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.77
Indostar Capital Finance Ltd.	CRISIL AA-	3.08
Avanse Financial Services Ltd.	CARE AA-	2.87
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.64
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.62
Bank Of Baroda(Tier II Bond Under Basel III)	CRISIL AAA	2.61
Aadhar Housing Finance Ltd.	[ICRA]AA	1.31
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	1.18
Grihum Housing Finance Ltd.	CARE AA-	1.18
Jindal Stainless Ltd.	CRISIL AA	1.17
Total		**34.36**
Zero Coupon Bonds		
National Highways Infra Trust	IND AAA	3.11
Total		**3.11**
Government Securities		
Government Of India	SOVEREIGN	57.43
Total		**57.43**
State Development Loans		
State Government Of Kerala	SOVEREIGN	1.84
Total		**1.84**
Cash, Cash Equivalents And Others		3.26
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	57.43
Non Convertible Debentures	34.36
Zero Coupon Bonds	3.11
State Development Loans	1.84
Cash, Cash Equivalents And Others	3.26

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

SBI DYNAMIC BOND FUND

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 3,349.57 Crores
- **AUM as on March 31, 2025**
  ₹ 3,410.12 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  Mr. Tejas Soman (Co Fund Manager)
  Managing Since:
  Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)
  Mr. Tejas Soman (w.e.f. Dec 2023)
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 20 years
  Mr. Tejas Soman Over 8 years
- **First Tier Benchmark:**
  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' 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	: 8.43 years
Average Maturity	: 17.18 years
Macaulay Duration	: 8.76 years
Yield to Maturity^	: 7.22%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	18.4157
Reg-Plan-Growth	35.1274
Dir-Plan-IDCW	21.4230
Dir-Plan-Growth	38.3539

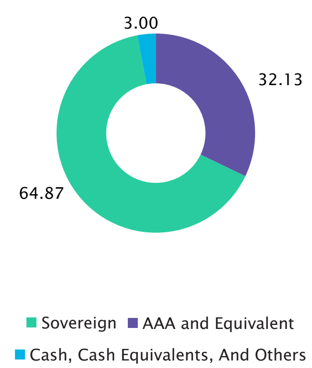
PORTFOLIO

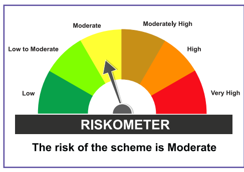
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Highways Infrastructure Trust	CRISIL AAA	4.82
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.63
Power Finance Corporation Ltd.	CRISIL AAA	4.49
LIC Housing Finance Ltd.	CRISIL AAA	4.45
Bank Of Baroda(Tier II Bond Under Basel III)	CRISIL AAA	2.94
Anzen India Energy Yield Plus Trust	CRISIL AAA	2.93
REC Ltd.	CRISIL AAA	0.74
Total		**25.00**
Zero Coupon Bonds		
National Highways Infra Trust	IND AAA	3.15
Total		**3.15**
Securitised Debt		
India Universal Trust AI2	CRISIL AAA(SO)	3.98
Total		**3.98**
Government Securities		
Government Of India	SOVEREIGN	39.36
Total		**39.36**
State Development Loans		
State Government Of Maharashtra	SOVEREIGN	4.98
State Government Of West Bengal	SOVEREIGN	4.95
State Government Of Rajasthan	SOVEREIGN	4.62
State Government Of Madhya Pradesh	SOVEREIGN	3.07
State Government Of Haryana	SOVEREIGN	3.00
State Government Of Gujarat	SOVEREIGN	1.84
State Government Of Karnataka	SOVEREIGN	1.54
State Government Of Tamil Nadu	SOVEREIGN	1.51
Total		**25.51**
Cash, Cash Equivalents And Others		3.00
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	39.36
State Development Loans	25.51
Non Convertible Debentures	25.00
Securitised Debt	3.98
Zero Coupon Bonds	3.15
Cash, Cash Equivalents And Others	3.00

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

DEBT- CORPORATE BOND FUND

SBI CORPORATE BOND FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	14.3113	Dir-Plan-Monthly IDCW	14.7310
Reg-Plan-Growth	15.1643	Dir-Plan-Growth	15.6066
Reg-Plan-Quarterly IDCW	14.7338	Dir-Plan-Quarterly IDCW	15.1718

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 21,000.90 Crores
- **AUM as on March 31, 2025**
  ₹ 22,154.05 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  Mr. Ardhendu Bhattacharya (Co-Fund Manager)
  Managing Since:
  Mr. Rajeev Radhakrishnan Jan-2019
  Mr. Ardhendu Bhattacharya Dec 2023
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 20 years
  Mr. Ardhendu Bhattacharya Over 13 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' 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	: 3.85 years
Average Maturity	: 5.05 years
Macaulay Duration	: 4.05 years
Yield to Maturity^	: 7.36%

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

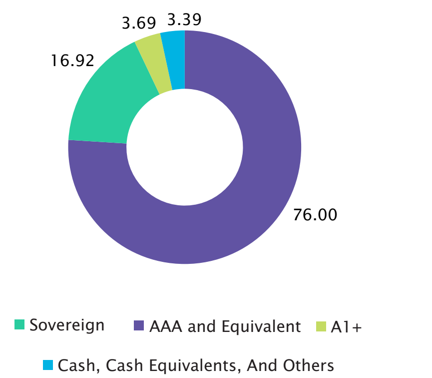
PORTFOLIO

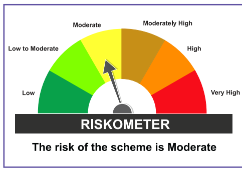
Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
HDFC Bank Ltd.	CRISIL A1+	3.37
Canara Bank	CRISIL A1+	0.21
Punjab National Bank	CRISIL A1+	0.11
Total		**3.69**
Non Convertible Debentures		
LIC Housing Finance Ltd.	CRISIL AAA	6.52
National Bank For Agriculture And Rural Development	[ICRA]AAA	5.50
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	4.59
Small Industries Development Bank Of India	CRISIL AAA	4.30
Larsen & Toubro Ltd.	CRISIL AAA	3.85
Indigrid Infrastructure Trust	CRISIL AAA	3.49
Tata Capital Housing Finance Ltd.	CRISIL AAA	3.27
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	3.11
Tata Communications Ltd.	CARE AAA	2.95
National Bank For Financing Infrastructure And Development	CRISIL AAA	2.93
Sundaram Finance Ltd.	[ICRA]AAA	2.52
REC Ltd.	CRISIL AAA	2.42
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	2.29
Power Finance Corporation Ltd.	CRISIL AAA	1.94
Bajaj Finance Ltd.	CRISIL AAA	1.89
Bajaj Housing Finance Ltd.	CRISIL AAA	1.86
Highways Infrastructure Trust	CRISIL AAA	1.80
Sundaram Home Finance Ltd.	CRISIL AAA	1.41
Mindspace Business Parks Reit	[ICRA]AAA	1.35
Mindspace Business Parks Reit	CRISIL AAA	1.21
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.18
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.15
NHPC Ltd.	IND AAA	1.14
HDFC Bank Ltd.	CRISIL AAA	1.04
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	1.02
Tata Capital Ltd.	CRISIL AAA	0.95
Sikka Ports & Terminals Ltd.	CRISIL AAA	0.91
HDB Financial Services Ltd.	CRISIL AAA	0.77
National Bank For Agriculture And Rural Development	CRISIL AAA	0.66
Indigrid Infrastructure Trust	[ICRA]AAA	0.63
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.62
Toyota Financial Services India Ltd.	[ICRA]AAA	0.57
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.54
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.46
SMFG India Credit Company Ltd.	[ICRA]AAA	0.45
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	0.21
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.20
John Deere Financial India Pvt. Ltd.	CRISIL AAA	0.11
Total		**71.81**
Zero Coupon Bonds		
National Highways Infra Trust	IND AAA	1.40
Total		**1.40**
Securitised Debt		
India Universal Trust Al2	CRISIL AAA(SO)	2.79
Total		**2.79**
Government Securities		
Government Of India	SOVEREIGN	8.85
Total		**8.85**
State Development Loans		
State Government Of Karnataka	SOVEREIGN	3.24
State Government Of Madhya Pradesh	SOVEREIGN	2.45
State Government Of Tamil Nadu	SOVEREIGN	1.26
State Government Of Rajasthan	SOVEREIGN	1.10
State Government Of Jharkhand	SOVEREIGN	0.02
Total		**8.07**
Cash, Cash Equivalents And Others		3.39
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	71.81
Government Securities	8.85
State Development Loans	8.07
Certificate Of Deposits	3.69
Securitised Debt	2.79
Zero Coupon Bonds	1.40
Cash, Cash Equivalents And Others	3.39

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

DEBT- CREDIT RISK FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI CREDIT RISK FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 17/07/2014
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 2,255.34 Crores
- **AUM as on March 31, 2025**
  ₹ 2,254.83 Crores
- **Fund Manager: Mr. Lokesh Mallya Mr. Adesh Sharma**
  Managing Since:
  Mr. Lokesh Mallya Feb-2017
  Mr. Adesh Sharma (w.e.f. Dec-2023)
  Total Experience:
  Mr. Lokesh Mallya Over 17 years
  Mr. Adesh Sharma Over 15 years
- **First Tier Benchmark:**
  NIFTY Credit Risk Bond Index B-II
- **Exit Load**
  For exit within 12 months from the date of allotment: For 8% of the investment – Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment – Nil For the remaining investment -1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment – Nil For the remaining investment - 0.75%; For exit after 36 months from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment$**
  ₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 2.20 years
Average Maturity	: 3.04 years
Macaulay Duration	: 2.30 years
Yield to Maturity	: 8.51%

$per 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	20.1761	Dir-Plan-IDCW	22.3903
Reg-Plan-Daily IDCW	14.7712	Dir-Plan-Daily IDCW	15.2672
Reg-Plan-Growth	44.6291	Dir-Plan-Growth	48.1140

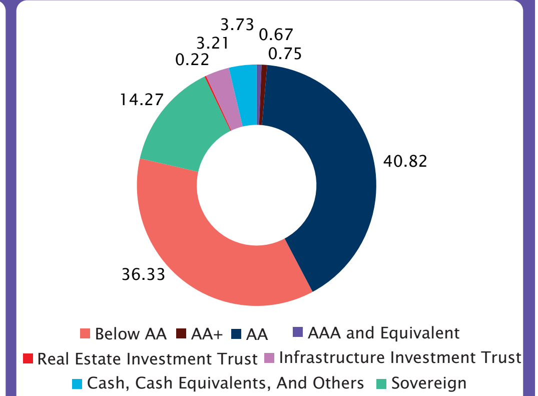
PORTFOLIO

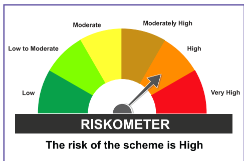
Issuer Name	Rating	(%) Of Total AUM
Non Convertible Debentures		
Aadhar Housing Finance Ltd.	IND AA	4.98
Nirma Ltd.	CRISIL AA	4.91
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	4.71
Infopark Properties Ltd.	CARE AA-	4.68
Eris Lifesciences Ltd.	IND AA-	3.80
Aditya Birla Real Estate Ltd.	CRISIL AA	3.80
Sandur Manganese & Iron Ores Ltd.	[ICRA]A+	3.67
Renserv Global Pvt Ltd.	CARE A+(CE)	3.55
Avanse Financial Services Ltd.	CARE AA-	3.55
Ashoka Buildcon Ltd.	CARE AA-	3.54
Aditya Birla Renewables Ltd.	CRISIL AA	3.35
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	3.33
Sheela Foam Ltd.	IND AA	3.33
JSW Steel Ltd.	[ICRA]AA	3.33
Nuvoco Vistas Corporation Ltd.	CRISIL AA	3.32
Motilal Oswal Home Finance Ltd.	[ICRA]AA	3.32
Indostar Capital Finance Ltd.	CRISIL AA-	3.11
Yes Bank Ltd.(Tier II Bond Under Basel III)	[ICRA]A	2.83
Tata Projects Ltd.	IND AA	2.23
Prestige Projects Pvt. Ltd.	[ICRA]A	2.23
Jindal Stainless Ltd.	CRISIL AA	1.99
JM Financial Services Ltd.	CRISIL AA	1.55
Grihum Housing Finance Ltd.	CARE AA-	1.17
Yes Bank Ltd.	[ICRA]A	0.87
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	0.75
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.67
Total		**78.57**
Government Securities		
Government Of India	SOVEREIGN	14.27
Total		**14.27**
Real Estate Investment Trust		
Mindspace Business Parks Reit		0.22
Total		**0.22**
Infrastructure Investment Trust		
Cube Highways Trust		2.77
National Highways Infra Trust		0.44
Total		**3.21**
Cash, Cash Equivalents And Others		3.73
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	78.57
Government Securities	14.27
Infrastructure Investment Trust	3.21
Real Estate Investment Trust	0.22
Cash, Cash Equivalents And Others	3.73

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.

DEBT- MEDIUM DURATION FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM MEDIUM DURATION FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	19.4206
Reg-Plan-Growth	50.1010
Dir-Plan-IDCW	21.0223
Dir-Plan-Growth	54.0812

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 years and 4 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk
- **Date of Allotment:** 12/11/2003
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 6,478.81 Crores
- **AUM as on March 31, 2025**
  ₹ 6,481.44 Crores
- **Fund Managers: Mr. Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)**
  Managing Since:
  Mr. Lokesh Mallya (w.e.f. Dec 2023)
  Mr. Mohit Jain (w.e.f. Dec 2023)
  Total Experience:
  Mr. Lokesh Mallya Over 17 years
  Mr. Mohit Jain Over 10 years
- **First Tier Benchmark:**
  NIFTY Medium Duration Debt Index A-III
- **Exit Load:**
  For exit within 3 months from the date of allotment: - 1%
  For exit after 3 months from the date of allotment: Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 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	: 3.81 years
Average Maturity	: 5.50 years
Macaulay Duration	: 3.99 years
Yield to Maturity^	: 7.76%

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

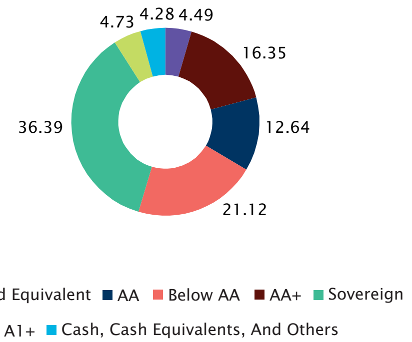
PORTFOLIO

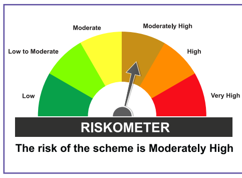
Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
HDFC Bank Ltd.	CRISIL A1+	3.63
Canara Bank	CRISIL A1+	1.10
Total		**4.73**
Non Convertible Debentures		
Torrent Power Ltd.	CRISIL AA+	5.47
Godrej Properties Ltd.	[ICRA]AA+	4.66
Avanse Financial Services Ltd.	CARE AA-	3.86
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.57
Yes Bank Ltd.	[ICRA]A	3.42
Aditya Birla Real Estate Ltd.	CRISIL AA	3.42
Renserv Global Pvt Ltd.	CARE A+(CE)	3.24
Bank Of Baroda(Tier II Bond Under Basel III)	CRISIL AAA	3.09
Bharti Telecom Ltd.	CRISIL AA+	2.76
Indostar Capital Finance Ltd.	CRISIL AA-	2.57
Ashoka Buildcon Ltd.	CARE AA-	2.23
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.19
Jindal Stainless Ltd.	CRISIL AA	1.85
JM Financial Asset Reconstruction Company Ltd.	[ICRA]AA-	1.82
Tata Projects Ltd.	IND AA	1.47
Grihum Housing Finance Ltd.	CARE AA-	1.28
Latur Renewable Pvt. Ltd.	CRISIL AA+(CE)	1.27
Aadhar Housing Finance Ltd.	[ICRA]AA	1.24
LIC Housing Finance Ltd.	CRISIL AAA	1.17
Chalet Hotels Ltd.	CRISIL AA-	1.16
Astec Lifesciences Ltd.	[ICRA]AA-	0.76
JM Financial Services Ltd.	CRISIL AA	0.54
Vistaar Financial Services Pvt Ltd.	[ICRA]A+	0.39
Eris Lifesciences Ltd.	IND AA-	0.39
Motilal Oswal Home Finance Ltd.	[ICRA]AA	0.38
Nirma Ltd.	CRISIL AA	0.17
Punjab National Bank(Tier II Bond Under Basel III)	CRISIL AAA	0.15
National Bank For Agriculture And Rural Development	CRISIL AAA	0.08
Total		**54.60**
Floating Rate Bonds		
Government Of India	SOVEREIGN	0.71
Total		**0.71**
Government Securities		
Government Of India	SOVEREIGN	35.68
Total		**35.68**
Cash, Cash Equivalents And Others		4.28
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	54.60
Government Securities	35.68
Certificate Of Deposits	4.73
Floating Rate Bonds	0.71
Cash, Cash Equivalents And Others	4.28

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

DEBT- SHORT DURATION FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI SHORT TERM DEBT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	14.7569	Reg-Plan-Monthly IDCW	17.3570
Retail-Plan-Growth	35.5210	Reg-Plan-Weekly IDCW	14.2348
Retail-Plan-Monthly IDCW	16.2694	Dir-Plan-Fortnightly IDCW	22.4369
Retail-Plan-Weekly IDCW	14.7347	Dir-Plan-Growth	33.3111
Reg-Plan-Fortnightly IDCW	14.2207	Dir-Plan-Monthly IDCW	18.5668
Reg-Plan-Growth	31.3952	Dir-Plan-Weekly IDCW	14.5912

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open ended short-term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk
- **Date of Allotment:** 27/7/2007
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 13,632.32 Crores
- **AUM as on March 31, 2025**
  ₹ 13,958.72 Crores
- **Fund Manager:**
  Mr. Rajeev Radhakrishnan & Ms. Mansi Sajeja
  Managing Since:
  Mr. Rajeev Jun-2008
  Ms. Mansi Dec-2023
  Total Experience:
  Mr. Rajeev Over 20 years
  Ms. Mansi Over 15 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' 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	: 2.78 years
Average Maturity	: 3.89 years
Macaulay Duration	: 2.93 years
Yield to Maturity^	: 7.33%

