

Investment report as on  
**MARCH 31, 2026**



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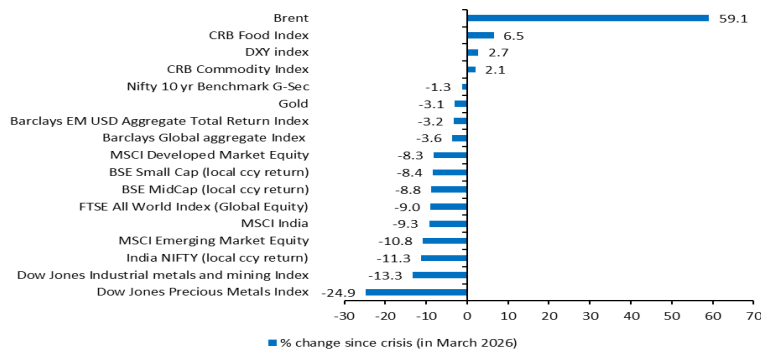
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# Market Overview

The current crisis in the Middle East stands apart—not because it is the first conflict in the region, but because the physical chokepoint at the centre of global energy flows is directly impaired. The broad-based upward pressure across the energy complex, has clear implications for input costs and inflation dynamics. Despite superficial similarities to the 2022 European energy crisis, today's environment is meaningfully different. Global fiscal policy is expansionary rather than contractionary with steeper yield curves pre-war reflecting the same concerns. As a result, central banks can credibly maintain or even adopt more hawkish stances in response to rising oil. Unlike 2022, the rise in front-end yields is not irrational—rather, it reflects a combination of inflationary supply shocks and firm underlying demand.

**Exhibit 1: Asset class performance since the onset of Middle Eastern crisis**

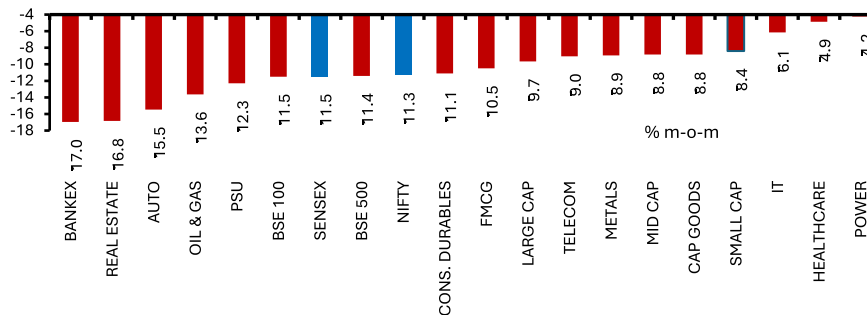


Source: Bloomberg, SBIFM Research

## EQUITY

Indian equities corrected sharply in March 2026 with the Nifty and the Sensex falling 11.3% and 11.5% respectively as the energy shock from the US-Israel- Iran conflict sent crude oil prices soaring beyond US\$ 100/barrel. The correction was broad based with the Nifty Midcap 150 and the Nifty Smallcap 250 indexes declining 11.1% and 10% respectively. Sectorally, all sectors ended the month with losses with cyclicals such as Banks, Real Estate and Auto bearing bulk of the brunt. On the flip side, markets sought relative safety in Power, Healthcare and IT sectors (Exhibit 2).

**Exhibit 2: The sell-off in Indian equities was widespread with all sectors in red- cyclicals led the declines**

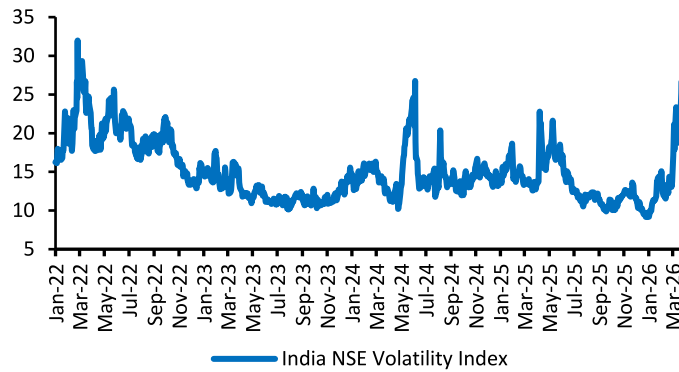


Source: Bloomberg, SBIFM Research

The US- Israel- Iran war has led to a practical shutdown of the Strait of Hormuz which accounts for transport of a fifth of global oil and liquefied natural gas consumption leading to an energy shock. With the supply shock persisting for over five weeks now, it has led to fears of a 2022 Russia-Ukraine-style macro and earnings impact or even worse if this prolongs further. In this scenario, persistent high inflation readings could force central banks to tighten. Growth slows as household real incomes are squeezed and corporate margins weaken from higher input costs. Current accounts deteriorate across energy importing economies such as India, pressuring currencies. The India NSE volatility index has surged to high twenties reflecting these fears, and near levels last seen during the Russia-Ukraine crisis and the Trump-tariff shock (Exhibit 3)

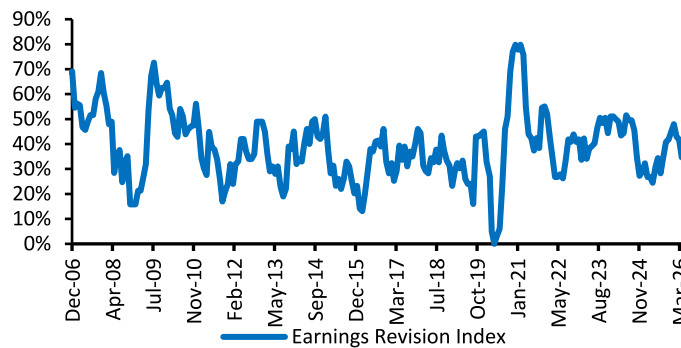
These stagflationary fears have already led to a reversal in earnings revisions trajectory for corporate India (Exhibit 4). Earnings upgrades to downgrades ratio had been directionally heading higher up until Feb end, reflecting optimism on the economy, on back of several positives such as conclusion of trade deals, potential recovery in private sector capex, consumption tailwinds driven by GST and income tax cuts and lagged impact of monetary easing. A reflation in economy and recovery in corporate earnings had appeared to be the base case. FPI flows had turned positive in February reflecting this optimism. March, however, saw a rapid deterioration in earnings revisions with downgrades convincingly outpacing upgrades reflecting fears of a prolonged energy crisis. FPI flows dived southwards again (Exhibit 5).

**Exhibit 3: Indian equities see volatility spike; VIX in high-20s**



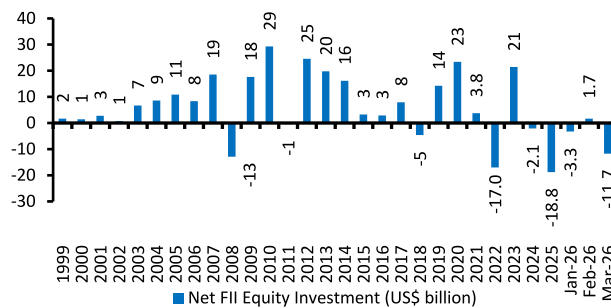
Source: Bloomberg, SBIFM Research

**Exhibit 4: Earnings downgrades picked up pace in March**



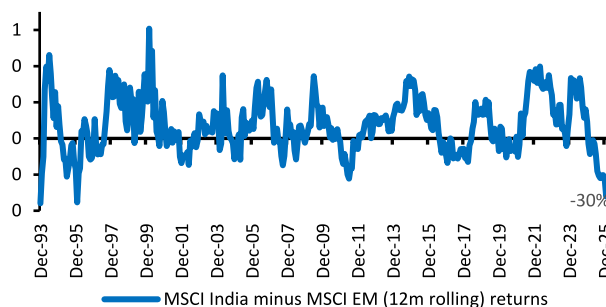
Source: FactSet, SBIFM Research

**Exhibit 5: FPIs resumed selling in March**



Source: Bloomberg, SBIFM Research

**Exhibit 6: India has been a stark underperformer within Emerging Markets over the past six quarters**

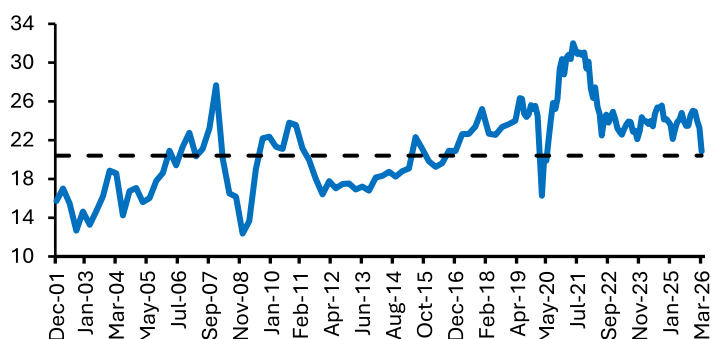


Source: Bloomberg, SBIFM Research

However, amidst all the fear and gloom, the silver lining has been a decent moderation in valuations. Indian equities had been significantly underperforming Emerging Market peers for the past six quarters even before the current crisis (Exhibit 6). Sensex price to earnings multiple is now back to longer term averages while our preferred valuation gauge that measures earnings yield as a relative spread to bond yields has moderated further as equity declines more than offset the sharp increase in bond yields.

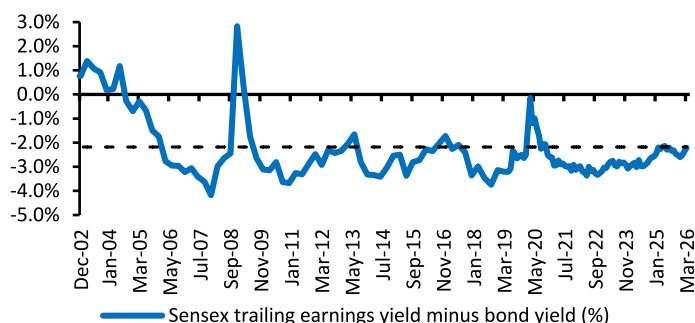
With largecap valuations now inexpensive, any moderation in energy prices could lead to a swift recovery (Exhibit 7 and 8). We believe that if the energy shock were to recede soon, on a potential agreement between US and Iran, earnings and macro impact could be transient and potentially already factored into equity prices with the recent market correction. On asset allocation, our model suggests early teens returns for Indian large cap indexes with relative preference still for large caps versus mid and small caps.

Exhibit 7: Sensex PE back to long term averages



Source: Bloomberg, SBIFM Research

Exhibit 8: Yield spread based valuations (earnings yield minus bond yields) attractive too

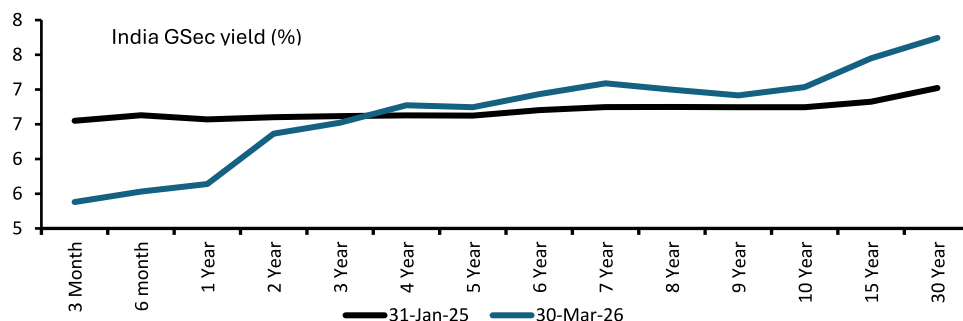


Source: FactSet, Bloomberg, SBIFM research

**FIXED INCOME**

Fy26 marked a period, wherein macro variables remained robust providing elbow room for growth supportive monetary and liquidity policy actions. While economic growth remained robust on a relative basis, with headline inflation projected around the midpoint target of 4%, liquidity actions were focused on ensuring transmission of policy rate cuts into the wider economy and to sustain and improve the momentum in growth. A benign forward inflation estimate enabled the central bank to conduct significant open market purchases apart from other durable liquidity infusion measures. While the fiscal year started with policy rate cuts, external events have come to the forefront in the recent months, constraining policy choices going ahead. The inherent conflicts within the policy framework and the multiple objectives under which the central bank operates have also been clearly apparent as the year closed. Over the last month, the markets have significantly retraced most of the rates transmission in the cycle, especially at the shorter end (Exhibit 9).

Exhibit 9: Yield have has significantly steepened



Source: source text here

## Recent market context

Operating an Independent Monetary Policy, Fixed exchange rate and an Open capital account is an impossible macro task as the central bank can at best control 2 of the 3 variables. Even as monetary policy remained anchored to domestic fundamentals, RBI has been deftly managing the other 2 corners of the Impossible Trinity, by having a semi managed exchange rate and largely open capital account, though with adequate controls. Within the constraints, the currency has been allowed to gradually adjust recently with most measures on REER probably showing undervaluation. However, the frictions within this framework were bound to eventually percolate into volatility and eventual resetting of financial market outcomes. Aside the above, the domestic liquidity operations have been hostage to requirements of enabling rate transmission as well as smooth management of government borrowings and banking system liability growth. This has at times over the last quarter led the RBI to deviate from the stated goal to align the overnight rates around the repo rate. Substantial liquidity infusions have broadly kept the collateralised rate below the SDF rate over the last quarter.

Over the last month of the fiscal, some of the inherent contradictions have come to the forefront as both the exchange rate and bond yields have reacted adversely in response to external triggers. Large scale open market operations including screen-based purchases had pegged the benchmark 10y yields around 6.7% for a while (Exhibit 10). The Middle East hostilities have led to a resetting in global yields as well as inflation expectations. Alongside, the RBI stepping off from G sec purchases once the large part of market borrowings was out of the way, bond yields were quick to reprice all along the curve. Similarly with continuing capital account outflows and possibly reasonable speculative positioning on the currency market, the rupee dollar exchange rate underwent rapid depreciation over the month of march, with feedback loop into liquidity and market rates.

## Exhibit 10: Rates Snapshot

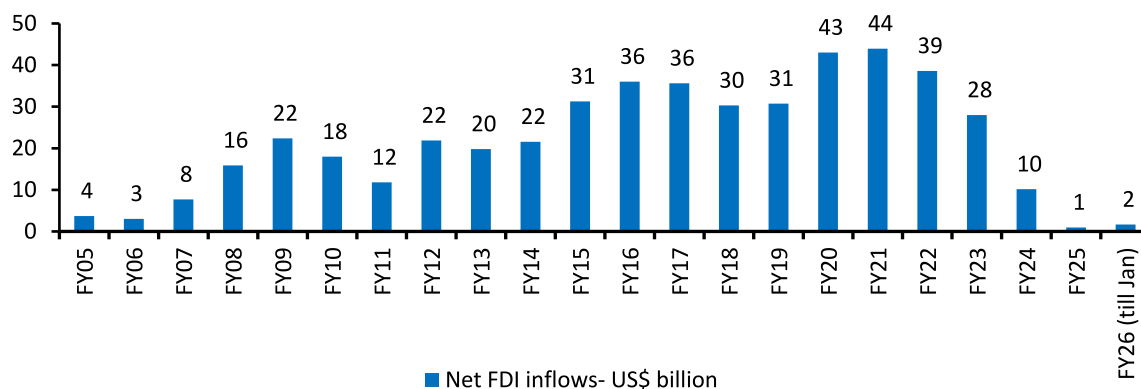
Rates (%)		2024 end	2025-end	Jan-26	Feb-26	Mar-26	m-o-m (in bps)	YTD change (in bps)
Overnight	Repo rate	6.50	5.25	5.25	5.25	5.25	-	-
	TREPS	6.75	5.25	4.67	4.93	5.44	51	19
	Overnight MIBOR Rate	7.15	5.67	5.53	5.17	6.98	181	131
Money Market	1 Yr T-Bill	6.69	5.54	5.74	5.59	5.65	6	11
	3M T-Bill	6.55	5.26	5.50	5.30	5.33	3	7
	3M CD Yield	7.28	5.88	7.18	6.86	7.55	69	168
	12M CD Yield	7.60	6.56	6.98	6.78	7.30	52	75
	3M CP Yield	7.37	6.22	6.62	6.69	7.37	68	115
	12M CP Yield	7.78	6.83	7.17	7.02	7.55	54	72
Government bonds	3 year GSec	6.72	6.07	6.02	5.85	6.52	67	45
	5 year GSec	6.72	6.31	6.41	6.28	6.75	47	44
	10 year GSec	6.79	6.59	6.70	6.66	7.04	38	45
	30 year Gsec	7.01	7.27	7.36	7.34	7.74	41	47
	10 year SDL	7.15	7.30	7.49	7.44	7.69	25	39
	30 year SDL	7.14	7.56	7.57	7.64	7.94	30	38
AAA Corporate	3Yr AAA Corp bond	7.58	7.00	7.19	7.13	7.53	40	53
	5Yr AAA Corp bond	7.46	7.10	7.22	7.23	7.62	39	52
	10Yr AAA Corp bond	7.24	7.30	7.40	7.42	7.69	27	39
Swaps	1 Yr IRS	6.51	5.45	5.56	5.48	6.25	77	80
	2 Yr IRS	6.27	5.55	5.70	5.59	6.44	85	89
	5 Yr IRS	6.20	5.92	6.16	5.99	6.75	76	83
Others	INR/USD	85.61	89.88	91.99	90.98	94.83	-4.2%	-5.5%
	Crude oil Indian Basket**	73.34	62.20	63.08	69.01	112.39	62.9	80.7

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

## Way Forward

Concerns on the capital account have been visible for a while, with net equity portfolio outflows as well as muted net FDI flows (Exhibit 11). All along, India's current account dynamics remained strong with modest trade deficits alongside robust net services sector surpluses and stable remittance flows. Events since the start of the Middle East conflict initiated by the United States, have essentially turned a capital account problem on the balance of payments into a wider current account as well as external sector problem.

## Exhibit 11: India's balance of payments position has weakened materially due to near zero net FDI inflows



Source: RBI, SBIFM Research

To the extent that the hostilities lead to supply disruptions as evident now and basis policy responses, India would need to confront the reality of elevated inflationary passthrough as well as fiscal stress. With more than 20% of the global supply of oil and gas disrupted, a prolonged blockade has impact on supply chains across a range of sectors. Effectively from a rates market perspective, one needs to confront the reality of incremental stress emerging on the current account as well as broader balance of payments, apart from the incremental worsening of both inflation and fiscal metrics.

Recent administrative measures to curtail open positions of authorised dealers on the Fx market should provide near term exchange rate stability. However, in the absence of material turnaround in the capital flow account, these may remain insufficient. At the same time, future inflation assessment would form the basis of comfort in maintaining excessive domestic liquidity. Incrementally, the ability to backstop the system through liquidity infusion may be curtailed. Even as demand supply dynamics in the sovereign market is expected to be better this fiscal as both pension and bank demand may improve, the overall balance remains skewed against demand in the absence of RBI support. Effectively the rates market may need to ascertain fair levels without a heavy-handed central bank presence.

We anticipate that the monetary policy stance should now move into a risk focused mode with the earlier guidance of "low for longer" being ill advised in the emerging realities driven by geopolitics. While the case for outright tightening of rates as in 2013 aren't justified, incremental actions more so on the liquidity front may switch back to maintaining adequate liquidity and not to keeping overall monetary conditions looser. Overnight settings are likely to revert to being aligned to the repo rate and with higher tolerance of operating between the repo and MSF.

From a market perspective, the anticipated easing at the shorter end of the money market curve has materialised even as the above 3m tenor remains elevated on likely fears surrounding policy rate actions. The action on the forex market have led to fears around potential interest rate defence action. This is unlikely in the near term. In the absence of near-term policy rate actions, we anticipate that these levels should ease a bit going forward. Long term yields would likely remain under pressure as the new fiscal year market borrowings start in a worsening external environment along with less likelihood of near-term support from the RBI. While the curve should flatten over the remaining part of the rate cycle, further uptick across the curve is clearly likely. This provides a case for maintaining a lighter duration positioning.

# Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Large Cap Fund (Previously known as SBI BlueChip Fund)	SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	SBI Flexicap Fund	SBI Multicap Fund	SBI Dividend Yield Fund	SBI Contra Fund	SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	SBI Midcap Fund (Previously known as SBI Magnum Midcap Fund)	SBI MNC Fund (Previously known as SBI Magnum Global Fund)	
<b>Ideal Investment Horizon</b>	4 years +	3 years +	4 years +	4 years +	4 years +	5 years +	4 years +	5 years +	5 years +	
<b>Inception Date</b>	14/02/2006	01/01/1991	29/09/2005	08/03/2022	14/03/2023	05/07/1999	28/02/1993	29/03/2005	30/09/1994	
<b>Fund Manager</b>	Mr. Saurabh Pant	Mr. Rohit Shimpi	Mr. Dinesh Balachandran, Mr. Anup Upadhyay (Co-Fund Manager)	Mr. R. Srinivasan, Mr. Saurabh Pant	Ms. Nidhi Chawla	Mr. Dinesh Balachandran	Mr. Saurabh Pant	Mr. Bhavin Vitthani	Mr. Tamaya Desai	
<b>Managing Since</b>	Mr. Saurabh Pant (w.e.f. Apr 2024)	Mr. Rohit Jan-2022	Mr. Dinesh & Anup (w.e.f. Dec 2024)	Mr. R. Srinivasan, Mr. Saurabh Pant (w.e.f. April 2024)	w.e.f. Jan 2026	Mr. Dinesh May-2018	Mr. Saurabh Sep-2016	Mr. Bhavin (w.e.f. April 2024)	Mr. Tamaya Desai <small>Since April 2024 he was a Co-fund manager but from Feb 2025 he is managing it as the lead fund manager</small>	
<b>First Tier Benchmark</b>	BSE 100 (TRI)	Nifty 100 ESG TRI	BSE 500 (TRI)	NIFTY 500 Multicap 50:25:25 TRI	NIFTY 500 TRI	BSE 500 TRI	Nifty Large MidCap 250 Index (TRI)	Nifty Midcap 150 Index (TRI)	Nifty MNC Index (TRI)	
<b>Month End AUM (₹ in Crs)</b>	₹ 48,925.75	₹ 4,810.36	₹ 20,624.56	₹ 20,778.70	₹ 7,875.35	₹ 43,753.70	₹ 34,871.15	₹ 20,576.48	₹ 5,328.80	
<b>Portfolio Turnover</b>	0.59	0.22	0.99	0.45	0.28	1.78	0.55	0.72	0.56	
<b>Standard Deviation*</b>	13.27%	13.89%	13.23%	13.25%	13.51%	14.15%	13.16%	15.11%	11.89%	
<b>Beta*</b>	0.94	0.95	0.89	0.81	0.89	0.95	0.84	0.84	0.62	
<b>Sharpe Ratio*</b>	0.31	0.26	0.24	0.53	0.33	0.59	0.58	0.44	-0.09	
<b>Expense Ratio</b>	Regular- 1.52% Direct- 0.84%	Regular- 1.98% Direct- 1.37%	Regular- 1.68% Direct- 0.86%	Regular- 1.68% Direct- 0.86%	Regular- 1.81% Direct- 0.85%	Regular- 1.53% Direct- 0.75%	Regular- 1.57% Direct- 0.74%	Regular- 1.68% Direct- 0.86%	Regular- 1.95% Direct- 1.30%	
<b>Portfolio Classification By Asset Allocation (%) as on 31 March 2026</b>										
<b>Large Cap (%)</b>	82.50	76.70	66.93	35.88	69.74	49.84	37.68	5.98	36.30	
<b>Mid Cap (%)</b>	11.05	15.50	13.22	29.26	14.03	21.24	41.61	70.91	21.32	
<b>Small Cap (%)</b>	2.93	6.33	13.73	27.78	12.49	10.83	13.68	17.01	40.76	
<b>Unclassified (%)</b>	-	-	-	-	-	-	-	-	-	
<b>Other Assets (%)</b>	2.67	1.37	4.30	6.50	3.68	12.36	6.22	5.24	1.26	
<b>Portfolio Classification By Industry Allocation (%) as on 31 March 2026</b>										
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Financial Services 35.98 Oil, Gas & Consumable 7.61 Automobile And Auto Components 6.12 Healthcare 5.34 Capital Goods 5.30 Construction 5.27 Information Technology 4.71 Consumer Services 4.58 Metals & Mining 4.58 Fast Moving Consumer Goods 4.33	Financial Services 34.48 Automobile And Auto Components 11.34 Information Technology 8.80 Capital Goods 8.45 Consumer Durables 6.04 Healthcare 4.76 Construction 3.77 Power 3.66 Consumer Services 3.37 Metals & Mining 3.09	Financial Services 38.02 Metals & Mining 9.46 Automobile And Auto Components 7.12 Oil, Gas & Consumable 6.82 Information Technology 4.49 Capital Goods 4.18 Healthcare 4.59 Construction 3.34 Power 3.27 Cash, Cash Equivalents And Others 3.27	Financial Services 19.98 Consumer Durables 9.81 Healthcare 9.07 Technology 8.18 Consumer Services 8.18 Cash, Cash Equivalents And Others 6.50 Information Technology 4.49 Power 6.25 Telecommunication 6.06 Chemicals 4.59 Textiles 3.34 Metals & Mining 3.85	Financial Services 24.81 Information Technology 12.31 Healthcare 8.22 Automobile And Auto Components 7.95 Oil, Gas & Consumable 7.43 Fuels 6.98 Metals & Mining 5.75 Construction 5.03 Automobile And Auto Components 4.96 Telecommunication 3.96 Cash, Cash Equivalents And Others 3.84	Financial Services 25.60 Oil, Gas & Consumable 11.04 Healthcare 9.13 Information Technology 7.45 Derivatives 5.85 Metals & Mining 5.75 Fast Moving Consumer Goods 4.96 Automobile And Auto Components 4.66 Telecommunication 3.96 Cash, Cash Equivalents And Others 3.75	Financial Services 19.68 Healthcare 13.34 Automobile And Auto Components 8.58 Capital Goods 8.16 Fast Moving Consumer Goods 7.69 Consumer Durables 7.29 Information Technology 6.83 Metals & Mining 5.71 Cash, Cash Equivalents And Others 5.05 Fast Moving Consumer Goods 3.92 Realty 3.32	Financial Services 26.31 Capital Goods 16.65 Automobile And Auto Components 8.23 Construction Materials 7.21 Power 6.48 Healthcare 6.47 Consumer Services 5.32 Cash, Cash Equivalents And Others 5.24 Fast Moving Consumer Goods 4.32 Realty 3.32	Healthcare 23.27 Capital Goods 18.63 Automobile And Auto Components 17.26 Fast Moving Consumer Goods 13.99 Fuels 11.99 Metals & Mining 6.88 Textiles 4.31 Information Technology 1.71 Cash, Cash Equivalents And Others 1.26 Consumer Durables 0.74 Consumer Goods 0.26	
<b>Exit Load</b>	For exit within 30 days from the date of allotment: 0.25% For exit after 30 days from the date of allotment: 0.10% For exit after 90 days from the date of allotment: Nil	For exit within 30 days from the date of allotment: 1% For exit after 30 days from the date of allotment: Nil	For exit within 30 days from the date of allotment: 0.10% For exit after 30 days from the date of allotment: Nil	For exit within 30 days from the date of allotment: 0.25% For exit after 30 days from the date of allotment: 0.10% For exit after 90 days from the date of allotment: Nil	For exit within 30 days from the date of allotment: 0.25% For exit after 30 days from the date of allotment: 0.10% For exit after 90 days from the date of allotment: Nil	For exit within 30 days from the date of allotment: 0.25% For exit after 30 days from the date of allotment: 0.10% For exit after 90 days from the date of allotment: Nil	For exit within 30 days from the date of allotment: 0.25% For exit after 30 days from the date of allotment: 0.10% For exit after 90 days from the date of allotment: Nil	For exit within 30 days from the date of allotment: 0.25% For exit after 30 days from the date of allotment: 0.10% For exit after 90 days from the date of allotment: Nil	For exit within 30 days from the date of allotment: 0.25% For exit after 30 days from the date of allotment: 0.10% For exit after 90 days from the date of allotment: Nil	For exit within 30 days from the date of allotment: 0.25% For exit after 30 days from the date of allotment: 0.10% For exit after 90 days from the date of allotment: Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. \*Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan

## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Focused Fund <small>(Previously known as SBI Emerging Business Sector Focused Equity Fund)</small>	SBI Small Cap Fund <small>(Previously known as SBI Small &amp; Midcap Fund)</small>	SBI Elts Tax Saver Fund <small>(Previously known as SBI Magnum Taxgain Scheme)</small>	SBI Healthcare Opportunities Fund <small>(Previously known as SBI Pharma Fund)</small>	SBI Banking & Financial Services Fund	SBI Comma Fund <small>(Previously known as SBI Magnum COMMA Fund)</small>	
<b>Ideal Investment Horizon</b>	5 years +	5 years +	3 years +	Tactical	Tactical	Tactical	
<b>Inception Date</b>	17/09/2004	09/09/2009	31/03/1993	05/07/1999	26/02/2015	07/07/2010	
<b>Fund Manager</b>	Mr. R. Srinivasan	Mr. R. Srinivasan	Mr. Milind Agrawal	Mr. Tanmaya Desai	Mr. Milind Agrawal	Mr. Rohit Shimpi	
<b>Managing Since</b>	Mr. R. Srinivasan May-2009	Mr. R. Srinivasan Nov-2013	w.e.f Jan - 2026	Mr. Tanmaya Jun-2011	Mr. Milind Aug-2019	Mr. Dinesh Balachandran	
<b>First Tier Benchmark</b>	BSE 500 (TRI)	BSE 250 Small Cap Index TRI	BSE 500 (TRI)	BSE HEALTH CARE (TRI)	Nifty Financial Services Index (TRI)	Nifty Commodities Index (TRI)	
<b>Fund Details as on 31 March 2026</b>							
<b>Month End AUM (Rs. in Crs)</b>	₹ 39,739.02	₹ 32,285.44	₹ 28,441.67	₹ 4,063.64	₹ 9,379.98	₹ 938.81	
<b>Portfolio Turnover</b>	0.32	1.06	0.25	0.25	1.28	0.16	
<b>Standard Deviation<sup>a</sup></b>	12.01%	15.49%	15.10%	14.71%	14.27%	22.60%	
<b>Beta<sup>a</sup></b>	0.75	0.74	1.00	0.84	0.88	0.94	
<b>Sharpe Ratio<sup>a</sup></b>	0.69	0.28	0.76	1.08	0.68	0.95	
<b>Expense Ratio</b>	Regular- 1.56% Direct- 0.77%	Regular- 1.60% Direct- 0.79%	Regular- 1.60% Direct- 0.99%	Regular- 1.93% Direct- 0.92%	Regular- 1.77% Direct- 0.74%	Regular- 1.86% Direct- 0.85%	
<b>Portfolio Classification By Asset Allocation (%) as on 31 March 2026</b>							
<b>Large Cap (%)</b>	57.80	-	62.39	32.89	70.72	72.56	
<b>Mid Cap (%)</b>	14.71	4.38	19.99	26.71	10.20	17.37	
<b>Small Cap (%)</b>	4.42	83.81	14.80	35.59	9.48	5.20	
<b>Unclassified (%)</b>	-	-	-	-	-	-	
<b>Other Assets (%)</b>	22.89	9.51	2.68	4.74	9.55	4.79	
<b>Portfolio Classification By Industry Allocation (%) as on 31 March 2026</b>							
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Financial Services 30.00 Information Technology 12.49 Power 10.41 Cash, Cash Equivalents 9.64 Consumer Services 8.41 Automobile And Auto Components 7.96 Telecommunication 5.83 Fast Moving Consumer Goods 4.25 Chemicals 3.34 Consumer Durables 2.89	Financial Services 14.43 Automobile And Auto Components 14.03 Capital Goods 11.69 Chemicals 9.25 Fast Moving Consumer Goods 8.22 Consumer Durables 7.97 Consumer Services 7.85 Cash, Cash Equivalents 6.04 And Others 5.55 Construction Derivatives 3.47	Financial Services 38.15 Oil, Gas & Consumable Fuels 9.69 Capital Goods 6.53 Information Technology 6.41 Healthcare 5.74 Metals & Mining 5.68 Automobile And Auto Components 3.78 Telecommunication 3.06 Consumer Durables 2.80	Healthcare 94.19 Chemicals 3.56 Cash, Cash Equivalents 1.77 And Others 0.41 Consumer Services 0.07	Financial Services 90.40 Cash, Cash Equivalents 4.95 And Others 4.60 Derivatives 0.05 Sovereign	Financial Services 30.97 Oil, Gas & Consumable Fuels 24.73 Power 19.74 Construction Materials 11.81 Chemicals 6.89 Cash, Cash Equivalents 6.89 And Others 3.88 Fast Moving Consumer Goods 2.74 Textiles 2.02 Financial Services 1.87 Capital Goods 0.08	Metals & Mining 27.06 Oil, Gas & Consumable Fuels 26.90 Power 11.93 Construction Materials 10.29 Chemicals 7.37 Cash, Cash Equivalents 5.46 And Others 3.88 Fast Moving Consumer Goods 2.74 Textiles 2.02 Financial Services 1.87 Capital Goods 0.08
<b>Other Details</b>							
<b>Exit Load</b>	For exit within 30 days from the date of allotment: 0.25% For exit after 30 days and within 90 days from the date of allotment: Nil For exit after 90 days from the date of allotment: Nil	Within 1 Year - 1%	NIL	Within 15 Days - 0.50%	Within 30 days - 0.50%	Within 30 days - 0.50%	

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. \*Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST. Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan.

## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Infrastructure Fund	SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	SBI Equity Minimum Variance Fund	SBI US Specific Equity Active FoF (Previously known as SBI International Access - US Equity FoF)
<b>Ideal Investment Horizon</b>	Tactical	Tactical	Tactical	5 years +	Tactical
<b>Inception Date</b>	06/07/2007	05/07/1999	05/07/1999	02/03/2019	22/03/2021
<b>Fund Manager</b>	Mr. Bhavin Vithlani	Mr. Ashit Desai	Mr. Vivek Gedda	Ms. Sukanya Ghosh*	Mr. Rohit Shimpi
<b>Managing Since</b>	Mr. Bhavin Jan-2022	Mr. Ashit (w.e.f. April 2024)	Mr. Vivek (w.e.f. April 2024)	March 01, 2026	(w.e.f. Feb - 2025)
<b>First Tier Benchmark</b>	Nifty Infrastructure Index (TRI)	Nifty India Consumption Index (TRI)	BSE Teck (TRI)	Nifty 50 Index (TRI)	S&P 500 Index, after converting it to Indian Rupee
<b>Fund Details as on 31 March 2026</b>					
<b>Month End AUM (₹ in Crs)</b>	₹ 4,108.79	₹ 2,644.07	₹ 4,026.52	₹ 193.41	₹ 1,113.35
<b>Portfolio Turnover</b>	0.56	0.72	0.25	0.47	-
<b>Standard Deviation*</b>	16.99%	15.81%	17.57%	14.12%	-
<b>Beta*</b>	0.92	0.92	0.89	1.00	-
<b>Sharpe Ratio*</b>	0.55	0.20	0.16	0.26	-
<b>Expense Ratio</b>	Regular- 1.95% Direct- 1.04%	Regular- 2.01% Direct- 0.95%	Regular- 1.93% Direct- 0.94%	Regular- 0.75% Direct- 0.42%	Regular- 1.64% Direct- 0.93%
<b>Portfolio Classification By Asset Allocation (%) as on 31 March 2026</b>					
<b>Large Cap (In %)</b>	57.48	49.67	44.57	98.17	-
<b>Mid Cap (In %)</b>	12.44	25.45	19.02	-	-
<b>Small Cap (In %)</b>	21.11	21.49	18.30	-	Overseas Mutual Fund: 98.12
<b>Unclassified (%)</b>	-	-	-	-	-
<b>Other Assets (In %)</b>	7.64	3.28	18.04	1.83	1.88
<b>Portfolio Classification By Industry Allocation (%) as on 31 March 2026</b>					
<b>Portfolio Classification By Industry Allocation (%) (Top 10)</b>	Oil, Gas & Consumable Fuels Capital Goods Power Construction Materials Construction Telecommunication Cash, Cash Equivalents And Others Financial Services Services Realty	Fast Moving Consumer Goods Consumer Durables Consumer Services Automobile And Auto Components Textiles Telecommunication Cash, Cash Equivalents And Others Capital Goods Financial Services Sovereign	Information Technology Consumer Services Services Telecommunication Cash, Cash Equivalents And Others Financial Services Media, Entertainment & Publication Healthcare Sovereign	Fast Moving Consumer Goods Healthcare Financial Services Information Technology Automobile And Auto Components Metals & Mining Oil, Gas & Consumable Fuels Consumer Durables Power Construction Materials	Mutual Fund/etf Cash, Cash Equivalents And Others
	17.27 16.28 15.53 11.13 8.94 7.81 7.64 4.86 3.83 2.35	26.89 23.03 19.03 13.30 6.08 6.08 4.04 3.28 2.81 1.43 0.11	56.28 15.07 9.96 8.89 4.97 2.16 1.64 0.96 0.07	28.29 20.28 15.83 5.92 4.63 4.17 3.51 3.49 2.40 2.01	98.12 1.88
<b>Other Details</b>					
<b>Exit Load</b>	Within 30 days - 0.50%	On or Before 30 days - 0.10%	Within 15 Days - 0.50%	For exit on or before 15 days from the date of allotment - 0.5% For exit after 15 days from the date of allotment - Nil	For exit on or before 1 year from the date of allotment - 1.00% For exit after 1 year from the date of allotment - Nil

## Snapshot of Equity Funds & Other Categories

Scheme Name	SBI Energy Opportunities Fund	SBI Automotive Opportunities Fund	SBI Innovative Opportunities Fund	SBI Quant Fund	SBI Quality Fund	
Ideal Investment Horizon	Tactical	Tactical	Tactical	3 years +	Tactical	
Inception Date	26/02/2024	07/06/2024	20/08/2024	26/12/2024	17/02/2026	
Fund Manager	Mr. Raj Gandhi	Mr. Tanmaya Desai	Mr Vivek Gedda	Ms. Sukanya Ghosh	Mr. Anup Upadhyay	
Managing Since	Feb - 2024	June - 2024	w.e.f August 2025	December - 2024	(w.e.f. Feb - 2026)	
First Tier Benchmark	Nifty Energy TRI	Nifty Auto TRI	Nifty 500 TRI	BSE 200 TRI	Nifty 200 Quality 30 Index TRI	
<b>Fund Details as on 31 March 2026</b>						
Month End AUM (₹ in Crs)	₹ 7,804.56	₹ 4,616.44	₹ 4,503.60	₹ 2,971.51	₹ 2,096.34	
Portfolio Turnover	0.27	0.39	0.43	2.21	0.16	
Standard Deviation <sup>#</sup>	-	-	-	-	-	
Beta <sup>#</sup>	-	-	-	-	-	
Sharpe Ratio <sup>#</sup>	-	-	-	-	-	
Expense Ratio	Regular- 1.80%, Direct- 0.80%	Regular- 1.90%, Direct- 0.86%	Regular- 1.92%, Direct- 0.96%	Regular-2.01%, Direct- 1.05%	Regular- 2.06, Direct- 0.98	
<b>Portfolio Classification By Asset Allocation (%) as on 31 March 2026</b>						
Large Cap (In %)	42.54	38.14	21.06	72.33	61.18	
Mid Cap (In %)	21.05	15.43	27.46	24.63	14.32	
Small Cap (In %)	31.06	45.49	45.57	-	19.77	
Unclassified (%)	-	-	-	-	-	
Other Assets (In %)	4.65	0.84	5.80	3.04	2.36	
<b>Portfolio Classification By Industry Allocation (%) as on 31 March 2026</b>						
Portfolio Classification By Industry Allocation (%) (Top 10)	Oil, Gas & Consumable Fuels Power Capital Goods Construction Cash, Cash Equivalents And Others Financial Services Automobile And Auto Components Sovereign Chemicals	Automobile And Auto Components Capital Goods Cash, Cash Equivalents And Others Sovereign	Consumer Services Automobile And Auto Components Healthcare Financial Services Capital Goods Cash, Cash Equivalents And Others Information Technology Telecommunication Media, Entertainment & Publication	Financial Services Information Technology Metals & Mining Automobile And Auto Components Oil, Gas & Consumable Fuels Telecommunication Capital Goods Cash, Cash Equivalents And Others Healthcare	Information Technology Automobile And Auto Components Fast Moving Consumer Goods Capital Goods Financial Services Healthcare Oil, Gas & Consumable Fuels Metals & Mining Consumer Durables Sovereign	16.72 16.34 15.94 13.47 13.36 7.27 3.48 2.99 2.46 2.37

<b>Other Details</b>		
<b>Exit Load</b>	For exit within 30 days from the date of allotment - 1% For exit after 30 days from the date of allotment - Nil	For exit within 30 days from the date of allotment - 1% For exit after 30 days from the date of allotment - Nil
	For exit on or before 15 days from the date of allotment - 0.5% For exit after 15 days from the date of allotment - Nil	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
<p>1% of the applicable NAV - If units purchased or redeemed in from another scheme of the Fund are switched in 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</p>		


**LARGE CAP FUND**

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme predominantly investing in large cap stocks.
- Date of Allotment:** 14/02/2006
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 51,649.08 Crores
- AUM as on March 31, 2026**  
₹ 48,925.75 Crores
- Fund Manager: Mr. Saurabh Pant**  
**Managing Since:** Mr. Saurabh Pant (w.e.f. Apr 2024)  
**Total Experience:** Mr. Saurabh Pant Over 18 years
- First Tier Benchmark:** BSE 100 (TRI)
- Exit Load:**
  - For exit within 30 days from the date of allotment - 0.25%
  - For exit after 30 days and within 90 days from the date of allotment - 0.10%
  - For exit after 90 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

**Standard Deviation** : 13.27%  
**Beta** : 0.94  
**Sharpe Ratio** : 0.31  
**Portfolio Turnover\***  
 Equity Turnover : 0.33  
 Total Turnover : 0.59

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

Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	47.6693
Reg-Plan-Growth	83.7944
Dir-Plan-IDCW	60.5272
Dir-Plan-Growth	93.2630

### LAST IDCW

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.