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

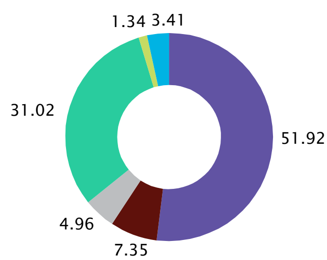
PORTFOLIO

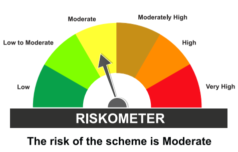
Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
HDFC Bank Ltd.	CRISIL A1+	1.34
Total		**1.34**
Non Convertible Debentures		
National Bank For Agriculture And Rural Development	[ICRA]AAA	7.21
Small Industries Development Bank Of India	CRISIL AAA	4.91
REC Ltd.	CRISIL AAA	3.67
Bharti Telecom Ltd.	CRISIL AA+	3.50
Toyota Financial Services India Ltd.	[ICRA]AAA	3.49
Mindspace Business Parks Reit	CRISIL AAA	3.24
Tata Communications Ltd.	CARE AAA	2.88
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	2.83
ONGC Petro Additions Ltd.	CRISIL AA	2.74
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	2.70
SMFG India Credit Company Ltd.	[ICRA]AAA	2.37
Aditya Birla Housing Finance Ltd.	CRISIL AAA	2.15
LIC Housing Finance Ltd.	CRISIL AAA	2.14
National Housing Bank	IND AAA	1.81
Power Finance Corporation Ltd.	CRISIL AAA	1.67
Tata Motors Ltd.	CRISIL AA+	1.44
Tata Projects Ltd.	CRISIL AA	1.43
Mindspace Business Parks Reit	[ICRA]AAA	1.43
Anzen India Energy Yield Plus Trust	CRISIL AAA	1.43
Sundaram Home Finance Ltd.	[ICRA]AAA	1.26
SMFG India Home Finance Co. Ltd.	CRISIL AAA	1.26
Can Fin Homes Ltd.	IND AA+	1.08
TVS Credit Services Ltd.	CRISIL AA	0.79
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.72
REC Ltd.	[ICRA]AAA	0.72
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.72
Torrent Power Ltd.	CRISIL AA+	0.61
Tata Capital Ltd.	[ICRA]AAA	0.50
Nexus Select Trust	CRISIL AAA	0.36
Bajaj Housing Finance Ltd.	CRISIL AAA	0.36
Total		**61.42**
Zero Coupon Bonds		
Mahindra & Mahindra Financial Services Ltd.	IND AAA	0.04
Total		**0.04**
Securitised Debt		
India Universal Trust Al1	IND AAA(SO)	1.45
India Universal Trust Al2	CRISIL AAA(SO)	1.32
Total		**2.77**
Government Securities		
Government Of India	SOVEREIGN	25.05
Total		**25.05**
State Development Loans		
State Government Of Karnataka	SOVEREIGN	4.94
State Government Of Tamil Nadu	SOVEREIGN	1.02
Total		**5.96**
Strips		
Government Of India	SOVEREIGN	0.01
Total		**0.01**
Cash, Cash Equivalents And Others		3.41
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	61.42
Government Securities	25.05
State Development Loans	5.96
Securitised Debt	2.77
Certificate Of Deposits	1.34
Zero Coupon Bonds	0.04
Strips	0.01
Cash, Cash Equivalents And Others	3.41

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

DEBT-GILT FUND WITH 10 YEAR CONSTANT DURATION

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM CONSTANT MATURITY FUND

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	20.3116
Reg-Plan-Growth	62.4521
Dir-Plan-IDCW	21.1053
Dir-Plan-Growth	64.8827

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 1,833.67 Crores
- **AUM as on March 31, 2025**
  ₹ 1,831.08 Crores
- **Fund Manager: Mr. Tejas Soman**
  Managing Since:
  Mr. Tejas Soman (w.e.f. Dec-2023)
  Total Experience:
  Mr. Tejas Soman Over 8 years
- **First Tier Benchmark:**
  Nifty 10 yr Benchmark G-Sec
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' 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	: 6.81 years
Average Maturity	: 9.83 years
Macaulay Duration	: 7.04 years
Yield to Maturity^	: 6.74%

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

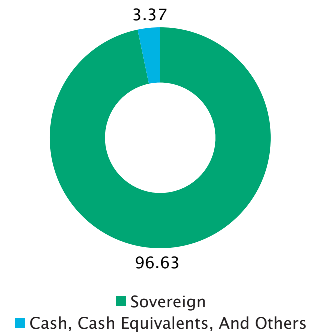
PORTFOLIO

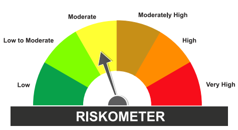
Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	96.63
Total		**96.63**
Cash, Cash Equivalents And Others		**3.37**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	96.63
Cash, Cash Equivalents And Others	3.37

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





The risk of the scheme is Moderate

SBI Magnum Constant Maturity Fund
This product is suitable for investors who are seeking^:

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

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

DEBT- LOW DURATION FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM LOW DURATION FUND

Investment Objective

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

Fund Details

- **Type of Scheme**
  An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Please refer to the page no. 14 of SID for details on Macaulay's Duration). A moderate interest rate risk and relatively high credit risk
- **Date of Allotment:** 27/7/2007
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 13,535.95 Crores
- **AUM as on March 31, 2025**
  ₹ 14,392.26 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  Managing Since:
  Mr. Rajeev Jun-2008
  Total Experience:
  Mr. Rajeev Over 20 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' 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 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	: 0.92 years
Average Maturity	: 1.43 years
Macaulay Duration	: 0.98 years
Yield to Maturity^	: 7.43%

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

NET ASSET VALUE

Option	NAV (₹)
Institutional-Daily IDCW	1,334.2632
Institutional-Growth	3,485.0446
Institutional-Weekly IDCW	1,330.9512
Reg-Plan-Daily IDCW	1,333.9478
Reg-Plan-Fortnightly IDCW	1,357.2967
Reg-Plan-Growth	3,424.6538
Reg-Plan-Monthly IDCW	1,501.9907

Option	NAV (₹)
Reg-Plan-Weekly IDCW	1,333.9376
Dir-Plan-Daily IDCW	1,371.4622
Dir-Plan-Fortnightly IDCW	1,395.4417
Dir-Plan-Growth	3,557.7202
Dir-Plan-Monthly IDCW	1,580.9479
Dir-Plan-Weekly IDCW	1,373.4693

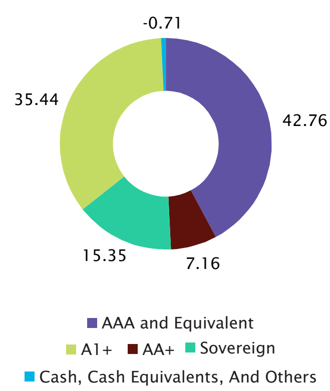
PORTFOLIO

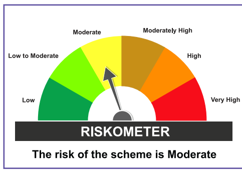
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Panatone Finvest Ltd.	CRISIL A1+	2.67
Bharti Telecom Ltd.	CRISIL A1+	1.83
Torrent Electricals Ltd.	CRISIL A1+	1.68
JM Financial Services Ltd.	CRISIL A1+	1.62
Tata Motors Finance Ltd.	CRISIL A1+	1.30
HDB Financial Services Ltd.	CRISIL A1+	1.30
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.65
Interise Trust	[ICRA]A1+	0.55
Total		**11.60**
Certificate Of Deposits		
HDFC Bank Ltd.	CRISIL A1+	5.53
Punjab National Bank	CRISIL A1+	3.90
Bank Of Baroda	IND A1+	2.30
Small Industries Development Bank Of India	CRISIL A1+	1.99
Axis Bank Ltd.	CRISIL A1+	1.65
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	1.62
Bank Of India	CRISIL A1+	1.62
National Bank For Agriculture And Rural Development	CRISIL A1+	1.31
Union Bank Of India	[ICRA]A1+	0.98
Kotak Mahindra Bank Ltd.	CRISIL A1+	0.98
Indian Bank	CRISIL A1+	0.98
Canara Bank	CRISIL A1+	0.98
Total		**23.84**
Non Convertible Debentures		
Small Industries Development Bank Of India	[ICRA]AAA	3.91
REC Ltd.	[ICRA]AAA	3.60
National Bank For Agriculture And Rural Development	[ICRA]AAA	3.57
Trent Ltd.	[ICRA]AA+	3.40
National Bank For Agriculture And Rural Development	CRISIL AAA	3.39
Bajaj Housing Finance Ltd.	CRISIL AAA	3.11
Indigrid Infrastructure Trust	CRISIL AAA	2.68
LIC Housing Finance Ltd.	CRISIL AAA	2.09
Power Finance Corporation Ltd.	CRISIL AAA	2.08
Small Industries Development Bank Of India	CRISIL AAA	1.92
REC Ltd.	CRISIL AAA	1.92
Mankind Pharma Ltd.	CRISIL AA+	1.71
Cube Highways Trust	IND AAA	1.67
Sundaram Finance Ltd.	[ICRA]AAA	1.40
Aditya Birla Housing Finance Ltd.	CRISIL AAA	1.04
Sikka Ports & Terminals Ltd.	CRISIL AAA	1.00
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.87
Bharti Telecom Ltd.	CRISIL AA+	0.87
Can Fin Homes Ltd.	IND AA+	0.70
Titan Company Ltd.	CRISIL AAA	0.66
Interise Trust	[ICRA]AAA	0.66
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.52
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.48
Summit Digitel Infrastructure Pvt. Ltd.	CRISIL AAA	0.41
National Housing Bank	CRISIL AAA	0.35
Indigrid Infrastructure Trust	IND AAA	0.24
John Deere Financial India Pvt. Ltd.	CRISIL AAA	0.17
Total		**44.42**
Floating Rate Bonds		
Government Of India	SOVEREIGN	4.41
Total		**4.41**
Floating Rate Notes		
Citicorp Finance (India) Ltd.	[ICRA]AAA	1.74
Total		**1.74**
Securitised Debt		
India Universal Trust Al2	CRISIL AAA(SO)	1.82
India Universal Trust Al1	IND AAA(SO)	1.59
First Business Receivablestrust	CRISIL AAA(SO)	0.35
Total		**3.76**
Government Securities		
Government Of India	SOVEREIGN	0.25
Total		**0.25**
State Development Loans		
State Government Of Chhattisgarh	SOVEREIGN	5.93
State Government Of Karnataka	SOVEREIGN	1.99
State Government Of Tamil Nadu	SOVEREIGN	1.14
State Government Of Andhra Pradesh	SOVEREIGN	0.53
State Government Of Uttar Pradesh	SOVEREIGN	0.50
State Government Of Haryana	SOVEREIGN	0.24
State Government Of Maharashtra	SOVEREIGN	0.17
Total		**10.50**
Treasury Bills		
91 Day T-Bill 08.05.25	SOVEREIGN	0.17
Total		**0.17**
Strips		
Government Of India	SOVEREIGN	0.02
Total		**0.02**
Cash, Cash Equivalents And Others		-0.71
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	44.42
Certificate Of Deposits	23.84
Commercial Papers	11.60
State Development Loans	10.50
Floating Rate Bonds	4.41
Securitised Debt	3.76
Floating Rate Notes	1.74
Government Securities	0.25
Treasury Bills	0.17
Strips	0.02
Cash, Cash Equivalents And Others#	-0.71

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

DEBT- MONEY MARKET FUND

SBI SAVINGS FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 25,201.41 Crores
- **AUM as on March 31, 2025**
  ₹ 24,002.86 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  Managing Since:
  Rajeev Radhakrishnan Dec-2023
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 20 years
- **First Tier Benchmark:**
  CRISIL Money Market A-I Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 500 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 500 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.75 years
Average Maturity	: 0.80 years
Macaulay Duration	: 0.80 years
Yield to Maturity^	: 7.30%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	13.2614	Dir-Plan-Daily IDCW	13.6155
Reg-Plan-Growth	40.6832	Dir-Plan-Growth	43.6036
Reg-Plan-Monthly IDCW	16.0414	Dir-Plan-Monthly IDCW	17.2832
Reg-Plan-Weekly IDCW	15.1390	Dir-Plan-Weekly IDCW	15.4411

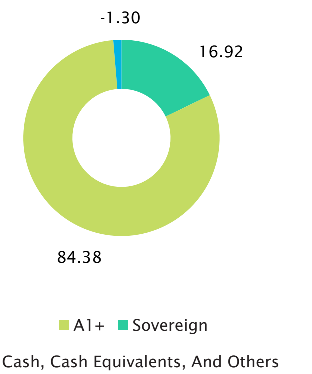
PORTFOLIO

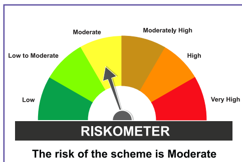
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Bharti Telecom Ltd.	CRISIL A1+	4.02
LIC Housing Finance Ltd.	CRISIL A1+	3.90
Tata Capital Housing Finance Ltd.	CRISIL A1+	2.74
Torrent Electricals Ltd.	CRISIL A1+	2.73
Panatone Finvest Ltd.	CRISIL A1+	2.36
Muthoot Finance Ltd.	CRISIL A1+	1.95
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.20
Credila Financial Services Ltd.	CRISIL A1+	1.17
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.98
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	0.97
JM Financial Services Ltd.	CRISIL A1+	0.97
Sundaram Finance Ltd.	CRISIL A1+	0.90
Motilal Oswal Wealth Ltd.	[ICRA]A1+	0.80
Motilal Oswal Finvest Ltd.	CRISIL A1+	0.80
Tata Motors Finance Ltd.	CRISIL A1+	0.78
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.78
IGH Holdings Pvt Ltd.	CRISIL A1+	0.41
Sundaram Home Finance Ltd.	CRISIL A1+	0.40
Total		**27.86**
Certificate Of Deposits		
National Bank For Agriculture And Rural Development	CRISIL A1+	8.10
Punjab National Bank	CRISIL A1+	7.79
Small Industries Development Bank Of India	CRISIL A1+	7.23
HDFC Bank Ltd.	CRISIL A1+	5.06
IDBI Bank Ltd.	CRISIL A1+	4.70
Union Bank Of India	[ICRA]A1+	4.12
Kotak Mahindra Bank Ltd.	CRISIL A1+	3.92
Equitas Small Finance Bank Ltd.	CRISIL A1+	3.52
Indusind Bank Ltd.	CRISIL A1+	2.03
CSB Bank Ltd.	CRISIL A1+	2.01
Bank Of Baroda	IND A1+	1.95
Indian Bank	CRISIL A1+	1.75
DCB Bank Ltd.	CRISIL A1+	1.03
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	0.97
Bank Of India	CRISIL A1+	0.97
AU Small Finance Bank Ltd.	CRISIL A1+	0.78
Axis Bank Ltd.	CRISIL A1+	0.59
Total		**56.52**
State Development Loans		
State Government Of Rajasthan	SOVEREIGN	6.77
State Government Of Maharashtra	SOVEREIGN	1.82
State Government Of Tamil Nadu	SOVEREIGN	1.80
State Government Of Gujarat	SOVEREIGN	0.92
State Government Of Madhya Pradesh	SOVEREIGN	0.87
State Government Of Kerala	SOVEREIGN	0.68
State Government Of Andhra Pradesh	SOVEREIGN	0.59
State Government Of Haryana	SOVEREIGN	0.53
State Government Of Uttar Pradesh	SOVEREIGN	0.51
State Government Of Karnataka	SOVEREIGN	0.48
State Government Of Assam	SOVEREIGN	0.42
State Government Of Telangana	SOVEREIGN	0.11
Total		**15.50**
Treasury Bills		
182 Day T-Bill 29.08.25	SOVEREIGN	0.81
182 Day T-Bill 07.08.25	SOVEREIGN	0.61
Total		**1.42**
Cash, Cash Equivalents And Others		-1.30
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	56.52
Commercial Papers	27.86
State Development Loans	15.50
Treasury Bills	1.42
Cash, Cash Equivalents And Others	-1.30

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

DEBT- BANKING AND PSU FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI
BANKING & PSU FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,390.9509	Dir-Plan-Daily IDCW	1,425.6582
Reg-Plan-Growth	3,048.8073	Dir-Plan-Growth	3,236.6551
Reg-Plan-Monthly IDCW	1,209.7061	Dir-Plan-Monthly IDCW	1,287.6250
Reg-Plan-Weekly IDCW	1,390.6559	Dir-Plan-Weekly IDCW	1,422.4909

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 3,864.07 Crores
- **AUM as on March 31, 2025**
  ₹ 3,835.11 Crores
- **Fund Manager:**
  Mr. Rajeev Radhakrishnan
  Mr. Ardhendhu Bhattacharya (Co Fund Manager)
  Managing Since:
  Mr. Rajeev Nov 2013
  Mr. Ardhendhu (w.e.f.Dec 2023)
  Total Experience:
  Mr. Rajeev Radhakrishnan - Over 20 years
  Mr. Ardhendhu Bhattacharya - Over 13 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' 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	: 3.86 years
Average Maturity	: 5.40 years
Macaulay Duration	: 4.10 years
Yield to Maturity^	: 7.28%

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

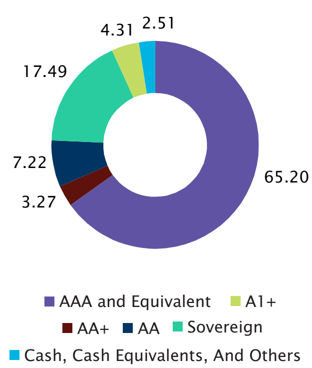
PORTFOLIO

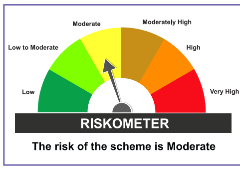
Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
Punjab National Bank	CRISIL A1+	2.46
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.85
Total		**4.31**
Non Convertible Debentures		
REC Ltd.	CRISIL AAA	8.99
National Bank For Financing Infrastructure And Development	CRISIL AAA	7.39
ONGC Petro Additions Ltd.	CRISIL AA	7.22
Power Grid Corporation Of India Ltd.	CRISIL AAA	6.57
Small Industries Development Bank Of India	CRISIL AAA	6.32
Nuclear Power Corporation Of India Ltd.	[ICRA]AAA	5.40
HDFC Bank Ltd.	CRISIL AAA	5.17
Power Finance Corporation Ltd.	CRISIL AAA	4.70
National Bank For Agriculture And Rural Development	[ICRA]AAA	3.96
GAIL (India) Ltd.	IND AAA	3.93
State Bank Of India(At1 Bond Under Basel III)	CRISIL AA+	3.01
Indian Railway Finance Corporation Ltd.	CRISIL AAA	2.94
Export-Import Bank Of India	CRISIL AAA	1.70
Punjab National Bank(Tier II Bond Under Basel III)	CRISIL AAA	1.68
Nuclear Power Corporation Of India Ltd.	CRISIL AAA	1.59
NHPC Ltd.	[ICRA]AAA	1.58
Canara Bank(At1 Bond Under Basel III)	CRISIL AA+	0.26
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.17
Total		**72.58**
Zero Coupon Bonds		
National Highways Infra Trust	IND AAA	3.11
Total		**3.11**
Government Securities		
Government Of India	SOVEREIGN	5.79
Total		**5.79**
State Development Loans		
State Government Of Karnataka	SOVEREIGN	5.12
State Government Of Andhra Pradesh	SOVEREIGN	4.60
State Government Of Madhya Pradesh	SOVEREIGN	1.98
Total		**11.70**
Cash, Cash Equivalents And Others		**2.51**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Non Convertible Debentures	72.58
State Development Loans	11.70
Government Securities	5.79
Certificate Of Deposits	4.31
Zero Coupon Bonds	3.11
Cash, Cash Equivalents And Others	2.51

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

- Regular income over medium term
- Investment in Debt instruments predominantly issued by Banks PSUs, PFIs and Municipal bodies.