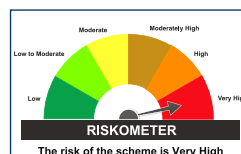
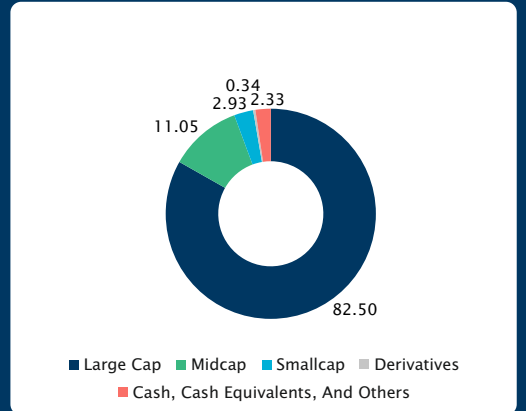
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>				Sun Pharmaceutical Industries Ltd	1.22		1.22
HDFC Bank Ltd	9.05		9.05	ICICI Prudential Asset Management Company Ltd	1.16		1.16
ICICI Bank Ltd	8.10		8.10	ICICI Prudential Life Insurance Company Ltd	1.05		1.05
Reliance Industries Ltd	6.73		6.73	Schaeffler India Ltd	1.03		1.03
Larsen & Toubro Ltd	5.30		5.30	Sona Blw Precision Forgings Ltd	0.98		0.98
State Bank Of India	3.82		3.82	Britannia Industries Ltd	0.96		0.96
Asian Paints Ltd	3.67		3.67	Eicher Motors Ltd	0.91		0.91
HDFC Life Insurance Company Ltd	3.50		3.50	Interglobe Aviation Ltd	0.89		0.89
Infosys Ltd	3.43		3.43	ICICI Lombard General Insurance Company Ltd	0.89		0.89
Kotak Mahindra Bank Ltd	3.32		3.32	Brainbees Solutions Ltd	0.86		0.86
Axis Bank Ltd	3.26		3.26	Gail (India) Ltd	0.82		0.82
Tata Motors Ltd	3.07		3.07	PI Industries Ltd	0.63		0.63
Bharti Airtel Ltd	2.66		2.66	Motherson Sumi Wiring India Ltd	0.50		0.50
Avenue Supermarts Ltd	2.49		2.49	SKF India (Industrial) Ltd	0.34		0.34
Samvardhana Motherson International Ltd	2.47		2.47	SKF India Ltd	0.23		0.23
Divi'S Laboratories Ltd	2.47		2.47	Cipla Ltd	0.18		0.18
Page Industries Ltd	2.06		2.06	Bharat Petroleum Corporation Ltd	0.06		0.06
Thermax Ltd	1.93		1.93	Kwality Walls India Ltd	0.02		0.02
Varun Beverages Ltd	1.92		1.92	DLF Ltd-28-Apr-26		0.34	0.34
Tech Mahindra Ltd	1.84		1.84	<b>Total</b>	<b>96.48</b>	<b>0.34</b>	<b>96.82</b>
Tata Steel Ltd	1.84		1.84	<b>Treasury Bills</b>			
Cholamandalam Investment & Finance Co. Ltd	1.83		1.83	91 Day T-Bill 04.06.26	0.71		
Shree Cement Ltd	1.79		1.79	364 Day T-Bill 19.11.26	0.14		
Mankind Pharma Ltd	1.67		1.67	<b>Total</b>	<b>0.85</b>		
Hindustan Unilever Ltd	1.43		1.43	<b>Cash, Cash Equivalents And Others</b>	<b>2.33</b>		
Vedanta Ltd	1.41		1.41	<b>Grand Total</b>	<b>100.00</b>		
Eternal Ltd	1.36		1.36				
Hindalco Industries Ltd	1.33		1.33				

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	35.98
Oil, Gas & Consumable Fuels	7.61
Automobile And Auto Components	6.12
Healthcare	5.54
Capital Goods	5.34
Construction	5.30
Information Technology	5.27
Consumer Services	4.71
Metals & Mining	4.58
Fast Moving Consumer Goods	4.33
Consumer Durables	3.67
Telecommunication	2.66
Textiles	2.06
Construction Materials	1.79
Services	0.89
Sovereign	0.85
Chemicals	0.63
Derivatives	0.34
Cash, Cash Equivalents And Others	2.33

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

SBI

**ESG EXCLUSIONARY  
STRATEGY FUND**

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

(Previously known as SBI Magnum Equity ESG Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in companies following the ESG theme with exclusionary strategy.
- Date of Allotment:** 01/01/1991
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 5,113.47 Crores
- AUM as on March 31, 2026**  
₹ 4,810.36 Crores
- Fund Manager: Mr. Rohit Shimpi**  
**Managing Since:**  
Mr. Rohit Shimpi Jan-2022  
**Total Experience:**  
Mr. Rohit Shimpi Over 19 years
- First Tier Benchmark:** Nifty 100 ESG TRI
- Exit Load:**  
For exit within 1 year from the date of allotment - 1 %;  
For exit after 1 year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation** : 13.89%  
**Beta** : 0.95  
**Sharpe Ratio** : 0.26  
**Portfolio Turnover\***  
**Equity Turnover** : 0.22  
**Total Turnover** : 0.22

*Total Turnover = Equity + Debt + Derivatives*  
*\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*  
*Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points*  
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	65.8230
Reg-Plan-Growth	210.4687
Dir-Plan-IDCW	83.1338
Dir-Plan-Growth	231.5734

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

**LAST IDCW**

Face value: ₹10

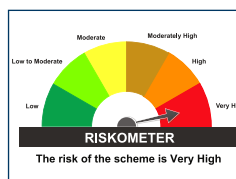
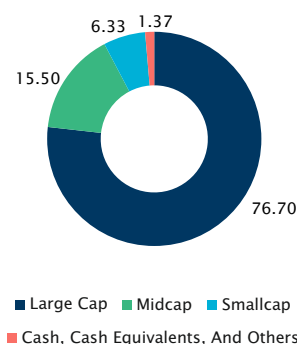
Record Date	IDCW (in ₹/Unit)	NAV (₹)
16-Mar-18 (Reg Plan)	3.40	29.0857
16-Mar-18 (Dir Plan)	4.00	34.6356
30-May-17 (Reg Plan)	2.00	30.8936
30-May-17 (Dir Plan)	2.50	36.5027
29-Apr-16 (Reg Plan)	4.50	27.4893
29-Apr-16 (Dir Plan)	5.00	32.3240
24-Apr-15 (Reg Plan)	6.00	31.7479
24-Apr-15 (Dir Plan)	7.00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

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Schaeffler India Ltd	1.48
ICICI Bank Ltd	8.50	Page Industries Ltd	1.48
HDFC Bank Ltd	8.20	The Indian Hotels Company Ltd	1.43
Infosys Ltd	5.48	ICICI Prudential Life Insurance Company Ltd	1.43
Axis Bank Ltd	4.99	Kajaria Ceramics Ltd	1.29
Larsen & Toubro Ltd	4.76	Oberoi Realty Ltd	1.27
State Bank Of India	4.07	FSN E-Commerce Ventures Ltd	1.20
Maruti Suzuki India Ltd	3.94	Sona Blw Precision Forgings Ltd	1.14
Kotak Mahindra Bank Ltd	3.79	Dr. Lal Path Labs Ltd	1.12
Bajaj Finance Ltd	3.50	Voltas Ltd	1.11
Ultratech Cement Ltd	3.37	L&T Technology Services Ltd	1.07
Hindalco Industries Ltd	3.09	Godrej Properties Ltd	1.06
Reliance Industries Ltd	2.81	Mankind Pharma Ltd	1.04
TVS Motor Company Ltd	2.72	Jubilant Foodworks Ltd	1.03
Asian Paints Ltd	2.70	Berger Paints India Ltd	0.94
ABB India Ltd	2.26	Honeywell Automation India Ltd	0.93
LTIMindtree Ltd	2.25	Colgate Palmolive (India) Ltd	0.76
Eicher Motors Ltd	2.06	<b>Total</b>	<b>98.53</b>
Pidilite Industries Ltd	1.87	<b>Treasury Bills</b>	
Timken India Ltd	1.85	364 Day T-Bill 19.11.26	0.10
Siemens Ltd	1.78	<b>Total</b>	<b>0.10</b>
Thermax Ltd	1.63	<b>Cash, Cash Equivalents And Others</b>	<b>1.37</b>
Divi'S Laboratories Ltd	1.61	<b>Grand Total</b>	<b>100.00</b>
Britannia Industries Ltd	1.52		

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

Financial Services	34.48
Automobile And Auto Components	11.34
Information Technology	8.80
Capital Goods	8.45
Consumer Durables	6.04
Construction	4.76
Healthcare	3.77
Consumer Services	3.66
Construction Materials	3.37
Metals & Mining	3.09
Oil, Gas & Consumable Fuels	2.81
Realty	2.33
Fast Moving Consumer Goods	2.28
Chemicals	1.87
Textiles	1.48
Sovereign	0.10
Cash, Cash Equivalents And Others	1.37

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


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

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

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

# SBI FLEXICAP FUND

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

## Investment Objective

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

## Fund Details

- Type of Scheme**  
An open-ended Dynamic Equity Scheme investing across large cap, mid cap, small cap stocks.
- Date of Allotment:** 29/09/2005
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 21,796.75 Crores
- AUM as on March 31, 2026**  
₹ 20,624.56 Crores
- Fund Manager:** Mr. Dinesh Balachandran, Mr. Anup Upadhyay (Co fund Manager)  
**Managing Since:**  
Mr. Dinesh Balachandran (w.e.f. Dec 2024)  
Mr. Anup Upadhyay (w.e.f. Dec 2024)  
**Total Experience:**  
Mr. Dinesh Balachandran Over 24 years  
Mr. Anup Upadhyay Over 18 years
- First Tier Benchmark:** BSE 500 (TRI)
- Exit Load:** For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP\* Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum ₹ 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation	: 13.23%
Beta	: 0.89
Sharpe Ratio	: 0.24
Portfolio Turnover*	
Equity Turnover	: 0.67
Total Turnover	: 0.99

**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 (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	43.5188
Reg-Plan-Growth	97.1887
Dir-Plan-IDCW	54.5709
Dir-Plan-Growth	109.1790

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

#### Equity Shares

Stock Name	(%) Of Total AUM
Axis Bank Ltd	5.36
HDFC Bank Ltd	4.52
State Bank Of India	4.31
ICICI Bank Ltd	4.04
Larsen & Toubro Ltd	3.77
Kotak Mahindra Bank Ltd	3.43
Tata Steel Ltd	3.39
NTPC Ltd	3.34
Reliance Industries Ltd	3.19
Eicher Motors Ltd	2.98
Infosys Ltd	2.42
Sun Pharmaceutical Industries Ltd	2.17
SBI Life Insurance Co. Ltd	2.04
Bajaj Auto Ltd	1.99
Max Financial Services Ltd	1.96
Hindalco Industries Ltd	1.86
Coal India Ltd	1.84
Oil & Natural Gas Corporation Ltd	1.79
Multi Commodity Exchange Of India Ltd	1.68
JSW Steel Ltd	1.63
Jindal Steel Ltd	1.53
Nuvoco Vistas Corporation Ltd	1.42
Bajaj Finance Ltd	1.41
Bank Of Baroda	1.35
Shriram Finance Ltd	1.25
ICICI Lombard General Insurance Company Ltd	1.24
Muthoot Finance Ltd	1.23
Biocon Ltd	1.22
Cummins India Ltd	1.12
Swiggy Ltd	1.11
Vedanta Ltd	1.05
HDFC Asset Management Co. Ltd	1.03
Persistent Systems Ltd	1.01
HCL Technologies Ltd	1.01
Maruti Suzuki India Ltd	0.99
Ashok Leyland Ltd	0.99
Star Cement Ltd	0.97
AIA Engineering Ltd	0.96
Bharti Airtel Ltd	0.93
Krishna Institute Of Medical Sciences Ltd	0.87
Pearl Global Industries Ltd	0.83

### Stock Name

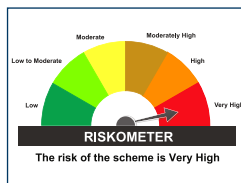
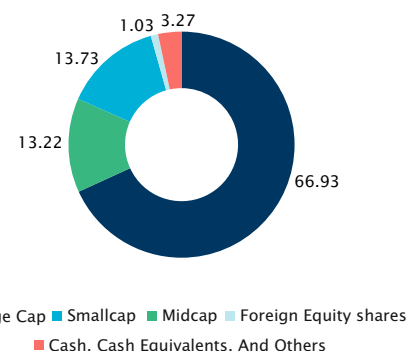
#### Foreign Equityshares

Stock Name	(%) Of Total AUM
Jubilant Foodworks Ltd	0.79
Aavas Financiers Ltd	0.74
VIP Industries Ltd	0.71
Kingfa Science & Technology India Ltd	0.70
Carborundum Universal Ltd	0.68
Aptus Value Housing Finance India Ltd	0.67
ICICI Prudential Life Insurance Company Ltd	0.66
Sona Blw Precision Forgings Ltd	0.62
Ajanta Pharma Ltd	0.58
CCL Products (India) Ltd	0.57
Mahindra & Mahindra Ltd	0.54
V-Guard Industries Ltd	0.53
BSE Ltd	0.49
Asian Paints Ltd	0.49
JSW Cement Ltd	0.47
Eternal Ltd	0.46
Power Mech Projects Ltd	0.43
G R Infra Projects Ltd	0.39
Berger Paints India Ltd	0.39
Pine Labs Ltd	0.35
Timken India Ltd	0.34
Karur Vysya Bank Ltd	0.26
Grindwell Norton Ltd	0.26
Sheela Foam Ltd	0.22
Thermax Ltd	0.15
Relaxo Footwears Ltd	0.14
Fractal Analytics Ltd	0.02
<b>Total</b>	<b>93.88</b>
<b>Foreign Equityshares</b>	
Microsoft Corporation	1.03
<b>Total</b>	<b>1.03</b>
<b>Treasury Bills</b>	
91 Day T-Bill 23.04.26	0.48
91 Day T-Bill 07.05.26	0.48
91 Day T-Bill 28.05.26	0.24
91 Day T-Bill 14.05.26	0.24
182 Day T-Bill 16.04.26	0.24
364 Day T-Bill 19.11.26	0.14
<b>Total</b>	<b>1.82</b>
<b>Cash, Cash Equivalents And Others</b>	<b>3.27</b>
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	38.02
Metals & Mining	9.46
Automobile And Auto Components	7.12
Oil, Gas & Consumable Fuels	6.82
Information Technology	5.49
Capital Goods	5.20
Healthcare	4.84
Construction	4.59
Power	3.34
Construction Materials	2.86
Consumer Durables	2.48
Consumer Services	2.36
Sovereign	1.82
Telecommunication	0.93
Textiles	0.83
Fast Moving Consumer Goods	0.57
Cash, Cash Equivalents And Others	3.27

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI Flexicap Fund

This product is suitable for investors who are seeking^:

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

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



# MULTICAP FUND

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

## Investment Objective

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

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

## Fund Details

### • Type of Scheme

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

• **Date of Allotment:** 08/03/2022

• **Report As On:** 31/03/2026

• **AAUM for the Month of March 2026**

₹ 21,704.43 Crores

• **AUM as on March 31, 2026**

₹ 20,778.70 Crores

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

**Managing Since:**

Mr. R. Srinivasan March-2022

Mr. Saurabh Pant (w.e.f. April 2024)

**Total Experience:**

Mr. R. Srinivasan Over 33 years

Mr. Saurabh Pant Over 18 years

• **First Tier Benchmark:**

NIFTY 500 Multicap 50:25:25 TRI

• **Exit Load:**

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

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

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

• **Entry Load:** N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

• **SIP**

Daily - Minimum ₹500 & in multiples of Re. 1

thereafter for minimum 12 instalments

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

thereafter for minimum of six instalments or

minimum ₹500 & in multiples of Re. 1 thereafter

for minimum 12 instalments.

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

thereafter for minimum 6 months (or) minimum

₹500 & in multiples of Re. 1 thereafter for

minimum 12 months

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

thereafter for minimum one year

Semi-Annual - Minimum ₹3000 & in multiples of

Re. 1 thereafter for minimum of 4 instalments.

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

thereafter for minimum of 4 instalments.

• **Minimum Investment**

₹ 5000 & in multiples of ₹ 1

• **Additional Investment**

₹ 1000 & in multiples of ₹ 1

## Quantitative Data

Standard Deviation : 13.25%

Beta : 0.81

Sharpe Ratio : 0.53

Portfolio Turnover\*

Equity Turnover : 0.25

Total Turnover : 0.45

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

Risk Free rate: RBI Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	14.8804
Reg-Plan-Growth	14.8779
Dir-Plan-IDCW	15.4419
Dir-Plan-Growth	15.4418

## PORTFOLIO

### Stock Name

#### Equity Shares

Stock Name	(%) Of Total AUM
HDFC Bank Ltd	5.12
Kotak Mahindra Bank Ltd	3.98
Adani Power Ltd	3.75
Indus Towers Ltd	3.30
K.P.R. Mill Ltd	3.15
ICICI Bank Ltd	3.15
Bharti Airtel Ltd	2.95
Bajaj Finserv Ltd	2.94
Torrent Power Ltd	2.72
Asian Paints Ltd	2.71
Dalmia Bharat Ltd	2.69
Divi'S Laboratories Ltd	2.63
Jupiter Life Line Hospitals Ltd	2.59
Jubilant Foodworks Ltd	2.30
Berger Paints India Ltd	2.17
United Breweries Ltd	2.15
Paradeep Phosphates Ltd	2.12
Aether Industries Ltd	2.11
ELGI Equipments Ltd	2.03
Hindalco Industries Ltd	2.00
Axis Bank Ltd	1.98
Blue Star Ltd	1.95
Krishna Institute Of Medical Sciences Ltd	1.94
Biocon Ltd	1.91
Infosys Ltd	1.75
Kalpataru Projects International Ltd	1.50
EIH Ltd	1.45
Vishal Mega Mart Ltd	1.37
Tata Steel Ltd	1.35
ASK Automotive Ltd	1.35
Carborundum Universal Ltd	1.31
The Federal Bank Ltd	1.25
V-Guard Industries Ltd	1.20
Page Industries Ltd	1.18

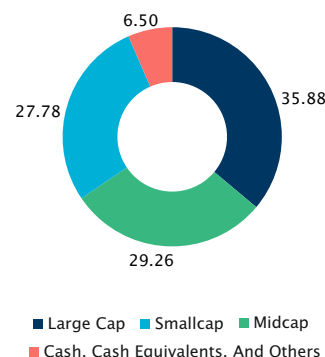
### Stock Name

Stock Name	(%) Of Total AUM
Sona Blw Precision Forgings Ltd	1.16
Archean Chemical Industries Ltd	1.16
Balkrishna Industries Ltd	1.10
JSW Cement Ltd	1.06
Eternal Ltd	1.01
Aptus Value Housing Finance India Ltd	1.00
TTK Prestige Ltd	0.99
V-Mart Retail Ltd	0.92
Petronet Lng Ltd	0.90
Mrs. Bectors Food Specialities Ltd	0.86
Punjab National Bank	0.56
NMDC Ltd	0.50
VIP Industries Ltd	0.44
Kalpataru Ltd	0.44
Persistent Systems Ltd	0.41
Deepak Fertilizers And Petrochemicals Corporation Ltd	0.41
Brainbees Solutions Ltd	0.39
Electronics Mart India Ltd	0.28
Styrenix Performance Materials Ltd	0.26
Sai Silks (Kalamandir) Ltd	0.24
Brigade Hotel Ventures Ltd	0.22
Escorts Kubota Ltd	0.21
Relaxo Footwears Ltd	0.19
Stanley Lifestyles Ltd	0.16
<b>Total</b>	<b>92.92</b>
<b>Government Securities</b>	
Government Of India	0.49
<b>Total</b>	<b>0.49</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.09
<b>Total</b>	<b>0.09</b>
<b>Cash, Cash Equivalents And Others</b>	<b>6.50</b>
<b>Grand Total</b>	<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	19.98
Consumer Durables	9.81
Healthcare	9.07
Consumer Services	8.18
Power	6.47
Telecommunication	6.25
Chemicals	6.06
Textiles	4.33
Metals & Mining	3.85
Construction Materials	3.75
Automobile And Auto Components	3.61
Capital Goods	3.55
Fast Moving Consumer Goods	3.01
Information Technology	2.16
Construction	1.50
Oil, Gas & Consumable Fuels	0.90
Sovereign	0.58
Realty	0.44
Cash, Cash Equivalents And Others	6.50

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



## Quantitative Data

Standard Deviation : 13.25%

Beta : 0.81

Sharpe Ratio : 0.53

Portfolio Turnover\*

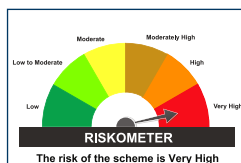
Equity Turnover : 0.25

Total Turnover : 0.45

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

Risk Free rate: RBI Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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



### SBI MultiCap Fund

This product is suitable for investors who are seeking^:

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

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

**EQUITY-DIVIDEND YIELD FUND**

**DIVIDEND YIELD FUND**

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

**Investment Objective**

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

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

**Fund Details**
**Type of Scheme**

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

**Date of Allotment:** 14/03/2023

**Report As On:** 31/03/2026

**AAUM for the Month of March 2026**

₹ 8,313.51 Crores

**AUM as on March 31, 2026**

₹ 7,875.35 Crores

**Fund Manager: Ms. Nidhi Chawla**

**Managing Since:**

Ms. Nidhi Chawla Jan - 2026

**Total Experience:**

Ms. Nidhi Chawla: Over 18 years

**First Tier Benchmark:**

NIFTY 500 TRI

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

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

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

Daily - Minimum ₹500 & in multiples of Re. 1

thereafter for minimum 12 instalments

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

thereafter for minimum of six instalments or

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

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

thereafter for minimum 6 months (or) minimum

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

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

thereafter for minimum one year

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

thereafter for minimum of 4 instalments.

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

thereafter for minimum of 4 instalments.

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation** : 13.51%

**Beta** : 0.89

**Sharpe Ratio** : 0.33

**Portfolio Turnover\***

Equity Turnover : 0.25

Total Turnover : 0.28

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

*Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly*

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	13.8743
Reg-Plan-Growth	13.8745
Dir-Plan-IDCW	14.3160
Dir-Plan-Growth	14.3150

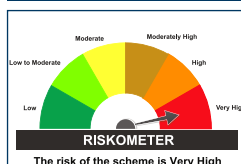
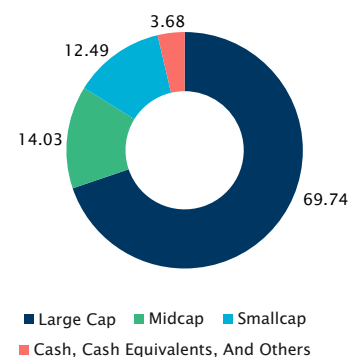
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
HDFC Bank Ltd	7.72
ICICI Bank Ltd	6.20
Infosys Ltd	5.15
State Bank Of India	5.12
Larsen & Toubro Ltd	5.03
Tata Consultancy Services Ltd	3.97
Oil & Natural Gas Corporation Ltd	3.60
Gail (India) Ltd	2.62
Maruti Suzuki India Ltd	2.34
Schaeffler India Ltd	2.20
Interglobe Aviation Ltd	2.10
National Aluminium Company Ltd	2.09
Axis Bank Ltd	2.06
Vedanta Ltd	2.03
Sun Pharmaceutical Industries Ltd	2.01
Cholamandalam Investment & Finance Co. Ltd	1.96
Tech Mahindra Ltd	1.92
Nestle India Ltd	1.81
The Great Eastern Shipping Co. Ltd	1.74
TVS Motor Company Ltd	1.72
Eicher Motors Ltd	1.69
Asian Paints Ltd	1.65
Colgate Palmolive (India) Ltd	1.64
Tata Steel Ltd	1.63
Divi'S Laboratories Ltd	1.62
Britannia Industries Ltd	1.48
Ultratech Cement Ltd	1.30

Stock Name	(%) Of Total AUM
Glaxosmithkline Pharmaceuticals Ltd	1.30
Volta Ltd	1.29
L&T Technology Services Ltd	1.27
Pidilite Industries Ltd	1.26
Timken India Ltd	1.23
Oil India Ltd	1.21
Bank Of Baroda	1.20
Grindwell Norton Ltd	1.16
Abbott India Ltd	1.15
Dr. Lal Path Labs Ltd	1.10
Sanofi Consumer Healthcare India Ltd	1.04
SKF India (Industrial) Ltd	0.95
ICICI Prudential Asset Management Company Ltd	0.55
CESC Ltd	0.14
Kwality Walls India Ltd	0.03
<b>Total</b>	<b>89.28</b>
<b>Real Estate Investment Trust</b>	
Nexus Select Trust	2.30
Embassy Office Parks Reit	1.88
Brookfield India Real Estate Trust	1.67
Mindspace Business Parks Reit	1.13
<b>Total</b>	<b>6.98</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.06
<b>Total</b>	<b>0.06</b>
<b>Cash, Cash Equivalents And Others</b>	
<b>Grand Total</b>	<b>100.00</b>

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

Financial Services	24.81
Information Technology	12.31
Healthcare	8.22
Automobile And Auto Components	7.95
Oil, Gas & Consumable Fuels	7.43
Realty	6.98
Metals & Mining	5.75
Construction	5.03
Fast Moving Consumer Goods	4.96
Services	3.84
Capital Goods	3.34
Consumer Durables	2.94
Construction Materials	1.30
Chemicals	1.26
Power	0.14
Sovereign	0.06
Cash, Cash Equivalents And Others	3.68

**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.

# 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:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 46,118.67 Crores
- AUM as on March 31, 2026**  
₹ 43,753.70 Crores
- Fund Manager:** Mr. Dinesh Balachandran  
**Managing Since:**  
Mr. Dinesh May-2018  
**Total Experience:**  
Mr. Dinesh Over 24 Years
- First Tier Benchmark:** BSE 500 TRI
- Exit Load:**  
• For exit within 30 days from the date of allotment - 0.25%  
• For exit after 30 days and within 90 days from the date of allotment - 0.10%  
• For exit after 90 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

## Quantitative Data

<b>Standard Deviation</b>	: 14.15%
<b>Beta</b>	: 0.95
<b>Sharpe Ratio</b>	: 0.59
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.08
Total Turnover	: 1.78

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 (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	60.1640
Reg-Plan-Growth	346.9557
Dir-Plan-IDCW	80.4140
Dir-Plan-Growth	381.0307

## LAST IDCW

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

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

## PORTFOLIO

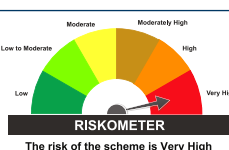
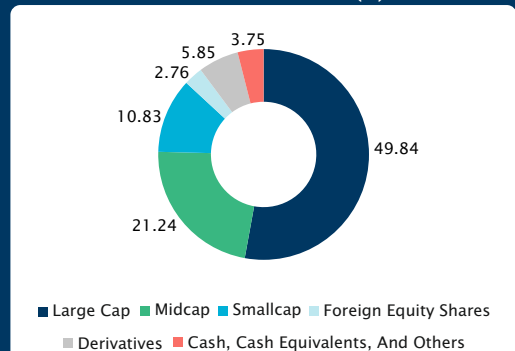
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>			
HDFC Bank Ltd	6.76		6.76
Reliance Industries Ltd	5.44	-1.00	4.44
Biocon Ltd	3.31		3.31
Tata Steel Ltd	3.25	-0.19	3.06
ICICI Bank Ltd	3.03		3.03
Indus Towers Ltd	2.68		2.68
Punjab National Bank	2.66		2.66
Kotak Mahindra Bank Ltd	2.59		2.59
Torrent Power Ltd	2.08		2.08
ITC Ltd	2.04		2.04
Gail (India) Ltd	1.94		1.94
Dabur India Ltd	1.77		1.77
Tech Mahindra Ltd	1.68		1.68
Hindalco Industries Ltd	1.62	-0.25	1.37
Oil & Natural Gas Corporation Ltd	1.55		1.55
Mahindra & Mahindra Financial Services Ltd	1.55		1.55
Aster Dm Healthcare Ltd	1.41		1.41
Bajaj Auto Ltd	1.31		1.31
Axis Bank Ltd	1.30		1.30
Bharti Airtel Ltd	1.28		1.28
ICICI Prudential Life Insurance Company Ltd	1.27		1.27
Alkem Laboratories Ltd	1.22		1.22
FSN E-Commerce Ventures Ltd	1.19	-0.40	0.79
Tata Motors Ltd	1.12		1.12
State Bank Of India	1.12		1.12
Indian Oil Corporation Ltd	1.12		1.12
Maruti Suzuki India Ltd	1.11		1.11
HCL Technologies Ltd	1.08		1.08
Cipla Ltd	1.07		1.07
Petronet Lng Ltd	0.99		0.99
Tata Motors Passenger Vehicles Ltd	0.84		0.84
United Spirits Ltd	0.82		0.82
Larsen & Toubro Ltd	0.80		0.80
Infosys Ltd	0.79		0.79
CESC Ltd	0.75		0.75
Whirlpool Of India Ltd	0.73		0.73
Samvardhana Motherson International Ltd	0.72		0.72
Delhivery Ltd	0.68		0.68
Grasim Industries Ltd	0.65		0.65
Wipro Ltd	0.64		0.64
Mankind Pharma Ltd	0.61		0.61
Nuvoco Vistas Corporation Ltd	0.54		0.54
Lupin Ltd	0.53		0.53
UPL Ltd	0.52		0.52
Hero Motocorp Ltd	0.52		0.52
Life Insurance Corporation Of India	0.51		0.51
Tata Consultancy Services Ltd	0.50		0.50
NMDC Ltd	0.50		0.50
Bandhan Bank Ltd	0.49		0.49
Asian Paints Ltd	0.47		0.47
Rallis India Ltd	0.46		0.46
Ashiana Housing Ltd	0.46		0.46
The Ramco Cements Ltd	0.44		0.44

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Gland Pharma Ltd	0.43		0.43
ACC Ltd	0.41		0.41
Equitas Small Finance Bank Ltd	0.39		0.39
Aurobindo Pharma Ltd	0.37		0.37
Steel Authority Of India Ltd	0.36		0.36
K.P.R. Mill Ltd	0.36		0.36
HDFC Asset Management Co. Ltd	0.33		0.33
G R Infra Projects Ltd	0.33		0.33
Neogen Chemicals Ltd	0.32		0.32
Indian Energy Exchange Ltd	0.29		0.29
Disa India Ltd	0.29		0.29
Timken India Ltd	0.27		0.27
Prism Johnson Ltd	0.27		0.27
E.I.D-Parry (India) Ltd	0.27		0.27
Grindwell Norton Ltd	0.25		0.25
Wendt (India) Ltd	0.23		0.23
V-Guard Industries Ltd	0.19		0.19
Sanofi India Ltd	0.18		0.18
Ingersoll Rand (India) Ltd	0.18		0.18
Carborundum Universal Ltd	0.16		0.16
Gateway Distriparks Ltd	0.11		0.11
Bank Of India	0.10		0.10
Motherson Sumi Wiring India Ltd	0.09		0.09
Automotive Axles Ltd	0.07		0.07
Sula Vineyards Ltd	0.06		0.06
Greenply Industries Ltd	0.06		0.06
NMDC Steel Ltd	0.02		0.02
Nifty Index 28-04-2026		7.69	7.69
<b>Total</b>	<b>80.90</b>	<b>5.85</b>	<b>86.75</b>
<b>Real Estate Investment Trust</b>			
Embassy Office Parks Reit	1.01		1.01
<b>Total</b>	<b>1.01</b>		<b>1.01</b>
<b>Foreign Equityshares</b>			
Cognizant Technology Solutions Corporation	1.43		1.43
Epam Systems Inc	1.33		1.33
<b>Total</b>	<b>2.76</b>		<b>2.76</b>
<b>Certificate Of Deposits</b>			
Union Bank Of India	1.13		1.13
<b>Total</b>	<b>1.13</b>		<b>1.13</b>
<b>Non Convertible Debentures</b>			
Small Industries Development Bank Of India	1.40		1.40
National Bank For Agriculture And Rural Development	0.68		0.68
<b>Total</b>	<b>2.08</b>		<b>2.08</b>
<b>Treasury Bills</b>			
91 Day T-Bill 14.05.26	1.36		1.36
182 Day T-Bill 04.06.26	1.13		1.13
364 Day T-Bill 19.11.26	0.03		0.03
<b>Total</b>	<b>2.52</b>		<b>2.52</b>
<b>Cash, Cash Equivalents And Others</b>			
	3.75		3.75
<b>Grand Total</b>	<b>100.00</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	25.60
Oil, Gas & Consumable Fuels	11.04
Healthcare	9.13
Information Technology	7.45
Metals & Mining	5.75
Fast Moving Consumer Goods	4.96
Automobile And Auto Components	4.66
Telecommunication	3.96
Power	2.83
Sovereign	2.52
Capital Goods	2.50
Construction Materials	2.31
Realty	1.47
Consumer Durables	1.45
Chemicals	1.30
Consumer Services	1.19
Construction	1.13
Services	0.79
Textiles	0.36
Derivatives	5.85
Cash, Cash Equivalents And Others	3.75

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



## SBI Contra Fund

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
  - Investments in a diversified portfolio of equity and equity related securities following a contrarian investment strategy.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**SBI**  
**LARGE & MIDCAP FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- Date of Allotment:** 28/02/1993
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 36,506.30 Crores
- AUM as on March 31, 2026**  
₹ 34,871.15 Crores
- Fund Manager: Mr. Saurabh Pant**  
**Managing Since:**  
Mr. Saurabh Pant Sep-2016  
**Total Experience**  
Mr. Saurabh Pant Over 18 years
- First Tier Benchmark:**  
NIFTY LargeMidCap 250 Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Standard Deviation** : 13.16%  
**Beta** : 0.84  
**Sharpe Ratio** : 0.58  
**Portfolio Turnover\***  
**Equity Turnover** : 0.30  
**Total Turnover** : 0.55

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

*Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points*

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	261.5102
Reg-Plan-Growth	578.8365
Dir-Plan-IDCW	329.2044
Dir-Plan-Growth	631.6034