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

DEBT- LIQUID FUND

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 67,131.02 Crores
- **AUM as on March 31, 2025**
  ₹ 54,569.42 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  Managing Since:
  Mr. Rajeev Radhakrishnan Dec-2023
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 20 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 installments; Semi-Annual and Annual – ₹12,000 and 2 installments
- **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 : 0.16 years
Average Maturity : 0.17 years
Macaulay Duration : 0.17 years
Yield to Maturity^ : 7.05%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,302.2985	Reg-Plan-Weekly IDCW	1,378.3539
Institutional-Growth	4,053.7048	Dir-Plan-Daily IDCW	1,144.0484
Reg-Plan-Daily IDCW	1,140.7391	Dir-Plan-Fortnightly IDCW	1,324.4702
Reg-Plan-Fortnightly IDCW	1,317.8832	Dir-Plan-Growth	4,055.9471
Reg-Plan-Growth	4,015.7257	Dir-Plan-Weekly IDCW	1,385.2402

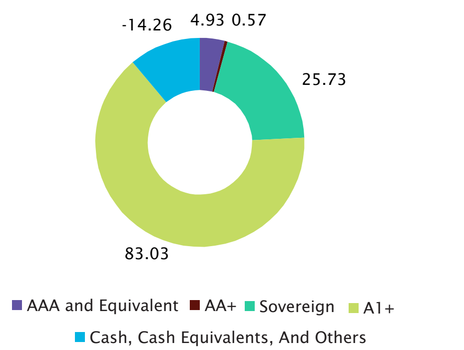
PORTFOLIO

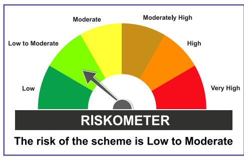
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
National Bank For Agriculture And Rural Development	CRISIL A1+	9.96
ICICI Securities Ltd.	CRISIL A1+	3.15
Reliance Retail Ventures Ltd.	CRISIL A1+	2.72
Cotton Corporation Of India Ltd.	CRISIL A1+	2.71
Aditya Birla Finance Ltd.	CRISIL A1+	2.28
Bajaj Finance Ltd.	CRISIL A1+	1.82
Small Industries Development Bank Of India	CRISIL A1+	1.81
Poonawalla Fincorp Ltd.	CRISIL A1+	1.80
Jio Finance Ltd.	CRISIL A1+	1.80
HDFC Securities Ltd.	CRISIL A1+	1.80
PNB Housing Finance Ltd.	CRISIL A1+	1.64
Kotak Securities Ltd.	CRISIL A1+	1.35
Bajaj Financial Securities Ltd.	CRISIL A1+	1.35
Bharti Telecom Ltd.	CRISIL A1+	1.18
Birla Group Holding Pvt. Ltd.	CRISIL A1+	1.08
Tata Capital Housing Finance Ltd.	CRISIL A1+	0.91
Reliance Jio Infocomm Ltd.	CRISIL A1+	0.91
L&T Finance Ltd.	CRISIL A1+	0.91
Aditya Birla Housing Finance Ltd.	CRISIL A1+	0.91
Tata Motors Finance Ltd.	CRISIL A1+	0.90
ICICI Home Finance Co. Ltd.	[ICRA]A1+	0.90
Tata Communications Ltd.	CRISIL A1+	0.84
LIC Housing Finance Ltd.	CRISIL A1+	0.64
Network18 Media & Investments Ltd.	[ICRA]A1+	0.54
Aditya Birla Money Ltd.	CRISIL A1+	0.45
Axis Securities Ltd.	CRISIL A1+	0.36
Aseem Infrastructure Finance Ltd.	CRISIL A1+	0.36
Pilani Investment & Industries Corporation Ltd.	CRISIL A1+	0.32
Hero Fincorp Ltd.	CRISIL A1+	0.27
Nexus Select Trust	IND A1+	0.18
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.18
Total		**46.03**
Certificate Of Deposits		
Bank Of Baroda	IND A1+	8.61
Punjab National Bank	CRISIL A1+	7.24
Canara Bank	CRISIL A1+	6.20
Union Bank Of India	[ICRA]A1+	4.44
Indian Bank	CRISIL A1+	3.63
HDFC Bank Ltd.	CRISIL A1+	1.81
Indian Overseas Bank	CARE A1+	1.45
Punjab & Sind Bank	[ICRA]A1+	1.18
Axis Bank Ltd.	CRISIL A1+	0.91
Bank Of India	CRISIL A1+	0.90
Indusind Bank Ltd.	CRISIL A1+	0.63
Total		**37.00**
Non Convertible Debentures		
HDFC Bank Ltd.	CRISIL AAA	2.18
Titan Company Ltd.	CRISIL AAA	1.51
Godrej Industries Ltd.	CRISIL AA+	0.57
Power Finance Corporation Ltd.	CRISIL AAA	0.42
LIC Housing Finance Ltd.	CRISIL AAA	0.32
Small Industries Development Bank Of India	[ICRA]AAA	0.23
John Deere Financial India Pvt. Ltd.	CRISIL AAA	0.18
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.09
Total		**5.50**
Government Securities		
Government Of India	SOVEREIGN	6.91
Total		**6.91**
State Development Loans		
State Government Of Gujarat	SOVEREIGN	0.64
State Government Of Telangana	SOVEREIGN	0.37
State Government Of Andhra Pradesh	SOVEREIGN	0.18
State Government Of Tamil Nadu	SOVEREIGN	0.13
Total		**1.32**
Treasury Bills		
91 Day T-Bill 08.05.25	SOVEREIGN	8.10
91 Day T-Bill 01.05.25	SOVEREIGN	2.73
91 Day T-Bill 15.05.25	SOVEREIGN	2.46
91 Day T-Bill 17.04.25	SOVEREIGN	2.12
91 Day T-Bill 24.04.25	SOVEREIGN	1.07
182 Day T-Bill 15.05.25	SOVEREIGN	0.43
182 Day T-Bill 12.06.25	SOVEREIGN	0.23
91 Day T-Bill 30.05.25	SOVEREIGN	0.18
364 Day T-Bill 24.04.25	SOVEREIGN	0.18
Total		**17.50**
Cash, Cash Equivalents And Others		-14.26
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	46.03
Certificate Of Deposits	37.00
Treasury Bills	17.50
Government Securities	6.91
Non Convertible Debentures	5.50
State Development Loans	1.32
Cash, Cash Equivalents And Others	-14.26

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI MAGNUM ULTRA SHORT DURATION FUND

Investment Objective

To provide investors with an opportunity to generate regular income with high degree of liquidity through investments in a portfolio comprising predominantly of debt and money market instruments.

Fund Details

- **Type of Scheme**
  An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 15 of SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk
- **Date of Allotment:** 21/05/1999
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 11,627.84 Crores
- **AUM as on March 31, 2025**
  ₹ 12,469.58 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan,**
  Mr. Ardhendhu Bhattacharya (Co Fund Manager)
  Managing Since:
  Mr. Rajeev Radhakrishnan Dec-2024
  Mr. Ardhendhu Bhattacharya Dec-2023
  Total Experience:
  Mr. Rajeev Radhakrishnan Over 20 years
  Mr. Ardhendhu Bhattacharya Over 13 years
- **First Tier Benchmark:**
  CRISIL Ultra Short Duration Debt A-I Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  (w.e.f. June 04, 2020)
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 0.44 years
Average Maturity	: 0.71 years
Macaulay Duration	: 0.47 years
Yield to Maturity^	: 7.28%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	5,865.3674	Dir-Plan-Cash	5,965.6466
Reg-Plan-Daily IDCW	2,209.2214	Dir-Plan-Daily IDCW	2,230.7118
Reg-Plan-Weekly IDCW	1,265.2761	Dir-Plan-Weekly IDCW	1,273.2569

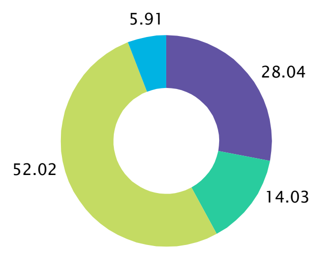
PORTFOLIO

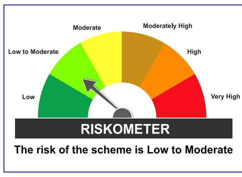
Issuer Name	Rating	(%) Of Total AUM
Commercial Papers		
Bharti Telecom Ltd.	CRISIL A1+	3.86
Torrent Electricals Ltd.	CRISIL A1+	1.94
LIC Housing Finance Ltd.	CRISIL A1+	1.94
IGH Holdings Pvt Ltd.	CRISIL A1+	1.58
Small Industries Development Bank Of India	CRISIL A1+	1.18
Tata Teleservices Ltd.	CRISIL A1+	0.88
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.75
Total		**12.13**
Certificate Of Deposits		
HDFC Bank Ltd.	CRISIL A1+	8.29
Axis Bank Ltd.	CRISIL A1+	6.69
Punjab National Bank	CRISIL A1+	5.95
Canara Bank	CRISIL A1+	4.00
Indusind Bank Ltd.	CRISIL A1+	3.90
Union Bank Of India	[ICRA]A1+	3.04
ICICI Bank Ltd.	[ICRA]A1+	2.75
Small Industries Development Bank Of India	CRISIL A1+	2.63
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.89
AU Small Finance Bank Ltd.	CRISIL A1+	0.75
Total		**39.89**
Non Convertible Debentures		
National Bank For Agriculture And Rural Development	CRISIL AAA	5.39
REC Ltd.	CRISIL AAA	3.93
HDB Financial Services Ltd.	CRISIL AAA	2.77
LIC Housing Finance Ltd.	CRISIL AAA	2.40
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.77
Power Finance Corporation Ltd.	CRISIL AAA	1.68
L&T Metro Rail (Hyderabad) Ltd. [Guaranteed By Larsen & Toubro Ltd.]	CRISIL AAA(CE)	1.40
SMFG India Credit Company Ltd.	[ICRA]AAA	0.80
Small Industries Development Bank Of India	[ICRA]AAA	0.60
Sundaram Home Finance Ltd.	CRISIL AAA	0.40
Bajaj Housing Finance Ltd.	CRISIL AAA	0.40
Bajaj Finance Ltd.	CRISIL AAA	0.20
Tata Capital Ltd.	CRISIL AAA	0.04
Total		**21.78**
Zero Coupon Bonds		
Power Finance Corporation Ltd.	CRISIL AAA	0.73
Total		**0.73**
Floating Rate Bonds		
Government Of India	SOVEREIGN	3.35
Total		**3.35**
Floating Rate Notes		
Citicorp Finance (India) Ltd.	[ICRA]AAA	2.01
Total		**2.01**
Securitised Debt		
India Universal Trust Al2	CRISIL AAA(SO)	2.58
India Universal Trust Al1	IND AAA(SO)	0.94
Total		**3.52**
State Development Loans		
State Government Of Haryana	SOVEREIGN	1.69
State Government Of Telangana	SOVEREIGN	1.60
State Government Of Karnataka	SOVEREIGN	1.59
State Government Of Tamil Nadu	SOVEREIGN	1.44
State Government Of Chhattisgarh	SOVEREIGN	1.21
State Government Of Gujarat	SOVEREIGN	0.91
State Government Of Maharashtra	SOVEREIGN	0.73
State Government Of Uttar Pradesh	SOVEREIGN	0.28
State Government Of Andhra Pradesh	SOVEREIGN	0.28
State Government Of Rajasthan	SOVEREIGN	0.20
State Government Of Madhya Pradesh	SOVEREIGN	0.04
Total		**9.97**
Treasury Bills		
182 Day T-Bill 31.07.25	SOVEREIGN	0.71
Total		**0.71**
Cash, Cash Equivalents And Others		5.91
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Certificate Of Deposits	39.89
Non Convertible Debentures	21.78
Commercial Papers	12.13
State Development Loans	9.97
Securitised Debt	3.52
Floating Rate Bonds	3.35
Floating Rate Notes	2.01
Zero Coupon Bonds	0.73
Treasury Bills	0.71
Cash, Cash Equivalents And Others	5.91

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

DEBT- FLOATER FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 1,265.71 Crores
- **AUM as on March 31, 2025**
  ₹ 1,226.01 Crores
- **Fund Manager:**
  Mr. Ardhendu Bhattacharya
  Mr. Rajeev Radhakrishnan (Co-Fund Manager)
  Managing Since:
  Ardhendu Bhattacharya - June 2021
  Rajeev Radhakrishnan - Oct 2020
  Total Experience:
  Mr. Rajeev Radhakrishnan: –Over 20 years
  Mr. Ardhendu Bhattacharya: –Over 13 years
- **First Tier Benchmark:**
  Nifty Short Duration Debt Index A-II
- **Exit Load:** For exit within 3 days from the date of allotment: 0.10%,
  For exit on or after 3 days from the date of allotment: Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 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	: 1.04 years
Average Maturity	: 4.80 years
Macaulay Duration	: 1.08 years
Yield to Maturity^	: 7.42%

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	13.0286	Dir-Plan-Monthly IDCW	13.1391
Reg-Plan-Growth	13.0252	Dir-Plan-Growth	13.1398
Reg-Plan-Quarterly IDCW	13.0261	Dir-Plan-Quarterly IDCW	13.1401

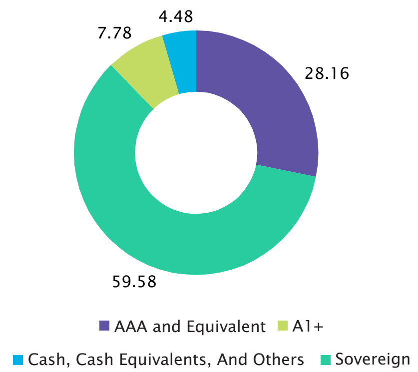
PORTFOLIO

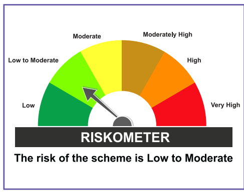
Issuer Name	Rating	(%) Of Total AUM
Certificate Of Deposits		
Union Bank Of India	[ICRA]A1+	3.90
Canara Bank	CRISIL A1+	3.88
Total		**7.78**
Non Convertible Debentures		
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	6.42
National Bank For Agriculture And Rural Development	[ICRA]AAA	4.12
John Deere Financial India Pvt. Ltd.	CRISIL AAA	4.07
SMFG India Home Finance Co. Ltd.	CRISIL AAA	3.28
National Bank For Agriculture And Rural Development	CRISIL AAA	2.07
HDB Financial Services Ltd.	CRISIL AAA	2.06
Sikka Ports & Terminals Ltd.	CRISIL AAA	2.05
Total		**24.07**
Floating Rate Bonds		
Government Of India	SOVEREIGN	50.91
Total		**50.91**
Floating Rate Notes		
Citicorp Finance (India) Ltd.	[ICRA]AAA	4.09
Total		**4.09**
Government Securities		
Government Of India	SOVEREIGN	4.55
Total		**4.55**
State Development Loans		
State Government Of Madhya Pradesh	SOVEREIGN	4.12
Total		**4.12**
Cash, Cash Equivalents And Others		**4.48**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Floating Rate Bonds	50.91
Non Convertible Debentures	24.07
Certificate Of Deposits	7.78
Government Securities	4.55
State Development Loans	4.12
Floating Rate Notes	4.09
Cash, Cash Equivalents And Others	4.48

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

- To generate reasonable returns
- To invest in a portfolio of floating rate instruments (including fixed rate instruments converted for floating rate exposures using swaps / derivatives)

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI 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. 15 of the SID for details on Macaulay's Duration). A Relatively High interest rate risk and Moderate Credit Risk.
- **Date of Allotment:** 21/12/2022
- **Report As On:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹2,910.82 Crores
- **AUM as on March 31, 2025**
  ₹ 2,981.91 Crores
- **Fund Manager: Mr. Tejas Soman**
  Managing Since:
  Mr. Tejas Soman (w.e.f. Dec 2023)
  Total Experience:
  Mr. Tejas Soman Over 8 years
- **First Tier Benchmark:**
  CRISIL Long Duration Debt A-III Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Direct, Regular Plan
- **Options:** (with Growth, Income Distribution cum capital withdrawal (IDCW) Payout, Transfer & Reinvestment Option)
- **SIP**
  Any Day SIP' Facility is available for Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily–
  Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.
  Weekly–
  Minimum amount for weekly SIP : ₹1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. ₹500 and in multiples of Re.1 thereafter with minimum number of 12 installments. Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month
  Monthly, Quarterly , Semi–Annual and Annual - Monthly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum 1 year Semi-annual and Annual Systematic Investment Plan - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & ₹5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

Quantitative Data

Modified Duration	: 11.49 years
Average Maturity	: 27.88 years
Macaulay Duration	: 11.89 years
Yield to Maturity^	: 7.00%

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

NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	12.3055
Reg-Plan-Growth	12.3052
Dir-Plan-IDCW	12.4290
Dir-Plan-Growth	12.4287