**LAST IDCW**

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**

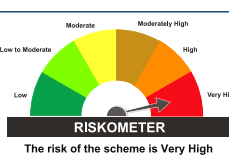
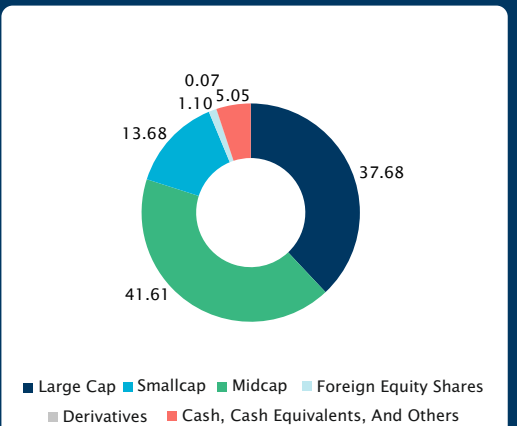
Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>			
HDFC Bank Ltd	6.08		6.08
State Bank Of India	3.23		3.23
Bharat Forge Ltd	3.12		3.12
Axis Bank Ltd	3.06		3.06
Reliance Industries Ltd	2.93		2.93
ICICI Bank Ltd	2.87		2.87
Ashok Leyland Ltd	2.48		2.48
Asian Paints Ltd	2.39		2.39
Berger Paints India Ltd	2.35		2.35
Jindal Steel Ltd	2.27		2.27
Tata Motors Ltd	2.26		2.26
Alkem Laboratories Ltd	2.24		2.24
Shree Cement Ltd	2.21		2.21
Colgate Palmolive (India) Ltd	2.13		2.13
Biocon Ltd	2.07		2.07
Abbott India Ltd	2.04		2.04
Aurobindo Pharma Ltd	2.02		2.02
Torrent Power Ltd	1.89		1.89
ICICI Prudential Asset Management Company Ltd	1.77		1.77
Balkrishna Industries Ltd	1.73		1.73
Indus Towers Ltd	1.69		1.69
United Breweries Ltd	1.68		1.68
Gland Pharma Ltd	1.54		1.54
Hexaware Technologies Ltd	1.46		1.46
Divi'S Laboratories Ltd	1.42		1.42
Godrej Consumer Products Ltd	1.33		1.33
LTIMindtree Ltd	1.31		1.31
Infosys Ltd	1.25		1.25
FSN E-Commerce Ventures Ltd	1.21		1.21
Hindustan Unilever Ltd	1.18		1.18
ZF Commercial Vehicle Control Systems India Ltd	1.14		1.14
Page Industries Ltd	1.11		1.11
Tata Steel Ltd	1.10		1.10
AIA Engineering Ltd	1.10		1.10
Jubilant Foodworks Ltd	1.07	0.07	1.14
Lupin Ltd	1.06		1.06
UNO Minda Ltd	1.04		1.04
Sundram Fasteners Ltd	1.01		1.01
Hindalco Industries Ltd	1.01		1.01
Hindustan Petroleum Corporation Ltd	0.90		0.90
HDFC Life Insurance Company Ltd	0.89		0.89
Delhivery Ltd	0.89		0.89
HCL Technologies Ltd	0.84		0.84

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
Steel Authority Of India Ltd	0.79		0.79
The Ramco Cements Ltd	0.77		0.77
Emami Ltd	0.73		0.73
Voltas Ltd	0.68		0.68
Ingersoll Rand (India) Ltd	0.62		0.62
Tata Consultancy Services Ltd	0.59		0.59
LG Electronics India Ltd	0.58		0.58
Cholamandalam Financial Holdings Ltd	0.56		0.56
Vedanta Ltd	0.54		0.54
Kajaria Ceramics Ltd	0.53		0.53
Timken India Ltd	0.52		0.52
G R Infra Projects Ltd	0.52		0.52
Bharat Heavy Electricals Ltd	0.52		0.52
Hatsun Agro Product Ltd	0.51		0.51
Dr. Lal Path Labs Ltd	0.49		0.49
ACC Ltd	0.49		0.49
Punjab National Bank	0.48		0.48
Honeywell Automation India Ltd	0.47		0.47
Acutaas Chemicals Ltd	0.46		0.46
Nuvoco Vistas Corporation Ltd	0.45		0.45
Bank Of India	0.39		0.39
HDFC Asset Management Co. Ltd	0.35		0.35
Neogen Chemicals Ltd	0.30		0.30
Motherson Sumi Wiring India Ltd	0.30		0.30
Blue Star Ltd	0.29		0.29
Relaxo Footwears Ltd	0.28		0.28
Tube Investments Of India Ltd	0.24		0.24
Ganesh Ecosphere Ltd	0.23		0.23
Wipro Ltd	0.22		0.22
Thermax Ltd	0.19		0.19
Sheela Foam Ltd	0.19		0.19
Lemon Tree Hotels Ltd	0.12		0.12
Dabur India Ltd	0.12		0.12
Persistent Systems Ltd	0.06		0.06
Kwality Walls India Ltd	0.01		0.01
Gujarat State Petronet Ltd	0.01		0.01
<b>Total</b>	<b>92.97</b>	<b>0.07</b>	<b>93.04</b>
<b>Foreign Equityshares</b>			
Epam Systems Inc	1.10		1.10
<b>Total</b>	<b>1.10</b>		<b>1.10</b>
<b>Treasury Bills</b>			
91 Day T-Bill 04.06.26	0.71		0.71
364 Day T-Bill 19.11.26	0.10		0.10
<b>Total</b>	<b>0.81</b>		<b>0.81</b>
<b>Cash, Cash Equivalents And Others</b>			
	<b>5.05</b>		<b>5.05</b>
<b>Grand Total</b>	<b>100.00</b>		<b>100.00</b>

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

Financial Services	19.68
Healthcare	13.34
Automobile And Auto Components	8.58
Capital Goods	8.16
Fast Moving Consumer Goods	7.69
Consumer Durables	7.29
Information Technology	6.83
Metals & Mining	5.71
Construction Materials	3.92
Oil, Gas & Consumable Fuels	3.84
Consumer Services	2.40
Power	1.89
Telecommunication	1.69
Textiles	1.34
Services	0.89
Sovereign	0.81
Construction	0.52
Chemicals	0.30
Derivatives	0.07
Cash, Cash Equivalents And Others	5.05

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



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

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

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

## SBI FOCUSED FUND

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in maximum 30 stocks across multicap space.
- Date of Allotment:** 17/09/2004
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 41,480.39 Crores
- AUM as on March 31, 2026**  
₹ 39,739.02 Crores
- Fund Manager: Mr. R. Srinivasan**  
**Managing Since:**  
Mr. R. Srinivasan May-2009
- Total Experience:**  
Mr. R. Srinivasan Over 33 years
- First Tier Benchmark:** BSE 500 (TRI)
- Exit Load:**  
For exit within 30 days from the date of allotment - 0.25%  
For exit after 30 days and within 90 days from the date of allotment - 0.10%  
For exit after 90 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation	: 12.01%
Beta	: 0.75
Sharpe Ratio	: 0.69
Portfolio Turnover*	
Equity Turnover	: 0.31
Total Turnover	: 0.32

Total Turnover = Equity + Debt + Derivatives

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

Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	61.5389
Reg-Plan-Growth	336.4460
Dir-Plan-IDCW	92.5571
Dir-Plan-Growth	379.8147

### LAST IDCW

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.

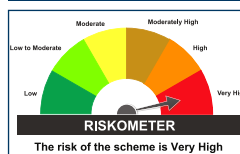
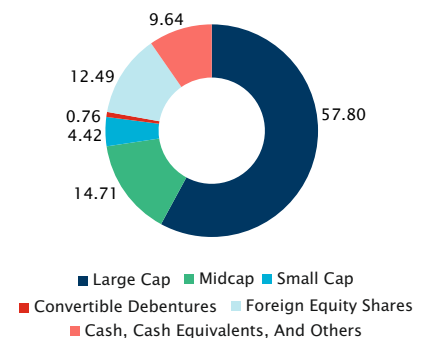
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Meesho Ltd	2.04
State Bank Of India	6.88	Thermax Ltd	1.89
Bharti Airtel Ltd	5.83	Vishal Mega Mart Ltd	1.85
Muthoot Finance Ltd	5.57	Interglobe Aviation Ltd	0.06
Bajaj Finance Ltd	4.84	<b>Total</b>	<b>76.93</b>
HDFC Bank Ltd	4.60	<b>Foreign Equityshares</b>	
Adani Power Ltd	4.54	Alphabet Inc.	9.59
Bajaj Finserv Ltd	4.11	Epam Systems Inc	2.90
Kotak Mahindra Bank Ltd	4.00	<b>Total</b>	<b>12.49</b>
Adani Energy Solutions Ltd	3.57	<b>Convertible Debentures</b>	
Solar Industries India Ltd	3.34	Samvardhana Motherson International Ltd	0.76
Asian Paints Ltd	2.89	<b>Total</b>	<b>0.76</b>
Eicher Motors Ltd	2.82	<b>Treasury Bills</b>	
Divi'S Laboratories Ltd	2.65	364 Day T-Bill 19.11.26	0.18
Torrent Power Ltd	2.30	<b>Total</b>	<b>0.18</b>
Jubilant Foodworks Ltd	2.29	<b>Cash, Cash Equivalents And Others</b>	<b>9.64</b>
Sona Blw Precision Forgings Ltd	2.28	<b>Grand Total</b>	<b>100.00</b>
Lenskart Solutions Ltd	2.23		
Hatsun Agro Product Ltd	2.14		
Procter & Gamble Hygiene And Health Care Ltd	2.11		
Samvardhana Motherson International Ltd	2.10		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.00
Information Technology	12.49
Power	10.41
Consumer Services	8.41
Automobile And Auto Components	7.96
Telecommunication	5.83
Fast Moving Consumer Goods	4.25
Chemicals	3.34
Consumer Durables	2.89
Healthcare	2.65
Capital Goods	1.89
Sovereign	0.18
Services	0.06
Cash, Cash Equivalents And Others	9.64

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI Focused Fund

This product is suitable for investors who are seeking<sup>1</sup>:

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

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

## SBI MIDCAP FUND

An open-ended Equity Scheme predominantly investing in mid cap stocks.  
(Previously known as SBI Magnum Midcap Fund)

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 29/03/2005

#### • Report As On: 31/03/2026

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

₹ 21,730.04 Crores

#### • AUM as on March 31, 2026

₹ 20,576.48 Crores

#### • Fund Manager: Mr. Bhavin Vithlani

Managing Since: Mr. Bhavin Vithlani (w.e.f. April 2024)

#### Total Experience:

Mr. Bhavin Vithlani Over 22 years

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

#### • Exit Load:

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

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

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

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

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

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

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

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

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

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

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

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

#### • Minimum Investment

₹ 5000 & in multiples of ₹ 1

#### • Additional Investment

₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation : 15.11%

Beta : 0.84

Sharpe Ratio : 0.44

#### Portfolio Turnover\*

Equity Turnover : 0.47

Total Turnover : 0.72

*Total Turnover = Equity + Debt + Derivatives*

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

Risk Free rate: FBL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	84.7991
Reg-Plan-Growth	207.5288
Dir-Plan-IDCW	132.6350
Dir-Plan-Growth	233.9445

### LAST IDCW

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

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

### PORTFOLIO

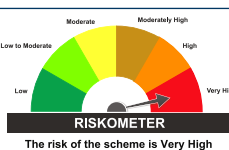
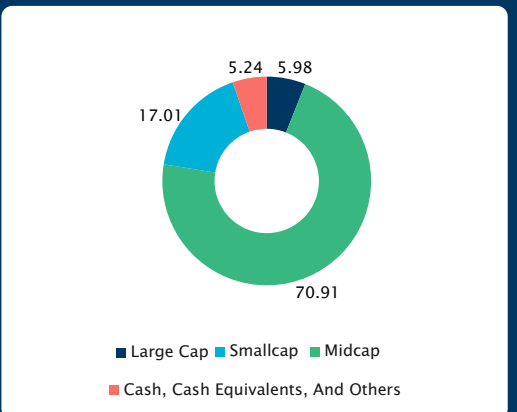
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Torrent Power Ltd	3.68
Bharat Heavy Electricals Ltd	3.58
Supreme Industries Ltd	3.28
Crisil Ltd	3.11
AIA Engineering Ltd	3.08
Bharat Forge Ltd	2.93
Sundaram Finance Ltd	2.87
Biocon Ltd	2.74
Max Financial Services Ltd	2.61
Shree Cement Ltd	2.52
Mahindra & Mahindra Financial Services Ltd	2.34
The Federal Bank Ltd	2.27
Schaeffler India Ltd	2.24
ICICI Lombard General Insurance Company Ltd	2.24
ICICI Prudential Life Insurance Company Ltd	2.23
State Bank Of India	2.14
FSN E-Commerce Ventures Ltd	2.06
HDB Financial Services Ltd	2.04
JK Cement Ltd	1.92
Grindwell Norton Ltd	1.92
Indus Towers Ltd	1.91
Thermax Ltd	1.90
Pine Labs Ltd	1.90
Oberoi Realty Ltd	1.86
Berger Paints India Ltd	1.86
L&T Technology Services Ltd	1.82
Motherson Sumi Wiring India Ltd	1.79
Dalmia Bharat Ltd	1.77
Urban Company Ltd	1.68

Stock Name	(%) Of Total AUM
Jubilant Foodworks Ltd	1.58
Colgate Palmolive (India) Ltd	1.56
Page Industries Ltd	1.52
Carborundum Universal Ltd	1.47
The Phoenix Mills Ltd	1.46
JSW Energy Ltd	1.44
Siemens Ltd	1.42
Procter & Gamble Hygiene And Health Care Ltd	1.41
Star Health & Allied Insurance Co. Ltd	1.40
Adani Energy Solutions Ltd	1.36
Hatsun Agro Product Ltd	1.35
Glaxosmithkline Pharmaceuticals Ltd	1.33
Sundram Fasteners Ltd	1.27
Lupin Ltd	1.22
PI Industries Ltd	1.19
Multi Commodity Exchange Of India Ltd	1.16
Solar Industries India Ltd	1.06
Anthem Biosciences Ltd	1.03
The India Cements Ltd	1.00
Hexaware Technologies Ltd	0.17
Sanofi India Ltd	0.15
K.P.R. Mill Ltd	0.06
<b>Total</b>	<b>93.90</b>
<b>Treasury Bills</b>	
182 Day T-Bill 04.06.26	0.72
364 Day T-Bill 19.11.26	0.14
<b>Total</b>	<b>0.86</b>
<b>Cash, Cash Equivalents And Others</b>	
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	26.31
Capital Goods	16.65
Automobile And Auto Components	8.23
Construction Materials	7.21
Power	6.48
Healthcare	6.47
Consumer Services	5.32
Fast Moving Consumer Goods	4.32
Realty	3.32
Chemicals	2.25
Information Technology	1.99
Telecommunication	1.91
Consumer Durables	1.86
Textiles	1.58
Sovereign	0.86
Cash, Cash Equivalents And Others	5.24

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Midcap Fund

This product is suitable for investors who are seeking:

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

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


**MNC FUND**

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

(Previously known as SBI Magnum Global Fund)

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in companies following the MNC theme.
- Date of Allotment:** 30/09/1994
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 5,560.85 Crores
- AUM as on March 31, 2026**  
₹ 5,328.80 Crores
- Fund Manager: Mr. Tanmaya Desai**  
**Managing Since:**  
Mr. Tanmaya Desai (Since April 2024 he was a Co-fund manager but from Feb 2025 he is managing it as the lead fund manager)  
**Total Experience:**  
Mr. Tanmaya Desai Over 17 years
- First Tier Benchmark:** Nifty MNC Index (TRI)
- Exit Load:**  
For exit within 30 days from the date of allotment - 1 %  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation	: 11.89%
Beta	: 0.62
Sharpe Ratio	: -0.09
Portfolio Turnover*	
Equity Turnover	: 0.55
Total Turnover	: 0.56

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 (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	100.5270
Reg-Plan-Growth	329.0657
Dir-Plan-IDCW	130.0228
Dir-Plan-Growth	364.2453

### LAST IDCW

Face value: ₹10

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

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

### PORTFOLIO

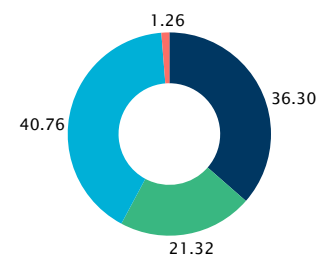
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Vedanta Ltd	6.88
Cummins India Ltd	5.07
Divi'S Laboratories Ltd	5.02
Aether Industries Ltd	4.31
CCL Products (India) Ltd	3.42
Sun Pharmaceutical Industries Ltd	3.30
Sona Blw Precision Forgings Ltd	3.25
Navin Fluorine International Ltd	3.24
ZF Commercial Vehicle Control Systems India Ltd	3.23
Bharat Forge Ltd	3.14
Biocon Ltd	3.12
Britannia Industries Ltd	3.05
Anthem Biosciences Ltd	2.91
Tenneco Clean Air India Ltd	2.90
Privi Speciality Chemicals Ltd	2.81
Colgate Palmolive (India) Ltd	2.80
ABB India Ltd	2.79
Maruti Suzuki India Ltd	2.77
Siemens Ltd	2.75
Hindustan Unilever Ltd	2.70
Garware Technical Fibres Ltd	2.68
Grindwell Norton Ltd	2.54

Stock Name	(%) Of Total AUM
Lupin Ltd	2.17
United Breweries Ltd	2.02
Samvardhana Motherson International Ltd	1.97
Abbott India Ltd	1.95
Ashok Leyland Ltd	1.74
Amagi Media Labs Ltd	1.71
Kennametal India Ltd	1.66
Gokaldas Exports Ltd	1.63
Timken India Ltd	1.54
Aster Dm Healthcare Ltd	1.51
Aurobindo Pharma Ltd	1.47
Polymedicure Ltd	1.25
Clean Science & Technology Ltd	1.23
Whirlpool Of India Ltd	0.74
Cohance Lifesciences Ltd	0.57
Aequus Ltd	0.54
<b>Total</b>	<b>98.38</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.36
<b>Total</b>	<b>0.36</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.26</b>
<b>Grand Total</b>	<b>100.00</b>

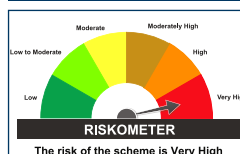
### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Healthcare	23.27
Capital Goods	18.63
Automobile And Auto Components	17.26
Fast Moving Consumer Goods	13.99
Chemicals	11.59
Metals & Mining	6.88
Textiles	4.31
Information Technology	1.71
Consumer Durables	0.74
Sovereign	0.36
Cash, Cash Equivalents And Others	1.26

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



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

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

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


**SMALL CAP FUND**

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

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

#### • Date of Allotment: 09/09/2009

#### • Report As On: 31/03/2026

#### • AUM for the Month of March 2026

₹ 33,390.18 Crores

#### • AUM as on March 31, 2026

₹ 32,285.44 Crores

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

##### Managing Since:

Mr. R. Srinivasan Nov - 2013

##### Total Experience:

Mr. R. Srinivasan Over 33 years

##### First Tier Benchmark:

BSE 250 Small Cap Index TRI

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

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

#### • Entry Load: N.A.

#### • Plans Available: Regular, Direct

#### • Options: Growth, IDCW

#### • SIP

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

Daily SIP/STP-in: ₹1,250,

Weekly SIP/STP-in: ₹6,250,

Monthly SIP/STP-in: ₹25,000,

Quarterly SIP/STP-in: ₹75,000

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

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

#### • Minimum Investment and Additional Investment:

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

### Quantitative Data

Standard Deviation : 15.49%

Beta : 0.74

Sharpe Ratio : 0.28

#### Portfolio Turnover\*

Equity Turnover : 0.09

Total Turnover : 1.06

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 (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	86.9368
Reg-Plan-Growth	147.1550
Dir-Plan-IDCW	115.6026
Dir-Plan-Growth	169.3706

### LAST IDCW

Face value: ₹10

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

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

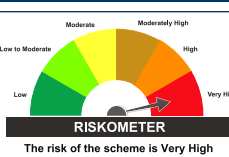
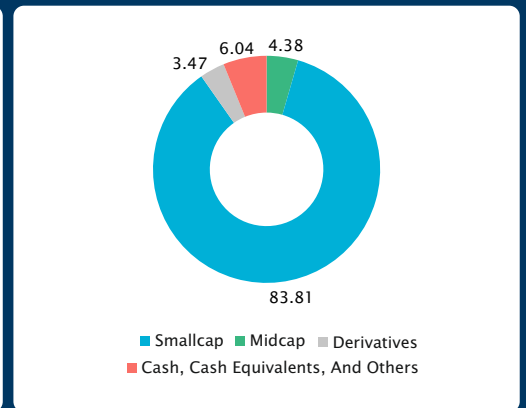
### PORTFOLIO

Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM	Stock Name	(%) Of Total AUM	% of AUM Derivatives	Net % of AUM
<b>Equity Shares</b>							
Ather Energy Ltd	4.69		4.69	Fractal Analytics Ltd	1.08		1.08
ZF Commercial Vehicle Control Systems India Ltd	2.99		2.99	Westlife Foodworld Ltd	1.04		1.04
City Union Bank Ltd	2.92		2.92	Ahluwalia Contracts (India) Ltd	0.91		0.91
Navin Fluorine International Ltd	2.86		2.86	Chemplast Sanmar Ltd	0.90		0.90
Kalpataru Projects International Ltd	2.59		2.59	Brigade Enterprises Ltd	0.89		0.89
Belrise Industries Ltd	2.51		2.51	Relaxo Footwears Ltd	0.87		0.87
Honeywell Automation India Ltd	2.43		2.43	Hawkins Cookers Ltd	0.85		0.85
Krishna Institute Of Medical Sciences Ltd	2.37		2.37	Hatsun Agro Product Ltd	0.84		0.84
Doms Industries Ltd	2.35		2.35	Fine Organic Industries Ltd	0.82		0.82
Sundram Fasteners Ltd	2.32		2.32	Archean Chemical Industries Ltd	0.80		0.80
SBFC Finance Ltd	2.24		2.24	TTK Prestige Ltd	0.78		0.78
E.I.D-Parry (India) Ltd	2.24		2.24	Happiest Minds Technologies Ltd	0.73		0.73
Kajaria Ceramics Ltd	1.99		1.99	RBL Bank Ltd	0.71		0.71
Urban Company Ltd	1.98		1.98	Lemon Tree Hotels Ltd	0.67		0.67
K.P.R. Mill Ltd	1.98		1.98	Meesho Ltd	0.61		0.61
Anandrathi Wealth Ltd	1.97		1.97	Triveni Turbine Ltd	0.56		0.56
Chalet Hotels Ltd	1.96		1.96	Electronics Mart India Ltd	0.55		0.55
Privi Speciality Chemicals Ltd	1.71		1.71	Amagi Media Labs Ltd	0.52		0.52
Balrampur Chini Mills Ltd	1.69		1.69	Sheela Foam Ltd	0.45		0.45
V-Guard Industries Ltd	1.66		1.66	Clean Science & Technology Ltd	0.45		0.45
Cholamandalam Financial Holdings Ltd	1.66		1.66	PVR Inox Ltd	0.40		0.40
Finolex Industries Ltd	1.61		1.61	Vedant Fashions Ltd	0.38		0.38
Deepak Fertilizers And Petrochemicals Corporation Ltd	1.48		1.48	Rajratan Global Wire Ltd	0.38		0.38
Ratnamani Metals & Tubes Ltd	1.45		1.45	G R Infra Projects Ltd	0.37		0.37
ELGI Equipments Ltd	1.45		1.45	KNR Constructions Ltd	0.34		0.34
Esab India Ltd	1.38		1.38	Indiamart Intermesh Ltd	0.28		0.28
Thangamayil Jewellery Ltd	1.37		1.37	GO Fashion (India) Ltd	0.25		0.25
Star Health & Allied Insurance Co. Ltd	1.37		1.37	Rossari Biotech Ltd	0.23		0.23
Afcoss Infrastructure Ltd	1.34		1.34	Welspun Corp Ltd	0.15		0.15
Happy Forgings Ltd	1.32		1.32	Ajax Engineering Ltd	0.15		0.15
CMS Info Systems Ltd	1.23		1.23	Physicswallah Ltd	0.13		0.13
Pine Labs Ltd	1.22		1.22	Nifty Index 28-04-2026		3.47	3.47
Carborundum Universal Ltd	1.19		1.19	<b>Total</b>	<b>88.19</b>	<b>3.47</b>	<b>91.66</b>
Aptus Value Housing Finance India Ltd	1.18		1.18	<b>Treasury Bills</b>			
CSB Bank Ltd	1.16		1.16	182 Day T-Bill 28.05.26	1.35		
Sansera Engineering Ltd	1.14		1.14	364 Day T-Bill 18.06.26	0.61		
Dodla Dairy Ltd	1.10		1.10	364 Day T-Bill 19.11.26	0.19		
				364 Day T-Bill 11.06.26	0.15		
				<b>Total</b>	<b>2.30</b>		
				<b>Cash, Cash Equivalents And Others</b>	<b>6.04</b>		
				<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	14.43
Automobile And Auto Components	14.03
Capital Goods	11.69
Chemicals	9.25
Fast Moving Consumer Goods	8.22
Consumer Durables	7.97
Consumer Services	7.85
Construction	5.55
Healthcare	2.37
Information Technology	2.33
Sovereign	2.30
Textiles	1.98
Services	1.23
Realty	0.89
Media, Entertainment & Publication	0.40
Derivatives	3.47
Cash, Cash Equivalents And Others	6.04

### 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**  
**ELSS TAX SAVER FUND**

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

**Investment Objective**

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

**Fund Details**
**Type of Scheme**

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

**Date of Allotment:** 31/03/1993

**Report As On:** 31/03/2026

**AAUM for the Month of March 2026**

₹ 30,041.19 Crores

**AUM as on March 31, 2026**

₹ 28,441.67 Crores

**Fund Manager:** Mr. Milind Agrawal

**Managing Since:**

Mr. Milind Agrawal Jan - 2026

**Total Experience:**

Mr. Milind Agrawal Over 18 years

**First Tier Benchmark:** BSE 500 (TRI)

**Exit Load:** NIL

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

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

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

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

**Minimum Investment**

₹ 500 & in multiples of ₹ 500

**Additional Investment**

₹ 500 & in multiples of ₹ 500

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

**Quantitative Data**

**Standard Deviation** : 15.10%

**Beta** : 1.00

**Sharpe Ratio** : 0.76

**Portfolio Turnover\***

Equity Turnover : 0.25

Total Turnover : 0.25

*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 (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	79.3462
Reg-Plan-Growth	391.3691
Dir-Plan-IDCW	105.2272
Dir-Plan-Growth	424.8363

**LAST IDCW**

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

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

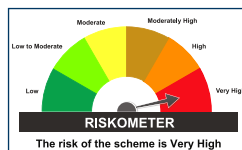
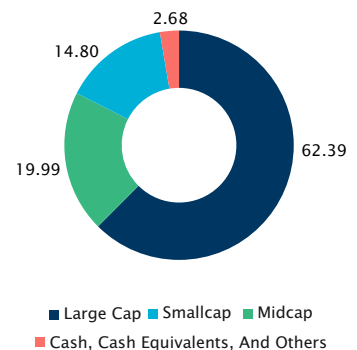
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
ICICI Bank Ltd	9.34
Reliance Industries Ltd	5.33
Kotak Mahindra Bank Ltd	4.94
Tata Steel Ltd	4.14
HDFC Bank Ltd	4.14
Axis Bank Ltd	4.07
State Bank Of India	3.84
Torrent Power Ltd	2.58
Infosys Ltd	2.23
Lupin Ltd	2.19
Cipla Ltd	2.05
Bharti Airtel Ltd	1.92
AIA Engineering Ltd	1.90
Mahindra & Mahindra Financial Services Ltd	1.85
Tech Mahindra Ltd	1.84
FSN E-Commerce Ventures Ltd	1.82
Oil & Natural Gas Corporation Ltd	1.70
Hindalco Industries Ltd	1.54
Tata Consultancy Services Ltd	1.53
TVS Holdings Ltd	1.32
Medplus Health Services Ltd	1.29
Gail (India) Ltd	1.28
ICICI Prudential Life Insurance Company Ltd	1.24
Larsen & Toubro Ltd	1.23
Asian Paints Ltd	1.21
Tata Communications Ltd	1.14
Tata Motors Ltd	1.11
HDFC Life Insurance Company Ltd	1.08
Petronet Lng Ltd	1.00
Cholamandalam Investment & Finance Co. Ltd	0.95
Mahindra Lifespace Developers Ltd	0.93
Grindwell Norton Ltd	0.91
Prism Johnson Ltd	0.89
Delhivery Ltd	0.89
Bharat Forge Ltd	0.87
Bharat Heavy Electricals Ltd	0.86
Mahindra & Mahindra Ltd	0.85
Tata Motors Passenger Vehicles Ltd	0.83
Sundaram Clayton Ltd	0.81
Muthoot Finance Ltd	0.81

Stock Name	(%) Of Total AUM
Hexaware Technologies Ltd	0.81
Equitas Small Financ Bank Ltd	0.81
Bajaj Finance Ltd	0.71
Thermax Ltd	0.69
Godrej Consumer Products Ltd	0.69
Swiggy Ltd	0.68
Sheela Foam Ltd	0.68
United Breweries Ltd	0.66
Rallis India Ltd	0.66
ITC Ltd	0.65
Cummins India Ltd	0.61
Life Insurance Corporation Of India	0.60
Sun Pharmaceutical Industries Ltd	0.59
Multi Commodity Exchange Of India Ltd	0.54
Shree Cement Ltd	0.52
Biocon Ltd	0.52
Jubilant Foodworks Ltd	0.46
Berger Paints India Ltd	0.46
Kajaria Ceramics Ltd	0.45
JSW Cement Ltd	0.45
Balkrishna Industries Ltd	0.42
Niva Bupa Health Insurance Company Ltd	0.40
Gujarat State Petronet Ltd	0.38
Cholamandalam Financial Holdings Ltd	0.38
Heidelbergcement India Ltd	0.37
Chemplast Sanmar Ltd	0.35
BSE Ltd	0.30
Bajaj Finserv Ltd	0.30
Bank Of Baroda	0.28
Pitti Engineering Ltd	0.27
Aavas Financiers Ltd	0.25
Sanofi Consumer Healthcare India Ltd	0.22
ACC Ltd	0.22
Timken India Ltd	0.18
Sanofi India Ltd	0.17
<b>Total</b>	<b>97.18</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.14
<b>Total</b>	<b>0.14</b>
<b>Cash, Cash Equivalents And Others</b>	<b>2.68</b>
<b>Grand Total</b>	<b>100.00</b>

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

Financial Services	38.15
Oil, Gas & Consumable Fuels	9.69
Capital Goods	6.53
Information Technology	6.41
Healthcare	5.74
Metals & Mining	5.68
Consumer Services	4.25
Automobile And Auto Components	3.78
Telecommunication	3.06
Consumer Durables	2.80
Power	2.58
Construction Materials	2.45
Fast Moving Consumer Goods	2.00
Construction	1.23
Chemicals	1.01
Realty	0.93
Services	0.89
Sovereign	0.14
Cash, Cash Equivalents And Others	2.68

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

**SBI ELSS Tax Saver Fund**

This product is suitable for investors who are seeking:

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

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

**SBI**  
**HEALTHCARE OPPORTUNITIES FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in healthcare sector.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 4,055.12 Crores
- AUM as on March 31, 2026**  
₹ 4,063.64 Crores
- Fund Manager: Mr. Tanmaya Desai**  
**Managing Since:** Mr. Tanmaya Desai Jun-2011  
**Total Experience:** Mr. Tanmaya Desai Over 17 years
- First Tier Benchmark:** BSE HEALTHCARE (TRI)
- Exit Load:** For exit within 15 Days from the date of allotment - 0.50%; For exit after 15 Days from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation	: 14.71%
Beta	: 0.84
Sharpe Ratio	: 1.08
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.25
Total Turnover	: 0.25

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 (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

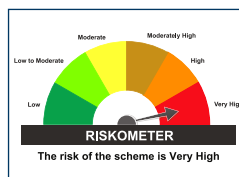
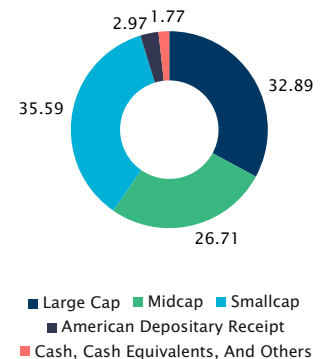
NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	261.9316	16-Mar-18 (Reg Plan)	14.10	75.9127
Reg-Plan-Growth	415.7995	16-Mar-18 (Dir Plan)	16.40	88.5986
Dir-Plan-IDCW	333.1754	30-Jan-15 (Reg Plan)	10.00	93.5001
Dir-Plan-Growth	479.5473	Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.		

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>			
Sun Pharmaceutical Industries Ltd	12.11	Sudeep Pharma Ltd	1.98
Divi'S Laboratories Ltd	6.59	Abbott India Ltd	1.91
Acutaas Chemicals Ltd	5.67	Polymedicure Ltd	1.88
Apollo Hospitals Enterprise Ltd	5.48	Concord Biotech Ltd	1.80
Max Healthcare Institute Ltd	4.97	Nephrocure Health Service Pvt. Ltd	1.00
Lupin Ltd	4.10	Cohance Lifesciences Ltd	0.89
Aster Dm Healthcare Ltd	3.96	Sanofi Consumer Healthcare India Ltd	0.63
Torrent Pharmaceuticals Ltd	3.74	Gufic Biosciences Ltd	0.54
Aether Industries Ltd	3.56	Vijaya Diagnostic Centre Ltd	0.53
Biocon Ltd	3.33	Medplus Health Services Ltd	0.41
Anthem Biosciences Ltd	3.17	Rainbow Children'S Medicare Ltd	0.35
Mankind Pharma Ltd	3.16	Corona Remedies Ltd	0.29
Laurus Labs Ltd	2.93	<b>Total</b>	<b>95.19</b>
Fortis Healthcare Ltd	2.93	<b>American Depository Receipt</b>	
Jupiter Life Line Hospitals Ltd	2.84	Lonza Group	2.97
Alkem Laboratories Ltd	2.61	<b>Total</b>	<b>2.97</b>
Aurobindo Pharma Ltd	2.57	<b>Treasury Bills</b>	
Gland Pharma Ltd	2.50	364 Day T-Bill 19.11.26	0.07
Krishna Institute Of Medical Sciences Ltd	2.45	<b>Total</b>	<b>0.07</b>
SAI Life Sciences Ltd	2.24	<b>Cash, Cash Equivalents And Others</b>	
Ajanta Pharma Ltd	2.07	Cash, Cash Equivalents And Others	1.77
		<b>Grand Total</b>	<b>100.00</b>

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

Healthcare	94.19
Chemicals	3.56
Consumer Services	0.41
Sovereign	0.07
Cash, Cash Equivalents And Others	1.77

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

**SBI Healthcare Opportunities Fund**

This product is suitable for investors who are seeking^:

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

SBI

## BANKING & FINANCIAL SERVICES FUND

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

### Investment Objective

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

### Fund Details

#### • Type of Scheme

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

• **Date of Allotment:** 26/02/2015

• **Report As On:** 31/03/2026

• **AAUM for the Month of March 2026**  
₹ 10,001.20 Crores

• **AUM as on March 31, 2026**  
₹ 9,379.98 Crores

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

• **First Tier Benchmark:**  
Nifty Financial Services Index (TRI)

• **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil

• **Entry Load:** N.A.