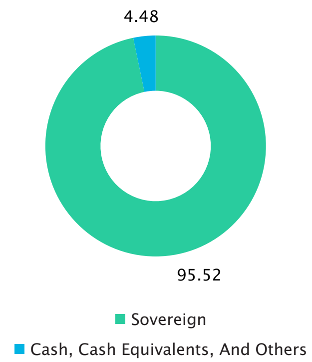
PORTFOLIO

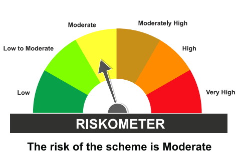
Issuer Name	Rating	(%) Of Total AUM
Government Securities		
Government Of India	SOVEREIGN	95.52
Total		**95.52**
Cash, Cash Equivalents And Others		**4.48**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Government Securities	95.52
Cash, Cash Equivalents And Others	4.48

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)





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

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

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

DEBT- OVERNIGHT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI OVERNIGHT FUND

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,284.1539	Dir-Plan-Daily IDCW	1,289.1319
Reg-Plan-Growth	4,100.1393	Dir-Plan-Growth	4,153.3005
Reg-Plan-Weekly IDCW	1,311.2104	Dir-Plan-Weekly IDCW	1,316.3900

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:** 31/03/2025
- **AAUM for the Month of March 2025**
  ₹ 22,964.40 Crores
- **AUM as on March 31, 2025**
  ₹ 12,117.75 Crores
- **Fund Manager: Ms. Ranjhana Gupta & Mr. Tejas Soman**
  Managing Since: (w.e.f. Dec -2024)
  Total Experience:
  Ms. Ranjhana Gupta Over 21 years
  Mr. Tejas Soman Over 8 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^	: 7.08%

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

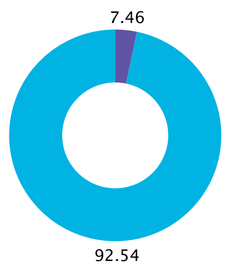
PORTFOLIO

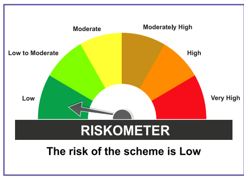
Issuer Name	Rating	(%) Of Total AUM
Treasury Bills		
91 Day T-Bill 10.04.25	SOVEREIGN	2.47
91 Day T-Bill 17.04.25	SOVEREIGN	2.06
182 Day T-Bill 04.04.25	SOVEREIGN	1.65
364 Day T-Bill 03.04.25	SOVEREIGN	1.28
Total		**7.46**
Cash, Cash Equivalents And Others		**92.54**
Grand Total		**100.00**

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	7.46
Cash, Cash Equivalents And Others	92.54

PORTFOLIO CLASSIFICATION BY RATING CLASS (%)





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

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

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

Comparative Performance for all Schemes -Regular Plan

SBI MUTUAL FUND
A PARTNER FOR LIFE

	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
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Dynamic Bond Fund	8.18	10,818	7.34	12,370	6.17	13,494	6.12	35,132	Inception Date 09-02-2004
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.79	10,879	6.69	12,148	6.55	13,737	7.45	45,757	Managing Since Rajeev Nov-23 Tejas Dec-2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	5.82	33,096	
Funds Managed by Lokesh Mallya & Adesh Sharma (Co Fund Manager)									
SBI Magnum Income Fund	8.16	10,816	6.79	12,179	6.49	13,698	7.60	68,946	Inception Date 25-11-1998
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	8.84	10,884	6.67	12,140	6.58	13,754	9.38	1,06,295	Managing Since Dec 2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	N.A.	N.A.	
Funds Managed by Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)									
SBI Magnum Medium Duration Fund	8.31	10,831	6.74	12,163	6.81	13,902	7.81	49,994	Inception Date 12-11-2003
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.64	10,864	6.13	11,958	6.66	13,808	7.34	45,522	Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	5.77	33,221	
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	8.94	10,894	7.78	12,523	6.83	13,915	8.04	65,323	Inception Date 30-12-2000
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	9.81	10,981	7.78	12,525	6.74	13,858	N.A.	N.A.	Managing Since Rajeev Nov-23 Tejas Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	N.A.	N.A.	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt)									
SBI Equity Hybrid Fund	11.34	11,134	11.33	13,802	18.79	23,666	15.16	6,43,561	Inception Date 09-10-1995
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.36	10,736	11.38	13,821	18.99	23,864	N.A.	N.A.	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi Dec-2023
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	12.65	3,35,514	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion)									
SBI Conservative Hybrid Fund	8.57	10,857	9.55	13,152	12.51	18,033	8.44	69,833	Inception Date 09-04-2001
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	8.44	10,844	7.68	12,490	9.43	15,698	N.A.	N.A.	Managing Since Mansi - June 2021 Saurabh - Jan-22
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	N.A.	N.A.	
Fund Managed by Rohit Shimpi									
SBI ESG Exclusionary Strategy Fund	7.99	10,799	10.82	13,612	22.41	27,499	14.26	9,64,368	Inception Date 01-01-1991
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	6.05	10,605	10.86	13,618	23.95	29,228	N.A.	N.A.	Managing Since Rohit Jan-22
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	15.01	12,03,003	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion)									
SBI Magnum Children's Benefit Fund- Investment Plan	22.47	12,247	18.65	16,713	N.A.	N.A.	34.97	38,601	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.36	10,736	11.38	13,821	N.A.	N.A.	15.79	19,353	Managing Since R. Srinivasan - Sep-20 Rajeev - Nov 23
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	18.53	21,473	
Funds Managed by Lokesh Mallya & Mr. Adesh Sharma									
SBI Credit Risk Fund	8.38	10,838	7.26	12,343	7.07	14,076	7.72	22,177	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	7.97	10,797	7.72	12,500	8.01	14,700	8.45	23,852	Managing Since Lokesh Feb-17 Adesh Dec-2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	7.26	21,187	
Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)									
SBI Balanced Advantage Fund	7.35	10,735	12.48	14,236	N.A.	N.A.	11.29	14,670	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	7.85	10,785	9.48	13,125	N.A.	N.A.	8.56	13,422	Managing Since Dinesh Aug-2021 Anup (w.e.f.Dec-2024) Mansi Dec-2023 Rajeev Nov-2023
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	9.92	14,025	
Fund managed by Mr. R. Srinivasan & Mr. Saurabh Pant									
SBI Multicap Fund	15.48	11,548	15.21	15,299	N.A.	N.A.	15.94	15,739	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	6.88	10,688	15.82	15,526	N.A.	N.A.	18.65	16,870	Managing Since R. Srinivasan & Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	14.31	15,054	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no of schemes managed by Mr. Rohit Shimpi is 6 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no of schemes managed by Mansi Sajeja is 2 (1 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)

b. 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).

c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

d. Load is not considered for computation of returns.

e. 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.

f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.

g. SBI Equity Hybrid Fund, SBI Conservative Hybrid Fund, SBI ESG Exclusionary Strategy Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

h. SBI Equity Hybrid Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 9-Oct-95 to 18-Aug-96 and TRI values since 19-Aug-96.

i. 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.

j. The performance of the schemes is benchmarked to the Total Return variant of the Index.

k. 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

l. SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023), Ms. Mansi Sajeja

m. Mr. Rajeev Radhakrishnan is managing SBI Magnum Gilt Fund (w.e.f. Nov 2023) & Mr. Tejas Soman (Co Fund Manager) (w.e.f. 01st December 2023).

n. SBI Multicap Fund will be jointly managed by Mr. Rama Iyer Srinivasan & Mr. Saurabh Pant (with effect from April 01, 2024).

o. SBI Multicap Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

Comparative Performance for all Schemes -Regular Plan

SBI MUTUAL FUND
A PARTNER FOR LIFE

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by R. Srinivasan									
SBI Focused Equity Fund	11.41	11,141	11.75	13,961	22.15	27,207	18.48	3,25,975	Inception Date 17-09-2004
First Tier Scheme Benchmark: - BSE 500 (TRI)	5.96	10,596	13.77	14,717	26.33	32,140	15.44	1,90,801	Managing Since R. Srinivasan May-09
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	15.21	1,83,134	
Funds Managed by R. Srinivasan, Mohan Lal									
SBI Small Cap Fund	5.45	10,545	15.18	15,288	30.78	38,288	19.32	1,56,435	Inception Date 09-09-2009
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	5.04	10,504	17.50	16,209	36.52	47,345	11.77	56,446	Managing Since R. Srinivasan Nov-13 Mohan Lal May-24
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	12.06	58,828	
Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)									
SBI Flexicap Fund	4.93	10,493	9.92	13,285	22.25	27,325	12.59	1,01,205	Inception Date 29-09-2005
First Tier Scheme Benchmark: - BSE 500 (TRI)	5.96	10,596	13.77	14,717	26.33	32,140	13.66	1,21,490	Managing Since Dinesh & Anup (w.e.f. Dec 2024)
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.38	1,15,743	
Funds Managed by Tanmaya Desai									
SBI Magnum Global Fund	0.28	10,028	6.98	12,246	17.55	22,458	13.88	5,28,461	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	2.51	10,251	14.36	14,944	20.38	25,255	N.A.	N.A.	Managing Since Tanmaya (w.e.f. Feb 2025)
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	11.55	2,80,802	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion) & Ardhendu Bhattacharya (Debt portion)									
SBI Arbitrage Opportunities Fund	7.32	10,732	6.82	12,191	5.42	13,023	6.74	33,256	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.65	10,765	7.01	12,249	5.42	13,014	N.A.	N.A.	Managing Since Neeraj Oct-12 Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.49	10,749	6.39	12,043	5.51	13,079	6.24	30,484	
Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage) and Vandna Soni (Commodities Portion)									
SBI Equity Savings Fund	7.27	10,727	9.33	13,071	13.88	19,156	8.69	22,719	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	7.76	10,776	8.78	12,875	12.33	17,892	8.88	23,112	Managing Since Neeraj - May-15 Mansi - June-21 Nidhi - Jan-22 Vandna - Jan 24
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.71	18,967	

Notes:

a. 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 Mallya is 1.The total no of schemes managed by Mansi Sajeja is 1 (2 schemes are jointly managed with Mr Saurabh Pant & Mr Neeraj Kumar & Ms. Nidhi Chawla)
b. 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).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Flexicap Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.
h. SBI Magnum Global Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values 30-Sep-94 to 18-Aug-96 and TRI values since 19-Aug-96.
i. 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.
j. The performance of the schemes is benchmarked to the Total Return variant of the Index.
k. 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
l. 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.
m. Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. January 1, 2022 & Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.
n. The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Equity Savings Fund is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.
o. SBI Focused Equity Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tejas Soman									
SBI Long Duration Fund	9.05	10,905	N.A.	N.A.	N.A.	N.A.	9.54	12,305	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	8.65	10,865	N.A.	N.A.	N.A.	N.A.	8.50	12,041	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	9.90	10,990	N.A.	N.A.	N.A.	N.A.	8.92	12,147	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani									
SBI Infrastructure Fund	1.74	10,174	22.47	18,381	32.84	41,398	8.98	45,974	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	2.27	10,227	20.06	17,287	30.61	37,953	5.77	27,033	Managing Since Bhavin Jan-22
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	11.16	65,367	

Notes:

a. 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.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The data of the last working day has been considered for the calculation of performance.
h. The performance of the schemes is benchmarked to the Total Return variant of the Index.
I. SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Bhavin Vithlani									
SBI Magnum MidCap Fund	8.55	10,855	17.15	16,086	33.16	41,892	16.68	2,19,218	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	8.17	10,817	20.58	17,512	34.62	44,140	N.A.	N.A.	Managing Since Bhavin (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	14.84	1,59,521	
Funds Managed by Saurabh Pant									
SBI Blue Chip Fund	8.19	10,819	12.88	14,386	23.79	29,084	11.94	86,529	Inception Date 14-02-2006
First Tier Scheme Benchmark: - BSE 100 (TRI)	6.82	10,682	13.05	14,438	24.79	30,220	12.91	1,02,101	Managing Since Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	12.74	99,059	
Fund Managed by Milind Agrawal									
SBI Banking & Financial Services Fund	17.45	11,745	17.76	16,338	24.28	29,669	14.32	38,649	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	20.67	12,067	14.61	15,045	22.81	27,910	13.28	35,187	Managing Since Milind Aug-19
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	11.71	30,574	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Saurabh Pant has been managing SBI Blue Chip Fund and Mr. Bhavin Vithlani SBI Magnum Midcap Fund. SBI Banking & Financial Services Fund was managed by Mr. Saurabh Pant earlier but since August 2019 Mr. Milind Agrawal has been managing it. He manages only scheme.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. 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 BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.
h. 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.
I. The performance of the schemes is benchmarked to the Total Return variant of the Index.
j. SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Funds Managed by Ashit Desai									
SBI Consumption Opportunities Fund	8.71	10,871	16.19	15,691	28.27	34,742	15.40	4,00,143	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	6.88	10,688	17.43	16,181	22.67	27,747	N.A.	N.A.	Managing Since Ashit (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.57	2,64,892	
Funds Managed by Saurabh Pant									
SBI Large & Midcap Fund	11.20	11,120	15.98	15,608	28.30	34,784	14.86	8,53,849	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	7.33	10,733	16.42	15,765	29.25	36,021	N.A.	N.A.	Managing Since Saurabh Sep-16
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	12.62	4,53,217	
Funds Managed by Vivek Gedda									
SBI Technology Opportunities Fund	12.27	11,227	8.18	12,663	28.50	35,054	15.10	3,74,131	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Teck (TRI)	9.55	10,955	4.12	11,284	24.17	29,479	N.A.	N.A.	Managing Since Vivek (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.57	2,64,892	
Funds Managed by Tanmaya Desai									
SBI Healthcare Opportunities Fund	19.83	11,983	22.87	18,558	29.30	36,162	16.69	5,32,430	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Health Care (TRI)	18.81	11,881	20.27	17,379	28.61	35,137	15.01	3,66,369	Managing Since Tanmaya Jun-11
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.57	2,64,892	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi									
SBI Dividend Yield Fund	4.73	10,473	N.A.	N.A.	N.A.	N.A.	18.41	14,139	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	6.37	10,637	N.A.	N.A.	N.A.	N.A.	22.58	15,153	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	6.39	10,639	N.A.	N.A.	N.A.	N.A.	16.72	13,711	

Notes:

a. 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.
b. 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).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. 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.
h. SBI Large & Midcap Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 28-Feb-93 to 18 -Aug-96 and TRI values since 19-Aug-96.
I. SBI Healthcare Opportunities Fund: As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.
j. The performance of the schemes is benchmarked to the Total Return variant of the Index.
k. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
l. SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

	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
Funds Managed by Mr. Raj Gandhi									
SBI Gold Fund	30.95	13,095	18.72	16,739	13.30	18,680	7.38	26,253	Inception Date 12-09-2011
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	34.52	13,452	20.14	17,348	15.48	20,542	8.91	31,826	Managing Since Sep-11
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.56	56,014	
Funds Managed by Raviprakash Sharma									
SBI Nifty Index Fund	6.08	10,608	11.13	13,729	22.91	28,071	13.94	2,06,732	Inception Date 17-01-2002
First Tier Scheme Benchmark: - Nifty 50 (TRI)	6.65	10,665	11.77	13,956	23.72	28,957	15.63	2,90,949	Managing Since Raviprakash Feb-11
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	16.10	3,19,535	
Funds Managed by Raviprakash Sharma									
SBI Equity Minimum Variance Fund	0.41	10,041	13.38	14,578	23.18	28,381	14.34	22,464	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	6.65	10,665	11.77	13,956	23.72	28,957	13.87	21,889	Managing Since Ravi Prakash Mar-19
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	22.77	27,864	13.69	21,675	

	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
Funds Managed by Raviprakash Sharma									
SBI Nifty Next 50 Index Fund	3.88	10,388	15.15	15,273	N.A.	N.A.	14.74	17,020	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	4.76	10,476	16.18	15,667	N.A.	N.A.	15.78	17,605	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	13.45	16,276	

Notes:

a. 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.

b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

c. Load is not considered for computation of returns.

d. 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.

e. 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.

f. Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Raviprakash Sharma.

g. The data of the last working day has been considered for the calculation of performance.

h. 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
Fund managed by Mr. Rohit Shimpi									
SBI International Access - US Equity FoF	1.90	10,190	8.90	12,919	N.A.	N.A.	11.22	15,346	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	9.03	10,903	11.64	13,907	N.A.	N.A.	13.69	16,746	Managing Since (w.e.f. Feb - 2025)
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	12.96	16,322	

	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
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	10.19	11,019	23.27	18,741	31.27	39,012	16.33	12,69,204	Inception Date 31-03-1993
First Tier Scheme Benchmark: - BSE 500 (TRI)	5.96	10,596	13.77	14,717	26.33	32,140	N.A.	N.A.	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.18	5,27,122	
Fund Jointly Managed by Dinesh Balachandran									
SBI Contra Fund	7.03	10,703	21.47	17,934	36.53	47,483	19.13	9,07,097	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE 500 TRI	5.96	10,596	13.77	14,717	26.33	32,140	15.38	3,98,300	Managing Since Dinesh May-18
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.57	2,64,892	
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion)									
SBI Multi Asset Allocation Fund	10.47	11,047	13.76	14,728	16.15	21,145	11.53	21,189	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	11.41	11,141	11.45	13,835	14.50	19,665	11.78	21,490	Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi Dec-2023
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	22.77	27,864	13.44	23,784	

Notes:

a. 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
SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018.

b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Long Term Equity Fund growth Option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).

c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

d. Load is not considered for computation of returns.

e. 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.

f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.

g. SBI Long Term Equity Fund: As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. Therefore, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values 31-Mar-93 to 18-Aug-96 and TRI values since 19-Aug-96.

h. SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 05-Jul-99 to 31-Jul-06 and TRI values since 01-Aug-06.

i. SBI Muti Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.

j. The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

k. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.

l. SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)

m. 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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

	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
Funds Managed by Rajeev Radhakrishnan															Inception Date 22-03-2007
#SBI Liquid Fund	11.04	10,021	9.19	10,038	7.79	10,066	7.21	10,721	6.64	12,129	5.35	12,981	6.91	33,405	
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	8.32	10,016	7.82	10,032	7.21	10,061	7.29	10,729	6.79	12,179	5.46	13,049	7.21	35,106	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	6.29	30,038	
Funds Managed Rajeev Radhakrishnan															Inception Date 19-07-2004
SBI Savings Fund	14.65	10,028	12.56	10,062	9.78	10,083	7.29	10,729	6.48	12,075	5.59	13,125	7.01	40,657	
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	11.78	10,023	11.29	10,046	8.59	10,073	7.37	10,737	6.90	12,217	5.82	13,271	6.99	40,523	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	6.05	33,780	
Funds Managed by Ranjhana Gupta & Tejas Soman															Inception Date 01-10-2002
SBI Overnight Fund	6.58	10,013	6.39	10,026	6.21	10,053	6.52	10,652	6.17	11,970	4.92	12,716	6.46	40,948	
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.45	10,012	6.36	10,026	6.25	10,053	6.65	10,665	6.34	12,026	5.08	12,813	N.A.	N.A.	Managing Since Dec-24
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	5.99	37,029	

Notes:

a. 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)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. 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.
h. SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan.