• **Plans Available:** Regular, Direct

• **Options:** Growth, IDCW

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

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

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

Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months or Minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum 12 months

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

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

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

• **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1

• **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation	: 14.27%
Beta	: 0.88
Sharpe Ratio	: 0.68
Portfolio Turnover*	
Equity Turnover	: 0.89
Total Turnover	: 1.28

*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 (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	35.3838
Reg-Plan-Growth	39.4006
Dir-Plan-IDCW	39.6065
Dir-Plan-Growth	44.3101

### LAST IDCW

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

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

### PORTFOLIO

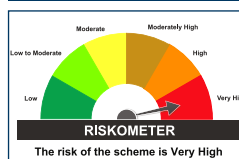
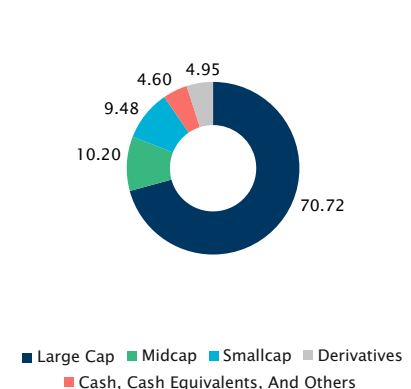
Stock Name	(%) Of AUM	Derivatives as a % of AUM	Net % of AUM
<b>Equity Shares</b>			
ICICI Bank Ltd	14.23		14.23
Kotak Mahindra Bank Ltd	9.03		9.03
State Bank Of India	7.65		7.65
Axis Bank Ltd	7.44		7.44
HDFC Bank Ltd	6.41		6.41
Bajaj Finserv Ltd	5.94		5.94
Muthoot Finance Ltd	4.63		4.63
HDFC Life Insurance			
Company Ltd	3.91	1.36	5.27
SBI Life Insurance Co. Ltd	3.28		3.28
ICICI Prudential Life Insurance			
Company Ltd	2.46		2.46
Bajaj Finance Ltd	2.40		2.40
Bank Of Baroda	2.15		2.15
Cholamandalam Investment & Finance Co. Ltd	2.02		2.02
Canara Bank	1.63		1.63
Star Health & Allied Insurance Co. Ltd	1.62		1.62
Aptus Value Housing Finance India Ltd	1.54		1.54
Angel One Ltd	1.53		1.53
Cholamandalam Financial Holdings Ltd	1.37		1.37
Aditya Birla Capital Ltd	1.30		1.30
Bank Of India	1.25		1.25

Stock Name	(%) Of AUM	Derivatives as a % of AUM	Net % of AUM
BSE Ltd	1.14		1.14
The South Indian Bank Ltd	1.02		1.02
Mahindra & Mahindra Financial Services Ltd	1.02		1.02
LIC Housing Finance Ltd	0.95		0.95
Care Ratings Ltd	0.87		0.87
ICRA Ltd	0.82		0.82
360 One Wam Ltd	0.81		0.81
Niva Bupa Health Insurance			
Company Ltd	0.68		0.68
Pine Labs Ltd	0.45		0.45
Crisil Ltd	0.33		0.33
HDB Financial Services Ltd	0.32		0.32
Multi Commodity Exchange			
Of India Ltd	0.20		0.20
Bank Nifty Index 28-04-2026		3.24	3.24
<b>Total</b>	<b>90.40</b>	<b>4.60</b>	<b>95.00</b>
<b>Treasury Bills</b>			
364 Day T-Bill 19.11.26	0.05		0.05
<b>Total</b>	<b>0.05</b>		
<b>Cash, Cash Equivalents</b>			
<b>Total</b>	<b>4.95</b>		
<b>Grand Total</b>	<b>100.00</b>		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	90.40
Sovereign	0.05
Derivatives	4.60
Cash, Cash Equivalents And Others	4.95

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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


  
**PSU FUND**

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

### Investment Objective

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

### Fund Details

- **Type of Scheme**  
An open-ended Equity Scheme investing in PSU/PSU subsidiaries sector.
- **Date of Allotment:** 07/07/2010
- **Report As On:** 31/03/2026
- **AAUM for the Month of March 2026**  
₹ 6,184.19 Crores
- **AUM as on March 31, 2026**  
₹ 5,891.30 Crores
- **Fund Manager: Mr. Rohit Shimpi**  
**Managing Since:**  
Mr. Rohit Shimpi June 2024  
**Total Experience:**  
Mr. Rohit Shimpi Over 19 years
- **First Tier Benchmark:** BSE PSU (TRI)
- **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation	: 22.60%
Beta	: 0.94
Sharpe Ratio	: 0.95
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.16
Total Turnover	: 0.16

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

Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	32.6834
Reg-Plan-Growth	32.6872
Dir-Plan-IDCW	36.1948
Dir-Plan-Growth	36.2478

### LAST IDCW

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

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

### PORTFOLIO

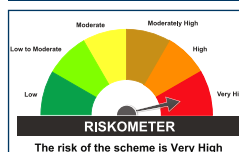
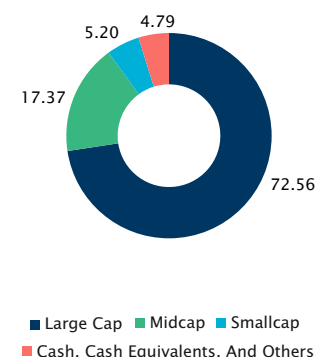
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
State Bank Of India	16.50
Power Grid Corporation Of India Ltd	10.02
NTPC Ltd	9.72
Bharat Electronics Ltd	9.10
Gail (India) Ltd	8.92
Oil & Natural Gas Corporation Ltd	6.55
Bank Of Baroda	5.51
Bharat Petroleum Corporation Ltd	4.63
NMDC Ltd	3.61
Indian Bank	3.48
National Aluminium Company Ltd	3.28
Bharat Heavy Electricals Ltd	2.71
General Insurance Corporation Of India	2.56
Petronet Lng Ltd	1.73
Life Insurance Corporation Of India	1.61
Canara Robeco Asset Management Company Ltd	1.31
Indraprastha Gas Ltd	1.24

Stock Name	(%) Of Total AUM
Gujarat State Petronet Ltd	1.03
Gujarat State Petronet Ltd	0.99
Gujarat Gas Ltd	0.63
<b>Total</b>	<b>95.13</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.08
<b>Total</b>	<b>0.08</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.79</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	30.97
Oil, Gas & Consumable Fuels	24.73
Power	19.74
Capital Goods	11.81
Metals & Mining	6.89
Construction	0.99
Sovereign	0.08
Cash, Cash Equivalents And Others	4.79

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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


**COMMA FUND**

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in commodity and commodity related sectors.
- Date of Allotment:** 08/08/2005
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 960.98 Crores
- AUM as on March 31, 2026**  
₹ 938.81 Crores
- Fund Manager: Mr. Dinesh Balachandran**  
**Managing Since:**  
Mr. Dinesh Balachandran June-2024  
**Total Experience:**  
Mr. Dinesh Balachandran Over 24 years
- First Tier Benchmark:**  
Nifty Commodities Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation	: 15.78%
Beta	: 0.85
Sharpe Ratio	: 0.73
Portfolio Turnover*	
Equity Turnover	: 0.13
Total Turnover	: 0.14

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

Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	59.8170	16-Mar-18 (Reg Plan)	4.20	22.0929
Reg-Plan-Growth	105.3838	16-Mar-18 (Dir Plan)	4.30	22.8433
Dir-Plan-IDCW	65.1749	15-Mar-10	3.00	16.0100
Dir-Plan-Growth	114.5336	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.

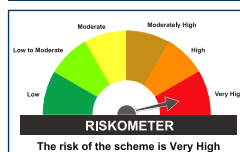
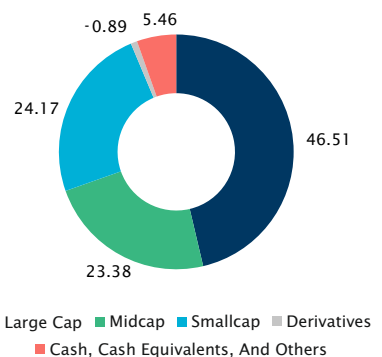
### PORTFOLIO

Stock Name	(%) Of AUM	Derivatives as a % of AUM	Net % of AUM	Stock Name	(%) Of AUM	Derivatives as a % of AUM	Net % of AUM
<b>Equity Shares</b>				Nuvoco Vistas Corporation Ltd	1.80		1.80
Tata Steel Ltd	8.74		8.74	Neogen Chemicals Ltd	1.80		1.80
Oil & Natural Gas Corporation Ltd	7.67		7.67	Clean Science & Technology Ltd	1.78		1.78
Reliance Industries Ltd	5.19		5.19	Coromandel International Ltd	1.73		1.73
CESC Ltd	5.07		5.07	CCL Products (India) Ltd	1.50		1.50
Oil India Ltd	3.98		3.98	Ambuja Cements Ltd	1.39		1.39
Ultratech Cement Ltd	3.89		3.89	Sagar Cements Ltd	0.60		0.60
Steel Authority Of India Ltd	3.79		3.79	<b>Total</b>	<b>94.06</b>	<b>-0.89</b>	<b>93.17</b>
JSW Steel Ltd	3.59		3.59	<b>Treasury Bills</b>			
NMDC Ltd	3.35		3.35	182 Day T-Bill 08.05.26	1.06		
Coal India Ltd	3.12		3.12	364 Day T-Bill 19.11.26	0.31		
Power Grid Corporation Of India Ltd	2.93		2.93	<b>Total</b>	<b>1.37</b>		
Hindalco Industries Ltd	2.92	-0.89	2.03	<b>Cash, Cash Equivalents And Others</b>			
Arvind Ltd	2.74		2.74	<b>Others</b>	<b>5.46</b>		
Gail (India) Ltd	2.64		2.64	<b>Grand Total</b>	<b>100.00</b>		
JSW Cement Ltd	2.61		2.61				
Jindal Stainless Ltd	2.40		2.40				
Balrampur Chini Mills Ltd	2.38		2.38				
Vedanta Ltd	2.27		2.27				
Indian Oil Corporation Ltd	2.16		2.16				
Hindustan Petroleum Corporation Ltd	2.14		2.14				
NHPC Ltd	2.12		2.12				
UPL Ltd	2.06		2.06				
Indian Energy Exchange Ltd	2.02		2.02				
Shyam Metalics And Energy Ltd	1.87		1.87				
Torrent Power Ltd	1.81		1.81				

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Metals & Mining	27.06
Oil, Gas & Consumable Fuels	26.90
Power	11.93
Construction Materials	10.29
Chemicals	7.37
Fast Moving Consumer Goods	3.88
Textiles	2.74
Financial Services	2.02
Capital Goods	1.87
Sovereign	1.37
Derivatives	-0.89
Cash, Cash Equivalents And Others	5.46

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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

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

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


**INFRASTRUCTURE FUND**

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

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Equity Scheme investing in infrastructure and allied sectors.
- Date of Allotment:** 06/07/2007
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 4,341.83 Crores
- AUM as on March 31, 2026**  
₹ 4,108.79 Crores
- Fund Manager: Mr. Bhavin Vithlani**  
Managing Since: Mr. Bhavin Vithlani Jan-2022  
Total Experience: Mr. Bhavin Vithlani Over 22 years
- First Tier Benchmark:**  
Nifty Infrastructure Index (TRI)
- Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.50%  
For exit after 30 days from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation	: 16.99%
Beta	: 0.92
Sharpe Ratio	: 0.55
Portfolio Turnover*	
Equity Turnover	: 0.44
Total Turnover	: 0.49

Total Turnover = Equity + Debt + Derivatives  
 \*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
 Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
 Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	38.5989
Reg-Plan-Growth	43.3899
Dir-Plan-IDCW	41.7194
Dir-Plan-Growth	47.1398

### LAST IDCW

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

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

### PORTFOLIO

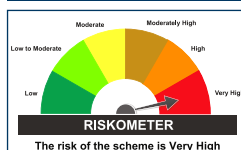
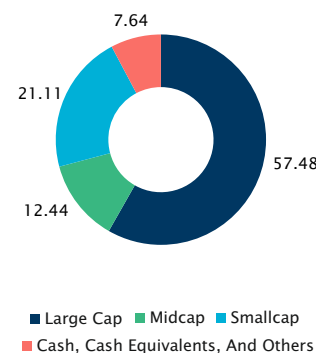
Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Reliance Industries Ltd	11.77
Bharti Airtel Ltd	7.81
Larsen & Toubro Ltd	5.97
Shree Cement Ltd	5.60
Adani Energy Solutions Ltd	4.78
Torrent Power Ltd	4.45
Oil & Natural Gas Corporation Ltd	4.16
NTPC Ltd	4.06
Adani Ports And Special Economic Zone Ltd	3.83
Siemens Ltd	3.57
State Bank Of India	3.34
Grindwell Norton Ltd	3.29
Ultratech Cement Ltd	3.14
Bharat Heavy Electricals Ltd	2.39
Adani Power Ltd	2.24
Ahluwalia Contracts (India) Ltd	1.91
Kalpataru Ltd	1.58
Samhi Hotels Ltd	1.56
ICRA Ltd	1.52
Solar Industries India Ltd	1.47
Pitti Engineering Ltd	1.34

Stock Name	(%) Of Total AUM
JSW Cement Ltd	1.34
Gail (India) Ltd	1.34
Ajax Engineering Ltd	1.28
Kennametal India Ltd	1.27
Carborundum Universal Ltd	1.27
ELGI Equipments Ltd	1.14
Ashoka Buildcon Ltd	1.06
The India Cements Ltd	1.05
Mahindra Lifespace Developers Ltd	0.77
Powerica Ltd	0.73
<b>Total</b>	<b>91.03</b>
<b>Treasury Bills</b>	
91 Day T-Bill 07.05.26	1.21
364 Day T-Bill 19.11.26	0.12
<b>Total</b>	<b>1.33</b>
<b>Cash, Cash Equivalents And Others</b>	<b>7.64</b>
<b>Grand Total</b>	<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Oil, Gas & Consumable Fuels	17.27
Capital Goods	16.28
Power	15.53
Construction Materials	11.13
Construction	8.94
Telecommunication	7.81
Financial Services	4.86
Services	3.83
Realty	2.35
Consumer Services	1.56
Chemicals	1.47
Sovereign	1.33
Cash, Cash Equivalents And Others#	7.64

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



### SBI Infrastructure Fund

This product is suitable for investors who are seeking^:

- Long term capital appreciation.
  - Equity investments in stocks of companies directly or indirectly involved in the infrastructure growth of the Indian economy.
- ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**SBI**  
**CONSUMPTION OPPORTUNITIES FUND**

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

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An open-ended Equity Scheme following consumption theme.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 31/03/2026
- **AAUM for the Month of March 2026**  
₹ 2,778.34 Crores
- **AUM as on March 31, 2026**  
₹ 2,644.07 Crores
- **Fund Manager: Mr. Ashit Desai**  
**Managing Since:** Mr. Ashit Desai (w.e.f. April 2024)  
**Total Experience:** Mr. Ashit Desai Over 22 years
- **First Tier Benchmark:**  
Nifty India Consumption Index (TRI)
- **Exit Load:**  
For exit on or before 30 days from the date of allotment - 0.10%  
For exit after 30 days from the date of allotment- Nil
- **Entry Load:** Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation	: 15.81%
Beta	: 0.92
Sharpe Ratio	: 0.20
Portfolio Turnover*	
Equity Turnover	: 0.50
Total Turnover	: 0.69

Total Turnover = Equity + Debt + Derivatives  
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.

NET ASSET VALUE		LAST IDCW		
Option	NAV (₹)	Record Date	IDCW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	157.0017	16-Mar-18 (Reg Plan)	12.70	69.8210
Reg-Plan-Growth	260.7705	16-Mar-18 (Dir Plan)	15.60	85.9324
Dir-Plan-IDCW	210.9922	29-May-15 (Reg Plan)	10.00	51.3257
Dir-Plan-Growth	299.7092	29-May-15 (Dir Plan)	12.00	61.4862
		17-May-13 (Reg Plan)	8.00	46.0416

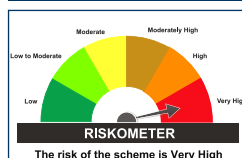
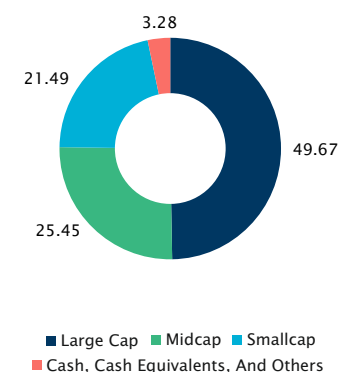
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Flair Writing Industries Ltd	1.66
Asian Paints Ltd	4.74	Bajaj Finserv Ltd	1.43
Avenue Supermarts Ltd	4.49	Blue Star Ltd	1.37
Mahindra & Mahindra Ltd	4.47	Brainbees Solutions Ltd	1.34
Jubilant Foodworks Ltd	4.34	Meesho Ltd	1.33
Britannia Industries Ltd	4.10	Campus Activewear Ltd	1.16
Bharti Airtel Ltd	4.04	Whirlpool Of India Ltd	1.15
United Breweries Ltd	3.96	LG Electronics India Ltd	1.09
Titan Company Ltd	3.74	Westlife Foodworld Ltd	1.02
Hindustan Unilever Ltd	3.71	Aditya Infotech Ltd	1.02
Berger Paints India Ltd	3.64	V-Guard Industries Ltd	0.97
Page Industries Ltd	3.57	Hatsun Agro Product Ltd	0.96
Maruti Suzuki India Ltd	3.49	Nestle India Ltd	0.90
Colgate Palmolive (India) Ltd	3.21	Emami Ltd	0.89
Eicher Motors Ltd	3.11	Kansai Nerolac Paints Ltd	0.80
Ganesha Ecosphere Ltd	2.51	Dodla Dairy Ltd	0.73
Varun Beverages Ltd	2.32	Sula Vineyards Ltd	0.43
EIH Ltd	2.26	Brigade Hotel Ventures Ltd	0.28
Voltas Ltd	2.23	Relaxo Footwears Ltd	0.26
TVS Motor Company Ltd	2.23	Stanley Lifestyles Ltd	0.15
Eternal Ltd	2.17	<b>Total</b>	<b>96.61</b>
Doms Industries Ltd	2.17	<b>Treasury Bills</b>	
Godrej Consumer Products Ltd	1.85	364 Day T-Bill 19.11.26	0.11
Vishal Mega Mart Ltd	1.80	<b>Total</b>	<b>0.11</b>
Tata Motors Ltd	1.79	<b>Cash, Cash Equivalents And Others</b>	<b>3.28</b>
Hawkins Cookers Ltd	1.73	<b>Grand Total</b>	<b>100.00</b>

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

Fast Moving Consumer Goods	26.89
Consumer Durables	23.03
Consumer Services	19.03
Automobile And Auto Components	13.30
Textiles	6.08
Telecommunication	4.04
Capital Goods	2.81
Financial Services	1.43
Sovereign	0.11
Cash, Cash Equivalents And Others	3.28

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

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

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

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

**SBI**  
**TECHNOLOGY OPPORTUNITIES FUND**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Equity Scheme investing in technology and technology related sectors.
- Date of Allotment:** 05/07/1999
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 4,134.66 Crores
- AUM as on March 31, 2026**  
₹ 4,026.52 Crores
- Fund Manager: Mr. Vivek Gedda**  
**Managing Since:**  
**Mr. Vivek Gedda** (w.e.f. April 2024)  
**Total Experience:**  
**Mr. Vivek Gedda** Over 15 years
- First Tier Benchmark:** BSE Teck (TRI)
- Exit Load:** For exit within 15 days from the date of allotment - 0.50%;  
For exit after 15 days from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<b>Standard Deviation</b>	: 17.57%
<b>Beta</b>	: 0.89
<b>Sharpe Ratio</b>	: 0.16
<b>Portfolio Turnover*</b>	
Equity Turnover	: 0.27
Total Turnover	: 0.27

*Total Turnover = Equity + Debt + Derivatives*

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

Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	107.2910
Reg-Plan-Growth	178.1692
Dir-Plan-IDCW	145.1462
Dir-Plan-Growth	204.3549

**LAST IDCW**

Face value: ₹10

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

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

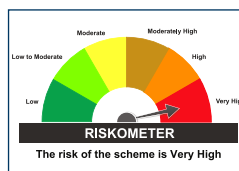
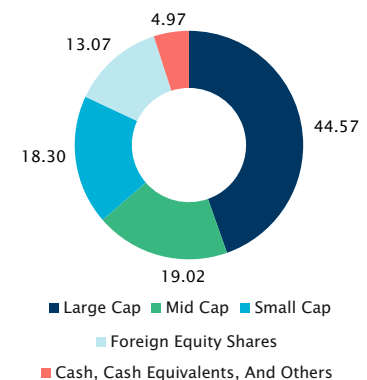
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Infosys Ltd	13.65
Bharti Airtel Ltd	8.85
Eternal Ltd	6.03
Tata Consultancy Services Ltd	5.98
LTIMindtree Ltd	4.98
Firstsource Solutions Ltd	3.81
Coforge Ltd	3.32
Swiggy Ltd	3.23
Blackbuck Ltd	3.15
Delhivery Ltd	3.00
HCL Technologies Ltd	2.67
Persistent Systems Ltd	2.66
Amagi Media Labs Ltd	2.59
Tech Mahindra Ltd	2.41
Info Edge (India) Ltd	2.40
PB Fintech Ltd	2.16
Hexaware Technologies Ltd	1.90
FSN E-Commerce Ventures Ltd	1.75
L&T Technology Services Ltd	1.55
Tbo Tek Ltd	1.09
Indegene Ltd	0.96

Stock Name	(%) Of Total AUM
Capillary Technologies India Ltd	0.95
PVR Inox Ltd	0.91
Nazara Technologies Ltd	0.73
NIIT Learning Systems Ltd	0.52
Emudhra Ltd	0.48
Unicommerce Esolutions Ltd	0.07
Meesho Ltd	0.05
Route Mobile Ltd	0.04
<b>Total</b>	<b>81.89</b>
<b>Foreign Equityshares</b>	
Cognizant Technology Solutions Corporation	4.76
Alphabet Inc.	3.79
Microsoft Corporation	3.31
Epam Systems Inc	1.21
<b>Total</b>	<b>13.07</b>
<b>Treasury Bills</b>	
364 Day T-Bill 19.11.26	0.07
<b>Total</b>	<b>0.07</b>
<b>Cash, Cash Equivalents And Others</b>	
	<b>4.97</b>
<b>Grand Total</b>	<b>100.00</b>

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

Information Technology	56.28
Consumer Services	15.07
Services	9.96
Telecommunication	8.89
Financial Services	2.16
Media, Entertainment & Publication	1.64
Healthcare	0.96
Sovereign	0.07
Cash, Cash Equivalents And Others	4.97

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


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

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

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

**SBI**  
**EQUITY MINIMUM VARIANCE FUND**

An open-ended Equity Scheme following minimum variance theme

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An Open Ended Equity Scheme following minimum variance theme
- **Date of Allotment:** 02/03/2019
- **Report As On:** 31/03/2026
- **AAUM for the Month of March 2026**  
₹ 203.55 Crores
- **AUM as on March 31, 2026**  
₹ 193.41 Crores
- **Fund Manager: Ms. Sukanya Ghosh**  
**Managing Since:**  
Ms. Sukanya Ghosh March - 2026  
**Total Experience:**  
Ms. Sukanya Ghosh Over 20 years
- **First Tier Benchmark:** Nifty 50 Index (TRI)
- **Exit Load:** For exit on or before 15 days from the date of allotment - 0.5%  
For exit after 15 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of instalments  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of instalments
- **Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- **Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation	: 14.12%
Beta	: 1.00
Sharpe Ratio	: 0.26
Portfolio Turnover*	
Equity Turnover	: 0.47
Total Turnover	: 0.47

*Total Turnover = Equity + Debt + Derivatives*

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

Risk Free rate: RBI Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	21.7103
Reg-Plan-Growth	21.7068
Dir-Plan-IDCW	22.2626
Dir-Plan-Growth	22.2639

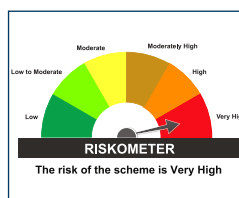
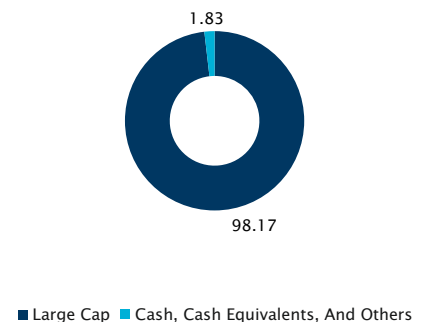
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Sun Pharmaceutical Industries Ltd	8.60
Nestle India Ltd	8.23
Hindustan Unilever Ltd	7.84
ITC Ltd	7.36
Cipla Ltd	4.97
Tata Consumer Products Ltd	4.86
Apollo Hospitals Enterprise Ltd	3.60
ICICI Bank Ltd	3.18
HDFC Bank Ltd	2.88
Asian Paints Ltd	2.40
Tata Consultancy Services Ltd	2.35
Dr. Reddy'S Laboratories Ltd	2.10
Bharti Airtel Ltd	2.00
SBI Life Insurance Co. Ltd	1.65
HDFC Life Insurance Company Ltd	1.48
Oil & Natural Gas Corporation Ltd	1.32
Coal India Ltd	1.24
Power Grid Corporation Of India Ltd	1.22
Tata Steel Ltd	1.18
NTPC Ltd	1.18
Bharat Electronics Ltd	1.11
State Bank Of India	1.10
Titan Company Ltd	1.09
Hindalco Industries Ltd	1.07
JSW Steel Ltd	1.06
Bajaj Auto Ltd	1.04
Axis Bank Ltd	1.03
Ultratech Cement Ltd	1.01

Stock Name	(%) Of Total AUM
Max Healthcare Institute Ltd	1.01
Eicher Motors Ltd	1.01
Grasim Industries Ltd	1.00
Adani Ports And Special Economic Zone Ltd	0.99
Shriram Finance Ltd	0.97
Tech Mahindra Ltd	0.96
Reliance Industries Ltd	0.95
Larsen & Toubro Ltd	0.94
HCL Technologies Ltd	0.92
Bajaj Finance Ltd	0.91
Tata Motors Passenger Vehicles Ltd	0.90
Kotak Mahindra Bank Ltd	0.90
Eternal Ltd	0.90
Bajaj Finserv Ltd	0.90
Mahindra & Mahindra Ltd	0.87
Interglobe Aviation Ltd	0.86
Adani Enterprises Ltd	0.86
Infosys Ltd	0.85
Wipro Ltd	0.84
Trent Ltd	0.84
Jio Financial Services Ltd	0.83
Maruti Suzuki India Ltd	0.81
<b>Total</b>	<b>98.17</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.83</b>
<b>Grand Total</b>	<b>100.00</b>

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

Fast Moving Consumer Goods	28.29
Healthcare	20.28
Financial Services	15.83
Information Technology	5.92
Automobile And Auto Components	4.63
Metals & Mining	4.17
Oil, Gas & Consumable Fuels	3.51
Consumer Durables	3.49
Power	2.40
Construction Materials	2.01
Telecommunication	2.00
Services	1.85
Consumer Services	1.74
Capital Goods	1.11
Construction	0.94
Cash, Cash Equivalents And Others	1.83

**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.

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



**US SPECIFIC EQUITY ACTIVE FOF<sup>\$</sup>**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended fund of funds scheme investing in actively managed overseas equity oriented schemes that invest in US markets
- Date of Allotment:** 22/03/2021
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 1,116.46 Crores
- AUM as on March 31, 2026**  
₹ 1,113.35 Crores
- Fund Manager: Mr. Rohit Shimpi**  
**Managing Since:**  
Mr. Rohit Shimpi (w.e.f. Feb 2025)  
**Total Experience:**  
Mr. Rohit Shimpi Over 19 years
- First Tier Benchmark:** S&P 500 Index, after converting it to Indian Rupee
- Entry Load:** N.A
- Exit Load:** For exit on or before 1 year from the date of allotment - 1.00%  
For exit after 1 year from the date of allotment - Nil
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter  
1. Subscriptions through lumpsum investment (including additional purchases / Switch in) and fresh registrations through Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Transfer of IDCW-ins in SBI US Specific Equity Active FoF (the Scheme) is discontinued with effect from December 26, 2024 i.e. post cut-off timing of December 26, 2024 ('Effective Date').  
2. Existing systematic registrations like SIPs/ STPs/ Transfer of IDCW-ins etc. will remain suspended under the Scheme from the Effective Date, till further notice.  
3. The aforesaid suspension is not applicable for intra scheme switches between the Plan(s) and Options(s) in the Scheme. Kindly refer notice cum addendum dated December 24, 2024 for details.

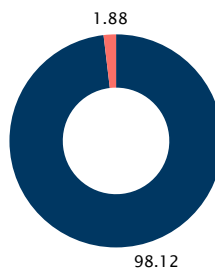
**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	21.6353
Reg-Plan-Growth	21.6360
Dir-Plan-IDCW	22.4495
Dir-Plan-Growth	22.4495

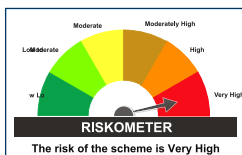
**PORTFOLIO**

Mutual Fund Units	(%) Of Total AUM
<b>Overseas Mutual Fund</b>	
Amundi Funds Us Pioneer Fund -I15 Usd Cap	98.12
<b>Overseas Mutual Fund</b>	<b>98.12</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.88</b>
<b>Grand Total</b>	<b>100.00</b>

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



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



**SBI US Specific Equity Active FoF<sup>\$</sup>**  
**This product is suitable for investors who are seeking<sup>^</sup>:**

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

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

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

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

SBI

**ENERGY OPPORTUNITIES FUND**

An open-ended equity scheme following the energy theme.

**Investment Objective**

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

**Fund Details**

- **Type of Scheme**  
An open-ended equity scheme following the energy theme.
- **Date of Allotment:** 26/02/2024
- **Report As On:** 31/03/2026
- **AAUM for the Month of March 2026**  
₹ 8,205.75 Crores
- **AUM as on March 31, 2026**  
₹ 7,804.56 Crores
- **Fund Manager: Mr. Raj Gandhi**  
**Managing Since:**  
Mr. Raj Gandhi (w.e.f. Feb 2024)  
**Total Experience:**  
Mr. Raj Gandhi Over 20 years
- **First Tier Benchmark:** Nifty Energy TRI
- **Entry Load:** N.A
- **Exit Load:**  
For exit within 30 days from the date of allotment - 1 %  
For exit after 30 days from the date of allotment - Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

**Quantitative Data**

**Portfolio Turnover\***  
Equity Turnover : 0.18  
Total Turnover : 0.25

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st March 2026, based on month-end NAV.

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	9.7875
Reg-Plan-Growth	9.7873
Dir-Plan-IDCW	10.0134
Dir-Plan-Growth	10.0136

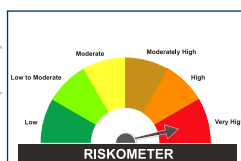
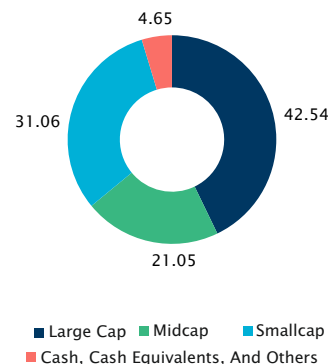
**PORTFOLIO**

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
Reliance Industries Ltd	9.12
Oil & Natural Gas Corporation Ltd	8.87
Gail (India) Ltd	6.29
Kalpataru Projects International Ltd	5.43
NTPC Ltd	5.34
Gujarat State Petronet Ltd	5.09
Thermax Ltd	4.74
HEG Ltd	4.67
Bharat Petroleum Corporation Ltd	4.38
Petronet Lng Ltd	4.21
Torrent Power Ltd	3.82
Indian Oil Corporation Ltd	3.06
JSW Energy Ltd	2.81
Honeywell Automation India Ltd	2.57
CESC Ltd	2.33
Graphite India Ltd	2.21
Indraprastha Gas Ltd	2.09
Power Finance Corporation Ltd	2.07
REC Ltd	1.69
Savita Oil Technologies Ltd	1.68
Tube Investments Of India Ltd	1.46
Gujarat Gas Ltd	1.45
Oil India Ltd	1.28

Stock Name	(%) Of Total AUM
Adani Energy Solutions Ltd	1.20
Shivalik Bimetal Controls Ltd	1.17
Power Grid Corporation Of India Ltd	1.14
NHPC Ltd	1.04
Indian Energy Exchange Ltd	0.84
Siemens Ltd	0.64
Kec International Ltd	0.59
Adani Power Ltd	0.43
Powerica Ltd	0.42
Inox India Ltd	0.30
Chemplast Sanmar Ltd	0.22
<b>Total</b>	<b>94.65</b>
<b>Treasury Bills</b>	
364 Day T-Bill 07.05.26	0.64
364 Day T-Bill 19.11.26	0.06
<b>Total</b>	<b>0.70</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.65</b>
<b>Grand Total</b>	<b>100.00</b>

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

Oil, Gas & Consumable Fuels	47.52
Power	18.11
Capital Goods	16.72
Construction	6.02
Financial Services	4.60
Automobile And Auto Components	1.46
Sovereign	0.70
Chemicals	0.22
Cash, Cash Equivalents And Others	4.65

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

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

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

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

SBI

**AUTOMOTIVE OPPORTUNITIES FUND**

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

**Investment Objective**

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

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

**Fund Details**

- **Type of Scheme**  
An open-ended equity scheme following automotive & allied business activities theme.
- **Date of Allotment:** 07/06/2024
- **Report As On:** 31/03/2026
- **AAUM for the Month of March 2026**  
₹ 4,871.30 Crores
- **AUM as on March 31, 2026**  
₹ 4,616.44 Crores
- **Fund Manager: Mr. Tanmaya Desai**  
**Managing Since:**  
Mr. Tanmaya Desai June 2024  
**Total Experience:**  
Mr. Tanmaya Desai Over 17 years
- **First Tier Benchmark:** NIFTY Auto TRI
- **Entry Load:** N.A
- **Exit Load:**  
For exit within 30 days from the date of allotment - 1 %  
For exit after 30 days from the date of allotment - Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

**Quantitative Data**

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

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st March 2026, based on month-end NAV.

**NET ASSET VALUE**

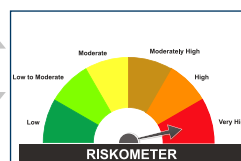
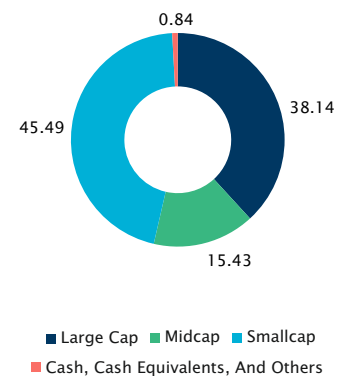
Option	NAV (₹)
Reg-Plan-IDCW	10.2156
Reg-Plan-Growth	10.2154
Dir-Plan-IDCW	10.4270
Dir-Plan-Growth	10.4273

**PORTFOLIO**

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		ASK Automotive Ltd	1.73
Mahindra & Mahindra Ltd	12.80	Sedemac Mechatronics Ltd	1.64
Eicher Motors Ltd	7.42	Asahi India Glass Ltd	1.36
Maruti Suzuki India Ltd	5.33	Ashok Leyland Ltd	1.34
TVS Motor Company Ltd	5.10	Sundram Fasteners Ltd	1.14
Bharat Forge Ltd	4.79	Tube Investments Of India Ltd	1.09
ZF Commercial Vehicle Control Systems India Ltd	4.18	Balkrishna Industries Ltd	0.68
Sona Blw Precision Forgings Ltd	4.17	Alicon Castalloy Ltd	0.64
Sansera Engineering Ltd	4.04	Sundaram Clayton Ltd	0.53
Tata Motors Ltd	3.85	Rolex Rings Ltd	0.36
Tenneco Clean Air India Ltd	3.68	<b>Total</b>	<b>99.06</b>
Samvardhana Motherson International Ltd	3.64	<b>Treasury Bills</b>	
Craftsman Automation Ltd	3.63	364 Day T-Bill 19.11.26	0.10
Happy Forgings Ltd	3.61	<b>Total</b>	<b>0.10</b>
Ather Energy Ltd	3.27	<b>Cash, Cash Equivalents And Others</b>	<b>0.84</b>
UNO Minda Ltd	3.13	<b>Grand Total</b>	<b>100.00</b>
Timken India Ltd	2.79		
Schaeffler India Ltd	2.67		
Belrise Industries Ltd	2.58		
Gabriel India Ltd	2.36		
Minda Corporation Ltd	1.97		
Kingfa Science & Technology India Ltd	1.81		
Endurance Technologies Ltd	1.73		

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

Automobile And Auto Components	85.66
Capital Goods	13.40
Sovereign	0.10
Cash, Cash Equivalents And Others	0.84

**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)****SBI Automotive Opportunities Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

<sup>^</sup>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:** 31/03/2026
- **AAUM for the Month of March 2026**  
₹ 4,697.37 Crores
- **AUM as on March 31, 2026**  
₹ 4,503.60 Crores
- **Fund Manager: Mr Vivek Gedda**  
**Managing Since:**  
Mr Vivek Gedda w.e.f 1st Aug 2025  
**Total Experience:**  
Mr Vivek Gedda Over 16 years
- **First Tier Benchmark:** Nifty 500 TRI
- **Entry Load:** N.A
- **Exit Load:**  
For exit within 30 days from the date of allotment - 1 %  
For exit after 30 days from the date of allotment - Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Instalments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

### Quantitative Data

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

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st March 2026, based on month-end NAV.

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	8.1314
Reg-Plan-Growth	8.1310
Dir-Plan-IDCW	8.2776
Dir-Plan-Growth	8.2776

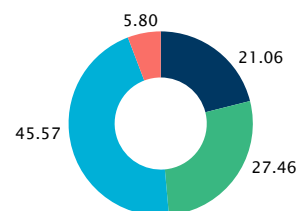
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		Route Mobile Ltd	1.89
Eternal Ltd	8.14	Honeywell Automation India Ltd	1.75
Tbo Tek Ltd	6.02	Hero Motocorp Ltd	1.69
Ather Energy Ltd	5.23	Nazara Technologies Ltd	1.55
Blackbuck Ltd	5.12	Sedemac Mechatronics Ltd	1.53
FSN E-Commerce Ventures Ltd	4.17	PB Fintech Ltd	1.51
Divi'S Laboratories Ltd	3.96	Hexaware Technologies Ltd	1.42
Meesho Ltd	3.71	Physicswallah Ltd	1.23
Firstsource Solutions Ltd	3.58	Grindwell Norton Ltd	1.20
Thermax Ltd	3.30	Maruti Suzuki India Ltd	1.09
Lupin Ltd	3.08	Teamlease Services Ltd	1.07
Urban Company Ltd	3.03	Amagi Media Labs Ltd	1.05
Happiest Minds Technologies Ltd	2.94	Tata Motors Ltd	0.88
Bajaj Finance Ltd	2.94	Pine Labs Ltd	0.87
Swiggy Ltd	2.89	Lenskart Solutions Ltd	0.69
Abbott India Ltd	2.88	Capillary Technologies India Ltd	0.03
Sona Blw Precision Forgings Ltd	2.58	<b>Total</b>	<b>94.09</b>
Info Edge (India) Ltd	2.58	<b>Treasury Bills</b>	
Bajaj Finserv Ltd	2.36	364 Day T-Bill 19.11.26	0.11
Go Digit General Insurance Ltd	2.19	<b>Total</b>	<b>0.11</b>
Indegene Ltd	2.02	<b>Cash, Cash Equivalents And Others</b>	<b>5.80</b>
NIIT Learning Systems Ltd	1.92	<b>Grand Total</b>	<b>100.00</b>

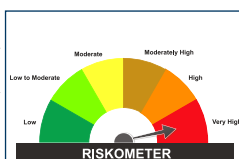
### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Consumer Services	34.38
Automobile And Auto Components	12.12
Healthcare	11.94
Financial Services	9.87
Services	9.77
Capital Goods	7.13
Information Technology	5.44
Telecommunication	1.89
Media, Entertainment & Publication	1.55
Sovereign	0.11
Cash, Cash Equivalents And Others	5.80

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



### SBI Innovative Opportunities Fund This product is suitable for investors who are seeking<sup>Δ</sup>:

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

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



# QUANT FUND

An open ended equity scheme following Quant based investing theme

## Investment Objective

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

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

## Fund Details

- **Type of Scheme**  
An open ended equity scheme following Quant based investing theme
- **Date of Allotment:** 26/12/2024
- **Report As On:** 31/03/2026
- **AAUM for the Month of March 2026**  
₹ 3,175.24 Crores
- **AUM as on March 31, 2026**  
₹ 2,971.51 Crores
- **Fund Manager: Ms. Sukanya Ghosh**  
**Managing Since:**  
Ms. Sukanya Ghosh Dec 2024  
**Total Experience:**  
Ms. Sukanya Ghosh Over 20 years
- **First Tier Benchmark:** BSE 200 TRI
- **Entry Load:** N.A
- **Exit Load:** For exit within 30 days from the date of allotment - 0.5%  
For exit after 30 days from the date of allotment - Nil
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 Installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

## Quantitative Data

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

\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Tracking Error is computed for the 3 Year Period ending 31st March 2026, based on month-end NAV.

## NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.1332
Reg-Plan-Growth	9.1332
Dir-Plan-IDCW	9.2679
Dir-Plan-Growth	9.2681

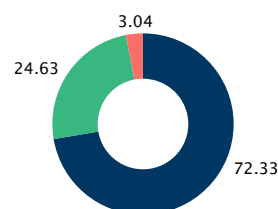
## PORTFOLIO

Stock Name	(%) Of Total AUM
<b>Equity Shares</b>	
State Bank Of India	7.38
Infosys Ltd	7.16
HCL Technologies Ltd	5.79
Coal India Ltd	5.74
Vedanta Ltd	5.72
Hero Motocorp Ltd	5.22
Indus Towers Ltd	5.20
Eicher Motors Ltd	5.10
AU Small Finance Bank Ltd	5.09
HDFC Asset Management Co. Ltd	3.97
Shriram Finance Ltd	3.77
The Federal Bank Ltd	3.10
Punjab National Bank	2.83
Muthoot Finance Ltd	2.71
Hindustan Zinc Ltd	2.65
NMDC Ltd	2.64
Indian Bank	2.61
Ashok Leyland Ltd	2.58
Union Bank Of India	2.55
HDFC Bank Ltd	2.53
Tech Mahindra Ltd	2.36
Hindalco Industries Ltd	2.30
Bajaj Auto Ltd	1.97
GE Vernova T&D India Ltd	1.46
Aurobindo Pharma Ltd	1.34
Reliance Industries Ltd	1.21
ICICI Bank Ltd	0.85
Mahindra & Mahindra Financial Services Ltd	0.61
Bharat Petroleum Corporation Ltd	0.52
<b>Total</b>	<b>96.96</b>
<b>Cash, Cash Equivalents And Others</b>	<b>3.04</b>
<b>Grand Total</b>	<b>100.00</b>

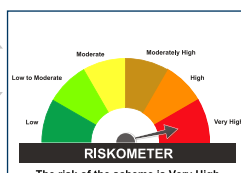
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	38.00
Information Technology	15.31
Metals & Mining	13.31
Automobile And Auto Components	12.29
Oil, Gas & Consumable Fuels	7.47
Telecommunication	5.20
Capital Goods	4.04
Healthcare	1.34
Cash, Cash Equivalents And Others	3.04

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



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



### SBI Quant Fund

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

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

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

SBI

## QUALITY FUND

An open ended equity scheme following Quality Factor theme.

### Investment Objective

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

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

### Fund Details

- **Type of Scheme**  
An open ended equity scheme following Quality Factor theme.
- **Date of Allotment:** 17/02/2026
- **Report As On:** 31/03/2026
- **AAUM for the Month of March 2026**  
₹ 2,172.06 Crores
- **AUM as on March 31, 2026**  
₹ 2,096.34 Crores
- **Fund Manager: Mr. Anup Upadhyay**  
**Managing Since:**  
Mr. Anup Upadhyay Feb 2026  
**Total Experience:**  
Mr. Anup Upadhyay Over 14 years
- **First Tier Benchmark:** Nifty 200 Quality 30 Index TRI.
- **Exit Load:**  
1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment
- **NIL** - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**  
₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**  
₹1000/- and in multiples of ₹1 thereafter

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	9.0554
Reg-Plan-Growth	9.0554
Dir-Plan-IDCW	9.0686
Dir-Plan-Growth	9.0685

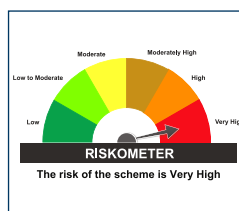
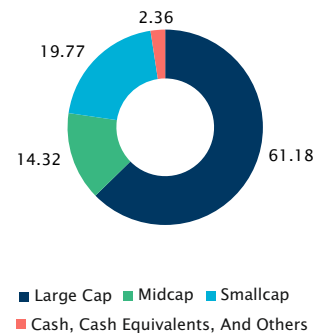
### PORTFOLIO

Stock Name	(%) Of Total AUM	Stock Name	(%) Of Total AUM
<b>Equity Shares</b>		ICICI Lombard General Insurance Company Ltd	1.87
Bajaj Auto Ltd	6.69	Dodla Dairy Ltd	1.76
Infosys Ltd	6.65	HDFC Asset Management Co. Ltd	1.75
Britannia Industries Ltd	5.52	Grindwell Norton Ltd	1.75
Bharat Electronics Ltd	5.46	Oracle Financial Services Software Ltd	1.68
Marico Ltd	4.19	Bajaj Finance Ltd	1.67
Coal India Ltd	3.48	Pearl Global Industries Ltd	1.54
Cummins India Ltd	3.39	Bharti Airtel Ltd	1.47
TVS Motor Company Ltd	2.80	Bank Of Baroda	1.44
SBI Life Insurance Co. Ltd	2.76	Maruti Suzuki India Ltd	1.29
Sedemac Mechatronics Ltd	2.62	Nestle India Ltd	1.14
Persistent Systems Ltd	2.44	Divi'S Laboratories Ltd	1.14
CCL Products (India) Ltd	2.26	Kwality Walls India Ltd	1.07
Coforge Ltd	2.11	Hindalco Industries Ltd	1.01
Apollo Hospitals Enterprise Ltd	2.05	Eicher Motors Ltd	1.01
Ajanta Pharma Ltd	2.05	Ajax Engineering Ltd	0.90
Anthem Biosciences Ltd	2.03	Asian Paints Ltd	0.46
Titan Company Ltd	2.00	Eternal Ltd	0.23
Hindustan Zinc Ltd	1.98	<b>Total</b>	<b>95.27</b>
AIA Engineering Ltd	1.97	<b>Treasury Bills</b>	
Muthoot Finance Ltd	1.96	364 Day T-Bill 07.05.26	2.37
Sona Blw Precision Forgings Ltd	1.93	<b>Total</b>	<b>2.37</b>
HCL Technologies Ltd	1.92	<b>Cash, Cash Equivalents And Others</b>	<b>2.36</b>
Fractal Analytics Ltd	1.92	<b>Grand Total</b>	<b>100.00</b>
State Bank Of India	1.91		

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Information Technology	16.72
Automobile And Auto Components	16.34
Fast Moving Consumer Goods	15.94
Capital Goods	13.47
Financial Services	13.36
Healthcare	7.27
Oil, Gas & Consumable Fuels	3.48
Metals & Mining	2.99
Consumer Durables	2.46
Sovereign	2.37
Textiles	1.54
Telecommunication	1.47
Consumer Services	0.23
Cash, Cash Equivalents And Others	2.36

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



#### SBI Quality Fund

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

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

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

# Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	SBI Children's Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Savings Plan)	SBI Equity Savings Fund	SBI Arbitrage Opportunities Fund	SBI Balanced Advantage Fund	SBI Children's Fund - Investment Plan (Previously known as SBI Magnum Children's Benefit Fund - Investment Plan)	
<b>Ideal Investment Horizon</b>	3 years +	2 years +	2 years +	5 years +	3 years +	3 months	3 years +	5 years +	
<b>Inception Date</b>	09/10/1995	09/04/2001	16/05/2018	21/02/2002	27/05/2015	03/11/2006	31/08/2021	29/09/2020	
<b>Fund Manager</b>	Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt	Mr. Saurabh Pant - (Equity Portion) Mr. Milind Agrawal - (Co-Fund manager) Equity Ms. Mansi Sajeja (Debt Portion)	Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) Ms. Vandna Soni (Commodities Portion)	Mr. R. Srinivasan - Equity Lokesh Malliya - Debt	Ms. Nidhi Chawla (Equity Portion) Mr. Mohit Jain (Debt Portion) Mr. Neeraj Kumar (Commodities) 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: Lokesh Malliya Debt Portion	
<b>Managing Since</b>	Mr. R. Srinivasan Jan-2012, Mr. Rajeev (w.e.f. Nov 2023)	Saurabh-Jan-2022 & Milind - Aug 2025 & Mansi-June-2021	Dinesh- Oct -2019, Mansi-Dec-2023, Vandna Jan-2024	Mr. R. Srinivasan Jan 2021, Lokesh Malliya July 2025	Nidhi-Jan-2022 Mohit w.e.f. 15 May Neeraj-May-2021 S. & Vandna-w.e.f. Jan 2024	Oct. 2012 - Neeraj Kumar (w.e.f. Dec 2024) - Archendu	Dinesh (Aug 21), Anup (w.e.f. Dec 2024), Rajeev, (Aug 21) Mansi Dec - 2023)	R Srinivasan - Sep 2020 Lokesh Malliyajuly 2025)	
<b>First Tier Benchmark</b>	CRISIL Hybrid 35+65 - Aggressive Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	Composite Bond Fund Index + 10% Domestic prices of Gold + 5% (w.e.f. 31 October 2023)	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty Equity Savings Index	Nifty 50 Arbitrage Index	Nifty 50 Hybrid Composite Debt 50:50 Index	CRISIL Hybrid 35+65 -Aggressive Index	
<b>Fund Details as on 31 March 2026</b>									
<b>Month End AUM (Rs. in Crores)</b>	₹ 76,292.98	₹ 9,545.61	₹ 14,427.56	₹ 131.72	₹ 5,355.37	₹ 32,890.84	₹ 38,488.52	₹ 5,157.70	
<b>Modified Duration (years)</b>	3.61	2.90	2.27	3.61	1.60	0.48	3.20	0.01	
<b>Average Maturity (years)</b>	6.68	4.95	3.73	5.29	1.88	0.55	6.32	0.01	
<b>Macaulay Duration (years)</b>	3.80	3.07	2.41	3.76	1.69	0.52	3.36	0.01	
<b>Yield to Maturity (%)^</b>	7.94	8.10	7.89	7.20	7.80	7.27	7.44	6.09	
<b>Standard Deviation*</b>	9.86%	-	-	-	0.37%	-	7.63%	-	
<b>Beta*</b>	0.98	-	-	-	0.43	-	0.99	-	
<b>Sharpe Ratio*</b>	0.54	-	-	-	-0.27	-	0.55	-	
<b>Expense Ratio</b>	Regular-1.39% Direct-0.71%	Regular- 1.54% Direct- 1.05%	Regular- 1.37% Direct-0.59%	Regular- 1.23% Direct-0.84%	Regular- 1.53% Direct- 0.94%	Regular- 0.90% Direct- 0.40%	Regular- 1.55% Direct- 0.70%	Regular- 1.83% Direct- 0.84%	
<b>Composition by Assets as on 31 March 2026</b>									
<b>Equity Shares</b>	75.00	21.81	43.73	21.98	70.09	67.90	68.81	80.18	
<b>Corporate Debt</b>	14.35	58.81	25.35	16.23	15.75	1.22	12.40	-	
<b>Gilts</b>	1.15	3.51	2.70	21.92	4.45	0.00	3.75	-	
<b>Money Market Instruments</b>	2.86	4.51	4.79	3.57	1.03	6.71	7.22	0.19	
<b>Other Assets</b>	6.64	11.36	23.43	36.30	8.68	24.17	7.82	19.63	
<b>Composition by Ratings &amp; Assets as on 31 March 2026</b>									
<b>Large Cap</b>	57.07	6.76	14.71	3.74	55.91	49.35	52.22	19.81	
<b>Mid Cap</b>	15.55	3.64	13.82	0.91	9.91	15.23	10.79	2.56	
<b>Small Cap</b>	2.38	11.41	15.20	17.33	4.27	3.31	5.80	48.18	
<b>Unclassified</b>	-	-	-	-	-	-	-	-	
<b>AA, AA+, AAA And EQUIVALENT</b>	12.07	51.25	21.04	13.96	9.49	1.22	12.40	-	
<b>Below AA</b>	2.28	7.56	4.31	2.27	6.26	-	-	-	
<b>Sovereign</b>	4.04	9.12	5.31	35.30	5.48	0.05	9.37	0.19	
<b>Below A1+, A1+</b>	2.86	4.51	4.79	3.57	-	6.67	4.45	-	
<b>Cash, Cash Equivalents, Derivatives and Others</b>	3.75	5.75	25.14	22.92	12.35	24.17	7.22	29.26	
<b>Other Details</b>									
<b>Exit Load</b>	For exit within 12 months from the date of allotment - 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 investments made during the holding period of less than 3 years, 3% for redemption/withdrawal before 1 year from the date of allotment, 1% for redemption/withdrawal after 1 year and up to 2 years from the date of allotment, 3% for redemption/withdrawal after 2 years and 0.10% for redemption/withdrawal 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	For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment - Nil	For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment - Nil	For 11 investments which are subject to exit in period and the holding period is less than 2 years from the date of allotment, 3% for redemption/withdrawal before 1 year from the date of allotment, 1% for redemption/withdrawal after 1 year and up to 2 years from the date of allotment, 3% for redemption/withdrawal after 2 years and 0.10% for redemption/withdrawal after 3 years from the date of allotment. Nil for redemption/withdrawal after 3 years from the date of allotment.

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Risk Free rate: RBI, Overnight, Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(GA)(b) and 52(GA)(c) of SEBI (MF) regulations for both Direct and Regular plan. ^In case of semi-annual convention, the YTM is annualised

## Snapshot of Hybrid Funds & Solution Oriented Funds

Scheme	SBI Income Plus Arbitrage Active FOF	SBI Dynamic Asset Allocation Active FoF	SBI Retirement Benefit Fund Aggressive Plan	SBI Retirement Benefit Fund Aggressive Hybrid Plan	SBI Retirement Benefit Fund Conservative Hybrid	SBI Retirement Benefit Fund Conservative Plan
<b>Ideal Investment Horizon</b>	1-3 Years	3 years+	5 years +	5 years +	5 years +	5 years +
<b>Inception Date</b>	02/05/2025	15/09/2025	10/02/2021	10/02/2021	10/02/2021	10/02/2021
<b>Fund Manager</b>	Mr. Ardhendu Bhattacharya	Ms. Nidhi Chawla (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)	Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion)
<b>Managing Since</b>	Ardhendu Bhattacharya May - 2025	Ms. Nidhi Chawla Sep - 2025 & Ardhendu Bhattacharya Sep - 2025	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021	Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021
<b>First Tier Benchmark</b>	65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	NIFTY 50 Hybrid Composite debt 50:50 Index	BSE 500 TRI	CRISIL Hybrid 35+65 -Aggressive Index	CRISIL Hybrid 65+35 - Conservative Index	CRISIL Hybrid 85+15 - Conservative Index
<b>Fund Details as on 31 March 2026</b>						
<b>Month End AUM (Rs. in Crores)</b>	₹ 1,834.29	₹ 2,206.04	₹ 2,718.99	₹ 1,389.57	₹ 248.15	₹ 146.27
<b>Modified Duration (years)</b>	-	-	3.02	2.21	5.98	7.45
<b>Average Maturity (years)</b>	-	-	4.31	3.21	16.08	20.32
<b>Macaulay Duration (years)</b>	-	-	3.13	2.29	6.25	7.79
<b>Yield to Maturity (%)<sup>^</sup></b>	-	-	6.65%	4.47%	7.38%	7.70%
<b>Standard Deviation<sup>#</sup></b>	-	-	-	-	-	-
<b>Beta<sup>#</sup></b>	-	-	-	-	-	-
<b>Sharpe Ratio<sup>#</sup></b>	-	-	-	-	-	-
<b>Expense Ratio</b>	Regular-0.29% Direct-0.11%	Regular-1.34% Direct-0.27%	Regular-1.95% Direct-0.90%	Regular-2.08% Direct-1.07%	Regular-1.65% Direct-1.15%	Regular-1.38% Direct-0.92%
<b>Composition by Assets as on 31 March 2026</b>						
<b>Equity Shares</b>	-	-	97.80	78.62	37.56	19.20
<b>Corporate Debt</b>	-	-	0.19	0.35	19.96	31.80
<b>Gilts</b>	-	-	0.93	5.21	36.74	37.78
<b>Money Market Instruments</b>	-	-	-	-	-	-
<b>Other Assets</b>	Others 4.91 , MFU 95.09	Others 1.67 , MFU 98.33	1.08	15.82	5.74	11.22
<b>Composition by Ratings &amp; Assets as on 31 March 2026</b>						
<b>Large Cap</b>	-	-	60.08	47.90	23.16	11.85
<b>Mid Cap</b>	-	-	18.69	15.10	7.06	3.65
<b>Small Cap</b>	-	-	19.01	15.60	7.33	3.69
<b>Unclassified</b>	-	-	-	-	-	-
<b>AA, AA+, AAA And EQUIVALENT</b>	-	-	0.19	0.35	19.96	31.80
<b>Below AA</b>	-	-	-	-	-	-
<b>Sovereign</b>	-	-	0.93	5.21	36.74	37.78
<b>Below A1+, A1+</b>	-	-	0.02	0.02	0.01	0.01
<b>Cash, Cash Equivalents, Derivatives and Others</b>	Others 4.91 , MFU 95.09	Others 1.67 , MFU 98.33	1.08	15.82	15.74	11.22
<b>Other Details</b>						
<b>Exit Load</b>	Nil	For units purchased or switched in from another scheme to the fund or redeemed or switched out on or before 12 months from the date of allotment Upto 25% of the investments - Nil; For remaining investments - 1% of applicable NAV For exit after 12 months from the date of allotment:	Nil	Nil	Nil	Nil

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. \*Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(GA)(b) and 52(GA)(c) of SEBI (MF) regulations. ^In case of semi-annual convention, the YTM is annualised

# HYBRID – AGGRESSIVE HYBRID FUND

## SBI EQUITY HYBRID FUND

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

(Previously known as SBI Magnum Balanced Fund)

### Investment Objective

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

### Fund Details

- Type of Scheme**  
An open-ended Hybrid Scheme investing predominantly in equity and equity related instruments.
- Date of Allotment:** 09/10/1995
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 79,067.83 Crores
- AUM as on March 31, 2026**  
₹ 76,292.98 Crores
- Fund Managers:**  
**Mr. R. Srinivasan –Equity**  
**Mr. Rajeev Radhakrishnan –Debt**  
**Managing Since:**  
**Mr. R. Srinivasan Jan-2012**  
**Mr. Rajeev Radhakrishnan (w.e.f. Nov-2023)**  
**Total Experience:**  
**Mr. R. Srinivasan –Over 33 years**  
**Mr. Rajeev Radhakrishnan –Over 24 years**
- First Tier Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index
- Exit Load:**  
For exit within 12 months from the date of allotment:  
For 10% of investment - Nil  
For remaining investments - 1.00%;  
For exit after 12 months from the date of allotment - Nil.
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

### Quantitative Data

Standard Deviation	: 9.86%
Beta	: 0.98
Sharpe Ratio	: 0.54
Modified Duration	: 3.61 years
Average Maturity	: 6.68 years
Macaulay Duration	: 3.80 years
Yield to Maturity <sup>A</sup>	: 7.94%
Portfolio Turnover <sup>B</sup>	: 0.18
Equity Turnover	: 0.87
Total Turnover	: 0.87

<sup>A</sup>Total Turnover = Equity + Debt + Derivatives  
Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026)  
Basis for Ratio Calculation: 3 Years Monthly Data Points  
<sup>B</sup>In case of semi-annual convention, the YTM is annualised  
Ratios including debt instruments and cash

### NET ASSET VALUE

Option	NAV (₹)
Reg-Plan-IDCW	59.6937
Reg-Plan-Growth	281.6994
Dir-Plan-IDCW	91.4781
Dir-Plan-Growth	312.6181

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

### LAST IDCW

Face value: ₹10

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

### PORTFOLIO

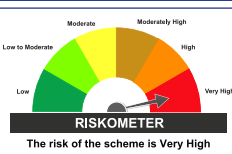
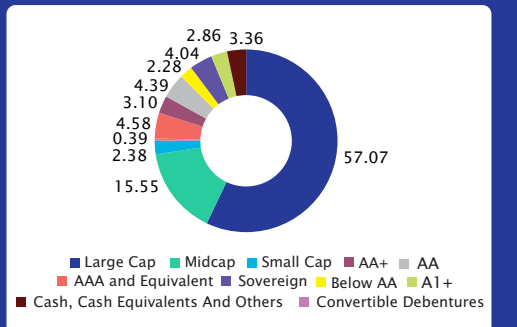
Issuer Name	Rating	% of AUM
<b>Equity Shares</b>		
State Bank Of India		4.24
ICICI Bank Ltd		3.79
Bharti Airtel Ltd		3.27
Kotak Mahindra Bank Ltd		3.24
Muthoot Finance Ltd		2.90
HDFC Bank Ltd		2.88
MRF Ltd		2.86
Solar Industries India Ltd		2.83
Adani Power Ltd		2.74
Hindalco Industries Ltd		2.67
Divi's Laboratories Ltd		2.57
Adani Energy Solutions Ltd		2.47
Larsen & Toubro Ltd		2.37
Shree Cement Ltd		2.32
Reliance Industries Ltd		2.29
Interglobe Aviation Ltd		2.22
Bajaj Finance Ltd		2.21
Infosys Ltd		1.96
Coal India Ltd		1.95
Avenue Supermarts Ltd		1.85
Asian Paints Ltd		1.56
Adani Ports And Special Economic Zone Ltd		1.55
Lenskart Solutions Ltd		1.51
AIA Engineering Ltd		1.38
Page Industries Ltd		1.32
Tata Consultancy Services Ltd		1.24
JSW Energy Ltd		1.17
Astral Ltd		1.11
NTPC Ltd		1.00
Vishal Mega Mart Ltd		0.97
Max Healthcare Institute Ltd		0.88
DLF Ltd		0.86
Oberoi Realty Ltd		0.84
Swiggy Ltd		0.78
Meecho Ltd		0.65
ITC Ltd		0.64
United Breweries Ltd		0.60
Procter & Gamble Hygiene And Health Care Ltd		0.53
Westlife Foodworld Ltd		0.49
Jindal Steel Ltd		0.44
Sun Pharmaceutical Industries Ltd		0.40
Bajaj Finserv Ltd		0.32
Lupin Ltd		0.25
Vedant Fashions Ltd		0.23
Brainbees Solutions Ltd		0.20
Aurobindo Pharma Ltd		0.20
Varun Beverages Ltd		0.17
Relaxo Footwears Ltd		0.08
<b>Total</b>		<b>75.00</b>
<b>Convertible Debentures</b>		
Samvardhana Motherson International Ltd		0.39
<b>Total</b>		<b>0.39</b>
<b>Certificate Of Deposits</b>		
Canara Bank	CRISIL A1+	1.17
Union Bank Of India	[ICRA]A1+	0.98
CSB Bank Ltd	CRISIL A1+	0.39
Axis Bank Ltd	CRISIL A1+	0.29

Issuer Name	Rating	% of AUM
HDFC Bank Ltd	CRISIL A1+	0.03
<b>Total</b>		<b>2.86</b>
<b>Non Convertible Debentures</b>		
Adani Power Ltd	CRISIL AA	1.30
Adani Airport Holdings Ltd	CRISIL AA	0.93
Vertis Infrastructure Trust	CRISIL AAA	0.77
Sundaram Finance Ltd	CRISIL AAA	0.72
Renserv Global Pvt Ltd	CARE A(ICE)	0.67
State Bank Of India ( Tier II Bond Under Basel III )	CRISIL AAA	0.66
TVS Holdings Ltd	CRISIL AA+	0.59
Tata Housing Development Co. Ltd	CARE AA	0.58
Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	0.53
GMR Airports Ltd	CRISIL A+	0.52
Muthoot Finance Ltd	CRISIL AA+	0.43
Torrent Power Ltd	CRISIL AA+	0.42
LIC Housing Finance Ltd	CRISIL AAA	0.39
Tata Power Renewable Energy Ltd		
(Guaranteed By Tata Power Ltd)	[ICRA]AA+	0.38
India Infrastructure Finance Company Ltd	IND AAA	0.38
Aditya Birla Renewables Ltd	CRISIL AA	0.37
National Housing Bank	IND AAA	0.29
Canara Bank ( At1 Bond Under Basel III )	[ICRA]AA+	0.29
Power Finance Corporation Ltd	CRISIL AAA	0.28
Bharti Telecom Ltd	CRISIL AAA	0.23
Torrent Investments Ltd	CRISIL AA+	0.22
Aditya Birla Real Estate Ltd	CRISIL AA	0.22
REC Ltd	CRISIL AAA	0.20
Summit Digital Infrastructure Pvt. Ltd	CRISIL AAA	0.19
Canara Bank ( At1 Bond Under Basel III )	CRISIL AA+	0.17
Avanse Financial Services Ltd	CARE AA-	0.16
State Bank Of India	CRISIL AAA	0.10
State Bank Of India ( At1 Bond Under Basel III )	CRISIL AAA	0.07
Bajaj Finance Ltd	CRISIL AAA	0.07
Bank Of India ( At1 Bond Under Basel III )	CRISIL AA	0.02
<b>Total</b>		<b>12.15</b>
<b>Zero Coupon Bonds</b>		
JSW Kalinga Steel Ltd	CRISIL AA	1.15
JTPM Metal Traders Ltd	CRISIL AA	0.75
National Highways Infra Trust	IND AAA	0.03
<b>Total</b>		<b>1.93</b>
<b>Securitized Debt</b>		
India Universal Trust A12	CRISIL AAA(SO)	0.27
<b>Total</b>		<b>0.27</b>
<b>Government Securities</b>		
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	1.13
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.02
<b>Total</b>		<b>1.15</b>
<b>State Development Loans</b>		
West Bengal 8.06% 30.03.2049 SDL	SOVEREIGN	1.33
State Government of West Bengal 7.57% 31.12.2046 SDL	SOVEREIGN	1.25
State Government of Tamil Nadu 7.52% 03.12.2055 SDL	SOVEREIGN	0.31
<b>Total</b>		<b>2.89</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>3.36</b>
<b>Grand Total</b>		<b>100.00</b>

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

Financial Services	28.51
Power	10.52
Consumer Services	6.68
Services	6.02
Metals & Mining	5.01
Healthcare	4.30
Oil, Gas & Consumable Fuels	4.24
Sovereign	4.04
Telecommunication	3.46
Automobile And Auto Components	3.25
Information Technology	3.20
Chemicals	2.83
Realty	2.50
Capital Goods	2.49
Construction	2.37
Construction Materials	2.32
Fast Moving Consumer Goods	1.94
Consumer Durables	1.64
Textiles	1.32
Cash, Cash Equivalents And Others	3.36

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



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

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

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

**SBI**  
**CONSERVATIVE HYBRID  
FUND**

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

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

**Date of Allotment:** 09/04/2001

**Report As On:** 31/03/2026

**AAUM for the Month of March 2026**

₹ 9,695.78 Crores

**AUM as on March 31, 2026**

₹ 9,545.61 Crores

**Fund Managers:**

**Co. Saurabh Pant & Mr Milind Agrawal (Co.Fund manager) - (Equity Portion)**

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

**Managing Since:**

**Mr. Saurabh Pant - January 2022**

**Mr Milind Agrawal - w.e.f August 2025**

**Ms. Mansi Sajeja - June 2021**

**Total Experience**

**Mr. Saurabh Pant - Over 18 years**

**Mr Milind Agrawal - Over 18 years**

**Ms. Mansi Sajeja - Over 19 years**

**First Tier Benchmark:**

NIFTY 50 Hybrid Composite Debt 15:85 Index

**Exit Load:** For exit within 1 year from the date of allotment For 10% of investment : Nil

For remaining investment: 1.00%

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

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP**

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

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

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

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

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

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

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

**Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 2.90 years  
**Average Maturity** : 4.95 years  
**Macaulay Duration** : 3.07 years  
**Yield to Maturity<sup>^</sup>** : 8.10%

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

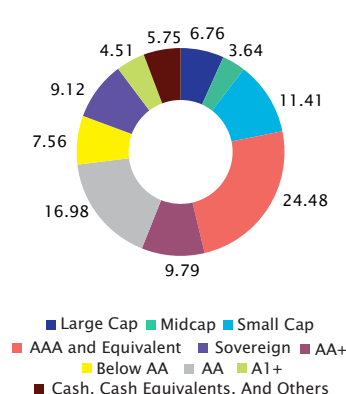
NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	72.6110	Dir-Plan-Growth	79.5987
Reg-Plan-Monthly IDCW	20.8239	Dir-Plan-Monthly IDCW	27.2600
Reg-Plan-Quarterly IDCW	20.9419	Dir-Plan-Quarterly IDCW	24.3203
Reg-Plan-Annual IDCW	25.6126	Dir-Plan-Annual IDCW	31.7426

PORTFOLIO					
Issuer Name	Rating	% of AUM	Issuer Name	Rating	% of AUM
<b>Equity Shares</b>					
Asian Paints Ltd		1.69	GMR Airports Ltd	CRISIL A+	1.91
Kingfa Science & Technology India Ltd		1.57	Tata Communications Ltd	CARE AAA	1.83
Biocon Ltd		1.44	Motilal Oswal Finvest Ltd	CRISIL AA	1.79
Reliance Industries Ltd		1.30	Mahindra Rural Housing Finance Ltd	CRISIL AAA	1.58
Axis Bank Ltd		1.23	Indigrid Infrastructure Trust	CRISIL AAA	1.58
Aether Industries Ltd		1.18	National Bank For Agriculture And Rural Development	CRISIL AAA	1.57
Bajaj Finserv Ltd		1.11	Tata Projects Ltd	IND AA	1.31
HDFC Life Insurance Company Ltd		1.02	Summit Digital Infrastructure Pvt. Ltd	CRISIL AAA	1.04
Avanti Feeds Ltd		0.91	Jammagar Utilities & Power Pvt. Ltd	CRISIL AAA	1.02
Graphite India Ltd		0.75	Aadhar Housing Finance Ltd	[ICRA]AA	0.73
Hatsun Agro Product Ltd		0.74	Godrej Properties Ltd	[ICRA]AA+	0.63
Grindwell Norton Ltd		0.68	Punjab National Bank ( At1 Bond Under Basel III )	IND AA+	0.57
Max Financial Services Ltd		0.62	Pipeline Infrastructure Pvt Ltd	CRISIL AAA	0.53
VST Industries Ltd		0.57	Union Bank Of India ( At1 Bond Under Basel III )	CRISIL AA+	0.32
Gland Pharma Ltd		0.57	<b>Total</b>		<b>51.41</b>
Ganesha Ecosphere Ltd		0.50	<b>Zero Coupon Bonds</b>		
Wonderla Holidays Ltd		0.49	JTPM Metal Traders Ltd	CRISIL AA	2.72
Shree Cement Ltd		0.48	JSW Kalinga Steel Ltd	CRISIL AA	2.10
G R Infra Projects Ltd		0.46	<b>Total</b>		<b>4.82</b>
Voltas Ltd		0.41	<b>Securitized Debt</b>		
Godrej Consumer Products Ltd		0.41	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	1.29
Finolex Industries Ltd		0.39	Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.29
Jubilant Foodworks Ltd		0.38	<b>Total</b>		<b>2.58</b>
Carborundum Universal Ltd		0.38	<b>Government Securities</b>		
Escorts Kubota Ltd		0.31	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	2.24
Aptus Value Housing Finance India Ltd		0.28	GOI 6.79% 30.12.2031 GOV	SOVEREIGN	0.78
Restaurant Brands Asia Ltd		0.23	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.49
Andhra Paper Ltd		0.22	<b>Total</b>		<b>3.51</b>
Styrenix Performance Materials Ltd		0.21	<b>State Development Loans</b>		
Afcons Infrastructure Ltd		0.21	State Government of Tamil Nadu	SOVEREIGN	3.01
Nuvoco Vistas Corporation Ltd		0.19	7.52% 03.12.2055 SDL		
PNC Infratech Ltd		0.18	State Government of Madhya Pradesh	SOVEREIGN	2.57
Kansai Nerolac Paints Ltd		0.18	7.56% 04.03.2039 SDL		
Sundram Fasteners Ltd		0.16	State Government Of Rajasthan	SOVEREIGN	0.03
Sheela Foam Ltd		0.16	7.74% 06.12.2033 SDL		
Garware Technical Fibres Ltd		0.14	<b>Total</b>		<b>5.61</b>
Chemplast Sanmar Ltd		0.05	<b>Cash, Cash Equivalents And Others</b>		
Ajax Engineering Ltd		0.01	<b>Cash, Cash Equivalents And Others</b>		<b>5.75</b>
<b>Total</b>		<b>21.81</b>	<b>Grand Total</b>		<b>100.00</b>
<b>Commercial Papers</b>					
Tata Capital Ltd	CRISIL A1+	1.55			
Aditya Birla Capital Ltd	CRISIL A1+	0.51			
<b>Total</b>		<b>2.06</b>			
<b>Certificate Of Deposits</b>					
Union Bank Of India	[ICRA]A1+	0.98			
Punjab National Bank	CRISIL A1+	0.74			
HDFC Bank Ltd	CRISIL A1+	0.73			
<b>Total</b>		<b>2.45</b>			
<b>Non Convertible Debentures</b>					
Bharti Telecom Ltd	CRISIL AAA	3.51			
Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	3.38			
Aditya Birla Renewables Ltd	CRISIL AA	3.15			
Infopark Properties Ltd	CARE AA-	3.14			
Adani Power Ltd	CRISIL AA	3.12			
Muthoot Finance Ltd	CRISIL AA+	2.62			
Bajaj Finance Ltd	CRISIL AAA	2.62			
Avanse Financial Services Ltd	CARE AA-	2.51			
LIC Housing Finance Ltd	CRISIL AAA	2.35			
Godrej Industries Ltd	CRISIL AA+	2.27			
Mahanagar Telephone Nigam Ltd	IND AAA(CE)	2.19			
Small Industries Development Bank Of India	CRISIL AAA	2.08			
Godrej Seeds & Genetics Ltd	CRISIL AA	2.06			

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

Financial Services	34.40
Sovereign	9.12
Power	8.87
Telecommunication	7.64
Metals & Mining	4.82
Fast Moving Consumer Goods	4.69
Capital Goods	4.09
Realty	3.77
Consumer Durables	2.44
Diversified	2.27
Construction	2.16
Healthcare	2.01
Services	1.91
Oil, Gas & Consumable Fuels	1.83
Chemicals	1.44
Consumer Services	1.10
Construction Materials	0.67
Textiles	0.64
Forest Materials	0.22
Automobile And Auto Components	0.16
Cash, Cash Equivalents And Others	5.75

**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.

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



**SBI**  
**MULTI ASSET ALLOCATION FUND**

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

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended scheme investing in equity, fixed income, gold/silver related instruments including ETFs and such other asset classes as SEBI may prescribe from time to time.
- Date of Allotment:** 16/05/2018
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 16,300.63 Crores
- AUM as on March 31, 2026**  
₹ 14,427.56 Crores
- Fund Manager:** Mr. Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portion) & Ms. Vandna Soni (for Commodities Portion)  
**Managing Since:**  
Mr. Dinesh Balachandran - Oct 2019  
Ms. Mansi Sajeja Dec 2023  
Ms. Vandna Soni - Jan 2024  
**Total Experience:**  
Mr. Dinesh Balachandran - Over 24 years  
Ms. Mansi Sajeja - Over 19 years  
Ms. Vandna Soni - Over 12 years
- First Tier Benchmark:**  
45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. (W.e.f. 31 October 2023)
- Exit Load:** For exit within 12 months from the date of allotment  
For 10% of investments : Nil  
For remaining investment: 1.00%  
For exit after 12 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum 3000 & in multiples of 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum 5000 & in multiples of 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 2.27 years
Average Maturity	: 3.73 years
Macaulay Duration	: 2.41 years
Yield to Maturity <sup>^</sup>	: 7.89%

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

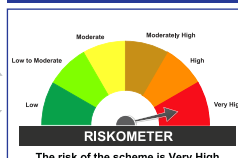
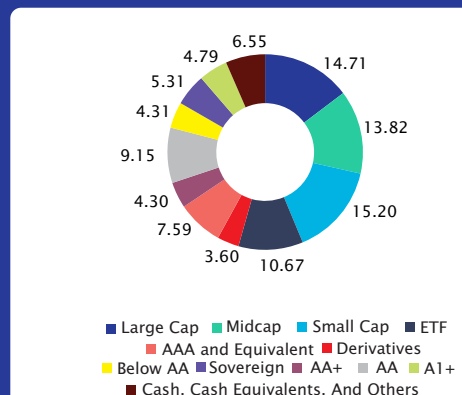
NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	62.4686	Dir-Plan-Growth	69.6679
Reg-Plan-Monthly IDCW	27.9335	Dir-Plan-Monthly IDCW	31.2819
Reg-Plan-Quarterly IDCW	27.9062	Dir-Plan-Quarterly IDCW	33.0917
Reg-Plan-Annual IDCW	35.3248	Dir-Plan-Annual IDCW	39.6925