The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "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/IMD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	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
Funds Managed by Dinesh Balachandran									
SBI Magnum Comma Fund	4.70	10,470	9.51	13,135	27.63	33,888	12.13	94,904	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	2.59	10,259	13.40	14,572	31.59	39,401	12.18	95,736	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	14.03	1,31,898	
Funds Managed by Rohit Shimpi									
SBI PSU Fund	5.95	10,595	31.20	22,600	31.46	39,285	7.71	29,897	Inception Date 07-07-2010
First Tier Scheme Benchmark: - BSE PSU (TRI)	1.92	10,192	32.61	23,285	37.29	48,685	7.70	29,840	
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	12.11	53,862	Managing Since June-24

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The data of the last working day has been considered for the calculation of performance.
h. 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.
i. The performance of the schemes is benchmarked to the Total Return variant of the Index.
j. This scheme is managed by Mr. Dinesh Balachandranw.e.f. June 01, 2024.
k. This scheme is managed by Mr. Rohit Shimpi w.e.f. June 01, 2024.

	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
Funds Managed by Tejas Soman									
SBI Magnum Constant Maturity Fund	9.41	10,941	7.11	12,290	6.16	13,484	7.83	62,203	Inception Date 10-01-2001
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	9.86	10,986	7.31	12,358	5.21	12,891	7.44	56,876	
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	N.A.	N.A.	Managing Since (w.e.f. Dec 2023)

Notes:

a. 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) .
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
I. Mr. Tejas Soman scheme managed by SBI Magnum Constant Maturity Fund (we.e.f. 01st December 2023).

SBI MUTUAL FUND
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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Raj Gandhi									
SBI Energy Opportunities Fund	-3.74	9,626	N.A.	N.A.	N.A.	N.A.	-2.60	9,716	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	-12.77	8,723	N.A.	N.A.	N.A.	N.A.	-13.35	8,561	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	N.A.	N.A.	N.A.	N.A.	7.03	10,765	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tanmaya Desai											
SBI Automotive Opportunities Fund	-22.52	7,748	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-13.70	8,630	Inception Date 05-06-2024
First Tier Scheme Benchmark: - Nifty Auto TRI	-21.15	7,885	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-11.65	8,835	Managing Since June - 2024
Additional Benchmark: - BSE Sensex TRI	-7.88	9,212	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.85	10,485	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Prasad Padala											
SBI Innovative Opportunities Fund	-14.67	8,533	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-12.79	8,721	Inception Date 20-08-2024
First Tier Scheme Benchmark: - Nifty 500 TRI	-11.69	8,831	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-8.00	9,200	Managing Since August - 2024
Additional Benchmark: - BSE Sensex TRI	-7.88	9,212	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-3.89	9,611	

Notes:

a. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
c. 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.
d. The performance of the schemes is benchmarked to the Total Return variant of the Index.
e. Wherever NAV/Benchmark Index vlue is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.ular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
g. 6. Load is not considered for computation of returns.
h. * Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

	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
Funds Managed by Rajeev Radhakrishnan & Ms. Mansi Sajeja (Co Fund Manager)									
SBI Short Term Debt Fund	8.05	10,805	6.42	12,054	6.13	13,464	6.68	31,395	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Short Duration Fund AII Index	8.06	10,806	6.51	12,086	6.28	13,564	7.59	36,468	Managing Since Rajeev Jun-08 Mansi Dec-2023
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.49	10,749	6.39	12,043	5.51	13,079	6.21	29,046	
Fund jointly managed by R. Srinivasan (equity portion) and Rajeev Radhakrishnan (debt portion)									
SBI Magnum Children's Benefit Fund - Savings Plan	13.63	11,363	11.67	13,928	15.18	20,283	10.74	1,05,724	Inception Date 21-02-2002
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	8.44	10,844	7.68	12,490	9.43	15,698	8.99	73,135	Managing Since Srinivasan Jan-21 Rajeev Jun-08
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	22.77	27,864	15.92	3,03,741	
Fund Managed Rajeev Radhakrishnan & Mr. Ardhendhu Bhattacharya (Co Fund Manager)									
SBI Banking and PSU Fund	7.94	10,794	6.15	11,964	5.97	13,368	7.46	30,488	Inception Date 09-10-2009
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.80	10,780	6.08	11,940	6.10	13,449	7.49	30,599	Managing Since Rajeev Nov-13 Ardhendhu Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.51	26,571	
SBI Corporate Bond Fund	8.30	10,830	6.42	12,055	6.21	13,517	6.99	15,164	Inception Date 01-02-2019
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	7.68	10,768	6.25	11,996	6.36	13,610	6.98	15,158	Managing Since Rajeev Feb-19 Ardhendhu Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.89	15,078	
Fund Managed by Ardhendu Bhattacharya & Rajeev Radhakrishnan (Co-Fund Manager)									
SBI Floating Rate Debt Fund	8.04	10,804	7.03	12,264	N.A.	N.A.	6.15	13,025	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	7.79	10,779	6.41	12,050	N.A.	N.A.	5.64	12,751	Managing Since Ardhendu June-2021 Rajeev Oct-2020
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.49	10,749	6.39	12,043	N.A.	N.A.	5.51	12,682	

	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
Fund managed by Rajeev Radhakrishnan & Ardhendhu Bhattacharya (Co-Fund Manager)															
SBI Magnum Ultra Short Duration Fund	13.37	10,026	11.07	10,055	8.99	10,076	7.41	10,741	6.57	12,104	5.68	13,186	7.07	58,519	Inception Date 21-05-1999
First Tier Scheme Benchmark:- CRISIL Ultra Short Duration Debt A-I Index	11.39	10,022	9.87	10,041	8.17	10,069	7.53	10,753	6.95	12,234	5.99	13,379	7.50	64,963	Managing Since Rajeev Dec-24 Adhendhu Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	6.42	49,994	
Fund Jointly Managed Rajeev Radhakrishnan															
SBI Magnum Low Duration Fund	15.59	10,030	12.89	10,064	9.71	10,082	7.32	10,732	6.34	12,028	5.64	13,158	7.21	34,247	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index	13.85	10,027	13.15	10,054	9.63	10,082	7.63	10,763	6.80	12,184	6.12	13,458	7.22	34,311	Managing Since Rajeev Jun-08
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	6.21	29,046	

	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
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion)									
SBI Retirement Benefit Fund - Aggressive Plan	4.64	10,464	12.95	14,413	N.A.	N.A.	16.27	18,659	Inception Date 10-02-2021
First Tier Scheme Benchmark: - BSE 500 TRI	5.96	10,596	13.77	14,717	N.A.	N.A.	15.06	17,847	Managing Since Rohit Oct - 2021 Ardhendu June - 2021
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	11.81	15,854	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	5.75	10,575	11.75	13,959	N.A.	N.A.	14.64	17,595	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.36	10,736	11.38	13,821	N.A.	N.A.	11.75	15,835	
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	11.81	15,854	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	6.82	10,682	9.61	13,171	N.A.	N.A.	10.22	14,957	
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	8.14	10,814	9.40	13,098	N.A.	N.A.	9.29	14,439	
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	11.81	15,854	
SBI Retirement Benefit Fund - Conservative Plan	7.55	10,755	8.50	12,774	N.A.	N.A.	8.25	13,881	
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	8.54	10,854	8.01	12,602	N.A.	N.A.	7.59	13,533	
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	11.81	15,854	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Rajeev Radhakrishnan manages the debt portion of the SBI Dual Advantage Fund Series & SBI Capital Protection Oriented Fund Series. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6. The total no of schemes managed by Mr. R. Srinivasan is 5 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (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)

b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

c. Load is not considered for computation of returns.

d. 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.

e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular Plan - Growth Option.

f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.

g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

h. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.

i. 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

j. Mr. Rohit Shimpi (equity portion) (managing since October 1, 2021) Mr. Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021) are managing SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.

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	4.72	10,472	9.38	10,938	19.76	11,976	12.29	11,229	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	6.85	10,685	16.03	11,603	27.05	12,705	17.88	11,788	Advising Since Dec-18
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	11,117	22.77	12,277	14.08	11,408	

From 16th April,2019, Rohit Shimpi is added as Deputy Adviser.

Performance of Permitted Category FPI Portfolio (advised by Mr. Rohit Shimpi)

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Absolute/ CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category - FPI Portfolio 2	6.15	10,615	13.49	11,349	27.06	12,706	17.09	11,709	Inception Date 1-Nov-2018
Additional Benchmark: BSE SENSEX TRI	6.39	10,639	11.17	11,117	22.77	12,277	14.80	11,480	Advising Since Nov-2018
Permitted Category - FPI Portfolio 3	6.09	10,609	14.47	11,447	24.51	12,451	15.09	11,509	Inception Date 21-Dec-2018
Additional Benchmark: BSE SENSEX TRI	6.39	10,639	11.17	11,117	22.77	12,277	14.45	11,445	Advising Since Dec-2018
Permitted Category - FPI Portfolio 4	8.11	10,811	16.22	11,622	25.07	12,507	15.25	11,525	Inception Date 22-Apr-2019
Additional Benchmark: BSE SENSEX TRI	6.39	10,639	11.17	11,117	22.77	12,277	13.77	11,377	Advising Since Apr-2019
Permitted Category - FPI Portfolio 6	-6.35	9,365	2.80	10,280	17.74	11,774	9.05	10,905	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	6.82	10,682	13.05	11,305	24.79	12,479	15.38	11,538	
Additional Benchmark: BSE SENSEX TRI	6.39	10,639	11.17	11,117	22.77	12,277	14.80	11,480	Advising Since Nov-2018
Permitted Category - FPI Portfolio 7	6.78	10,678	12.01	11,201	22.89	12,289	14.08	11,408	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	4.15	10,415	10.60	11,060	22.58	12,258	13.07	11,307	
Additional Benchmark: BSE SENSEX TRI	6.39	10,639	11.17	11,117	22.77	12,277	14.08	11,408	Advising Since Dec-2018
Permitted Category - FPI Portfolio 8	7.55	10,755	4.91	10,491	9.59	10,959	6.32	10,632	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	13.37	11,337	6.60	10,660	11.50	11,150	7.70	10,770	
Additional Benchmark: BSE SENSEX TRI	6.39	10,639	11.17	11,117	22.77	12,277	13.66	11,366	Advising Since Jul-2019
Permitted Category - FPI Portfolio 9	7.77	10,777	4.32	10,432	9.99	10,999	6.14	10,614	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	13.37	11,337	6.60	10,660	11.50	11,150	7.70	10,770	
Additional Benchmark: BSE SENSEX TRI	6.39	10,639	11.17	11,117	22.77	12,277	13.66	11,366	Advising Since Jul-2019
Permitted Category - FPI Portfolio 10	12.80	11,280	5.41	10,541	9.27	10,927	7.04	10,704	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	17.01	11,701	7.01	10,701	10.75	11,075	8.26	10,826	
Additional Benchmark: BSE SENSEX TRI	6.39	10,639	11.17	11,117	22.77	12,277	13.66	11,366	Advising Since Jul-2019

Past performance may or may not be sustained in the future. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/F/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor

Notes:

a. The above Performance returns are calculated and compared from the date of inception of respective Permitted Category - FPI Portfolios.
b. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
c. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USDINR rate. (Source: Bloomberg Closing Price)
d. The performance of the scheme is benchmarked to the Total Return variant of the index.
e. Benchmark return is based on INR value (Source: Bloomberg)
f. For Permitted Category - FPI Portfolio 7 date of inception taken from date of FM taking over as Advisor.
g. 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.
h. For Permitted Category - FPI Portfolio Nos.8 to 10, comparative returns of benchmark relevant extracts from Bloomberg are taken
Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category - FPI Portfolio 11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.29	10,029	Inception Date 9-April-2024
Scheme Benchmark: - BSE 250 Small Cap Index TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-1.49	9,851	Advising Since 28-Mar-2025
Additional Benchmark: BSE SENSEX TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.92	10,492	

Notes:

a. The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. April 09, 2024.
b. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
c. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. JPYINR rate. (Source: Bloomberg Closing Price)
d. The performance of the scheme is benchmarked to the Total Return variant of the index.

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Permitted Category - FPI Portfolio 12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0.69	10,069	Inception Date 9-April-2024
Scheme Benchmark: - BSE 500 Index TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	5.08	10,508	Advising Since 28-Mar-2025
Additional Benchmark: BSE SENSEX TRI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.76	10,376	

Notes:

a. The above Performance returns are calculated and compared from the date of inception of category II- FPI Portfolio i.e. Feb 25, 2025.
b. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
c. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USDINR rate. (Source: Bloomberg Closing Price)
d. The performance of the scheme is benchmarked to the Total Return variant of the index.

Past performance may or may not be sustained in the future. Inception date is April 09, 2024. The performance is not comparable with the performance of the scheme(s) of SBI Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment. The said disclosure is pursuant to SEBI Circular No. Cir/IMD/DF/F/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI – Foreign Portfolio Investor.

	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
Funds Managed by Rajeev Radhakrishnan Tejas Soman (Co Fund Manager)									
SBI Dynamic Bond Fund	9.07	10,907	8.20	12,670	7.00	14,029	8.35	26,699	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	8.79	10,879	6.69	12,148	6.55	13,737	7.97	25,585	Managing Since Rajeev Nov-23 Tejas Dec-2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.68	22,079	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma (Co Fund Manager)									
SBI Magnum Income Fund	8.90	10,890	7.50	12,425	7.19	14,154	8.21	26,304	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	8.84	10,884	6.67	12,140	6.58	13,754	7.96	25,560	Managing Since Dec 2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.68	22,079	
Funds Managed by Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)									
SBI Magnum Medium Duration Fund	8.88	10,888	7.30	12,357	7.37	14,270	9.00	28,560	Inception Date 28-01-2013
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	8.64	10,864	6.13	11,958	6.66	13,808	7.79	24,937	Managing Since Lokesh Jan-13 Mohit Dec-2023
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.59	21,765	
Funds Managed by Rajeev Radhakrishnan & Tejas Soman (Co Fund Manager)									
SBI Magnum Gilt Fund	9.46	10,946	8.30	12,704	7.34	14,251	9.35	29,885	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	9.81	10,981	7.78	12,525	6.74	13,858	7.56	24,418	Managing Since Rajeev Nov-23 Tejas Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.68	22,073	
Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt)									
SBI Equity Hybrid Fund	12.08	11,208	12.08	14,085	19.61	24,490	14.86	54,595	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.36	10,736	11.38	13,821	18.99	23,864	12.35	41,662	Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 Mansi Dec-2023
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion)									
SBI Conservative Hybrid Fund	9.10	10,910	10.11	13,352	13.12	18,525	9.98	32,012	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	8.44	10,844	7.68	12,490	9.43	15,698	8.79	28,037	Managing Since Jan-13
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.62	21,916	
Fund Managed by Rohit Shimpi									
SBI ESG Exclusionary Strategy Fund	8.64	10,864	11.51	13,870	23.26	28,463	14.17	50,704	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	6.05	10,605	10.86	13,618	23.95	29,228	14.37	51,761	Managing Since May-18
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Fund Jointly Managed by R. Srinivasan (Equity portion), Rajeev Radhakrishnan (Debt portion)									
SBI Magnum Children's Benefit Fund- Investment Plan	23.85	12,385	20.09	17,329	N.A.	N.A.	36.76	40,965	Inception Date 29-09-2020
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.36	10,736	11.38	13,821	N.A.	N.A.	15.79	19,353	Managing Since Sep-20
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	18.53	21,473	
Funds Managed by R. Srinivasan									
SBI Focused Equity Fund	12.33	11,233	12.75	14,339	23.33	28,553	15.65	59,405	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	5.96	10,596	13.77	14,717	26.33	32,140	14.31	51,407	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Funds Managed by R. Srinivasan & Mohan Lal									
SBI Small Cap Fund	6.41	10,641	16.33	15,748	32.13	40,308	23.95	1,38,743	Inception Date 02-01-2013
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	5.04	10,504	17.50	16,209	36.52	47,345	14.10	50,248	Managing Since Mohan May-2024 R. Srinivasan
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.28	45,992	
Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)									
SBI Flexicap Fund	5.80	10,580	10.87	13,631	23.36	28,583	15.65	59,285	Inception Date 04-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	5.96	10,596	13.77	14,717	26.33	32,140	14.21	50,797	Managing Since Anup & Dinesh (w.e.f. Dec 2024)
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.25	45,830	
Funds Managed by Tanmaya Desai									
SBI Magnum Global Fund	0.96	10,096	7.72	12,502	18.40	23,281	14.80	54,264	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty MNC (TRI)	2.51	10,251	14.36	14,944	20.38	25,255	14.54	52,720	Managing Since Tanmaya (w.e.f. Feb 2025)
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) The total no. of schemes managed by Mr. Rajeev Radhakrishnan (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)

b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.

c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

d. Load is not considered for computation of returns.

e. 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.

f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.

g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

h. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund Jointly Managed by Neeraj Kumar (Equity portion), Ardhendu Bhattacharya (Debt portion)									
SBI Arbitrage Opportunities Fund	7.88	10,788	7.36	12,378	5.93	13,342	6.85	22,482	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.65	10,765	7.01	12,249	5.42	13,014	6.09	20,592	Managing Since Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.49	10,749	6.39	12,043	5.51	13,079	6.49	21,566	
Fund jointly managed by Mansi Sajeja (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage)									
SBI Equity Savings Fund	7.84	10,784	9.90	13,278	14.53	19,709	9.75	25,013	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings	7.76	10,776	8.78	12,875	12.33	17,892	8.88	23,112	Managing Since Neeraj-May-15 Mansi-June-21 Nidhi-Jan-22 Vandna-Jan-24
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.71	18,967	
Funds Managed by Lokesh Mallya Mr. Adesh Sharma									
SBI Credit Risk Fund	9.10	10,910	7.95	12,582	7.76	14,531	8.42	23,771	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	7.97	10,797	7.72	12,500	8.01	14,700	8.45	23,852	Managing Since Lokesh Feb-17 Adesh Dec-23
Additional Benchmark: - CRISIL 10 Year Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	7.26	21,187	

Notes:

a. 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)

b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.

c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

d. Load is not considered for computation of returns.

e. 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.

f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.

g. 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

h. 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.