PORTFOLIO			
Issuer Name	Rating	(%) Of Total % of AUM	Derivatives Net % of AUM
<b>Equity Shares</b>			
Oil & Natural Gas Corporation Ltd	2.03	2.03	
Gali (India) Ltd	1.99	1.99	
Bandhan Bank Ltd	1.79	1.79	
The Federal Bank Ltd	1.45	1.45	
Reliance Industries Ltd	1.43	1.43	
Biocon Ltd	1.35	1.35	
Punjab National Bank	1.31	1.31	
Indus Towers Ltd	1.29	1.29	
HDFC Bank Ltd	1.21	1.21	
UPL Ltd	1.15	1.15	
Restaurant Brands Asia Ltd	1.08	1.08	
NHPC Ltd	1.04	1.04	
Syngene International Ltd	0.97	0.97	
CEFC Ltd	0.97	0.97	
Indian Oil Corporation Ltd	0.84	0.84	
Privi Speciality Chemicals Ltd	0.83	0.83	
Gokaldas Exports Ltd	0.78	0.78	
Oil India Ltd	0.73	0.73	
Coromandel International Ltd	0.71	0.71	
VRIL Logistics Ltd	0.69	0.69	
ITC Ltd	0.68	0.68	
PB Fintech Ltd	0.65	0.65	
HCL Technologies Ltd	0.65	0.65	
Swiggy Ltd	0.64	0.64	
VIP Industries Ltd	0.63	0.63	
Dabur India Ltd	0.61	0.61	
Indian Energy Exchange Ltd	0.60	0.60	
Bank Of Baroda	0.60	0.60	
Steel Authority Of India Ltd	0.58	0.58	
State Bank Of India	0.58	0.58	
Axis Bank Ltd	0.58	0.58	
Mahindra & Mahindra Financial Services Ltd	0.57	0.57	
ZF Commercial Vehicle Control Systems India Ltd	0.54	0.54	
Bajaj Finserv Ltd	0.51	0.51	
Mahindra Lifespace Developers Ltd	0.48	0.48	
FSN E-Commerce Ventures Ltd	0.48	0.48	
Tech Mahindra Ltd	0.40	0.40	
Kalpataru Projects International Ltd	0.37	0.37	
Wipro Ltd	0.35	0.35	
LTIMindtree Ltd	0.34	0.34	
Vishal Mega Mart Ltd	0.33	0.33	
Colgate Palmolive (India) Ltd	0.33	0.33	
Sagar Cements Ltd	0.32	0.32	
ICICI Prudential Life Insurance Company Ltd	0.32	0.32	
Infosys Ltd	0.27	0.27	
Heidelbergcement India Ltd	0.26	0.26	
ICICI Bank Ltd	0.24	0.24	
Emami Ltd	0.24	0.24	
Tata Steel Ltd	0.23	0.23	
Tata Technologies Ltd	0.22	0.22	
Life Insurance Corporation Of India	0.22	0.22	
Sedemac Mechatronics Ltd	0.21	0.21	
Cohance Lifesciences Ltd	0.19	0.19	
Ashoka Buildcon Ltd	0.19	0.19	
Bharti Airtel Ltd	0.18	0.18	
Jubilant Foodworks Ltd	0.17	0.17	
Gland Pharma Ltd	0.15	0.15	
United Spirits Ltd	0.14	0.14	
Ashiana Housing Ltd	0.14	0.14	
Afcos Infrastructure Ltd	0.13	0.13	
Equitas Small Finance Bank Ltd	0.11	0.11	
V-Mart Retail Ltd	0.08	0.08	
Rallis India Ltd	0.07	0.07	
ICICI Prudential Asset Management Company Ltd	0.07	0.07	
Urban Company Ltd	0.04	0.04	
<b>Derivatives</b>			
PVR Inox Ltd		0.04	0.04
Elin Electronics Ltd		0.04	0.04
Nifty Index 28-04-2026		3.60	3.60
<b>Total</b>		<b>39.41</b>	<b>43.01</b>
<b>Real Estate Investment Trust</b>			
Brookfield India Real Estate Trust		3.04	3.04
Embassy Office Parks Reit		1.28	1.28
<b>Total</b>		<b>4.32</b>	
<b>Commercial Papers</b>			
LIC Housing Finance Ltd	CRISIL A1+	1.45	1.45
JM Financial Services Ltd	CRISIL A1+	0.58	0.58
<b>Total</b>		<b>2.03</b>	
<b>Certificate Of Deposits</b>			
National Bank For Agriculture And Rural Development	CRISIL A1+	1.74	1.74
HDFC Bank Ltd	CRISIL A1+	0.58	0.58
Small Industries Development Bank Of India	CRISIL A1+	0.44	0.44
<b>Total</b>		<b>2.76</b>	
<b>Non Convertible Debentures</b>			
Bharti Telecom Ltd	CRISIL AAA	2.18	2.18
Cholamandalam Investment & Finance Co. Ltd	[ICRA]AA+	2.03	2.03
Adani Power Ltd	CRISIL AA	1.85	1.85
Small Industries Development Bank Of India	CRISIL AAA	1.54	1.54
Muthoot Finance Ltd	CRISIL AAA	1.40	1.40
National Bank For Agriculture And Rural Development	CRISIL AAA	1.24	1.24
Aditya Birla Renewables Ltd	CRISIL AA	1.24	1.24
Power Finance Corporation Ltd	CRISIL AA	1.23	1.23
GMR Airports Ltd	CRISIL AA+	1.13	1.13
Indostar Capital Finance Ltd	CARE AA-	1.11	1.11
Godrej Seeds & Genetics Ltd	CRISIL AA	1.08	1.08
Avanse Financial Services Ltd	CARE AA-	1.08	1.08
Infopark Properties Ltd	CARE AA-	0.99	0.99
Motilal Oswal Finvest Ltd	CRISIL AA	0.75	0.75
Tata Projects Ltd	IND AA	0.65	0.65
<b>Total</b>		<b>22.19</b>	
<b>Zero Coupon Bonds</b>			
JTPM Metal Traders Ltd	CRISIL AA	1.61	1.61
JSW Kalinga Steel Ltd	CRISIL AA	1.55	1.55
<b>Total</b>		<b>3.16</b>	
<b>Government Securities</b>			
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	1.38	1.38
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	1.32	1.32
<b>Total</b>		<b>2.70</b>	
<b>State Development Loans</b>			
State Government of Madhya Pradesh 7.56% 04.03.2039 SDL	SOVEREIGN	2.28	2.28
State Government of Madhya Pradesh 7.74% 11.03.2047 SDL	SOVEREIGN	0.33	0.33
<b>Total</b>		<b>2.61</b>	
<b>Exchange Traded Funds</b>			
SBI Gold ETF		6.24	6.24
SBI Silver ETF		4.43	4.43
<b>Total</b>		<b>10.67</b>	
<b>Cash, Cash Equivalents And Others</b>			
		6.55	6.55
<b>Grand Total</b>		<b>100.00</b>	

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

Financial Services	29.98
Mutual Fund/etf	10.67
Oil, Gas & Consumable Fuels	7.02
Realty	5.93
Power	5.35
Sovereign	5.31
Metals & Mining	3.97
Fast Moving Consumer Goods	3.08
Consumer Services	2.82
Chemicals	2.76
Healthcare	2.66
Information Technology	2.23
Services	1.82
Telecommunication	1.47
Construction	1.34
Textiles	0.78
Automobile And Auto Components	0.75
Consumer Durables	0.67
Diversified	0.62
Construction Materials	0.58
Media, Entertainment & Publication	0.04
Derivatives	3.60
Cash, Cash Equivalents And Others	6.55

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



**SBI Multi Asset Allocation Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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

**SBI**

**CHILDREN'S FUND -  
SAVINGS PLAN**

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

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-Growth	108.8748
Dir-Plan-Growth	118.9915

**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:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 132.84 Crores
- AUM as on March 31, 2026**  
₹ 131.72 Crores
- Fund Manager:**  
**Mr. R Srinivasan –Equity**  
**Mr Lokesh Mallya –Debt**  
**Managing since:**  
**Mr. R Srinivasan** January 13, 2021  
**Mr Lokesh Mallya** (w.e.f. July 1st 2025)  
**Total Experience:**  
**Mr. R Srinivasan** -Over 33 years  
**Mr Lokesh Mallya** -Over 20 years
- First Tier Benchmark:**  
NIFTY 50 Hybrid Composite Debt 15:85 Index
- Exit Load:**  
With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment
- Entry Load:** N.A
- Plans Available:** Regular, Direct
- Options:** Growth,
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 3.61 years
Average Maturity	: 5.29 years
Macaulay Duration	: 3.76 years
Yield to Maturity <sup>A</sup>	: 7.20%

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

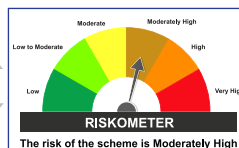
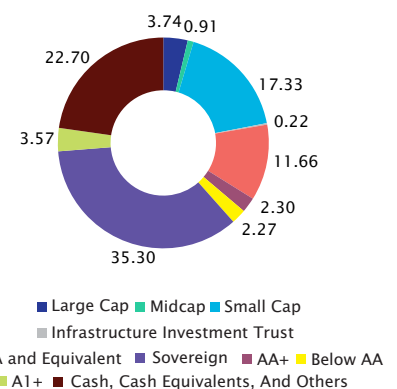
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
Powerica Ltd.		3.80	National Bank For Agriculture And Rural Development	CRISIL AAA	3.79
Thangamayil Jewellery Ltd.		2.00	LIC Housing Finance Ltd.	CRISIL AAA	3.79
Muthoot Finance Ltd.		1.68	Muthoot Finance Ltd.	CRISIL AA+	2.30
Hatsun Agro Product Ltd.		1.40	Avanse Financial Services Ltd.	CARE AA-	2.27
Hawkins Cookers Ltd.		1.30	Power Grid Corporation Of India Ltd.	CRISIL AAA	0.23
E.I.D-Parry (India) Ltd.		1.12	<b>Total</b>		<b>16.23</b>
Samvardhana Motherson International Ltd.		1.08	<b>Government Securities</b>		
Aether Industries Ltd.		1.08	GOI 6.68% 07.07.2040 GOV	SOVEREIGN	10.63
Sanathan Textiles Ltd.		1.03	GOI 7.18% 14.08.2033 GOV	SOVEREIGN	7.63
ICICI Prudential Asset Management Company Ltd.		0.98	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.66
Doms Industries Ltd.		0.96	<b>Total</b>		<b>21.92</b>
Garware Technical Fibres Ltd.		0.92	<b>State Development Loans</b>		
K.P.R. Mill Ltd.		0.88	State Government of Rajasthan 7.44% 25.02.2033 SDL	SOVEREIGN	3.76
Sona Blw Precision Forgings Ltd.		0.77	State Government of Karnataka 7.47% 25.08.2036 SDL	SOVEREIGN	3.74
EIH Ltd.		0.69	State Government of Tamil Nadu 7.57% 18.03.2038 SDL	SOVEREIGN	3.14
Pitti Engineering Ltd.		0.68	<b>Total</b>		<b>10.64</b>
Wonderla Holidays Ltd.		0.48	<b>Infrastructure Investment Trust</b>		
Ganesha Ecosphere Ltd.		0.45	Raajmarg Infra Investment Trust		0.22
Sheela Foam Ltd.		0.39	<b>Total</b>		<b>0.22</b>
Relaxo Footwears Ltd.		0.26	<b>Strips</b>		
Meesho Ltd.		0.03	GOI 16.12.2026 GOV	SOVEREIGN	2.74
<b>Total</b>		<b>21.98</b>	<b>Total</b>		<b>2.74</b>
<b>Certificate Of Deposits</b>			<b>Cash, Cash Equivalents And Others</b>		
Punjab National Bank	CRISIL A1+	3.57	<b>Total</b>		<b>22.70</b>
<b>Total</b>		<b>3.57</b>	<b>Grand Total</b>		<b>100.00</b>
<b>Non Convertible Debentures</b>					
Sundaram Finance Ltd.	CRISIL AAA	3.85			

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

Sovereign	35.30
Financial Services	22.23
Capital Goods	4.48
Consumer Durables	3.95
Fast Moving Consumer Goods	3.48
Textiles	3.28
Automobile And Auto Components	1.85
Consumer Services	1.20
Chemicals	1.08
Power	0.23
Services	0.22
Cash, Cash Equivalents And Others	22.70

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



**SBI Children's Fund – Savings Plan**  
This product is suitable for investors who are seeking^:

- Regular income and capital appreciation.
  - Investment primarily in debt and money market instruments and secondarily in actively managed equity and equity related instruments.
- <sup>A</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**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:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 5,615.29 Crores
- AUM as on March 31, 2026**  
₹ 5,355.37 Crores
- Fund Manager:**  
Ms. Nidhi Chawla (Equity Portion)  
Mr. Mohit Jain (Debt Portion)  
Mr. Neeraj Kumar (Arbitrage Portion)  
Ms. Vandna Soni (Commodities Portion)  
**Managing Since:**  
Ms. Nidhi Chawla - Jan 2022  
Mr. Mohit Jain - May 2025  
Mr. Neeraj Kumar - May 2015  
Ms. Vandna Soni - Jan 2024  
**Total Experience:**  
Ms. Nidhi Chawla – Over 18 years  
Mr. Mohit Jain – Over 14 years  
Mr. Neeraj Kumar – Over 29 years  
Ms. Vandna Soni - Over 12 years
- First Tier Benchmark:** NIFTY Equity Savings Index

- Exit Load:**  
For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum 6 months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 1000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 1.60 years
Average Maturity	: 1.88 years
Macaulay Duration	: 1.69 years
Yield to Maturity <sup>^</sup>	: 7.80%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Growth	23.8794	Dir-Plan-Growth	26.4365
Reg-Plan-Monthly IDCW	22.1388	Dir-Plan-Monthly IDCW	24.1986
Reg-Plan-Quarterly IDCW	22.5809	Dir-Plan-Quarterly IDCW	25.0347

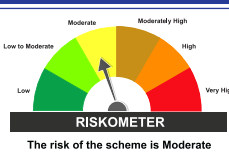
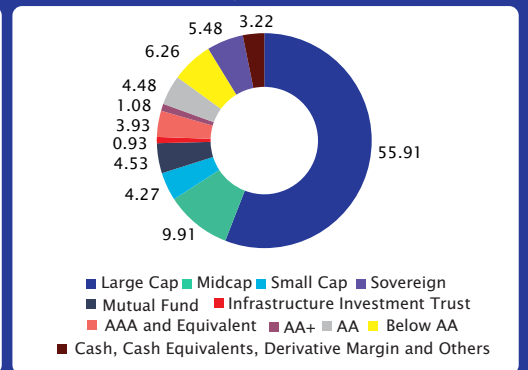
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
<b>Equity Shares</b>						<b>Equity Shares &amp; Derivatives</b>					
Jindal Steel Ltd.		1.71	-	1.71		HDFC Bank Ltd.		6.29	-6.32	-0.03	
Tech Mahindra Ltd.		1.68	-	1.68		Reliance Industries Ltd.		4.81	-1.88	2.93	
Infosys Ltd.		1.40	-	1.40		ICI CI Bank Ltd.		4.21	-4.23	-0.02	
Aster Dm Healthcare Ltd.		1.35	-	1.35		Kotak Mahindra Bank Ltd.		3.68	-3.71	-0.03	
Avenue Supermarts Ltd.		1.06	-	1.06		State Bank Of India		3.15	-1.41	1.74	
Muthoot Finance Ltd.		0.96	-	0.96		AxIS Bank Ltd.		2.38	-0.69	1.69	
Godrej Consumer Products Ltd.		0.79	-	0.79		Larsen & Toubro Ltd.		2.29	-0.41	1.88	
Shree Cement Ltd.		0.20	-	0.20		Bharti Airtel Ltd.		2.29	-2.30	-0.01	
Jubilant Foodworks Ltd.		0.10	-	0.10		Oil & Natural Gas Corporation Ltd.		1.96	-0.14	1.82	
<b>Total</b>		<b>9.25</b>		<b>9.25</b>		Bajaj Finserv Ltd.		1.90	-0.12	1.78	
<b>Equity Shares &amp; Derivatives</b>						<b>Non Convertible Debentures</b>					
HDFC Bank Ltd.		6.29	-6.32	-0.03		National Bank For Agriculture And Rural Development	CRISIL AAA	1.78			
Reliance Industries Ltd.		4.81	-1.88	2.93		Infopark Properties Ltd.	CARE AA	1.78			
ICI CI Bank Ltd.		4.21	-4.23	-0.02		Godrej Seeds & Genetics Ltd.	CRISIL AA	1.76			
Kotak Mahindra Bank Ltd.		3.68	-3.71	-0.03		Indostar Capital Finance Ltd.	CARE AA	1.34			
State Bank Of India		3.15	-1.41	1.74		Avanse Financial Services Ltd.	CARE AA	1.34			
AxIS Bank Ltd.		2.38	-0.69	1.69		Muthoot Finance Ltd.	CRISIL AA+	1.08			
Larsen & Toubro Ltd.		2.29	-0.41	1.88		H.C. Infra Engineering Ltd.	ICRA/AA-	1.06			
Bharti Airtel Ltd.		2.29	-2.30	-0.01		Motilal Oswal Finvest Ltd.	CRISIL AA	0.90			
Oil & Natural Gas Corporation Ltd.		1.96	-0.14	1.82		Small Industries Development Bank Of India	CRISIL AAA	0.89			
Bajaj Finserv Ltd.		1.90	-0.12	1.78		JM Financial Credit Solutions Ltd.	ICRA/AA	0.89			
National Aluminium Company Ltd.		1.74	-1.74	0.00		Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.81			
Bank Of Baroda		1.71	-1.72	-0.01		GMR Airports Ltd.	CRISIL AA	0.74			
Mahindra & Mahindra Ltd.		1.61	-1.62	-0.01		Bharti Telecom Ltd.	CRISIL AAA	0.45			
Apollo Hospitals Enterprise Ltd.		1.26	-0.04	1.22		<b>Total</b>		<b>14.82</b>			
Sun Pharmaceutical Industries Ltd.		1.15	-0.18	0.97		<b>Zero Coupon Bonds</b>					
Samvardhana Motherson International Ltd.		1.03	-0.88	0.15		JTFM Metal Traders Ltd.	CRISIL AA	0.93			
Samman Capital Ltd.		0.82	-0.82	-		<b>Total</b>		<b>0.93</b>			
DFL Ltd.		0.81	-0.81	-		<b>Government Securities</b>					
JSW Steel Ltd.		0.77	-0.77	-		GOI 7.1% 08.04.2034 GOV	SOVEREIGN	2.24			
Asian Paints Ltd.		0.77	-0.78	-0.01		GOI 6.01% 21.07.2030 GOV	SOVEREIGN	1.30			
Hindalco Industries Ltd.		0.75	-0.76	-0.01		GOI 7.38% 20.06.2027 GOV	SOVEREIGN	0.91			
Eternal Ltd.		0.73	-0.73	-		<b>Total</b>		<b>4.45</b>			
Maruti Suzuki India Ltd.		0.65	-0.66	-0.01		<b>Mutual Fund Units</b>					
Colgate Palmolive (India) Ltd.		0.56	-0.56	-		SBI Liquid Fund - Direct Plan - Growth Option		2.73			
Indus Towers Ltd.		0.55	-0.55	-		SBI Savings Fund - Direct Plan - Growth Option		1.80			
Aditya Birla Capital Ltd.		0.53	-0.53	-		<b>Total</b>		<b>4.53</b>			
Vedanta Ltd.		0.51	-0.51	-		<b>Treasury Bills</b>					
GMR Airports Ltd.		0.51	-0.52	-0.01		364 Day T-Bill 12.11.26	SOVEREIGN	0.86			
Tata Power Company Ltd.		0.49	-0.49	-		364 Day T-Bill 19.11.26	SOVEREIGN	0.17			
Hindustan Aeronautics Ltd.		0.45	-0.46	-0.01		<b>Total</b>		<b>1.03</b>			
Tata Steel Ltd.		0.43	-0.43	-		<b>Infrastructure Investment Trust</b>					
Patanjali Foods Ltd.		0.42	-0.42	-		Rajmang Infra Investment Trust		0.93			
Shriram Finance Ltd.		0.41	-0.41	-		National Highways Infra Trust		0.00			
Bharat Heavy Electricals Ltd.		0.39	-0.39	-		<b>Total</b>		<b>0.93</b>			
Adani Green Energy Ltd.		0.39	-0.39	-		<b>Cash, Cash Equivalents, Derivative Margin And Others</b>					
Punjab National Bank		0.26	-0.26	-							
Hindustan Unilever Ltd.		0.26	-0.26	-							
RBL Bank Ltd.		0.24	-0.25	-0.01							
SBI Life Insurance Co. Ltd.		0.23	-0.23	-							
Ret. Ltd.		0.23	-0.23	-							
Div's Laboratories Ltd.		0.23	-0.23	-							
ITC Ltd.		0.19	-0.19	-							
Bajaj Finance Ltd.		0.18	-0.18	-							
Ambuja Cements Ltd.		0.18	-0.18	-							
Power Finance Corporation Ltd.		0.15	-0.15	-							
Eicher Motors Ltd.		0.15	-0.15	-							
Zydus Lifesciences Ltd.		0.14	-0.14	-							
United Spirits Ltd.		0.14	-0.14	-							
Lodha Developers Ltd.		0.14	-0.14	-							
HDFC Life Insurance Company Ltd.		0.14	-0.14	-							
Steel Authority Of India Ltd.		0.13	-0.14	-0.01							
NTPC Ltd.		0.12	-0.12	-							
One 97 Communications Ltd.		0.11	-0.11	-							
NMDC Ltd.		0.11	-0.11	-							
Indusind Bank Ltd.		0.10	-0.11	-0.01							
Adani Enterprises Ltd.		0.09	-0.09	-							
Titan Company Ltd.		0.08	-0.08	-							
Max Financial Services Ltd.		0.08	-0.08	-							
Dabur India Ltd.		0.08	-0.08	-							
Britannia Industries Ltd.		0.08	-0.09	-0.01							
The Indian Hotels Company Ltd.		0.07	-0.07	-							
UltraTech Cement Ltd.		0.06	-0.06	-							
Tata Consultancy Services Ltd.		0.06	-0.06	-							
Nestle India Ltd.		0.06	-0.06	-							
Bosch Ltd.		0.06	-0.06	-							

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

Financial Services	37.46
Metals & Mining	7.20
Oil, Gas & Consumable Fuels	6.83
Realty	6.40
Sovereign	5.48
Mutual Fund/etf	4.53
Fast Moving Consumer Goods	4.37
Healthcare	4.21
Automobile And Auto Components	3.55
Construction	3.35
Information Technology	3.16
Telecommunication	2.84
Services	2.19
Consumer Services	1.98
Power	1.02
Capital Goods	0.87
Consumer Durables	0.85
Construction Materials	0.47
Chemicals	0.02
Cash, Cash Equivalents, Derivative Margin And Others	3.22

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



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

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

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

**SBI**  
**ARBITRAGE OPPORTUNITIES FUND**

An open-ended Scheme investing in arbitrage opportunities

Option	NAV (₹)	Record Date	ICDW (in ₹/Unit)	NAV (₹)
Reg-Plan-IDCW	18.5834	27-Mar-20 (Reg Plan)	0.07	13.3989
Reg-Plan-Growth	35.3370	27-Mar-20 (Dir Plan)	0.07	14.2690
Dir-Plan-IDCW	20.3753	28-Feb-20 (Reg Plan)	0.07	13.4634
Dir-Plan-Growth	37.7102	28-Feb-20 (Dir Plan)	0.07	14.3281
		31-Jan-20 (Reg Plan)	0.07	13.4238
		31-Jan-20 (Dir Plan)	0.07	14.2766

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended Scheme investing in arbitrage opportunities.
- Date of Allotment:** 03/11/2006
- Report As On:** 31/03/2026
- AUM for the Month of March 2026**  
₹ 42,919.97 Crores
- AUM as on March 31, 2026**  
₹ 32,890.84 Crores
- Fund Manager:**  
**Mr. Neeraj Kumar** –Equity Portion  
**Mr. Ardhendu Bhattacharya** –Debt Portion  
**Managing Since:**  
**Mr. Neeraj Kumar** –Oct 2012  
**Mr. Ardhendu Bhattacharya** –(w.e.f. Dec-2024)  
**Total Experience:**  
**Mr. Neeraj Kumar** –Over 29 years  
**Mr. Ardhendu Bhattacharya** –Over 15 years
- First Tier Benchmark:** Nifty 50 Arbitrage Index
- Exit Load:** For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation : 0.37%  
Beta : 0.43  
Sharpe Ratio : -0.27  
Modified Duration : 0.48 years  
Average Maturity : 0.55 years  
Macauley Duration : 0.52 years  
Yield to Maturity^A : 7.27%  
Portfolio Turnover\* : 1.49  
Equity Turnover : 11.47  
Total Turnover = Equity + Debt + Derivatives  
\*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.  
Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points  
^In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

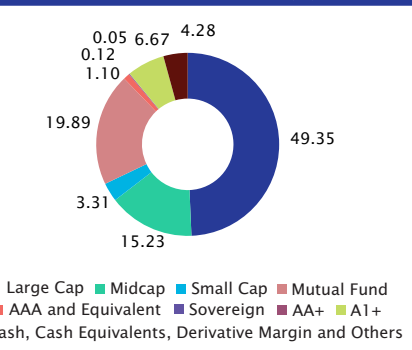
Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.

PORTFOLIO				PORTFOLIO			
Issuer Name	Rating	(%) Of Total % of AUM	Derivatives Net % of AUM	Issuer Name	Rating	(%) Of Total % of AUM	Derivatives Net % of AUM
Equity Shares				Power Grid Corporation Of India Ltd.		0.16	-0.16
HDFC Bank Ltd.	5.47	5.50	-0.03	J&W Energy Ltd.		0.15	-0.16
ICICI	3.57	3.66	-0.03	Nestle India Ltd.		0.15	-0.16
Bharti Airtel Ltd.	2.31	2.32	-0.01	Cipla Ltd.		0.15	-0.15
Aarti Bank Ltd.	1.81	1.83	-0.02	Biocon India Ltd.		0.14	-0.16
Reliance Industries Ltd.	1.63	1.63	-	APL Apollo Tubes Ltd.		0.15	-0.15
J&W Steel Ltd.	1.59	1.59	-	Zyda Lifesciences Ltd.		0.14	-0.14
Bharat Electronics Ltd.	1.50	1.51	-	Trent Ltd.		0.14	-0.15
Vedanta Ltd.	1.46	1.47	-0.01	Petronet LNG Ltd.		0.14	-0.14
Larsen & Toubro Ltd.	1.41	1.41	-	Godrej Consumer Products Ltd.		0.14	-0.14
State Bank Of India.	1.39	1.39	-	Fortis Healthcare Ltd.		0.14	-0.13
Kotak Mahindra Bank Ltd.	1.24	1.25	-0.01	Britannia Industries Ltd.		0.14	-0.14
Hindustan Aeronautics Ltd.	1.11	1.12	-0.01	Roche Ltd.		0.14	-0.14
Shriyani Finance Ltd.	1.10	1.10	-	PNB F Commerce Ventures Ltd.		0.13	-0.13
Adani Enterprises Ltd.	1.10	1.10	-	RF FinTech Ltd.		0.12	-0.12
Tata Consultancy Services Ltd.	1.06	1.06	-	UPL Ltd.		0.11	-0.12
Power Finance Corporation Ltd.	1.05	1.05	-	Hindustan Unilever Ltd.		0.11	-0.11
Jo Financial Services Ltd.	0.98	0.98	-	DeWberry Ltd.		0.11	-0.11
ITC Ltd.	0.96	0.96	-	REE Ltd.		0.11	-0.11
Vodafone Idea Ltd.	0.94	0.95	-0.01	Waaree Energies Ltd.		0.10	-0.09
Bharat Heavy Electricals Ltd.	0.79	0.79	-	NBCI (India) Ltd.		0.10	-0.10
Indus Towers Ltd.	0.78	0.78	-	Mphasis Ltd.		0.10	-0.09
Rec Ltd.	0.72	0.73	-0.01	Hera Motocorp Ltd.		0.10	-0.11
Mahindra & Mahindra Ltd.	0.69	0.70	-0.01	Hero Cycles Ltd.		0.10	-0.09
Aurobindo Pharma Ltd.	0.69	0.69	-	Bank Of India		0.10	-0.10
Punjab National Bank	0.68	0.68	-	SRF Ltd.		0.09	-0.09
Clenmark Pharmaceuticals Ltd.	0.67	0.67	-	All Small Finance Bank Ltd.		0.09	-0.09
Loxia Developers Ltd.	0.66	0.67	-0.01	Mazagon Dock Shipbuilders Ltd.		0.08	-0.07
CMR Airports Ltd.	0.65	0.65	-	Hitsach Energy India Ltd.		0.08	-0.08
DLF Ltd.	0.64	0.64	-	Angul Ores Ltd.		0.08	-0.08
Steel Authority Of India Ltd.	0.63	0.63	-	Prestage Estates Projects Ltd.		0.07	-0.08
NMDC Ltd.	0.63	0.63	-	Kaynes Technology India Ltd.		0.07	-0.07
Crainit Industries Ltd.	0.62	0.62	-	Indusind Bank Ltd.		0.07	-0.07
Adani Ports And Special Economic Zone Ltd.	0.61	0.61	-	Eicher Motors Ltd.		0.07	-0.06
Adani Green Energy Ltd.	0.57	0.57	-0.01	360 One World Ltd.		0.07	-0.07
Eternal Ltd.	0.54	0.54	-	Tata Technologies Ltd.		0.06	-0.06
Manor Suzuki India Ltd.	0.53	0.53	-	NHPC Ltd.		0.06	-0.06
Arcam Plastics Ltd.	0.53	0.53	-	Lupin Ltd.		0.06	-0.07
Titan Company Ltd.	0.52	0.52	-	Godrej Properties Ltd.		0.06	-0.06
Div's Laboratories Ltd.	0.51	0.51	-	Ashok Leyland Ltd.		0.06	-0.06
Amlogix Comets Ltd.	0.50	0.50	-	PJ Industries Ltd.		0.05	-0.05
NTPC Ltd.	0.49	0.49	-	Life Insurance Corporation Of India		0.05	-0.04
Tata Steel Ltd.	0.45	0.45	-	Max Healthcare Institute India Ltd.		0.04	-0.03
Laurus Labs Ltd.	0.45	0.45	-	Cummins India Ltd.		0.04	-0.04
Varun Beverages Ltd.	0.44	0.44	-0.01	Computer Age Management Services Ltd.		0.04	-0.04
Hindustan Zinc Ltd.	0.44	0.44	-	Colgate Palmolive (India) Ltd.		0.04	-0.04
Adani Energy Solutions Ltd.	0.44	0.44	-	Bajaj Holdings & Investment Ltd.		0.04	-0.04
LIC Housing Finance Ltd.	0.42	0.42	-	Alkem Laboratories Ltd.		0.04	-0.04
Indus Ind Corporation Ltd.	0.42	0.42	-	Toronto Pharmaceuticals Ltd.		0.03	-0.03
TVS Motor Company Ltd.	0.41	0.41	-	Markind Pharma Ltd.		0.03	-0.03
Sashin Energy Ltd.	0.41	0.41	-	Housing And Urban Development Corporation Ltd.		0.03	-0.03
RBG Bank Ltd.	0.41	0.41	-	CC Power And Industrial Solutions Ltd.		0.03	-0.03
Max Financial Services Ltd.	0.41	0.41	-	Tube Investments Of India Ltd.		0.02	-0.02
UltraTech Cement Ltd.	0.39	0.39	-	Torntext Power Ltd.		0.02	-0.02
Sun Pharmaceutical Industries Ltd.	0.38	0.39	-0.01	Oracle Financial Services Software Ltd.		0.02	-0.02
One 97 Communications Ltd.	0.38	0.38	-	L&T Finance Ltd.		0.02	-0.02
HDFC Life Insurance Company Ltd.	0.38	0.38	-	Indus Energy Exchange Ltd.		0.02	-0.02
Aditya Birla Capital Ltd.	0.38	0.38	-	Dr. Reddy's Laboratories Ltd.		0.02	-0.01
Multi Commodity Exchange Of India Ltd.	0.37	0.37	-	Dalmia Bharat Ltd.		0.02	-0.01
Canara Bank	0.37	0.37	-	Amber Enterprises India Ltd.		0.02	-0.02
Cholamandalam Investment & Finance Co. Ltd.	0.35	0.35	-	Union Bank Of India		0.01	-0.01
Apollo Hospitals Enterprise Ltd.	0.34	0.33	0.01	Tech Mahindra Ltd.		0.01	-0.02
Hindalco Industries Ltd.	0.33	0.34	-0.01	Pillitteri Industries Ltd.		0.01	-0.01
Bank Of Baroda	0.33	0.33	-	KPTI Technologies Ltd.		0.01	-0.01
Tata Power Company Ltd.	0.31	0.31	-	Interglobe Aviation Ltd.		0.01	-0.01
Tata Consumer Products Ltd.	0.31	0.32	-0.01	ICI Lombard General Insurance Company Ltd.		0.01	-
National Aluminium Company Ltd.	0.31	0.31	-	Dixon Technologies (India) Ltd.		0.01	0.01
Manipal Finance Ltd.	0.31	0.31	-	Total		67.89	-68.09
Crompton Greaves Consumer Electricals Ltd.	0.31	0.30	0.01	Commercial Papers		1.88	
The Federal Bank Ltd.	0.30	0.31	-0.01	Chalamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.12	
Sambhar Capital Ltd.	0.30	0.30	-	Tata Capital Ltd.	CRISIL A+	1.02	
Patajali Foods Ltd.	0.30	0.30	-	Total		1.20	
Oil & Natural Gas Corporation Ltd.	0.30	0.30	-	Commercial Papers		2.46	
Marico Ltd.	0.30	0.30	-	Bank Of Baroda	IND A1+	1.15	
Hindustan Petroleum Corporation Ltd.	0.29	0.29	-	Punjab National Bank	CRISIL A+	0.57	
The Indian Hotels Company Ltd.	0.28	0.28	-	Union Bank Of India	CRISIL A+	0.36	
Bandhan Bank Ltd.	0.28	0.28	-	Equitas Small Finance Bank Ltd.	CRISIL A+	5.46	
Bajaj Finance Ltd.	0.28	0.29	-0.01	Total		49.35	
United Spirits Ltd.	0.27	0.27	-	Non Convertible Debentures		0.73	
Kalyan Jewellers India Ltd.	0.26	0.26	-	Axis Finance Ltd.	CRISIL AAA	0.12	
CAN (India) Ltd.	0.26	0.27	-0.01	ICRAAAA	CRISIL AA+	1.22	
The Phoenix Mills Ltd.	0.25	0.25	-	Total		1.22	
ICICI Prudential Life Insurance Company Ltd.	0.25	0.25	-	Non-Convertible Preference Share		0.01	
Dabur India Ltd.	0.25	0.26	-0.01	TVS Motor Company Ltd.	CARE A1+	0.01	
Coal India Ltd.	0.25	0.25	-	Total		0.01	
Solar Industries India Ltd.	0.24	0.24	-	Mutual Fund Units		8.23	
Hero Wind Ltd.	0.23	0.23	-	SBI Savings Fund - Direct Plan - Growth Option		7.16	
Samarbhana Motherhood International Ltd.	0.22	0.22	-	SBI Liquid Fund - Direct Plan - Growth Option		2.68	
PNB Housing Finance Ltd.	0.22	0.21	0.01	SBI Low Duration Fund - Direct Plan - Growth Option		1.82	
Envis Industries Ltd.	0.22	0.23	-0.01	SBI Ultra Short Duration Fund - Direct Plan - Cash Option		19.89	
Bajaj Finserv Ltd.	0.22	0.22	-	Total		19.89	
Bharat Petroleum Corporation Ltd.	0.20	0.20	-	Treasury Bills		364 Day T-Bill 19.11.26	
DFCC First Bank Ltd.	0.19	0.19	-	Total		0.05	
Container Corporation Of India Ltd.	0.19	0.20	-0.01	Cash, Cash Equivalents, Derivative Margin And Others		0.05	
Tata Motors Passenger Vehicles Ltd.	0.18	0.18	-	Total		4.28	
Sona Bhp Precision Forgings Ltd.	0.17	0.17	-				
HDFC Asset Management Co. Ltd.	0.17	0.17	-				
Colgate Ltd.	0.17	0.17	-				
UNO Minda Ltd.	0.16	0.16	-				
SBI Life Insurance Co. Ltd.	0.16	0.16	-				

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

Financial Services	33.11
Mutual Fund/etf	19.89
Metals & Mining	6.94
Capital Goods	4.65
Telecommunication	4.03
Healthcare	3.84
Oil, Gas & Consumable Fuels	3.49
Fast Moving Consumer Goods	3.41
Automobile And Auto Components	2.92
Power	2.21
Consumer Durables	1.75
Realty	1.68
Services	1.57
Construction Materials	1.53
Construction	1.51
Information Technology	1.43
Consumer Services	1.09
Chemicals	0.62
Sovereign	0.05
Cash, Cash Equivalents, Derivative Margin And Others	4.28

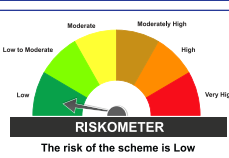
**PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)**



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

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

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



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

An open-ended dynamic asset allocation fund

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended dynamic asset allocation fund.
- Date of Allotment:** 31/08/2021
- Report As On:** 31/03/2026
- AUM for the Month of March 2026**  
₹ 39,581.93 Crores
- AUM as on March 31, 2026**  
₹ 38,488.52 Crores
- Fund Manager:**  
Mr. Dinesh Balachandran –(Equity Portion)  
Mr. Anup Upadhyay (Co- Fund Manager Equity Portion)  
Ms. Mansi Sajeja –(Debt Portion)  
Mr. Rajeev Radhakrishnan –(Co Fund Manager Debt Portion)  
**Managing Since:**  
Mr. Dinesh Balachandran August 2021  
Mr. Anup Upadhyay (w.e.f. Dec 2024)  
Ms. Mansi Sajeja Dec 2023  
Mr. Rajeev Radhakrishnan August 2021  
**Total Experience:**  
Mr. Dinesh Balachandran –Over 24 years  
Mr. Anup Upadhyay –Over 18 years  
Ms. Mansi Sajeja –Over 19 years  
Mr. Rajeev Radhakrishnan –Over 24 years
- First Tier Benchmark:**  
Nifty 50 Hybrid Composite Debt 50:50 Index
- Exit Load:** NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year. Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Standard Deviation	:7.63%
Beta	:0.99
Sharpe Ratio	:0.55
Modified Duration	:3.20 years
Average Maturity	:6.32 years
Macaulay Duration	:3.36 years
Yield to Maturity <sup>Δ</sup>	:7.44%
Portfolio Turnover*	
Equity Turnover	:0.19
Total Turnover	:2.59

*Total Turnover = Equity + Debt + Derivatives \*Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Risk Free rate: FBIL Overnight Mibor rate (6.98% as on 31st March 2026) Basis for Ratio Calculation: 3 Years Monthly Data Points*  
<sup>Δ</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	14.9907	Dir-Plan-IDCW	15.6661
Reg-Plan-Growth	14.9905	Dir-Plan-Growth	15.6658

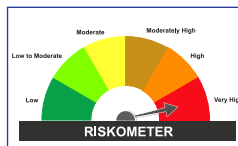
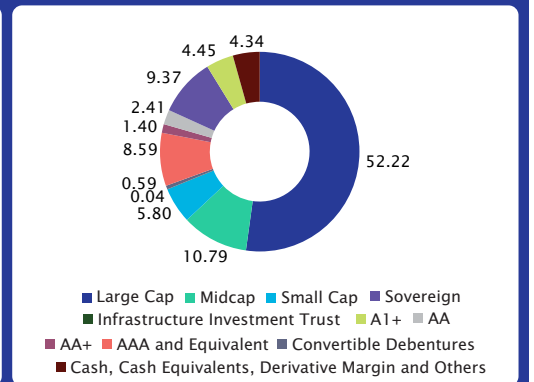
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM	Issuer Name	Rating	(%) Of Total	% of AUM	Derivatives	Net % of AUM
<b>Equity Shares</b>						One 97 Communications Ltd.		0.01	-0.01	-	-
ICICI Bank Ltd.		3.44	-	3.44	-	Marico Ltd.		0.01	-0.01	-	-
GAIL (India) Ltd.		2.16	-	2.16	-	Coform Ltd.		0.01	-0.01	-	-
Tata Steel Ltd.		2.01	-	2.01	-	Aurobindo Pharma Ltd.		0.01	-0.01	-	-
Tech Mahindra Ltd.		1.97	-	1.97	-	Nifty Index 28-04-2026		0.00	1.51	1.51	-
Tata Motors Passenger Vehicles Ltd.		1.74	-	1.74	-	<b>Total</b>		38.79	-15.30	23.49	-
Punjab National Bank		1.74	-	1.74	-	<b>Real Estate Investment Trust</b>					
HCL Technologies Ltd.		1.51	-	1.51	-	Brookfield India Real Estate Trust		1.34	-	-	-
CESC Ltd.		1.33	-	1.33	-	Embassy Office Parks Reit		0.91	-	-	-
Blocon Ltd.		1.22	-	1.22	-	<b>Total</b>		2.25	-	-	-
Tata Motors Ltd.		1.08	-	1.08	-	<b>Convertible Debentures</b>					
Cholamandalam Investment & Finance Co. Ltd.		0.87	-	0.87	-	Cholamandalam Investment & Finance Co. Ltd.		0.59	-	-	-
Bandhan Bank Ltd.		0.86	-	0.86	-	<b>Total</b>		0.59	-	-	-
Mahindra & Mahindra Financial Services Ltd.		0.82	-	0.82	-	<b>Commercial Papers</b>					
Wipro Ltd.		0.76	-	0.76	-	LIC Housing Finance Ltd.	CRISIL A1+	0.61	-	-	-
ICICI Prudential Life Insurance Company Ltd.		0.75	-	0.75	-	<b>Total</b>		0.61	-	-	-
Cipla Ltd.		0.68	-	0.68	-	<b>Certificate Of Deposits</b>					
Meesho Ltd.		0.67	-	0.67	-	National Bank For Agriculture And Rural Development	CRISIL A1+	1.57	-	-	-
Brainbees Solutions Ltd.		0.56	-	0.56	-	Small Industries Development					
Sona Blw Precision Forgings Ltd.		0.49	-	0.49	-	Bank Of India	CRISIL A1+	1.28	-	-	-
Life Insurance Corporation Of India		0.46	-	0.46	-	HDFC Bank Ltd.	CRISIL A1+	0.73	-	-	-
Vishal Mega Mart Ltd.		0.45	-	0.45	-	IDBI Bank Ltd.	CRISIL A1+	0.26	-	-	-
Carborundum Universal Ltd.		0.32	-	0.32	-	<b>Total</b>		3.84	-	-	-
Steel Authority Of India Ltd.		0.31	-	0.31	-	<b>Non Convertible Debentures</b>					
Gateway Distriparks Ltd.		0.28	-	0.28	-	Bharti Telecom Ltd.	CRISIL AAA	1.76	-	-	-
Grasim Industries Ltd.		0.25	-	0.25	-	Adani Power Ltd.	CRISIL AAA	1.37	-	-	-
Alkem Laboratories Ltd.		0.25	-	0.25	-	LIC Housing Finance Ltd.	CRISIL AAA	0.97	-	-	-
Hindustan Unilever Ltd.		0.23	-	0.23	-	National Bank For Agriculture And Rural Development	CRISIL AAA	0.78	-	-	-
Container Corporation Of India Ltd.		0.16	-	0.16	-	Jammagar Utilities & Power Pvt. Ltd.	[ICRA]AAA	0.77	-	-	-
Infosys Ltd.		0.13	-	0.13	-	Muthoot Finance Ltd.	CRISIL AAA	0.63	-	-	-
ACC Ltd.		0.11	-	0.11	-	Godrej Properties Ltd.	CRISIL AA+	0.59	-	-	-
ICICI Prudential Asset Management Company Ltd.		0.06	-	0.06	-	ICICI Prudential Life Insurance Company Ltd.	CRISIL AAA	0.56	-	-	-
Go Fashion (India) Ltd.		0.06	-	0.06	-	MindSPACE Business Parks Reit	CRISIL AAA	0.50	-	-	-
Tube Investments Of India Ltd.		0.02	-	0.02	-	Small Industries Development					
Crompton Greaves Consumer Electricals Ltd.		0.02	-	0.02	-	Bank Of India	CRISIL AAA	0.45	-	-	-
<b>Total</b>		27.77	-	27.77	-	Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.40	-	-	-
<b>Equity Shares &amp; Derivatives</b>						Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	0.39	-	-	-
Reliance Industries Ltd.		5.35	-1.80	3.55	-	HDFC Life Insurance Company Ltd.	[ICRA]AAA	0.38	-	-	-
HDFC Bank Ltd.		4.38	-0.65	3.73	-	National Bank For Agriculture And Rural Development	CRISIL AAA	0.26	-	-	-
Axis Bank Ltd.		1.82	-0.03	1.79	-	Rec Ltd.	CRISIL AAA	0.23	-	-	-
Larsen & Toubro Ltd.		1.73	-1.31	0.42	-	Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.22	-	-	-
Sun Pharmaceutical Industries Ltd.		1.70	-0.41	1.29	-	Tata Communications Ltd.	CARE AAA	0.13	-	-	-
Mahindra & Mahindra Ltd.		1.68	-1.69	-0.01	-	<b>Total</b>		11.36	-	-	-
ITC Ltd.		1.48	-0.02	1.46	-	<b>Zero Coupon Bonds</b>					
Bharti Airtel Ltd.		1.46	-1.07	0.39	-	JSW Kalinga Steel Ltd.	CRISIL AA	1.04	-	-	-
Torrent Power Ltd.		1.39	0.00	1.39	-	<b>Total</b>		1.04	-	-	-
Bank Of Baroda		1.39	-1.27	0.12	-	<b>Government Securities</b>					
Indus Towers Ltd.		1.36	-0.01	1.35	-	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	2.00	-	-	-
Power Grid Corporation Of India Ltd.		1.24	-0.37	0.87	-	GOI 7.32% 13.11.2030 GOV	SOVEREIGN	0.92	-	-	-
Eternal Ltd.		1.22	-0.04	1.18	-	GOI 6.01% 21.07.2030 GOV	SOVEREIGN	0.83	-	-	-
Indian Oil Corporation Ltd.		0.99	-0.73	0.26	-	<b>Total</b>		3.75	-	-	-
Kotak Mahindra Bank Ltd.		0.98	-0.98	-	-	<b>State Development Loans</b>					
Asian Paints Ltd.		0.98	-0.99	-0.01	-	State Government of Madhya Pradesh	SOVEREIGN	1.72	-	-	-
Maruti Suzuki India Ltd.		0.91	-0.37	0.54	-	7.56% 04.03.2039 SDL					
Oil & Natural Gas Corporation Ltd.		0.88	-0.02	0.86	-	State Government of Tamil Nadu	SOVEREIGN	0.75	-	-	-
State Bank Of India		0.80	-0.80	-	-	7.52% 03.12.2055 SDL					
United Spirits Ltd.		0.72	-0.01	0.71	-	State Government of Madhya Pradesh	SOVEREIGN	0.38	-	-	-
Dabur India Ltd.		0.63	0.00	0.63	-	7.74% 11.03.2047 SDL		0.38	-	-	-
DLF Ltd.		0.60	-0.60	-	-	<b>Total</b>		2.85	-	-	-
Cummins India Ltd.		0.56	-0.56	-	-	<b>Treasury Bills</b>					
Bharat Petroleum Corporation Ltd.		0.52	-0.52	-	-	364 Day T-Bill 04.03.27	SOVEREIGN	2.10	-	-	-
Bajaj Finserv Ltd.		0.46	0.00	0.46	-	91 Day T-Bill 17.04.26	SOVEREIGN	0.67	-	-	-
Delhivery Ltd.		0.43	0.00	0.43	-	<b>Total</b>		2.77	-	-	-
Titan Company Ltd.		0.42	-0.42	-	-	<b>Infrastructure Investment Trust</b>					
Petronet Lng Ltd.		0.40	-0.09	0.31	-	Rajjarmaj Infra Investment Trust		0.04	-	-	-
Tata Power Company Ltd.		0.39	-0.39	-	-	National Highways Infra Trust		0.00	-	-	-
Tata Consultancy Services Ltd.		0.31	-0.05	0.26	-	<b>Total</b>		0.04	-	-	-
ICICI Lombard General Insurance Company Ltd.		0.27	-0.27	-	-	<b>Cash, Cash Equivalents, Derivative Margin And Others</b>		4.34	-	-	-
Hindico Industries Ltd.		0.26	-0.26	-	-	<b>Grand Total</b>		100.00	-	-	-
Lupin Ltd.		0.17	-0.17	-	-						
Shriram Finance Ltd.		0.16	-0.16	-	-						
SBI Life Insurance Co. Ltd.		0.14	-0.14	-	-						
Nestle India Ltd.		0.13	-0.13	-	-						
Hindustan Petroleum Corporation Ltd.		0.12	-0.12	-	-						
Indusind Bank Ltd.		0.11	-0.11	-	-						
Vedanta Ltd.		0.08	-0.08	-	-						
JSW Steel Ltd.		0.08	-0.05	0.03	-						
Jindal Steel Ltd.		0.02	-0.02	-	-						
HDFC Life Insurance Company Ltd.		0.02	-0.02	-	-						
Bharat Electronics Ltd.		0.02	-0.02	-	-						
Ultratech Cement Ltd.		0.01	-0.01	-	-						
Tata Consumer Products Ltd.		0.01	-0.01	-	-						

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

Financial Services	32.33
Oil, Gas & Consumable Fuels	10.42
Sovereign	9.37
Power	6.35
Automobile And Auto Components	4.84
Information Technology	4.69
Healthcare	4.03
Realty	3.94
Metals & Mining	3.77
Telecommunication	3.34
Fast Moving Consumer Goods	3.21
Consumer Services	2.96
Capital Goods	1.98
Construction	1.73
Consumer Durables	1.42
Services	0.91
Construction Materials	0.37
Cash, Cash Equivalents, Derivative Margin And Others	4.34

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



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

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

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

**SBI  
CHILDREN'S FUND -  
INVESTMENT PLAN**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
- Date of Allotment:** 29/ 09/2020
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 5,256.26 Crores
- AUM as on March 31, 2026**  
₹ 5,157.70 Crores
- Fund Manager:**  
Mr. R Srinivasan –(Equity Portion)  
Mr Lokesh Mallya –(Debt Portion)  
**Managing since:**  
Mr. R Srinivasan –September 29, 2020  
Mr Lokesh Mallya –July 1st 2025  
**Total Experience:**  
Mr. R. Srinivasan –Over 33 years  
Mr Lokesh Mallya –Over 20 years
- First Tier Benchmark:**  
CRISIL Hybrid 35+65 -Aggressive Index
- Exit Load:**  
For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years:  
3% for redemption/switch out on or before 1 year from the date of allotment  
2% for redemption/switch out after 1 year and up to 2 years from the date of allotment  
1% for redemption/switch out after 2 years and up to 3 years from the date of allotment  
Nil for redemption or switch-out after 3 years from the date of allotment.
- Entry Load:** NA
- Plans Available:** Regular, Direct
- Option:** Growth
- SIP**  
Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments  
Annual - Minimum amount of investment will be ₹ 5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-Growth	40.1984
Dir-Plan-Growth	43.0932

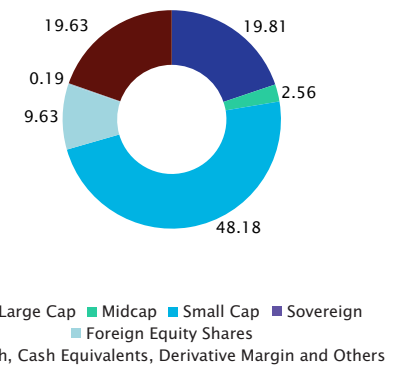
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>					
State Bank Of India		6.84	Pakka Ltd.		0.52
Thangamayil Jewellery Ltd.		4.93	Hawkins Cookers Ltd.		0.51
Hatsun Agro Product Ltd.		4.48	Nephrocare Health Service Pvt. Ltd.		0.39
Muthoot Finance Ltd.		4.29	Lenskart Solutions Ltd.		0.32
Aether Industries Ltd.		4.03	Elin Electronics Ltd.		0.20
Privi Speciality Chemicals Ltd.		3.43	Meesho Ltd.		0.15
Adani Power Ltd.		3.29	HDFC Bank Ltd.		0.11
Ather Energy Ltd.		3.19	Capillary Technologies India Ltd.		0.11
Sona Blw Precision Forgings Ltd.		3.08	<b>Total</b>		<b>70.55</b>
Aequs Ltd.		2.58	<b>Foreign Equityshares</b>		
LE Travenues Technology Ltd.		2.37	Alphabet Inc.		6.86
Asahi India Glass Ltd.		2.34	Renew Energy Global		2.77
Bajaj Finserv Ltd.		2.21	<b>Total</b>		<b>9.63</b>
Amagi Media Labs Ltd.		2.21	<b>Treasury Bills</b>		
K.P.R. Mill Ltd.		2.09	364 Day T-Bill 19.11.26	SOVEREIGN	0.19
Sanathan Textiles Ltd.		2.04	<b>Total</b>		<b>0.19</b>
Honeywell Automation India Ltd.		2.04	<b>Cash, Cash Equivalents And Others</b>		
Ajax Engineering Ltd.		1.74			<b>19.63</b>
Kotak Mahindra Bank Ltd.		1.71	<b>Grand Total</b>		<b>100.00</b>
Dodla Dairy Ltd.		1.69			
Kalpataru Ltd.		1.51			
Samvardhana Motherson International Ltd.		1.36			
E.I.D-Parry (India) Ltd.		1.35			
Gokaldas Exports Ltd.		1.01			
Wonderla Holidays Ltd.		0.94			
Relaxo Footwears Ltd.		0.84			
Brigade Hotel Ventures Ltd.		0.65			

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

Financial Services	15.16
Automobile And Auto Components	9.97
Information Technology	9.18
Fast Moving Consumer Goods	7.52
Chemicals	7.46
Consumer Durables	6.48
Capital Goods	6.36
Power	6.06
Textiles	5.14
Consumer Services	4.43
Realty	1.51
Forest Materials	0.52
Healthcare	0.39
Sovereign	0.19
Cash, Cash Equivalents And Others	19.63

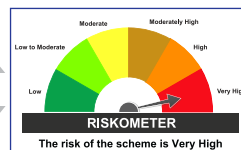
**PORTFOLIO CLASSIFICATION BY  
ASSET ALLOCATION (%)**



**Quantitative Data**

Modified Duration	: 0.01 year
Average Maturity	: 0.01 year
Macaulay Duration	: 0.01 year
Yield to Maturity <sup>^</sup>	: 6.09%

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



**SBI Children's Fund -Investment Plan**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended fund of funds (FOF) scheme investing in units of actively managed debt oriented schemes and actively managed Arbitrage mutual fund schemes
- Date of Allotment:** 02/ 05/2025
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 1,757.67 Crores
- AUM as on March 31, 2026**  
₹ 1,834.29 Crores
- Fund Manager:**  
**Mr. Ardhendu Bhattacharya**  
Managing since:  
**Mr. Ardhendu Bhattacharya** –May 2025  
Total Experience:  
**Mr. Ardhendu Bhattacharya** –Over 15 years
- First Tier Benchmark:**  
65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index
- Exit Load:** NIL
- Entry Load:** NA
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments  
Annual - Minimum amount of investment will be ₹ 5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	10.4499	Direct Plan-IDCW	10.4657
Reg-Plan-Growth	10.4499	Dir-Plan-Growth	10.4659

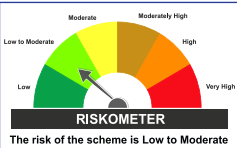
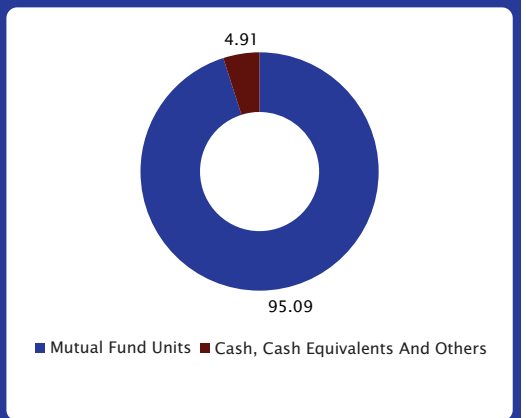
**PORTFOLIO**

Issuer Name	(%) Of Total AUM
<b>Mutual Fund Units</b>	
SBI Arbitrage Opportunities Fund - Direct Plan - Growth Option	34.63
SBI Short Term Debt Fund - Direct Plan - Growth Option	25.07
SBI Savings Fund - Direct Plan - Growth Option	20.51
SBI Banking & Psu Fund - Direct Plan - Growth Option	14.88
<b>Total</b>	<b>95.09</b>
<b>Cash, Cash Equivalents And Others</b>	<b>4.91</b>
<b>Grand Total</b>	<b>100.00</b>

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

Mutual Fund/etf	95.09
Cash, Cash Equivalents And Others	4.91

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



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

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

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



**DYNAMIC ASSET ALLOCATION  
ACTIVE FOF**

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

**Investment Objective**

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

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

**Fund Details**

- Type of Scheme**  
An open-ended fund of fund scheme investing in units of actively managed equity and debt-oriented mutual fund schemes.
- Date of Allotment:** 15/09/2025
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 2,274.47 Crores
- AUM as on March 31, 2026**  
₹ 2,206.04 Crores
- Fund Manager:**  
Ms. Nidhi Chawla – Equity Portion  
Mr. Ardhendu Bhattacharya – Debt Portion  
**Managing since:**  
Ms. Nidhi Chawla – Sep 2025  
Mr. Ardhendu Bhattacharya – Sep 2025  
**Total Experience:**  
Ms. Nidhi Chawla – Over 18 years  
Mr. Ardhendu Bhattacharya – Over 15 years
- First Tier Benchmark:**  
NIFTY 50 Hybrid Composite debt 50:50 Index
- Exit Load:**  
For units purchased or switched in from another scheme to the fund are redeemed or switched out on or before 12 months from the date of allotment  
Upto 25% of the investments – Nil;  
For remaining investments – 1% of applicable NAV
- For exit after 12 months from the date of allotment: Nil
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments  
Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments  
Annual - Minimum amount of investment will be ₹ 5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	9.4459	Direct Plan-IDCW	9.4996
Reg-Plan-Growth	9.4459	Dir-Plan-Growth	9.5001

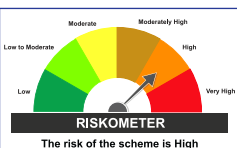
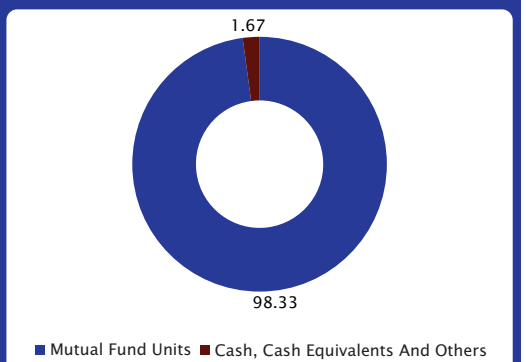
**PORTFOLIO**

Issuer Name	(%) Of Total AUM
SBI Medium Duration Fund - Direct Plan - Growth Option	19.40
SBI Medium To Long Duration Fund - Direct Plan - Growth Option	9.11
SBI Dynamic Bond Fund - Direct Plan - Growth Option	9.01
SBI Focused Fund - Direct Plan - Growth Option	8.75
SBI Large And Midcap Fund - Direct Plan - Growth Option	7.74
SBI Dividend Yield Fund - Direct Plan - Growth Option	7.27
SBI Flexicap Fund - Direct Plan - Growth Option	6.42
SBI Technology Opportunities Fund - Direct Plan - Growth Option	5.41
SBI Banking And Financial Services Fund - Direct Plan - Growth Option	5.23
SBI Healthcare Opportunities Fund - Direct Plan -Growth	5.20
SBI Low Duration Fund - Direct Plan - Growth Option	4.45
SBI Comma Fund - Direct Plan - Growth Option	3.99
SBI Contra Fund - Direct Plan - Growth Option	3.88
SBI Consumption Opportunities Fund - Direct Plan - Growth Option	2.47
<b>Total</b>	<b>98.33</b>
<b>Cash, Cash Equivalents And Others</b>	<b>1.67</b>
<b>Grand Total</b>	<b>100.00</b>

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

Mutual Fund/etf	98.33
Cash, Cash Equivalents And Others	1.67

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



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

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

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



**RETIREMENT BENEFIT FUND-  
AGGRESSIVE PLAN**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- Date of Allotment:** 10/02/2021
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 2,869.30 Crores
- AUM as on March 31, 2026**  
₹ 2,718.99 Crores
- Fund Manager:**  
**Mr. Rohit Shimpi** (Equity Portion)  
**Mr. Ardhendu Bhattacharya** (Debt portion)  
**Managing since:**  
**Mr. Rohit Shimpi:** Oct - 2021  
**Mr. Ardhendu Bhattacharya:** June - 2021  
**Total Experience:**  
**Mr. Rohit Shimpi** -Over 19 years  
**Mr. Ardhendu Bhattacharya** -Over 15 years
- First Tier Benchmark:** BSE 500 TRI
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW

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

- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 3.02 years
Average Maturity	: 4.31 years
Macaulay Duration	: 3.13 years
Yield to Maturity <sup>^</sup>	: 6.65%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	17.5265	Direct Plan-IDCW	18.6856
Reg-Plan-Growth	17.5261	Dir-Plan-Growth	18.6956

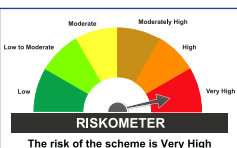
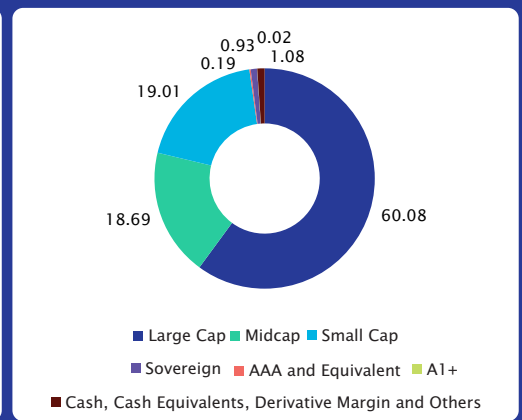
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Grindwell Norton Ltd.		1.13
HDFC Bank Ltd.		7.13	ESAB India Ltd.		1.11
Reliance Industries Ltd.		6.08	Ltimindtree Ltd.		1.08
ICICI Bank Ltd.		5.79	Dr. Lal Path Labs Ltd.		1.06
State Bank Of India		4.15	ICICI Prudential Life Insurance Company Ltd.		1.04
Larsen & Toubro Ltd.		4.06	Obero Realty Ltd.		1.03
Maruti Suzuki India Ltd.		3.67	Berger Paints India Ltd.		1.03
Infosys Ltd.		3.28	Honeywell Automation India Ltd.		1.00
Ultratech Cement Ltd.		2.86	Interglobe Aviation Ltd.		0.99
Axis Bank Ltd.		2.84	HDB Financial Services Ltd.		0.97
Urban Company Ltd.		2.58	Page Industries Ltd.		0.92
Kotak Mahindra Bank Ltd.		2.55	Godrej Properties Ltd.		0.88
Timken India Ltd.		2.27	DLF Ltd.		0.85
Hindalco Industries Ltd.		2.18	Brigade Hotel Ventures Ltd.		0.75
Bajaj Finance Ltd.		2.11	Pitti Engineering Ltd.		0.64
Schaeffler India Ltd.		2.09	Carborundum Universal Ltd.		0.60
TVS Motor Company Ltd.		1.94	Nuvoco Vistas Corporation Ltd.		0.50
ZF Commercial Vehicle Control Systems India Ltd.		1.87	AIA Engineering Ltd.		0.41
Navin Fluorine International Ltd.		1.65	<b>Total</b>		<b>97.78</b>
Abbott India Ltd.		1.64	<b>Non Convertible Debentures</b>		
Jubilant Foodworks Ltd.		1.52	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.19
Divi's Laboratories Ltd.		1.51	<b>Total</b>		<b>0.19</b>
Asian Paints Ltd.		1.51	<b>Non-Convertible Preference Share</b>		
Bajaj Finserv Ltd.		1.50	TVS Motor Company Ltd.	CARE A1+	0.02
ABB India Ltd.		1.46	<b>Total</b>		<b>0.02</b>
FSN E-Commerce Ventures Ltd.		1.32	<b>Floating Rate Bonds</b>		
Pidilite Industries Ltd.		1.28	GOI FRB 07.12.2031 GOV	SOVEREIGN	0.04
Thermax Ltd.		1.27	<b>Total</b>		<b>0.04</b>
L&T Technology Services Ltd.		1.27	<b>Government Securities</b>		
Endurance Technologies Ltd.		1.27	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	0.89
The Indian Hotels Company Ltd.		1.26	<b>Total</b>		<b>0.89</b>
Voltas Ltd.		1.24	<b>Cash, Cash Equivalents And Others</b>		
Torrent Power Ltd.		1.20			<b>1.08</b>
Sona Blw Precision Forgings Ltd.		1.15	<b>Grand Total</b>		<b>100.00</b>
Kajaria Ceramics Ltd.		1.15			
Balrampur Chini Mills Ltd.		1.14			

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

Financial Services	28.27
Automobile And Auto Components	12.01
Capital Goods	9.89
Consumer Services	7.43
Oil, Gas & Consumable Fuels	6.08
Information Technology	5.63
Consumer Durables	4.93
Healthcare	4.21
Construction	4.06
Construction Materials	3.36
Chemicals	2.93
Realty	2.76
Metals & Mining	2.18
Power	1.20
Fast Moving Consumer Goods	1.14
Services	0.99
Sovereign	0.93
Textiles	0.92
Cash, Cash Equivalents And Others	1.08

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



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

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

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



**RETIREMENT BENEFIT FUND-  
AGGRESSIVE HYBRID PLAN**

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

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

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

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

**Report As On:** 31/03/2026

**AAUM for the Month of March 2026**

₹ 1,536.34 Crores

**AUM as on March 31, 2026**

₹ 1,389.57 Crores

**Fund Manager:**

**Mr. Rohit Shimpi** (Equity Portion)  
**Mr. Ardhendu Bhattacharya** (Debt portion)  
**Managing since:**  
**Mr. Rohit Shimpi:** Oct - 2021  
**Mr. Ardhendu Bhattacharya:** June - 2021  
**Total Experience:**  
**Mr. Rohit Shimpi** -Over 19 years  
**Mr. Ardhendu Bhattacharya** -Over 15 years

**First Tier Benchmark:**

CRISIL Hybrid 35+65 -Aggressive Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Option:** Growth, IDCW

**SIP**

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

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 2.21 years  
**Average Maturity** : 3.21 years  
**Macaulay Duration** : 2.29 years  
**Yield to Maturity<sup>^</sup>** : 4.47%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	17.2609	Direct Plan-IDCW	18.3158
Reg-Plan-Growth	17.2613	Dir-Plan-Growth	18.3139

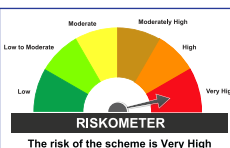
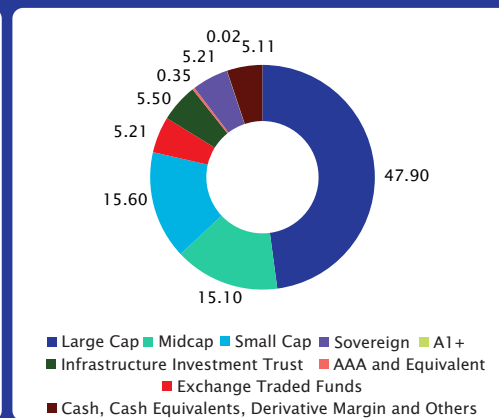
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Oberoi Realty Ltd.		0.83
HDFC Bank Ltd.		5.81	Honeywell Automation India Ltd.		0.83
Reliance Industries Ltd.		4.77	ABB India Ltd.		0.81
ICICI Bank Ltd.		4.57	Interglobe Aviation Ltd.		0.78
Larsen & Toubro Ltd.		3.24	Ltimindtree Ltd.		0.77
State Bank Of India		3.20	Page Industries Ltd.		0.74
Maruti Suzuki India Ltd.		2.93	Godrej Properties Ltd.		0.70
Infosys Ltd.		2.72	DLF Ltd.		0.70
Ultratech Cement Ltd.		2.45	Brigade Hotel Ventures Ltd.		0.59
Axis Bank Ltd.		2.31	Carborundum Universal Ltd.		0.58
Urban Company Ltd.		2.07	HDB Financial Services Ltd.		0.57
Kotak Mahindra Bank Ltd.		2.01	Pitti Engineering Ltd.		0.54
Hindalco Industries Ltd.		1.87	Alia Engineering Ltd.		0.39
Timken India Ltd.		1.85	Nuvoco Vistas Corporation Ltd.		0.18
Bajaj Finance Ltd.		1.70	<b>Total</b>		<b>78.60</b>
TVS Motor Company Ltd.		1.61	<b>Non Convertible Debentures</b>		
Schaeffler India Ltd.		1.61	Housing And Urban Development Corporation Ltd.	[ICRA]AAA	0.35
Abbott India Ltd.		1.56	<b>Total</b>		<b>0.35</b>
ZF Commercial Vehicle Control Systems India Ltd.		1.54	<b>Non-Convertible Preference Share</b>		
Navin Fluorine International Ltd.		1.35	TVS Motor Company Ltd.	CARE A1+	0.02
Jubilant Foodworks Ltd.		1.23	<b>Total</b>		<b>0.02</b>
Asian Paints Ltd.		1.23	<b>Floating Rate Bonds</b>		
Bajaj Finserv Ltd.		1.21	GOI FRB 07.12.2031 GOV	SOVEREIGN	0.28
Divi's Laboratories Ltd.		1.17	<b>Total</b>		<b>0.28</b>
L&T Technology Services Ltd.		1.11	<b>Government Securities</b>		
Endurance Technologies Ltd.		1.04	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	4.93
Pidilite Industries Ltd.		1.03	<b>Total</b>		<b>4.93</b>
FSN E-Commerce Ventures Ltd.		1.03	<b>Exchange Traded Funds</b>		
Balrampur Chini Mills Ltd.		1.02	SBI Gold ETF		5.21
Thermax Ltd.		1.01	<b>Total</b>		<b>5.21</b>
The Indian Hotels Company Ltd.		1.01	<b>Infrastructure Investment Trust</b>		
Volta Ltd.		1.00	National Highways Infra Trust		2.91
Torrent Power Ltd.		0.98	Cube Highways Trust		2.59
Sona Blw Precision Forgings Ltd.		0.98	<b>Total</b>		<b>5.50</b>
Grindwell Norton Ltd.		0.97	<b>Cash, Cash Equivalents And Others</b>		
ESAB India Ltd.		0.92	<b>Total</b>		<b>5.11</b>
Dr. Lal Path Labs Ltd.		0.90	<b>Grand Total</b>		<b>100.00</b>
Kajaria Ceramics Ltd.		0.89			
ICICI Prudential Life Insurance Company Ltd.		0.85			
Berger Paints India Ltd.		0.84			

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

Financial Services	22.58
Automobile And Auto Components	9.73
Capital Goods	7.90
Services	6.28
Consumer Services	5.93
Mutual Fund/etf	5.21
Sovereign	5.21
Oil, Gas & Consumable Fuels	4.77
Information Technology	4.60
Consumer Durables	3.96
Healthcare	3.63
Construction	3.24
Construction Materials	2.63
Chemicals	2.38
Realty	2.23
Metals & Mining	1.87
Fast Moving Consumer Goods	1.02
Power	0.98
Textiles	0.74
Cash, Cash Equivalents And Others	5.11

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



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

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

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



**RETIREMENT BENEFIT FUND-  
CONSERVATIVE HYBRID PLAN**

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

**Investment Objective**

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

**Fund Details**

- Type of Scheme** An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- Date of Allotment:** 10/02/2021
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 258.08 Crores
- AUM as on March 31, 2026**  
₹ 248.15 Crores
- Fund Manager:**  
**Mr. Rohit Shimpi** (Equity Portion)  
**Mr. Ardhendu Bhattacharya** (Debt portion)  
**Managing since:**  
**Mr. Rohit Shimpi:** Oct - 2021  
**Mr. Ardhendu Bhattacharya:** June - 2021  
**Total Experience:**  
**Mr. Rohit Shimpi** -Over 19 years  
**Mr. Ardhendu Bhattacharya** -Over 15 years
- First Tier Benchmark:**  
CRISIL Hybrid 65+35 - Conservative Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Option:** Growth, IDCW
- SIP**  
Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.  
Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 5.98 years  
**Average Maturity** : 16.08 years  
**Macaulay Duration** : 6.25 years  
**Yield to Maturity<sup>A</sup>** : 7.38%  
<sup>A</sup>In case of semi-annual convention, the YTM is annualised Ratios including debt instruments and cash

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	14.6918	Direct Plan-IDCW	15.1476
Reg-Plan-Growth	14.6902	Dir-Plan-Growth	15.1496

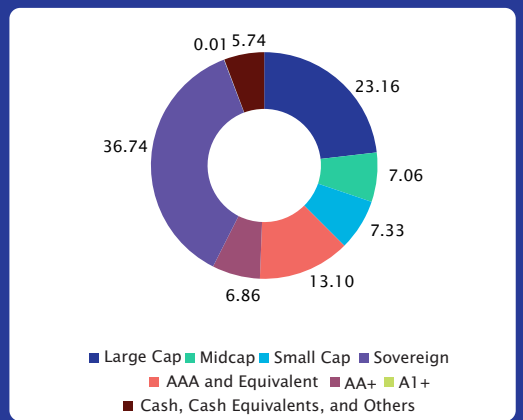
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			<b>Non Convertible Debentures</b>		
HDFC Bank Ltd.		2.83	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	4.02
Reliance Industries Ltd.		2.33	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	2.99
ICICI Bank Ltd.		2.21	Torrent Power Ltd.	CRISIL AA+	2.07
State Bank Of India		1.62	Sundaram Finance Ltd.	CRISIL AAA	2.04
Larsen & Toubro Ltd.		1.57	Power Finance Corporation Ltd.	CRISIL AAA	2.03
Maruti Suzuki India Ltd.		1.40	Rec Ltd.	CRISIL AAA	2.02
Infosys Ltd.		1.25	Godrej Properties Ltd.	[ICRA]AA+	2.01
Ultratech Cement Ltd.		1.23	Tata Power Renewable Energy Ltd.		
Axis Bank Ltd.		1.15	(Guaranteed By Tata Power Ltd.)	[ICRA]AA+	1.97
Urban Company Ltd.		1.07	Union Bank Of India		
Kotak Mahindra Bank Ltd.		1.00	( At1 Bond Under Basel III )	CRISIL AA+	0.81
Hindalco Industries Ltd.		0.88	<b>Total</b>		<b>19.96</b>
Timken India Ltd.		0.84	<b>Non-Convertible Preference Share</b>		
Bajaj Finance Ltd.		0.84	TVS Motor Company Ltd.	CARE A1+	0.01
TVS Motor Company Ltd.		0.69	<b>Total</b>		<b>0.01</b>
Schaeffler India Ltd.		0.66	<b>Floating Rate Bonds</b>		
ZF Commercial Vehicle Control Systems India Ltd.		0.64	GOI FRB 07.12.2031 GOV	SOVEREIGN	10.36
Abbott India Ltd.		0.62	<b>Total</b>		<b>10.36</b>
Bajaj Finserv Ltd.		0.60	<b>Government Securities</b>		
Jubilant Foodworks Ltd.		0.55	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	10.76
Asian Paints Ltd.		0.55	GOI 7.18% 24.07.2037 GOV	SOVEREIGN	10.05
Pidilite Industries Ltd.		0.52	GOI 7.09% 25.11.2074 GOV	SOVEREIGN	3.66
Volta Ltd.		0.51	GOI 7.43% 19.01.2076 GOV	SOVEREIGN	1.91
Torrent Power Ltd.		0.51	<b>Total</b>		<b>26.38</b>
Thermax Ltd.		0.51	<b>Cash, Cash Equivalents And Others</b>		
L&T Technology Services Ltd.		0.51			<b>5.74</b>
Grindwell Norton Ltd.		0.51	<b>Grand Total</b>		<b>100.00</b>
Navin Fluorine International Ltd.		0.50			
Balrampur Chini Mills Ltd.		0.50			
Sona Blw Precision Forgings Ltd.		0.49			
The Indian Hotels Company Ltd.		0.48			
Dr. Lal Path Labs Ltd.		0.47			
Divi's Laboratories Ltd.		0.46			
Oberoi Realty Ltd.		0.43			
Kajaria Ceramics Ltd.		0.43			
Berger Paints India Ltd.		0.43			
Honeywell Automation India Ltd.		0.42			
Page Industries Ltd.		0.41			
ICICI Prudential Life Insurance Company Ltd.		0.41			
FSN E-Commerce Ventures Ltd.		0.41			
ABB India Ltd.		0.41			
Ltimindtree Ltd.		0.40			
Endurance Technologies Ltd.		0.40			
ESAB India Ltd.		0.39			
Interglobe Aviation Ltd.		0.38			
Godrej Properties Ltd.		0.36			
DLF Ltd.		0.36			
HDB Financial Services Ltd.		0.34			
Brigade Hotel Ventures Ltd.		0.31			
Carborundum Universal Ltd.		0.29			
Pitti Engineering Ltd.		0.23			
AIA Engineering Ltd.		0.19			
Nuvoco Vistas Corporation Ltd.		0.05			

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

Sovereign	36.74
Financial Services	17.90
Telecommunication	7.01
Power	4.55
Automobile And Auto Components	4.29
Capital Goods	3.79
Realty	3.16
Consumer Services	2.82
Oil, Gas & Consumable Fuels	2.33
Information Technology	2.16
Consumer Durables	1.92
Construction	1.57
Healthcare	1.55
Construction Materials	1.28
Chemicals	1.02
Metals & Mining	0.88
Fast Moving Consumer Goods	0.50
Textiles	0.41
Services	0.38
Cash, Cash Equivalents And Others	5.74

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



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

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

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

**SBI**  
**RETIREMENT BENEFIT FUND-  
CONSERVATIVE PLAN**  
An open ended retirement solution oriented scheme having a lock-in  
of 5 years or till retirement age (whichever is earlier)

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

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

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

**Report As On:** 31/03/2026

**AAUM for the Month of March 2026**

₹ 153.37 Crores

**AUM as on March 31, 2026**

₹ 146.27 Crores

**Fund Manager:**

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

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

**Managing since:**

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

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

**Total Experience:**

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

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

**First Tier Benchmark:**

CRISIL Hybrid 85+15 - Conservative Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Option:** Growth, IDCW

**SIP**

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

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

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

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

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

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

Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1

thereafter for minimum 4 number of installments.