I. Mr. Raj Gandhi (Commodities) of SBI Equity Savings Fund w.e.f. September 30, 2023.

j. 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									
SBI Infrastructure Fund	2.64	10,264	23.21	18,713	33.63	42,648	15.32	57,300	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	2.27	10,227	20.06	17,287	30.61	37,953	11.52	38,006	Managing Since Nov-18
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.28	45,992	

	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) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)									
SBI Balanced Advantage Fund	8.31	10,831	13.54	14,642	N.A.	N.A.	12.40	15,203	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	7.85	10,785	9.48	13,125	N.A.	N.A.	8.56	13,422	Managing Since Dinesh Aug-2021 Anup (w.e.f. Dec-2024) Mansi Dec-2023 Rajeev Nov-2023
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	9.92	14,025	
Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant									
SBI Multicap Fund	16.42	11,642	16.29	15,735	N.A.	N.A.	17.04	16,201	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	6.88	10,688	15.82	15,526	N.A.	N.A.	18.65	16,870	Managing Since R. Srinivasan March - 2022 Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	14.31	15,054	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Rohit Shimpi									
SBI Dividend Yield Fund	5.81	10,581	N.A.	N.A.	N.A.	N.A.	19.66	14,447	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	6.37	10,637	N.A.	N.A.	N.A.	N.A.	22.58	15,153	Managing Since March - 2023
Additional Benchmark: BSE Sensex TRI	6.39	10,639	N.A.	N.A.	N.A.	N.A.	16.72	13,711	

Notes:

a. 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.

b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.

c. Load is not considered for computation of returns.

d. 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.

e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.

f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.

g.The performance of the schemes is benchmarked to the Total Return variant of the Index.

h.SBI Balanced Advantage Fund Scheme are jointly managed by Mr. Dinesh Balachandran, Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023)

I.SBI Multicap Fund will be managed by Mr. Rama Iyer Srinivasan & Mr. Saurabh Pant (with effect from April 01, 2024).

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

	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
Funds Managed by Bhavin Vithlani									
SBI Magnum MidCap Fund	9.49	10,949	18.18	16,514	34.34	43,787	19.43	88,071	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	8.17	10,817	20.58	17,512	34.62	44,140	18.51	80,000	Managing Since Bhavin (w.e.f. April 2024) Jan-13
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Funds Managed by Saurabh Pant									
SBI Blue Chip Fund	8.93	10,893	13.67	14,692	24.69	30,155	15.30	57,210	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 100 (TRI)	6.82	10,682	13.05	14,438	24.79	30,220	13.68	48,077	Managing Since Saurabh (w.e.f. April 2024) Jan-13
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Fund Managed by Milind Agrawal									
SBI Banking & Financial Services Fund	18.73	11,873	19.09	16,899	25.73	31,440	15.54	43,021	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	20.67	12,067	14.61	15,045	22.81	27,910	13.28	35,187	Managing Since Aug-19
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	11.71	30,574	

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Saurabh Pant. 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 Mr. Saurabh Pant.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. SBI Blue Chip Fund will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Magnum Midcap Fund will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

	1 Year		3 Years		5 Years		Since Inception		
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	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
Funds Managed by Ashit Desai									
SBI Consumption Opportunities Fund	9.88	10,988	17.44	16,203	29.64	36,650	16.66	66,076	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	6.88	10,688	17.43	16,181	22.67	27,747	14.40	51,900	Managing Since Ashit (w.e.f. April 2024) Jan-13
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Funds Managed by Saurabh Pant									
SBI Large & Midcap Fund	12.19	11,219	16.98	16,015	29.35	36,229	17.18	69,752	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	7.33	10,733	16.42	15,765	29.25	36,021	16.15	62,522	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Funds Managed by Vivek Gedda									
SBI Technology Opportunities Fund	13.46	11,346	9.39	13,091	29.93	37,060	20.44	97,211	Inception Date 09-01-2013
First Tier Scheme Benchmark: - BSE Teck (TRI)	9.55	10,955	4.12	11,284	24.17	29,479	15.99	61,305	Managing Since Vivek (w.e.f. April 2024) Jan-13
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.32	46,104	

Funds Managed by Tanmaya Desai									
SBI Healthcare Opportunities Fund	21.09	12,109	24.18	19,160	30.70	38,173	18.25	77,957	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE Health Care (TRI)	18.81	11,881	20.27	17,379	28.61	35,137	14.90	54,774	
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	Managing Since Jan-13

	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
Fund managed by Mr. Tejas Soman									
SBI Long Duration Fund	9.52	10,952	N.A.	N.A.	N.A.	N.A.	10.02	12,429	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	8.65	10,865	N.A.	N.A.	N.A.	N.A.	8.50	12,041	Managing Since (w.e.f. Dec 2023)
Additional Benchmark: CRISIL 10 Year Gilt Index	9.90	10,990	N.A.	N.A.	N.A.	N.A.	8.92	12,147	

Notes:

a. 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.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
i. SBI Long Duration Fund the scheme has not completed 1 Years | SBI Long Duration Fund, the scheme is managed by Mr. Rajeev Radhakrishnan
j. SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

	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
Funds Managed by Mr. Raj Gandhi									
SBI Gold Fund	31.20	13,120	19.00	16,859	13.64	18,961	7.95	25,518	Inception Date 01-01-2013
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	34.52	13,452	20.14	17,348	15.48	20,542	9.17	29,283	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Funds Managed by Raviprakash Sharma									
SBI Nifty Index Fund	6.36	10,636	11.47	13,854	23.32	28,543	12.54	42,528	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty 50 (TRI)	6.65	10,665	11.77	13,956	23.72	28,957	13.24	45,817	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Funds Managed by Raviprakash Sharma									
SBI Equity Minimum Variance Fund	0.74	10,074	13.74	14,721	23.62	28,891	14.76	22,965	Inception Date 19-03-2019
First Tier Scheme Benchmark: - Nifty 50 TRI	6.65	10,665	11.77	13,956	23.72	28,957	13.87	21,889	Managing Since Mar-19
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	22.77	27,864	13.69	21,675	

	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
Funds Managed by Raviprakash Sharma									
SBI Nifty Next 50 Index Fund	4.35	10,435	15.70	15,496	N.A.	N.A.	15.30	17,344	Inception Date 19-05-2021
First Tier Scheme Benchmark: - Nifty Next 50 TRI	4.76	10,476	16.18	15,667	N.A.	N.A.	15.78	17,605	Managing Since May - 2021
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	13.45	16,276	

Notes:

a. 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.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include ETF's managed by Mr. Raviprakash Sharma.
g. 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
Fund managed by Mr. Rohit Shimpi									
SBI International Access - US Equity FoF	2.61	10,261	9.67	13,195	N.A.	N.A.	12.06	15,818	Inception Date 22-03-2021
First Tier Scheme Benchmark: - S&P 500	9.03	10,903	11.64	13,907	N.A.	N.A.	13.69	16,746	Managing Since (w.e.f. Feb - 2025)
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	12.96	16,322	

	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
Funds Managed by Dinesh Balachandran									
SBI Long Term Equity Fund	10.92	11,092	24.08	19,116	32.12	40,294	16.54	65,252	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 (TRI)	5.96	10,596	13.77	14,717	26.33	32,140	14.31	51,407	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Fund Jointly Managed by Dinesh Balachandran									
SBI Contra Fund	8.02	10,802	22.56	18,421	37.64	49,442	16.66	66,085	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 500 TRI	5.96	10,596	13.77	14,717	26.33	32,140	14.31	51,407	Managing Since Dinesh May-18
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	
Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion)									
SBI Multi Asset Allocation Fund	11.49	11,149	14.80	15,135	17.14	22,068	12.49	22,474	Inception Date 16-05-2018
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	11.41	11,141	11.45	13,835	14.50	19,665	11.78	21,490	Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi Dec-2023
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	22.77	27,864	13.44	23,784	

Notes:

a. 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 SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. 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.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.
g. SBI Muti Asset Allocation Fund - Mr. Vandna Soni is appointed as fund manager for managing investments in Commodities w.e.f. December 15, 2023.
h. The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
i. The performance of the schemes is benchmarked to the Total Return variant of the Index.
j. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.
k. SBI International Access - US Equity FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)

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.

	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
Funds Managed by Rajeev Radhakrishnan															Inception Date 01-01-2013
#SBI Liquid Fund	11.12	10,021	9.26	10,038	7.86	10,067	7.32	10,732	6.76	12,169	5.46	13,046	6.83	22,459	
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	8.32	10,016	7.82	10,032	7.21	10,061	7.29	10,729	6.79	12,179	5.46	13,049	6.79	22,358	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	6.51	21,659	
Funds Managed by Rajeev Radhakrishnan															Inception Date 01-01-2013
SBI Savings Fund	15.06	10,029	12.95	10,064	10.18	10,086	7.82	10,782	7.03	12,262	6.14	13,472	7.55	24,407	
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	11.78	10,023	11.29	10,046	8.59	10,073	7.37	10,737	6.90	12,217	5.82	13,271	7.05	23,040	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	6.51	21,659	
Funds Managed by Ranjhana Gupta & Tejas Soman															Inception Date 01-01-2013
SBI Overnight Fund	6.66	10,013	6.47	10,027	6.30	10,053	6.61	10,661	6.26	11,999	5.00	12,765	6.26	21,037	
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	6.45	10,012	6.36	10,026	6.25	10,053	6.65	10,665	6.34	12,026	5.08	12,813	6.13	20,733	Managing Since (w.e.f. Dec 2024)
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	6.51	21,659	

Notes:

a. 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)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. SBI Liquid Fund & SBI Savings Fund are managed by Mr. Arun R Co Fund Manager Mr. Rajeev Radhakrishnan

	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
Funds Managed by Dinesh Balachandran									
SBI Magnum Comma Fund	5.33	10,533	10.11	13,354	28.35	34,862	13.50	47,151	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	2.59	10,259	13.40	14,572	31.59	39,401	12.28	41,263	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.25	45,830	
Funds Managed by Rohit Shimpi									
SBI PSU Fund	7.14	10,714	32.65	23,357	32.80	41,332	11.79	39,161	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE PSU (TRI)	1.92	10,192	32.61	23,285	37.29	48,685	11.15	36,479	
Additional Benchmark: - BSE Sensex (TRI)	6.39	10,639	11.17	13,731	22.77	27,864	13.34	46,306	Managing Since June-24

Notes:

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. This scheme is managed by Mr. Dinesh Balachandran w.e.f. June 01, 2024.
i. This scheme is managed by Mr. Rohit Shimpiw.e.f. June 01, 2024.

	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
Funds Managed by Tejas Soman									
SBI Magnum Constant Maturity Fund	9.77	10,977	7.45	12,409	6.49	13,698	8.94	28,530	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	9.86	10,986	7.31	12,358	5.21	12,891	6.62	21,937	
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.68	22,073	Managing Since (w.e.f. Dec 2023)

Notes:

a. 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.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

Note: Wherever NAV/Benchmark Index value is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.

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	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Raj Gandhi									
SBI Energy Opportunities Fund	-2.61	9,739	N.A.	N.A.	N.A.	N.A.	-1.44	9,843	Inception Date 26-02-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	-12.77	8,723	N.A.	N.A.	N.A.	N.A.	-13.35	8,561	Managing Since Feb-2024
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	N.A.	N.A.	N.A.	N.A.	7.03	10,765	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Tanmaya Desai											
SBI Automotive Opportunities Fund	-22.08	7,792	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-12.85	8,715	Inception Date 05-06-2024
First Tier Scheme Benchmark: - Nifty Auto TRI	-21.15	7,885	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-11.65	8,835	Managing Since June - 2024
Additional Benchmark: - BSE Sensex TRI	-7.88	9,212	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.85	10,485	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
Fund managed by Mr. Prasad Padala											
SBI Innovative Opportunities Fund	-14.17	8,583	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-12.15	8,785	Inception Date 20-08-2024
First Tier Scheme Benchmark: - Nifty 500 TRI	-11.69	8,831	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-8.00	9,200	Managing Since August - 2024
Additional Benchmark: - BSE Sensex TRI	-7.88	9,212	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-3.89	9,611	

Notes:

a. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
c. 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.
d. The performance of the schemes is benchmarked to the Total Return variant of the Index.
e. Wherever NAV/Benchmark Index vlue is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation. 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.
f. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
g. 6. Load is not considered for computation of returns.
h. * Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Comparative Performance for all Schemes –Direct Plan

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	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
Funds Managed by Rajeev Radhakrishnan Ms. Mansi Sajeja (Co Fund Manager)									
SBI Short Term Debt Fund	8.58	10,858	6.94	12,234	6.65	13,802	7.84	25,212	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	8.06	10,806	6.51	12,086	6.28	13,564	7.64	24,656	Managing Since Rajeev Jan-13 Mansi Dec-2023
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.49	10,749	6.39	12,043	5.51	13,079	6.51	21,659	
Fund jointly managed by R. Srinivasan (Equity Portion) and Rajeev Radhakrishnan (Debt Portion)									
SBI Magnum Children's Benefit Fund - Savings Plan	14.03	11,403	12.05	14,074	15.71	20,747	12.41	41,902	Inception Date 04-01-2013
First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index	8.44	10,844	7.68	12,490	9.43	15,698	8.79	28,052	Managing Since Jun-08
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	22.77	27,864	13.25	45,830	
Fund Managed Rajeev Radhakrishnan Ardhendhu Bhattacharya (Co Fund Manager)									
SBI Banking and PSU Fund	8.43	10,843	6.65	12,131	6.47	13,684	7.95	25,510	Inception Date 07-01-2013
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	7.80	10,780	6.08	11,940	6.10	13,449	7.41	23,984	Managing Since Rajeev Nov-13 Ardhendhu Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.62	21,916	
SBI Corporate Bond Fund	8.77	10,877	6.89	12,216	6.69	13,829	7.49	15,607	Inception Date 01-02-2019
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	7.68	10,768	6.25	11,996	6.36	13,610	6.98	15,158	Managing Since Rajeev Feb-19 Ardhendhu Dec-23
Additional Benchmark: - Crisil 10 Yr Gilt Index	9.90	10,990	7.25	12,338	5.26	12,921	6.89	15,078	
Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager)									
SBI Floating Rate Debt Fund	8.24	10,824	7.24	12,336	N.A.	N.A.	6.36	13,140	Inception Date 27-10-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	7.79	10,779	6.41	12,050	N.A.	N.A.	5.64	12,751	Managing Since Ardhendu June-2021 Rajeev Oct-2020
Additional Benchmark: - Crisil 1 Yr T-Bill Index	7.49	10,749	6.39	12,043	N.A.	N.A.	5.51	12,682	

	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
Fund managed by Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co-Fund Manager)															
SBI Magnum Ultra Short Duration Fund	13.57	10,026	11.23	10,055	9.15	10,078	7.64	10,764	6.79	12,182	5.89	13,317	7.22	23,493	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	11.39	10,022	9.87	10,041	8.17	10,069	7.53	10,753	6.95	12,234	5.99	13,379	7.24	23,557	Managing Since Rajeev Dec-24 Ardhendu Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	6.51	21,659	
Fund Managed Rajeev Radhakrishnan															
SBI Magnum Low Duration Fund	16.05	10,031	13.23	10,065	10.05	10,085	7.89	10,789	6.93	12,229	6.23	13,528	7.45	24,116	Inception Date 01-01-2013
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	13.85	10,027	13.15	10,054	9.63	10,082	7.63	10,763	6.80	12,184	6.12	13,458	7.50	24,260	Managing Since Rajeev Jun-2008
Additional Benchmark: - CRISIL 1 Year T-Bill Index	7.46	10,014	8.23	10,034	7.02	10,060	7.49	10,749	6.39	12,043	5.51	13,079	6.51	21,659	

	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
Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion)									
SBI Retirement Benefit Fund - Aggressive Plan	5.81	10,581	14.31	14,944	N.A.	N.A.	17.80	19,697	Inception Date 10-02-2021
First Tier Scheme Benchmark: - BSE 500 TRI	5.96	10,596	13.77	14,717	N.A.	N.A.	15.06	17,847	Managing Since Rohit Oct - 2021 Ardhendu June - 2021
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	11.81	15,854	
SBI Retirement Benefit Fund - Aggressive Hybrid Plan	6.85	10,685	12.98	14,425	N.A.	N.A.	16.00	18,480	
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	7.36	10,736	11.38	13,821	N.A.	N.A.	11.75	15,835	
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	11.81	15,854	
SBI Retirement Benefit Fund - Conservative Hybrid Plan	7.36	10,736	10.21	13,388	N.A.	N.A.	10.91	15,347	
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	8.14	10,814	9.40	13,098	N.A.	N.A.	9.29	14,439	
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	11.81	15,854	
SBI Retirement Benefit Fund - Conservative Plan	8.04	10,804	9.01	12,958	N.A.	N.A.	8.79	14,173	
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	8.54	10,854	8.01	12,602	N.A.	N.A.	7.59	13,533	
Additional Benchmark: - BSE Sensex TRI	6.39	10,639	11.17	13,731	N.A.	N.A.	11.81	15,854	

Notes:

a. 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)
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. 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.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. Mr. R. Srinivasan is managing the equity portion of SBI Magnum Children's Benefit Fund - Savings Plan since January 13, 2021.
i. 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
j. 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) SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.

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

SBI MUTUAL FUND
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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, 2025.

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

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

SBI Blue Chip Fund FUND MANAGER -SAURABH PANT

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	95,67,016	56,38,875	24,11,919	8,82,537	4,35,561	1,19,320
Returns (Annualised) (%)	13.27	13.98	13.40	15.49	12.86	-1.07
First Tier Benchmark Returns (Annualised) (TRI) (%)#	13.09	13.71	14.54	16.23	13.45	-2.74
AdditionalBenchmarkReturns(Annualised)(TRI)(%)##	12.65	13.19	13.91	14.35	11.40	-1.21

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

Returns are calculated for Regular Plan Growth Option

SBI ESG Exclusionary Strategy Fund FUND MANAGER -ROHIT SHIMPI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	41,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	8,47,46,036	52,24,979	23,80,319	8,61,263	4,31,406	1,17,415
Returns (Annualised) (%)	14.20	13.10	13.16	14.49	12.19	-4.06
First Tier Benchmark Returns (Annualised) (%) (TRI) #	NA	NA	14.58	14.81	12.62	-4.07
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.49	13.19	13.91	14.35	11.40	-1.21

Past performance may or may not be sustained in the future. # Nifty ESG 100 TRI, ## BSE SENSEX, Inception Date: January 01, 1991

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV.
For calculation of Scheme returns , where the NAV is not declared for SIP date due to SEBI regulation related to frequency of NAV declaration applicable on that time, returns are computed considering the declared NAV of next business day.

SBI Contra Fund FUND MANAGER -DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	6,84,73,536	70,27,786	33,00,798	11,23,956	4,72,958	1,15,745
Returns (Annualised) (%)	19.72	16.52	19.25	25.49	18.68	-6.66
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.31	14.30	15.14	17.17	13.89	-6.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.58	13.19	13.91	14.35	11.40	-1.21

Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE SENSEX, Inception Date: July 05, 1999

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

SBI Large & Midcap Fund FUND MANAGER -SAURABH PANT

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	38,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	9,97,69,621	66,99,204	27,98,783	9,74,152	4,53,377	1,18,821
Returns (Annualised) (%)	16.21	15.97	16.18	19.54	15.67	-1.86
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.22	16.10	16.79	19.70	16.22	-6.70
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.55	13.19	13.91	14.35	11.40	-1.21

Past performance may or may not be sustained in the future. # NIFTY Large Midcap 250, ## BSE SENSEX, Inception Date: February 28, 1993

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

SBI Magnum MidCap Fund FUND MANAGER -BHAVIN VITHLANI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	1,59,23,927	79,69,185	29,23,514	10,20,054	4,51,040	1,15,724
Returns (Annualised) (%)	16.37	17.95	16.99	21.45	15.31	-6.69
First Tier Benchmark Returns (Annualised) (TRI) (%) #	17.15	18.54	19.31	23.88	19.42	-10.07
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.93	13.19	13.91	14.35	11.40	-1.21

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

Returns are calculated for Regular Plan Growth Option

Source: ICRA Online
Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct Plan.
Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.
The performance of the schemes is benchmarked to the Total Return variant of the Index.

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

SBI MUTUAL FUND
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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, 2025.

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

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

SBI Magnum Global Fund — FUND MANAGER -TANMAYA DESAI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	36,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	8,83,81,805	52,18,040	20,89,934	7,58,918	3,85,101	1,12,500
Returns (Annualised) (%)	16.79	13.08	10.71	9.37	4.46	-11.64
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.32	14.08	12.94	13.91	11.06	-14.88
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.92	13.19	13.91	14.35	11.40	-1.21

Past performance may or may not be sustained in the future. # Nifty MNC, ## BSE SENSEX, Inception Date: September 30, 1994

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

SBI Focused Equity Fund — FUND MANAGER -R. SRINIVASAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	1,65,21,341	65,28,498	26,05,830	8,89,327	4,47,571	1,21,265
Returns (Annualised) (%)	16.04	15.67	14.85	15.80	14.76	2.01
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.82	14.30	15.14	17.17	13.89	-6.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.12	13.19	13.91	14.35	11.40	-1.21

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

Returns are calculated for Regular Growth

SBI Small Cap Fund — FUND MANAGER -R. SRINIVASAN, MOHAN LAL

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	1,16,01,094	1,05,22,062	31,90,749	9,61,896	4,27,672	1,10,260
Returns (Annualised) (%)	20.88	21.10	18.62	19.02	11.59	-15.03
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.49	14.84	17.09	23.09	16.36	-17.46
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.06	13.19	13.91	14.35	11.40	-1.21

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

Returns are calculated for Regular Plan Growth Option

SBI 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 (₹)	38,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	14,44,22,289	67,36,532	30,19,498	10,92,600	5,04,995	1,17,459
Returns (Annualised) (%)	17.94	16.03	17.59	24.31	23.42	-3.99
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	14.30	15.14	17.17	13.89	-6.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.59	13.19	13.91	14.35	11.40	-1.21

Past performance may or may not be sustained in the future. # BSE 500, ## BSE SENSEX, Inception Date: March 31, 1993

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

SBI Flexicap Fund — Fund Manager -Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	96,24,288	55,94,879	23,34,588	8,45,927	4,20,221	1,15,156
Returns (Annualised) (%)	12.84	13.89	12.79	13.76	10.38	-7.57
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.57	14.30	15.14	17.17	13.89	-6.42
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.72	13.19	13.91	14.35	11.40	-1.21

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

Returns are calculated for Regular Plan Growth Option

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

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Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

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

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SBI Technology Opportunities Fund

FUND MANAGER -VIVEK GEDDA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	3,64,32,089	77,87,759	32,15,761	9,25,320	4,40,792	1,17,979
Returns (Annualised) (%)	16.01	17.69	18.76	17.43	13.69	-3.18
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	14.65	15.41	13.47	11.01	-5.95
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.58	13.19	13.91	14.35	11.40	-1.21

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

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

SBI Consumption Opportunities Fund

FUND MANAGER -ASHIT DESAI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	5,46,35,651	72,17,256	28,46,060	9,88,517	4,38,597	1,13,250
Returns (Annualised) (%)	18.40	16.82	16.49	20.15	13.34	-10.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	15.03	14.67	17.11	14.77	-7.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.58	13.19	13.91	14.35	11.40	-1.21

Past performance may or may not be sustained in the future. # Nifty India Consumption, ## BSE SENSEX, Inception Date: July 05, 1999

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

SBI Banking & Financial Services Fund

FUND MANAGER -MILIND AGRAWAL

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	12,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	28,03,275	NA	27,26,866	9,46,879	4,73,671	1,25,624
Returns (Annualised) (%)	15.63	NA	15.70	18.37	18.78	9.02
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.87	15.10	14.96	16.54	16.41	16.74
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.81	13.19	13.91	14.35	11.40	-1.21

Past performance may or may not be sustained in the future. # Nifty Financial Services Index, ## BSE SENSEX, Inception Date: February 26, 2015

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

SBI Infrastructure Fund

FUND MANAGER -BHAVIN VITHLANI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	21,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	81,09,173	63,89,164	31,46,113	11,03,100	4,81,995	1,10,844
Returns (Annualised) (%)	13.56	15.42	18.36	24.71	20.04	-14.15
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.83	12.83	16.79	22.81	20.77	-5.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.84	13.19	13.91	14.35	11.40	-1.21

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

Returns are calculated for Regular Plan Growth Option

SBI Magnum COMMA Fund

FUND MANAGER -DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	23,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	87,50,391	53,73,060	27,15,974	8,97,788	4,35,611	1,14,520
Returns (Annualised) (%)	11.94	13.42	15.62	16.19	12.87	-8.55
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.01	13.40	16.51	20.66	16.08	-5.79
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.74	13.19	13.91	14.35	11.40	-1.21

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

Returns are calculated for Regular Plan Growth Option

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SBI Healthcare Opportunities Fund — FUND MANAGER -TANMAYA DESAI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	4,91,12,532	73,90,071	29,96,039	10,65,369	5,38,633	1,27,390
Returns (Annualised) (%)	17.77	17.09	17.45	23.25	28.19	11.90
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.99	15.52	16.11	21.38	26.45	7.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.58	13.19	13.91	14.35	11.40	-1.21

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

Returns are calculated for Regular Plan Growth Option

SBI PSU Fund — FUND MANAGER -ROHIT SHIMPI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	17,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	50,31,676	NA	30,31,638	12,63,769	5,49,152	1,13,892
Returns (Annualised) (%)	13.06	NA	17.67	30.44	29.64	-9.51
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.93	13.69	19.35	34.20	30.68	-13.47
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.25	13.19	13.91	14.35	11.40	-1.21

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

Returns are calculated for Regular Plan IDCW Option.

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	4,76,749	NA	NA	NA	4,61,009	1,20,636
Returns (Annualised) (%)	16.80	NA	NA	NA	16.85	1.01
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.05	15.61	16.38	19.80	15.88	-8.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.57	13.19	13.91	14.35	11.40	-1.21

Past performance may or may not be sustained in the future. # NIFTY 500 Multicap 50:25:25 TRI, ## BSE Sensex TRI, Inception Date: March 08, 2022

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

SBI Dividend Yield Fund — FUND MANAGER -MR. ROHIT SHIMPI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	2,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	2,75,638	NA	NA	NA	NA	1,14,343
Returns (Annualised) (%)	9.41	NA	NA	NA	NA	-8.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.89	14.24	15.08	17.27	14.18	-6.14
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.68	13.19	13.91	14.35	11.40	-1.21

Past performance may or may not be sustained in the future. # NIFTY 500 TRI, ## BSE Sensex TRI, Inception Date: March 14, 2023

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

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SBI Equity Hybrid Fund

FUND MANAGER -R. SRINIVASAN (EQUITY) & (RAJEEV RADHAKRISHNAN (DEBT)
MANSI SAJEJA (CO FUND MANAGER FOR DEBT)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	35,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	5,66,65,155	53,70,960	23,30,903	8,54,479	4,41,284	1,23,797
Returns (Annualised) (%)	15.39	13.42	12.76	14.17	13.77	6.07
First Tier Benchmark Returns (Annualised) (%) #	NA	12.32	12.67	13.33	12.09	0.29
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.13	13.19	13.91	14.35	11.40	-1.19

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE SENSEX, Inception Date: October 09, 1995

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

SBI Magnum Childrens Benefit Fund -Savings Plan

FUND MANAGER -R. SRINIVASAN (Equity), Rajeev Radhakrishnan (Debt)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	27,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	1,18,31,404	46,83,916	21,81,591	8,29,989	4,36,969	1,24,464
Returns (Annualised) (%)	11.02	11.82	11.52	12.99	13.09	7.14
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.79	8.78	8.55	8.22	8.94	7.62
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.63	13.20	13.91	14.39	11.35	-1.19

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

Returns are calculated for Regular Plan Growth Option

SBI Magnum Childrens Benefit Fund -Investment Plan

FUND MANAGER -R. Srinivasan (Equity) & ^Rajeev Radhakrishnan (Debt)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	9,61,447	NA	NA	NA	4,83,875	1,20,432
Returns (Annualised) (%)	24.90	NA	NA	NA	20.32	0.68
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.29	12.32	12.67	13.33	12.09	0.29
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.59	13.19	13.91	14.35	11.40	-1.19

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

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

SBI Equity Savings Fund

FUND MANAGER -Mansi Sajeja (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Ms. Vandna Soni (Commodities Portion)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	11,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	19,20,136	NA	NA	7,77,928	4,16,817	1,21,094
Returns (Annualised) (%)	9.35	NA	NA	10.37	9.82	1.74
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.38	9.34	9.36	9.68	9.48	5.00
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.49	NA	6.50	6.76	9.10	10.58

Past performance may or may not be sustained in the future. # Nifty Equity Savings Index, ## Crisil 10 Yr Gilt Index, Inception Date: May 27, 2015

Returns are calculated for Regular Plan Growth Option

SBI Conservative Hybrid Fund

FUND MANAGER -Saurabh Pant (Equity) & Mansi Sajeja (Debt)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	28,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	91,01,063	38,05,079	19,43,693	7,74,254	4,15,669	1,22,921
Returns (Annualised) (%)	8.59	9.37	9.34	10.18	9.63	4.66
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	8.78	8.55	8.22	8.94	7.62
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.73	6.50	6.77	9.11	10.58

Past performance may or may not be sustained in the future. # NIFTY 50 Hybrid Composite Debt 15:85 Index, ## CRISIL 10 Year Gilt Index, Inception Date: September 04, 2001

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

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SBI Multi Asset Allocation Fund

FUND MANAGER -Dinesh Balachandran (Equity) Mansi Sajeja (Debt) & Vandna Soni (for Commodities Portion)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	8,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	13,20,790	NA	NA	8,47,584	4,44,325	1,21,639
Returns (Annualised) (%)	13.24	NA	NA	13.84	14.26	2.60
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.08	NA	NA	12.19	13.00	5.82
Additional Benchmark Returns (Annualised) (TRI) (%) ##	14.22	13.19	13.91	14.39	11.35	-1.19

Past performance may or may not be sustained in the future. # 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, ## BSE Sensex TRI, Inception Date: May 16, 2018

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

SBI Balanced Advantage Fund

FUND MANAGER -Mr. Dinesh Balachandran (Equity), Mr. Anup Upadhyay (Co Fund Manager Equity) Ms. Mansi Sajeja (Debt), Mr. Rajeev Radhakrishnan (Co Fund Manager Debt)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	5,36,794	NA	NA	NA	4,35,563	1,21,579
Returns (Annualised) (%)	12.49	NA	NA	NA	12.86	2.51
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.93	10.87	11.06	11.05	10.43	4.03
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.04	13.19	13.91	14.35	11.40	-1.19

Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## BSE Sensex TRI, Inception Date: August 31, 2021

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

SBI Retirement Benefit Fund -Aggressive Plan

FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	6,49,610	NA	NA	NA	4,23,809	1,14,617
Returns (Annualised) (%)	12.64	NA	NA	NA	10.96	-8.40
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.89	14.30	15.14	17.17	13.89	-6.48
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.51	13.19	13.91	14.35	11.40	-1.19

Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

SBI Retirement Benefit Fund -Aggressive Hybrid Plan

FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	6,37,517	NA	NA	NA	4,20,744	1,16,443
Returns (Annualised) (%)	11.72	NA	NA	NA	10.46	-5.58
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.66	12.32	12.67	13.33	12.09	0.29
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.51	13.19	13.91	14.35	11.40	-1.19

Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

SBI Retirement Benefit Fund -Conservative Hybrid Plan

FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	6,08,331	NA	NA	NA	4,13,842	1,21,119
Returns (Annualised) (%)	9.42	NA	NA	NA	9.33	1.78
First Tier Benchmark Returns (Annualised) (TRI) (%) #	9.75	NA	NA	NA	10.44	4.50
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.51	13.19	13.91	14.35	11.35	-1.19

Past performance may or may not be sustained in the future. # CRISIL Hybrid 65+35 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct Plan.
Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.
The performance of the schemes is benchmarked to the Total Return variant of the Index

Benefits of Systematic Investment Plan (SIP)
SIP Performance of Select Schemes - Fund Manager-wise

SBI MUTUAL FUND
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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, 2025.

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

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

SBI Retirement Benefit Fund -Conservative Plan

FUND MANAGER -Mr. Rohit Shimpi Equity Mr. Ardhendu Bhattacharya Debt

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	5,96,089	NA	NA	NA	4,10,566	1,23,430
Returns (Annualised) (%)	8.43	NA	NA	NA	8.79	5.47
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.43	8.93	8.67	8.42	9.30	7.29
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.51	13.19	13.91	14.35	11.35	-1.19

Past performance may or may not be sustained in the future. # CRISIL Hybrid 85+15 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 2021

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

SBI 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 (₹)	29,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	82,99,562	35,43,698	17,89,229	7,22,314	4,10,562	1,26,104
Returns (Annualised) (%)	7.75	8.51	7.76	7.39	8.78	9.81
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	7.69	7.57	7.57	9.45	10.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.73	6.50	6.77	9.11	10.58

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 (₹)	29,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	85,58,823	34,68,232	17,71,652	7,13,557	4,10,427	1,26,323
Returns (Annualised) (%)	7.96	8.25	7.58	6.90	8.76	10.16
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.48	6.68	6.40	6.80	9.17	10.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.73	6.50	6.77	9.11	10.58

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)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	31,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	91,49,793	32,94,790	17,39,279	7,10,118	4,05,029	1,25,352
Returns (Annualised) (%)	7.21	7.63	7.22	6.70	7.86	8.58
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	7.86	7.39	6.86	8.33	9.41
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.73	6.50	6.77	9.11	10.58

Past performance may or may not be sustained in the future. # CRISIL Medium to Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: November 25, 1998

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

SBI Corporate Bond Fund

FUND MANAGER -Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co Fund Manager)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	7,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	9,05,560	NA	NA	7,05,308	4,03,524	1,25,509
Returns (Annualised) (%)	6.49	NA	NA	6.43	7.61	8.84
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.46	7.39	6.84	6.35	7.29	7.78
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.55	6.73	6.50	6.77	9.11	10.58

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

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 61 -75. Returns are calculated for the Regular Plan & Direct Plan.
Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.
The performance of the schemes is benchmarked to the Total Return variant of the Index.

The 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, 2025.

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

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

SBI Credit Risk Fund

FUND MANAGER -LOKESH MALLYA ADESH SHARMA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	12,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	19,23,951	33,18,401	17,31,014	7,20,466	4,06,365	1,25,427
Returns (Annualised) (%)	7.21	7.72	7.13	7.28	8.08	8.70
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.14	8.46	8.09	7.85	8.16	8.07
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.58	6.73	6.50	6.77	9.11	10.58

Past performance may or may not be sustained in the future. # NIFTY Credit Risk Bond Index B-II, ## CRISIL 10 Year Gilt Index, Inception Date: July 17, 2014

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

SBI Dynamic Bond Fund

FUND MANAGER -^RAJEEV RADHAKRISHNAN, 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 (₹)	25,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	57,82,326	33,02,052	17,36,536	7,12,643	4,06,992	1,25,485
Returns (Annualised) (%)	7.16	7.66	7.19	6.85	8.19	8.80
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.95	7.88	7.36	6.89	8.37	9.40
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.54	6.73	6.50	6.77	9.11	10.58

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	65,51,712	34,29,613	17,65,550	7,12,342	4,04,974	1,25,460
Returns (Annualised) (%)	7.98	8.12	7.51	6.83	7.85	8.76
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.73	7.61	7.12	6.57	7.84	8.98
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.52	6.73	6.50	6.77	9.11	10.58

Past performance may or may not be sustained in the future. # NIFTY Medium Duration Debt Index A-III, ## Crisil 10 Yr Gilt Index, Inception Date: November 12, 2003

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

SBI Savings Fund

FUND MANAGER -RAJEEV RADHAKRISHNAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	54,58,236	30,59,099	16,43,551	7,01,132	4,00,467	1,24,675
Returns (Annualised) (%)	7.00	6.73	6.14	6.19	7.09	7.48
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.01	6.85	6.34	6.52	7.33	7.44
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.29	6.39	6.09	6.19	7.14	7.31

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)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	19,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	36,56,024	31,66,454	16,85,491	7,04,086	4,02,690	1,25,277
Returns (Annualised) (%)	7.18	7.15	6.62	6.36	7.47	8.46
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.42	7.40	6.90	6.59	7.65	8.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.36	6.39	6.09	6.19	7.14	7.31

Past performance may or may not be sustained in the future. # CRISIL Short Duration Fund AII Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 27, 2007

Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.
Note: During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.

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 61 -75. Returns are calculated for the Regular Plan & Direct Plan.

The performance of the schemes is benchmarked to the Total Return variant of the Index.
The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

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, 2025.

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 Ultra Short Duration Fund

FUND MANAGER -MR. RAJEEV RADHA KRISHNAN MR. ARDHENDHU BHATTACHARYA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	31,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	84,59,306	30,86,448	16,57,476	7,02,769	4,00,973	1,24,680
Returns (Annualised) (%)	6.98	6.84	6.30	6.29	7.18	7.49
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.29	7.05	6.52	6.62	7.45	7.56
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.22	6.39	6.09	6.19	7.14	7.31

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

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

SBI Magnum Low Duration Fund

FUND MANAGER -MR. RAJEEV RADHAKRISHNAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	21,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	41,27,450	30,94,041	16,54,905	6,99,833	4,00,137	1,24,651
Returns (Annualised) (%)	6.99	6.87	6.27	6.12	7.04	7.45
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.24	7.24	6.69	6.59	7.46	7.77
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.35	6.39	6.09	6.19	7.14	7.31

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

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

SBI Long Duration Fund

FUND MANAGER -MR. 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 (₹)	2,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	3,14,112	NA	NA	NA	NA	1,26,188
Returns (Annualised) (%)	9.93	NA	NA	NA	NA	9.94
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.96	8.19	7.74	7.17	8.75	9.30
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.54	6.73	6.50	6.77	9.11	10.58

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

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

SBI Banking and PSU Fund

FUND MANAGER -Rajeev Radhakrishnan, Ardhendhu Bhattacharya (Co Fund Manager)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 31, 2025 (₹)	33,58,506	31,77,319	16,88,297	7,01,162	4,02,205	1,25,299
Returns (Annualised) (%)	7.22	7.19	6.65	6.20	7.38	8.50
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.26	7.24	6.70	6.24	7.31	7.93
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.70	6.73	6.50	6.77	9.11	10.58

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.

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 61 -75. Returns are calculated for the Regular Plan & Direct Plan.
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The performance of the schemes is benchmarked to the Total Return variant of the Index.
The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.

Total Expense Ratios (as on month end)

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Equity Schemes	Reg -Plan	Dir-Plan
SBI Blue Chip Fund	1.50	0.82
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.40	0.74
SBI Magnum Global Fund	1.90	1.23
SBI Magnum Mid Cap Fund	1.67	0.83
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.94	1.34
SBI Focused Equity Fund (Previously known as SBI Emerging Businesses Fund)	1.57	0.77
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	1.99	0.94
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	1.94	0.90
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.92	0.90
SBI Contra Fund	1.51	0.64
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.68	0.86
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.60	0.75
SBI Magnum Comma Fund	2.51	1.85
SBI PSU Fund	1.88	0.83
SBI Infrastructure Fund	1.90	0.96
SBI Arbitrage Opportunities Fund	0.90	0.40
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.58	0.72
SBI Equity Savings Fund	1.43	.89
SBI Banking And Financial Services Fund	1.80	0.76
SBI International Access- US Equity FoF	1.60	0.94
SBI Long Term Equity Fund (Previously known as SBI Magnum Taxgain Scheme)	1.60	0.95
SBI Equity Minimum Variance Fund	0.74	0.41
SBI MultiCap Fund	1.69	0.87
SBI Dividend Yield Fund	1.78	0.79
SBI Energy Opportunities Fund	1.75	0.63
SBI Automotive Opportunities Fund	1.85	0.68
SBI Quant Fund	1.92	0.73

Debt Schemes	Reg -Plan	Dir-Plan
SBI Retirement Benefit Fund – Aggressive Plan	1.95	0.88
SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.10	1.08
SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.66	1.16
SBI Retirement Benefit Fund – Conservative Plan	1.38	0.92
SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund)	0.93	0.43
SBI Short Term Debt Fund	0.85	0.40
SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.54	1.05
SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.31	0.21
SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund)	1.22	0.85
SBI Magnum Income Fund	1.47	0.77
SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan)	0.63	0.31
SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan)	0.94	0.46
SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.43	0.55
SBI Savings Fund	0.67	0.25
SBI Dynamic Bond Fund	1.40	0.61
SBI Corporate Bond Fund	0.76	0.35
SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.89
SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund)	1.22	0.71
SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund)	0.54	0.34
SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.15	0.07
SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.79	0.39
SBI Magnum Children's Benefit Fund – Investment Plan	1.91	0.87
SBI Floating Rate Debt Fund	0.41	0.26
SBI Balanced Advantage Fund	1.57	0.71
SBI Long Duration Fund	0.66	0.29

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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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

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

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

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.
Existing plans under the scheme are named Regular w.e.f. 01/01/2013

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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	31-Jan-25	5.0000	1199.5957
Direct Plan - Mthly IDCW	31-Jan-25	5.0000	1275.4425
Regular Plan - Mthly IDCW	28-Feb-25	5.0000	1198.6330
Direct Plan - Mthly IDCW	28-Feb-25	5.0000	1275.1470
Regular Plan - Mthly IDCW	28-Mar-25	5.0000	1209.1253
Direct Plan - Mthly IDCW	28-Mar-25	5.0000	1286.9642

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

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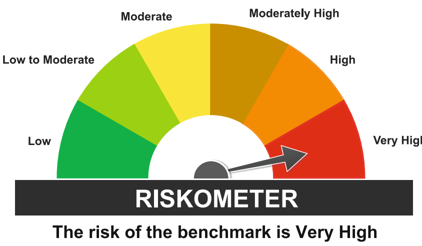
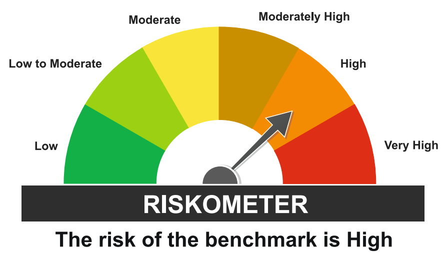
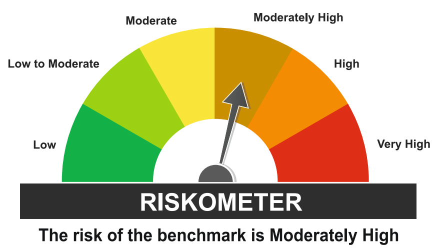
SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI ESG Exclusionary Strategy Fund	NIFTY100 ESG TRI	
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI Long Term Equity Fund	BSE 500 TRI	
4	SBI Magnum Global Fund	Nifty MNC TRI	
5	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
7	SBI Technology Opportunities Fund	BSE Teck TRI	
8	SBI Healthcare Opportunities Fund	BSE HC TRI	
9	SBI Contra Fund	BSE 500 TRI	
10	SBI Nifty Index Fund	Nifty 50 TRI	
11	SBI Focused Equity Fund	BSE 500 TRI	
12	SBI Magnum Midcap Fund	Nifty Midcap 150 TRI	
13	SBI Magnum Comma Fund	Nifty Commodities TRI	
14	SBI Flexicap Fund	BSE 500 TRI	
15	SBI Blue Chip Fund	BSE 100 TRI	
16	SBI Infrastructure Fund	Nifty Infrastructure TRI	
17	SBI PSU Fund	BSE PSU TRI	
18	SBI Smallcap Fund	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	BSE 500 TRI	
22	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	CRISIL Hybrid 35+65 - Aggressive Index	
23	SBI International Access- US Equity FoF	BSE 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	
28	SBI Automotive Opportunities Fund	Nifty Auto TRI	
29	SBI Innovative Opportunities Fund	Nifty 500 TRI	
30	SBI Quant Fund	BSE 200 TRI	

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	
2	SBI Multi Asset Allocation Fund	45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	
3	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Magnum Children's Benefit Fund - Savings Plan	NIFTY 50 Hybrid Composite Debt 15:85 Index	
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Retirement Benefit Fund - Conservative Plan	CRISIL Hybrid 85+15 - Conservative Index	
4	SBI Credit Risk Fund	NIFTY Credit Risk Bond Index B-II	

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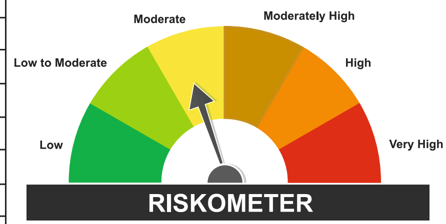
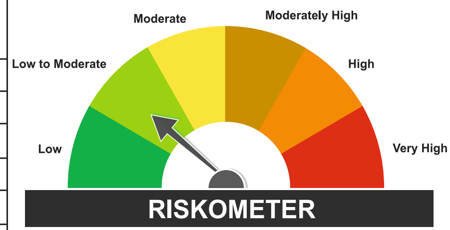
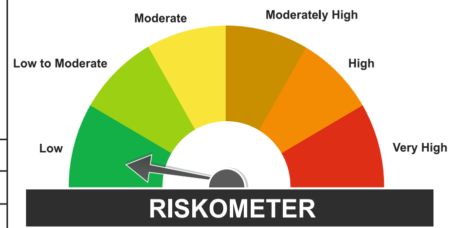
SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	 The risk of the benchmark is Moderate
2	SBI Magnum Gilt Fund	Nifty All Duration G-Sec Index	
3	SBI Equity Savings Fund	NIFTY Equity Savings Index	
5	SBI Magnum Constant Maturity Fund	Nifty 10 yr Benchmark G-Sec	
6	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
7	SBI Magnum Medium Duration Fund	NIFTY Medium Duration Debt Index A-III	
8	SBI Magnum Income Fund	CRISIL Medium to Long Duration Debt A-III Index	
1	SBI Savings Fund	CRISIL Money Market A-I Index	 The risk of the benchmark is Low to Moderate
2	SBI Magnum Ultra Short Duration Fund	CRISIL Ultra Short Duration Debt A-I Index	
3	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index A-II	
4	SBI Liquid Fund	NIFTY Liquid Index A-I	
5	SBI Magnum Low Duration Fund	CRISIL Low Duration Debt A-I Index	
6	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index A-II	
7	SBI Short Term Debt Fund	CRISIL Short Duration Debt A-II Index	
8	SBI Corporate Bond Fund	NIFTY Corporate Bond Index A-II	
			 The risk of the benchmark is Low
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	
2	SBI Arbitrage Opportunities Fund	Nifty 50 Arbitrage Index	

Disclosure of Potential Risk Class (PRC) matrix

- SBI Overnight Fund

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

- SBI Floating Rate Debt Fund

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)	A-II		
Relatively High (Class III)			

- SBI Magnum Constant Maturity Fund | SBI Dynamic Bond Fund | SBI Magnum Gilt Fund | SBI Long Duration Fund

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Disclosure of Potential Risk Class (PRC) matrix

- SBI Savings Fund | SBI Liquid Fund

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

- SBI Banking & PSU Fund | SBI Corporate Bond Fund | SBI Short Term Debt Fund
SBI Magnum Low Duration Fund

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

- SBI Magnum Ultra Short Duration Fund

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

Disclosure of Potential Risk Class (PRC) matrix

- **SBI Magnum Income Fund | SBI Magnum Medium Duration Fund | SBI Credit Risk Fund**

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C–III

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SOUTH

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EAST

Andaman and Nicobar Islands: PORTBLAIR03192-239552 **Arunachal Pradesh:** Itanagar: 0360-2292416 • **Assam:** Bongaigaon: 6000905499 / 9864073173 • Guwahati: 0361-2463747 / 2463704 • Jorhat: 8811081942 • Silchar: 0384-2221109 • Tezpur: 9435019671 /7002711578•Tinsukia:8135847027 **Bihar:** Bhagalpur: 0641-2420661 • Biharsharif: 9931092379 • Darbhanga: 06272-245004 • Gaya: 0631-2222405 • Muzaffarpur: 0621-2283014 • Patna: 9262699197, 9262699198 • Purnea: 9709343555 • Siwan: 7545040123 **Jharkhand:** BOKARO: 0654-2232561 • Daltonganj: 9798614664 • Deoghar:9570378333 • DHANBAD: 0326-2301545 • HAZARIBAGH: 0654-6270415 • JAMSHEDPUR: 657-2320447 • RANCHI: 0651-2331466 • Giridih: 06532-296009 **Meghalaya:** Shillong: 7002996893 **Nagaland:** Dimapur: 0386-2224287 **Orissa:** Angul: 06764-234201 • BALASORE: 0678-2262646 • BHUBANESWAR: 0674-2392401/2392501 • CUTTACK: 0671-2422792 • ROURKELA: 0661-2522999 • SAMBALPUR: 0663-2410001 • BERHAMPUR: 0680-2222792 **SIKKIM:** GANGTOK: 9073387377 **Tripura:** Agartala: 0381-2324107 **WestBengal:** ASANSOL: 8170037270 • Bankura: 9830648090 • Barasat: 9830979009 • Berhampore: 9933625826 • Bindhannagar:8274004546 • Bolpur: 9233179907 • BURDWAN: 9933035302 • Cooch behar: 083178 35401 • DALHOUSIE: 033-40082726 • DURGAPUR: 0343-2544191 • Garia • 9874772626 • Haldia: 9073641484 • KALYANI: 033-25827700 • KHARAGPUR: 03222-225592 • KOLKATA: 033-40924800 • Krishnanagar: 9073340410 • MALDA: 03512-266128 • SILIGURI: 0353-2537065/2461703 • Sreerampur: 033-26520011 • Arambagh: 7604027781 • Behala: 9883283489 • Bashirhat: 9831878397

WEST

Chhattisgarh: Bhilai: 0788 - 4010955, 2292099 • Bilaspur: 07752 - 415300 • Korba: 07759 - 246777 • Raigarh: 07762 - 296946 • Raipur: 0771 - 2543355, 4056808 **Goa:** Margao: 0832 - 2725233/34Panjim: 0832 - 2235283, 2421806 • Vasco: 0832 - 2500626/36 **Gujarat:** Ahmedabad - Law Garden: 079 - 26423060/70 • Ahmedabad - Maninagar: 079 - 48442929 • Ahmedabad - S.G. Highway Branch: 079-40299122 • Anand: 02692 - 246210 • Bharuch: 02642 - 247550 • Bhavnagar: 0278 - 2523788 • Bhuj: 02832 - 250900 • Gandhidham: 02836 - 233615 • Gandhinagar: 079 - 29750620 • Jamangar: 0288 - 2660104 • Junagadh: 0285 - 2670350 • Mehsana: 02762 - 233872 • Nadiad: 0268 - 2560110 • Navsari: 02637 - 242266 • Rajkot: 0281 - 2466740/41 • Surat: 0261 - 2462763/64 • Vadodara: 0265 - 2323010 • Valsad: 02632 - 245440 • Vapi: 0260 - 2400480 **Madhya Pradesh:** BHOPAL: 0755 - 2557341 • GWALIOR: 0751 - 2447272: Indore: 0731 - 4991080-83 / 4045944 • JABALPUR: 0761 - 2410042 • Ratlam: 07412 - 409492 • SAGAR: 07582 - 241367 • Ujjain: 0734 - 2536140/41 **Maharashtra:** Ahmednagar: 0241 - 2354555 • Akola: 0724 - 2457222 • Amravati: 0721 - 2560291 • AURANGABAD: 0240 - 2351460 • CHINCHWAD • 020 - 27355721 • Dhule: 0256 - 2237253 • JALGAON: 0257-2223450 • KOLHAPUR: 0231 - 2680880 • Mumbai - Alibag: 02141 - 225555 • Mumbai - Andheri: 022 - 26200231 • Mumbai - BKC: 022 - 61793000 • Mumbai - Borivali: 022 - 28922741, 28927551 • Mumbai - Chembur: 7045353653 • Mumbai - Dadar: 022 - 24322446/47 • Mumbai - Ghatkopar: 022 - 25012228 • Mumbai - Kalyan: 0251 - 2311980 • Mumbai - Kharghar: 022 - 27740359/69 • Mumbai - Nariman Point: 022 - 66532800 • Mumbai - Thane: 022 - 25414594 • Mumbai - Vashi: 022 - 27801018/16 • Mumbai - Versova: 022 - 26300155/56 • Nagpur: 0712 - 2996170 & 2996160 • Nanded: 02462 - 244144 • NASHIK: 0253 - 2232553 • PUNE: 020 - 25670961, 25653398/99 • Pune - CAMP: 9850815152 • RATNAGIRI: 7506868073 • Sangli: 0233 - 2970379 • Satara: 02162 - 298732 • SOLAPUR: 0217 - 2315292 • Chandrapur: 07172- 429547 • Buldhana: 07262-299037 • Wardha: 07152-240090

Fund Manager

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Yield to Maturity

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

First Tier Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty 50, BSE Sensex, BSE 200, BSE 500, 10-Year Gsec.

Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is 100 and the exit load is 1%, the redemption price would be 99 Per Unit.

Sharpe Ratio

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Application Amount for Fresh Subscription

This is the minimum investment amount for a new investor in a mutual fund scheme.

SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests 500 every 15th of the month in an equity fund for a period of three years.

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is 100 and the entry load is 1%, the investor will enter the fund at ₹101.

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme.

NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Note

Pursuant to para 10.4 of master circular for mutual funds dated June 27, 2024. SEBI has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor

Standard Deviation

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility.

AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

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

Tracking Error

Measure that indicates how closely the portfolio return tracks the benchmark return. Tracking error is the standard deviation of the difference of returns between a portfolio and the benchmark over a specified holding period.

SBI MUTUAL FUND
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RETIREMENT ORIENTED FUNDS

HYBRID FUNDS

BALANCED ADVANTAGE FUNDS

CHILDREN-ORIENTED FUNDS

FLEXI CAP FUNDS

MONEY MARKET FUNDS

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


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