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

**Minimum Investment**

₹ 5000 & in multiples of ₹ 1

**Additional Investment**

₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 7.45 years  
**Average Maturity** : 20.32 years  
**Macaulay Duration** : 7.79 years  
**Yield to Maturity<sup>A</sup>** : 7.70%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	13.8010	Direct Plan-IDCW	14.1537
Reg-Plan-Growth	13.8011	Dir-Plan-Growth	14.1558

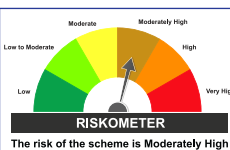
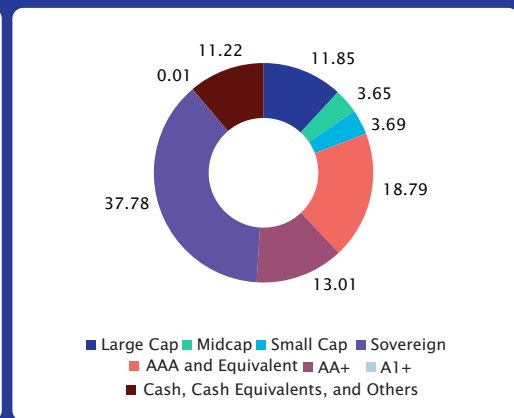
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Equity Shares</b>			Grindwell Norton Ltd.		0.22
HDFC Bank Ltd.		1.40	ICICI Prudential Life Insurance Company Ltd.		0.21
Reliance Industries Ltd.		1.22	Page Industries Ltd.		0.20
ICICI Bank Ltd.		1.14	Dr. Lal Path Labs Ltd.		0.20
State Bank Of India		0.85	DLF Ltd.		0.20
Larsen & Toubro Ltd.		0.78	Interglobe Aviation Ltd.		0.19
Maruti Suzuki India Ltd.		0.70	HDB Financial Services Ltd.		0.18
Infosys Ltd.		0.69	Godrej Properties Ltd.		0.18
Ultratech Cement Ltd.		0.62	ESAB India Ltd.		0.17
Urban Company Ltd.		0.56	Brigade Hotel Ventures Ltd.		0.16
Axis Bank Ltd.		0.55	Pitti Engineering Ltd.		0.13
Kotak Mahindra Bank Ltd.		0.50	Carborundum Universal Ltd.		0.11
Timken India Ltd.		0.45	AIA Engineering Ltd.		0.08
Hindalco Industries Ltd.		0.42	Nuvoco Vistas Corporation Ltd.		0.02
ZF Commercial Vehicle Control Systems India Ltd.		0.39	<b>Total</b>		<b>19.19</b>
TVS Motor Company Ltd.		0.39	<b>Non Convertible Debentures</b>		
Bajaj Finance Ltd.		0.39	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	6.82
Schaeffler India Ltd.		0.34	Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	5.08
Bajaj Finserv Ltd.		0.31	Torrent Power Ltd.	CRISIL AA+	3.52
L&T Technology Services Ltd.		0.29	Sundaram Finance Ltd.	CRISIL AAA	3.46
Asian Paints Ltd.		0.29	Rec Ltd.	CRISIL AAA	3.43
Torrent Power Ltd.		0.28	Godrej Properties Ltd.	[ICRA]AA+	3.42
Abbott India Ltd.		0.28	Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	3.33
Volvas Ltd.		0.27	Union Bank Of India ( At1 Bond Under Basel III )	CRISIL AA+	2.74
Thermax Ltd.		0.27	<b>Total</b>		<b>31.80</b>
Balrampur Chini Mills Ltd.		0.27	<b>Non-Convertible Preference Share</b>		
The Indian Hotels Company Ltd.		0.26	TVS Motor Company Ltd.	CARE A1+	0.01
Pidilite Industries Ltd.		0.26	<b>Total</b>		<b>0.01</b>
Navin Fluorine International Ltd.		0.25	<b>Government Securities</b>		
Kajaria Ceramics Ltd.		0.24	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	18.26
Jubilant Foodworks Ltd.		0.24	GOI 7.18% 24.07.2037 GOV	SOVEREIGN	6.82
Divi's Laboratories Ltd.		0.24	GOI 7.43% 19.01.2076 GOV	SOVEREIGN	6.49
FSN E-Commerce Ventures Ltd.		0.23	GOI 7.09% 25.11.2074 GOV	SOVEREIGN	6.21
Endurance Technologies Ltd.		0.23	<b>Total</b>		<b>37.78</b>
Berger Paints India Ltd.		0.23	<b>Cash, Cash Equivalents And Others</b>		
ABB India Ltd.		0.23			<b>11.22</b>
Sona Blw Precision Forgings Ltd.		0.22	<b>Grand Total</b>		<b>100.00</b>
Oberoi Realty Ltd.		0.22			
Ltimindtree Ltd.		0.22			
Honeywell Automation India Ltd.		0.22			

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

Sovereign	37.78
Financial Services	15.16
Telecommunication	11.90
Power	7.13
Realty	4.02
Automobile And Auto Components	2.28
Capital Goods	1.88
Consumer Services	1.45
Oil, Gas & Consumable Fuels	1.22
Information Technology	1.20
Consumer Durables	1.03
Construction	0.78
Healthcare	0.72
Construction Materials	0.64
Chemicals	0.51
Metals & Mining	0.42
Fast Moving Consumer Goods	0.27
Textiles	0.20
Services	0.19
Cash, Cash Equivalents And Others	11.22

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



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

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

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

## Snapshot of Debt Funds

Scheme Name	SBI Gilt Fund (Previously known as SBI Magnum Gilt Fund)	SBI Medium to Long Duration Fund (Previously known as SBI Magnum Income Fund)	SBI Dynamic Bond Fund	SBI Corporate Bond Fund	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	SBI Medium Duration Fund (Previously known as SBI Regular Savings Fund)	SBI Short Term Debt Fund	SBI Constant Maturity 10-Year Gilt Fund (Previously known as SBI Magnum Constant Maturity Fund)
<b>Ideal Investment Horizon</b>	3 years +	3 years +	3 years +	3 years +	3 years +	2 years +	1 year +	1 year +
<b>Inception Date</b>	30/12/2000	25/11/1998	09/02/2004	16/01/2019	17/07/2014	12/11/2003	27/7/2007	30/12/2000
<b>Fund Manager</b>	Mr. Sudhir Agarwal	Mr Mohit Jain	Mr. Sudhir Agarwal	Mr. Rajeev Radhakrishnan Mr. Ardhendu Bhattacharya (Co-Fund Manager)	Mr. Lokesh Malliya	Mr. Lokesh Malliya Mr. Mohit Jain (Co-Fund Manager)	Ms. Mansi Sajjeja	Mr. Sudhir Agarwal
<b>Managing Since</b>	(w.e.f. July 2025)	(w.e.f. July 2025)	(w.e.f. July 2025)	Rajeev Jan-2019-Ardhendhu	Lokesh Feb-2017	(w.e.f. Dec-2023)	Mansi May-2025	(w.e.f. July 2025)
<b>First Tier Benchmark</b>	Nifty All Duration G-Sec Index	CRISIL Medium to Long Duration Debt A-III Index	CRISIL Dynamic Bond A-III Index	NIFTY Corporate Bond Index A-II	NIFTY Credit Risk Bond Index B-II	NIFTY Medium Duration Debt Index A-III	CRISIL Short Duration Debt A-II Index	Nifty 10 yr Benchmark G-Sec
<b>Fund Details as on 31 March 2026</b>								
<b>Month End AUM (Rs. in Crores)</b>	₹ 9,628.70	₹ 2,034.05	₹ 3,928.32	₹ 21,491.31	₹ 2,138.91	₹ 6,580.16	₹ 14,580.35	₹ 1,699.23
<b>Modified Duration (years)</b>	5.24	4.36	3.49	2.84	1.65	2.85	2.28	6.77
<b>Average Maturity (years)</b>	11.97	7.28	5.13	5.00	2.02	3.97	2.80	9.66
<b>Macaulay Duration (years)</b>	5.44	4.56	3.65	2.97	1.75	3.00	2.40	7.01
<b>Yield to Maturity (%)<sup>A</sup></b>	6.91	7.99	7.61	7.75	8.72	8.53	7.79	7.25
<b>Expense Ratio</b>	Regular- 0.96% Direct- 0.46%	Regular- 1.49% Direct- 0.77%	Regular- 1.34% Direct- 0.62%	Regular- 0.77% Direct- 0.36%	Regular- 1.55% Direct- 0.89%	Regular- 1.21% Direct- 0.71%	Regular- 0.85% Direct- 0.40%	Regular- 0.63% Direct- 0.31%
<b>Composition by Assets as on 31 March 2026</b>								
<b>Equity Shares</b>	-	-	-	-	-	2.21	-	-
<b>Corporate Debt</b>	-	54.32	29.62	76.99	69.88	69.15	69.72	-
<b>Gilts</b>	35.82	33.16	3.20	5.16	8.18	19.77	2.91	85.50
<b>Money Market Instruments</b>	13.05	2.42	38.08	10.12	4.42	0.71	11.42	-
<b>Other Assets</b>	51.13	10.10	29.10	7.73	17.52	8.16	15.95	14.50
<b>Composition by Ratings as on 31 March 2026</b>								
<b>AA, AA+, AAA And EQUIVALENT</b>	-	45.29	29.62	76.99	35.37	43.38	69.72	-
<b>Below AA</b>	-	9.03	-	-	34.51	25.77	-	-
<b>Sovereign</b>	79.39	37.80	30.78	9.01	12.71	20.53	16.24	97.19
<b>Below A1+, A1+</b>	-	2.42	38.08	10.12	2.19	0.71	11.42	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	20.61	5.46	1.52	3.88	15.22	9.61	2.62	2.81
<b>Other Details</b>								
<b>Exit Load</b>	NIL	For 10% of the investments within 1 Year - Nil; For the remaining investments - 1.00%	For 10% of the investments within 1 month - Nil; For the remaining investments - 0.25%	Nil	For 8% of the investments within 1 Year - Nil; For the remaining investments after 1 Year to 2 Years - Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years - Nil; For the remaining investments - 0.75%	For exit within 3 months from the date of allotment: 1% - For exit after 3 months from the date of allotment: Nil	NIL	NIL

## Snapshot of Debt Funds

Scheme Name	SBI Low Duration Fund (Previously known as SBI Ultra known as SBI Magnum Low Duration Fund)	SBI Savings Fund	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	SBI Ultra Short Duration Fund (Previously known as SBI Magnum Ultra Short Duration Fund)	SBI Floating Rate Debt Fund	SBI Long Duration Fund	SBI Overnight Fund (Previously known as SBI Magnum Instacash Fund - Liquid Floater)
<b>Ideal Investment Horizon</b>	3 months +	3 months +	3 years +	7day +	3-6 months	3 years +	3 years +	1 day +
<b>Inception Date</b>	27/7/2007	19/07/2004	09/10/2009	24/11/2003	21/05/1999	27/10/2020	21/12/2022	01/10/2002
<b>Fund Manager</b>	Mr. Sudhir Agrawal	Mr. Rajeev Radhakrishnan	Mr. Ardhendu Bhattacharya	Mr. Rajeev Radhakrishnan	Mr. Sudhir Agrawal	Mr. Ardhendu Bhattacharya Mr. Rajeev Radhakrishnan (Co-Fund Manager)	Mr. Ardhendu Bhattacharya	Ms. Ranjana Gupta
<b>Managing Since</b>	wef 15 May	Rajeev Dec-2023	Ardhendu May-2025	Rajeev Dec-2023	wef 15 May	Ardhendu June-21, Rajeev Oct-20	July - 2025	(w.e.f. Dec - 2024)
<b>First Tier Benchmark</b>	CRISIL Low Duration Debt A-I Index	CRISIL Money Market A-I Index	NIFTY Banking and PSU Debt Index A-II	NIFTY Liquid Index A-I	CRISIL Ultra Short Duration Debt A-I Index	Nifty Short Duration Debt Index A-II	CRISIL Long Duration Debt A-III Index	CRISIL Liquid Overnight Index
<b>Fund Details as on 31 March 2026</b>								
<b>Month End AUM (Rs. in Crs)</b>	₹ 13,582.97	₹ 34,892.28	₹ 3,813.28	₹ 57,891.34	₹ 11,849.34	₹ 686.37	₹ 1,621.86	₹ 17,848.68
<b>Modified Duration (years)</b>	0.91	0.78	2.57	0.17	0.46	1.28	10.42	1.00
<b>Average Maturity (years)</b>	1.21	0.84	5.11	0.18	0.84	5.68	35.23	1.00
<b>Macaulay Duration (years)</b>	0.97	0.84	2.72	0.18	0.50	1.34	10.83	1.00
<b>Yield to Maturity (%)^</b>	7.30	7.18	7.49	7.58	7.51	7.15	7.71	6.50
<b>Expense Ratio</b>	Regular- 0.92% Direct- 0.43%	Regular- 0.64% Direct- 0.25%	Regular- 0.72% Direct- 0.39%	Regular- 0.28% Direct- 0.19%	Regular- 0.56% Direct- 0.35%	Regular- 0.39% Direct- 0.24%	Regular- 0.65% Direct- 0.30%	Regular- 0.14% Direct- 0.08%
<b>Composition by Assets as on 31 March 2026</b>								
<b>Equity Shares</b>	-	-	-	-	-	-	-	-
<b>Corporate Debt</b>	34.71	-	45.01	2.57	27.24	4.33	-	-
<b>Gilts</b>	1.41	2.00	6.54	2.27	4.01	28.01	83.85	1.68
<b>Money Market Instruments</b>	50.26	95.30	38.30	111.38	61.53	-	-	4.28
<b>Other Assets</b>	13.62	2.70	10.15	-16.22	7.22	67.66	16.15	94.04
<b>Composition by Ratings as on 31 March 2026</b>								
<b>AA, AA+, AAA And Equivalent</b>	34.71	-	45.01	2.57	25.98	4.33	-	-
<b>Below AA</b>	-	-	-	-	1.26	-	-	-
<b>Sovereign</b>	9.67	13.08	11.13	20.31	8.18	70.73	83.85	5.96
<b>Below A1+, A1+</b>	50.26	85.90	38.30	93.34	61.53	-	-	-
<b>Cash, Cash Equivalents, Derivatives and Others</b>	5.36	1.02	5.56	-16.22	3.05	24.94	16.15	94.04
<b>Other Details</b>								
<b>Exit Load</b>	NIL	NIL	NIL	Investor exit upon subscription / switch-in	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
				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



# GILT FUND

(Previously known as SBI Magnum Gilt Fund)

## Investment Objective

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

## Fund Details

### • Type of Scheme

An open ended Debt Scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk

### • Date of Allotment: 30/12/2000

### • Report As On: 31/03/2026

### • AAUM for the Month of March 2026

₹ 9,956.12 Crores

### • AUM as on March 31, 2026

₹ 9,628.70 Crores

### • Fund Manager: Mr Sudhir Agarwal

Managing Since:

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

Total Experience:

Mr Sudhir Agarwal Over 20 years

### First Tier Benchmark:

Nifty All Duration G-Sec Index

### • Exit Load: NIL

### • Entry Load: N.A.

### • Plans Available: Regular, Direct

### • Options: Growth, IDCW

### • SIP

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

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

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

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

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

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

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

### • Minimum Investment

₹ 5,000 &amp; in multiples of ₹ 1

### • Additional Investment

₹ 1,000 &amp; in multiples of ₹ 1

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
PF-Fixed Period-1 Year-IDCW	20.4416	Regular IDCW	20.3457
PF-Fixed Period-2 Year-IDCW	20.6862	Reg-Plan-Growth	66.1654
PF-Fixed Period-3 Year-IDCW	20.0569	Dir-Plan-IDCW	22.4457
PF 3 Year - Growth	39.6870	Dir-Plan-Growth	70.3285
PF Regular - Growth	42.4863		

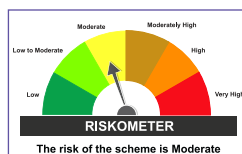
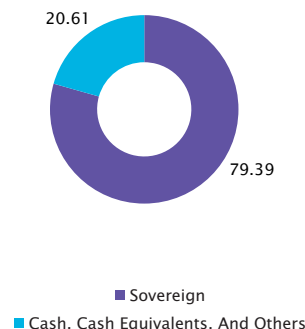
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	11.83
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	9.14
GOI 7.27% 08.04.2026 GOV	SOVEREIGN	5.56
GOI 5.63% 12.04.2026 GOV	SOVEREIGN	5.30
GOI 7.02% 18.06.2031 GOV	SOVEREIGN	1.98
GOI 6.79% 07.10.2034 GOV	SOVEREIGN	1.63
GOI 6.28% 14.07.2032 GOV	SOVEREIGN	0.38
<b>Total</b>		<b>35.82</b>
<b>State Development Loans</b>		
State Government of Karnataka 7.47% 25.08.2036 SDL	SOVEREIGN	12.70
State Government of West Bengal 7.79% 18.03.2045 SDL	SOVEREIGN	4.28
State Government of West Bengal 7.58% 31.12.2042 SDL	SOVEREIGN	3.71
State Government of Kerala 7.66% 18.02.2039 SDL	SOVEREIGN	3.25
State Government of West Bengal 7.88% 25.03.2044 SDL	SOVEREIGN	2.46
State Government of Bihar 7.86% 11.02.2039 SDL	SOVEREIGN	1.56
State Government of Tamil Nadu 7.43% 25.02.2036 SDL	SOVEREIGN	1.53
State Government of Haryana 7.83% 11.02.2043 SDL	SOVEREIGN	0.93
State Government of Mizoram 7.85% 11.02.2042 SDL	SOVEREIGN	0.10
<b>Total</b>		<b>30.52</b>
<b>Treasury Bills</b>		
91 Day T-Bill 22.05.26	SOVEREIGN	4.28
91 Day T-Bill 14.05.26	SOVEREIGN	3.56
182 Day T-Bill 08.05.26	SOVEREIGN	2.89
91 Day T-Bill 07.05.26	SOVEREIGN	2.32
<b>Total</b>		<b>13.05</b>
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		<b>100.00</b>

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Government Securities	35.82
State Development Loans	30.52
Treasury Bills	13.05
Cash, Cash Equivalents And Others	20.61

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



### SBI Gilt Fund

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

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

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

## Quantitative Data

Modified Duration	: 5.24 years
Average Maturity	: 11.97 years
Macaulay Duration	: 5.44 years
Yield to Maturity <sup>^</sup>	: 6.91%

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

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

(Previously known as SBI Magnum Income Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended medium to long term Debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 4 years to 7 years (Please refer to the page no. 13 of SID for details on Macaulay's Duration).  
A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 25/11/1998
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 2,068.08 Crores
- AUM as on March 31, 2026**  
₹ 2,034.05 Crores
- Fund Manager: Mr Mohit Jain**  
**Managing Since:**  
Mr Mohit Jain (w.e.f. July-2025)  
**Total Experience:**  
Mr Mohit Jain Over 14 years
- First Tier Benchmark:** CRISIL Medium to Long Duration Debt A-III Index
- Exit Load:** For exit within 1 year from the date of allotment.  
For 10% of investment : Nil  
For remaining investment: 1.00%  
For exit after one year from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 4.36 years  
**Average Maturity** : 7.28 years  
**Macaulay Duration** : 4.56 years  
**Yield to Maturity<sup>^</sup>** : 7.99%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised

NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Bonus	43.2839	Dir-Plan-Bonus	46.9912
Reg-Plan-Growth	71.4362	Dir-Plan-Growth	77.4832
Reg-Plan-Half Yearly IDCW	18.6850	Dir-Plan-Half Yearly IDCW	21.9838
Reg-Plan-Quarterly IDCW	20.1174	Dir-Plan-Quarterly IDCW	22.5062

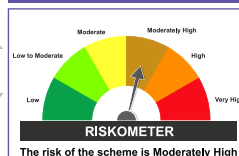
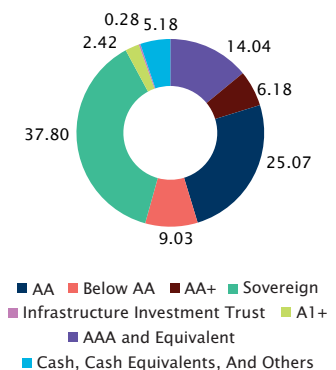
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>		
Union Bank Of India	[ICRA]A1+	2.42
<b>Total</b>		<b>2.42</b>
<b>Non Convertible Debentures</b>		
Bharti Telecom Ltd.	CRISIL AAA	4.88
Godrej Seeds & Genetics Ltd.	CRISIL AA	4.84
Torrent Power Ltd.	[ICRA]AA+	3.78
Indostar Capital Finance Ltd.	CARE AA-	3.42
Adani Power Ltd.	CRISIL AA	3.42
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.39
Motilal Oswal Finvest Ltd.	CRISIL AA	2.97
H.G. Infra Engineering Ltd.	[ICRA]AA-	2.91
Avanse Financial Services Ltd.	CARE AA-	2.70
JM Financial Credit Solutions Ltd.	[ICRA]AA	2.46
HDB Financial Services Ltd.	CRISIL AAA	2.46
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.40
Aadhar Housing Finance Ltd.	[ICRA]AA	1.23
<b>Total</b>		<b>40.86</b>
<b>Zero Coupon Bonds</b>		
JSW Kalinga Steel Ltd.	CRISIL AA	3.70
JTPM Metal Traders Ltd.	CRISIL AA	3.06
National Highways Infra Trust	IND AAA	1.86
<b>Total</b>		<b>8.62</b>
<b>Floating Rate Bonds</b>		
GOI FRB 22.09.2033 GOV	SOVEREIGN	5.11
<b>Total</b>		<b>5.11</b>
<b>Securitized Debt</b>		
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.42
Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.42
<b>Total</b>		<b>4.84</b>
<b>Government Securities</b>		
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	14.20
GOI 7.24% 18.08.2055 GOV	SOVEREIGN	9.26
GOI 6.68% 07.07.2040 GOV	SOVEREIGN	4.59
<b>Total</b>		<b>28.05</b>
<b>State Development Loans</b>		
State Government of Bihar 6.9% 16.07.2035 SDL	SOVEREIGN	4.64
<b>Total</b>		<b>4.64</b>
<b>Infrastructure Investment Trust</b>		
Raajmarg Infra Investment Trust		0.28
<b>Total</b>		<b>0.28</b>
<b>Cash, Cash Equivalents And Others</b>		
		5.18
<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	40.86
Government Securities	28.05
Zero Coupon Bonds	8.62
Floating Rate Bonds	5.11
Securitized Debt	4.84
State Development Loans	4.64
Certificate Of Deposits	2.42
Infrastructure Investment Trust	0.28
Cash, Cash Equivalents And Others	5.18

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



**SBI Medium to Long Duration Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

**SBI**  
**DYNAMIC BOND FUND**

NET ASSET VALUE	
Option	NAV (₹)
Reg-Plan-IDCW	19.1226
Reg-Plan-Growth	36.4756
Dir-Plan-IDCW	22.4167
Dir-Plan-Growth	40.1329

**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:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 4,028.90 Crores
- AUM as on March 31, 2026**  
₹ 3,928.32 Crores
- Fund Manager: Mr Sudhir Agarwal**  
**Managing Since:**  
Mr Sudhir Agarwal (w.e.f. July 2025)  
**Total Experience:**  
Mr Sudhir Agarwal Over 20 years
- First Tier Benchmark:**  
CRISIL Dynamic Bond A-III Index
- Exit Load:**  
For exit within 1 month from the date of allotment For 10% of investment : Nil  
For remaining investment: 0.25%  
For exit after one month from the date of allotment - Nil
- Entry Load: N.A.**
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

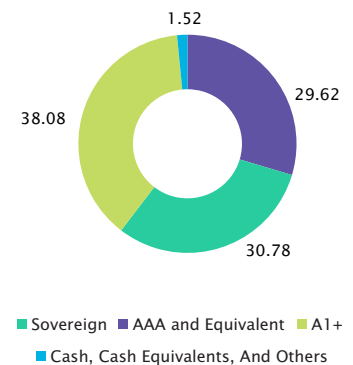
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>		
Union Bank Of India	[ICRA]A1+	9.52
HDFC Bank Ltd.	CRISIL A1+	9.52
Small Industries Development Bank Of India	CRISIL A1+	9.51
Canara Bank	CRISIL A1+	5.96
National Bank For Agriculture And Rural Development	CRISIL A1+	3.57
<b>Total</b>		<b>38.08</b>
<b>Non Convertible Debentures</b>		
LIC Housing Finance Ltd.	CRISIL AAA	5.06
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	3.94
Rec Ltd.	CRISIL AAA	3.19
National Bank For Agriculture And Rural Development	[ICRA]AAA	3.18
Anzen India Energy Yield Plus Trust	CRISIL AAA	2.53
National Bank For Agriculture And Rural Development	CRISIL AAA	1.91
<b>Total</b>		<b>19.81</b>
<b>Zero Coupon Bonds</b>		
National Highways Infra Trust	IND AAA	2.88
<b>Total</b>		<b>2.88</b>
<b>Securitised Debt</b>		
India Universal Trust AI2	CRISIL AAA(SO)	2.55
Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.50
Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.88
<b>Total</b>		<b>6.93</b>
<b>Government Securities</b>		
GOI 6.75% 23.12.2029 GOV	SOVEREIGN	3.20
<b>Total</b>		<b>3.20</b>
<b>State Development Loans</b>		
State Government of Karnataka 7.47% 25.08.2036 SDL	SOVEREIGN	10.79
State Government of Kerala 7.66% 18.02.2039 SDL	SOVEREIGN	6.92
State Government of West Bengal 7.58% 31.12.2042 SDL	SOVEREIGN	3.69
State Government of West Bengal 7.88% 25.03.2044 SDL	SOVEREIGN	2.28
State Government of West Bengal 7.79% 18.03.2045 SDL	SOVEREIGN	1.38
State Government of Bihar 7.86% 11.02.2039 SDL	SOVEREIGN	1.27
State Government of Tamil Nadu 7.43% 25.02.2036 SDL	SOVEREIGN	1.25
<b>Total</b>		<b>27.58</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>1.52</b>
<b>Grand Total</b>		<b>100.00</b>

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

Certificate Of Deposits	38.08
State Development Loans	27.58
Non Convertible Debentures	19.81
Securitized Debt	6.93
Government Securities	3.20
Zero Coupon Bonds	2.88
Cash, Cash Equivalents And Others	1.52

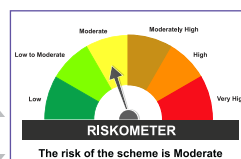
**PORTFOLIO CLASSIFICATION BY RATING CLASS (%)**



**Quantitative Data**

Modified Duration	: 3.49 years
Average Maturity	: 5.13 years
Macaulay Duration	: 3.65 years
Yield to Maturity <sup>^</sup>	: 7.61%

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



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

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

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



**CORPORATE BOND FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 16/01/2019
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 21,984.93 Crores
- AUM as on March 31, 2026**  
₹ 21,491.31 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan  
Mr. Ardhendu Bhattacharya (Co-Fund Manager)  
**Managing Since:**  
Mr. Rajeev Radhakrishnan Jan-2019  
Mr. Ardhendu Bhattacharya Dec 2023  
**Total Experience:**  
Mr. Rajeev Radhakrishnan Over 24 years  
Mr. Ardhendu Bhattacharya Over 15 years
- First Tier Benchmark:**  
NIFTY Corporate Bond Index A-II
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.

- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 2.84 years
Average Maturity	: 5.00 years
Macaulay Duration	: 2.97 years
Yield to Maturity <sup>^</sup>	: 7.75%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	15.0736	Dir-Plan-Monthly IDCW	15.5792
Reg-Plan-Growth	15.9720	Dir-Plan-Growth	16.5052
Reg-Plan-Quarterly IDCW	15.5186	Dir-Plan-Quarterly IDCW	16.0453

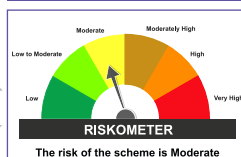
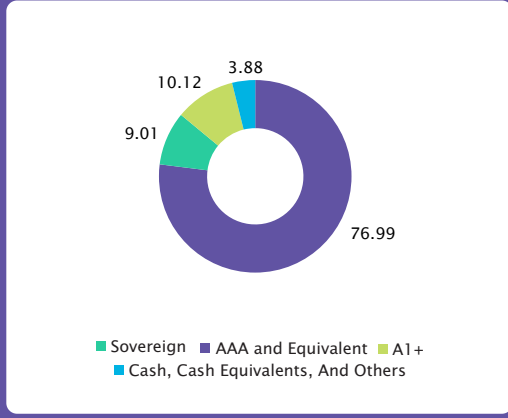
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>			Rec Ltd.	CRISIL AAA	0.82
Bank Of Baroda	IND A1+	3.73	Interise Trust	[ICRA]AAA	0.79
Small Industries Development Bank Of India	CRISIL A1+	2.61	RJ Corp Ltd.	CRISIL AAA	0.73
Canara Bank	CRISIL A1+	1.75	Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.55
HDFC Bank Ltd.	CRISIL A1+	0.69	Bajaj Housing Finance Ltd.	CRISIL AAA	0.51
Punjab National Bank	CRISIL A1+	0.66	SMFG India Credit Company Ltd.	[ICRA]AAA	0.47
Union Bank Of India	[ICRA]A1+	0.57	Mahindra Rural Housing Finance Ltd.	CRISIL AAA	0.47
Axis Bank Ltd.	CRISIL A1+	0.11	SMFG India Credit Company Ltd.	CRISIL AAA	0.46
<b>Total</b>		<b>10.12</b>	Bajaj Finance Ltd.	CRISIL AAA	0.46
<b>Non Convertible Debentures</b>			Sundaram Home Finance Ltd.	[ICRA]AAA	0.21
Bharti Telecom Ltd.	CRISIL AAA	6.14	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.20
Pipeline Infrastructure Pvt Ltd.	CRISIL AAA	5.19	ICICI Bank Ltd.( Tier II Bond Under Basel III)	[ICRA]AAA	0.11
National Bank For Agriculture And Rural Development	CRISIL AAA	4.87	Tata Capital Ltd.	CRISIL AAA	0.02
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	3.73	<b>Total</b>		<b>65.10</b>
Brookfield India Real Estate Trust	CRISIL AAA	3.21	<b>Zero Coupon Bonds</b>		
Mindspace Business Parks Reit	CRISIL AAA	3.13	National Highways Infra Trust	IND AAA	1.39
Tata Capital Housing Finance Ltd.	CRISIL AAA	3.11	Sundaram Finance Ltd.	CRISIL AAA	0.76
Mindspace Business Parks Reit	[ICRA]AAA	3.02	<b>Total</b>		<b>2.15</b>
Indgrid Infrastructure Trust	CRISIL AAA	2.45	<b>Securitised Debt</b>		
HDB Financial Services Ltd.	CRISIL AAA	2.43	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.95
National Bank For Agriculture And Rural Development	[ICRA]AAA	2.37	India Universal Trust AI2	CRISIL AAA(SO)	2.72
Power Finance Corporation Ltd.	CRISIL AAA	2.16	Shivshakti Securitisation Trust	CRISIL AAA(SO)	2.68
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.84	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.39
Vertis Infrastructure Trust	CRISIL AAA	1.81	<b>Total</b>		<b>9.74</b>
Rec Ltd.	[ICRA]AAA	1.61	<b>Government Securities</b>		
Nexus Select Trust	CRISIL AAA	1.61	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	5.16
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.52	<b>Total</b>		<b>5.16</b>
Toyota Financial Services India Ltd.	[ICRA]AAA	1.38	<b>State Development Loans</b>		
Power Grid Corporation Of India Ltd.	CRISIL AAA	1.29	State Government of West Bengal 8.04% 30.03.2052 SDL	SOVEREIGN	1.46
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.29	State Government of Rajasthan 7.52% 25.02.2036 SDL	SOVEREIGN	1.15
Sundaram Finance Ltd.	[ICRA]AAA	1.24	State Government Of Karnataka 7.36% 13.03.2034 SDL	SOVEREIGN	1.06
Aditya Birla Housing Finance Ltd.	CRISIL AAA	1.05	State Government of Tamil Nadu 7.46% 18.03.1935 SDL	SOVEREIGN	0.18
Sustainable Energy Infra Trust	CRISIL AAA	1.01	<b>Total</b>		<b>3.85</b>
Small Industries Development Bank Of India	CRISIL AAA	0.95	<b>Cash, Cash Equivalents And Others</b>		
LIC Housing Finance Ltd.	CRISIL AAA	0.89	<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	65.10
Certificate Of Deposits	10.12
Securitized Debt	9.74
Government Securities	5.16
State Development Loans	3.85
Zero Coupon Bonds	2.15
Cash, Cash Equivalents And Others	3.88

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



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

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

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

**SBI CREDIT RISK FUND**

(Previously known as SBI Corporate Bond Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 17/07/2014
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 2,149.62 Crores
- AUM as on March 31, 2026**  
₹ 2,138.91 Crores
- Fund Manager: Mr. Lokesh Mallya**  
**Managing Since:**  
Mr. Lokesh Mallya Feb-2017  
**Total Experience:**  
Mr. Lokesh Mallya Over 20 years
- First Tier Benchmark:**  
NIFTY Credit Risk Bond Index B-II
- Exit Load**  
For exit within 12 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 3% For exit after 12 months but within 24 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 1.5% For exit after 24 months but within 36 months from the date of allotment: For 8% of the investment - Nil For the remaining investment - 0.75%; For exit after 36 months from the date of allotment - Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 1.65 years  
**Average Maturity** : 2.02 years  
**Macaulay Duration** : 1.75 years  
**Yield to Maturity** : 8.72%

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

<sup>1</sup>In case of semi-annual convention, the YTM is annualised

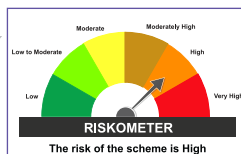
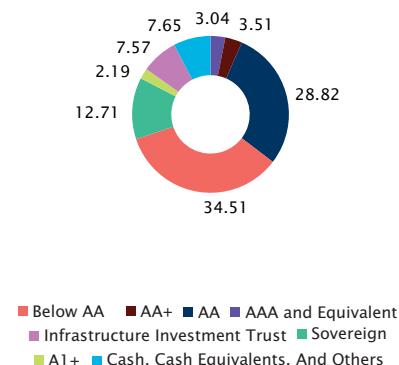
NET ASSET VALUE			
Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-IDCW	21.5675	Dir-Plan-IDCW	24.0904
Reg-Plan-Daily IDCW	15.7898	Dir-Plan-Daily IDCW	16.4265
Reg-Plan-Growth	47.7069	Dir-Plan-Growth	51.7673

PORTFOLIO					
Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>			<b>Government Securities</b>		
Canara Bank	CRISIL A1+	2.19	JSW Kalinga Steel Ltd.	CRISIL AA	3.52
<b>Total</b>		<b>2.19</b>	<b>Total</b>		<b>7.89</b>
<b>Non Convertible Debentures</b>			<b>State Development Loans</b>		
Infopark Properties Ltd.	CARE AA-	4.91	GOI 7.02% 18.06.2031 GOV	SOVEREIGN	7.05
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	4.73	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	1.13
NJ Capital Pvt. Ltd.	[ICRA]AA-	4.62	<b>Total</b>		<b>8.18</b>
H.G. Infra Engineering Ltd.	[ICRA]AA-	4.62	<b>Treasury Bills</b>		
Godrej Seeds & Genetics Ltd.	CRISIL AA	4.60	State Government of Karnataka 7.47% 25.08.2036 SDL	SOVEREIGN	2.30
Eris Lifesciences Ltd.	IND AA	3.99	<b>Total</b>		<b>2.30</b>
Renserv Global Pvt Ltd.	CARE A(CE)	3.74	<b>Infrastructure Investment Trust</b>		
Ashoka Buildcon Ltd.	CARE AA-	3.74	364 Day T-Bill 28.01.27	SOVEREIGN	2.23
Avanse Financial Services Ltd.	CARE AA-	3.73	<b>Total</b>		<b>2.23</b>
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	3.51	<b>Cash, Cash Equivalents And Others</b>		
Aditya Birla Renewables Ltd.	CRISIL AA	3.51	Cube Highways Trust		3.41
Kogta Financial (India) Ltd.	CARE A+	3.00	Raajmarg Infra Investment Trust		2.99
Gaursons India Pvt. Ltd.	[ICRA]A-	2.78	Vertis Infrastructure Trust		0.95
GMR Airports Ltd.	CRISIL A+	2.44	Capital Infra Trust		0.22
Small Industries Development Bank Of India	CRISIL AAA	2.35	<b>Total</b>		<b>7.57</b>
Aditya Birla Real Estate Ltd.	CRISIL AA	2.34	<b>Total</b>		<b>7.65</b>
Sheela Foam Ltd.	IND AA	1.76	<b>Grand Total</b>		<b>100.00</b>
Yes Bank Ltd.	CRISIL AA-	0.93			
Mahanagar Telephone Nigam Ltd.	IND AAA(CE)	0.69			
<b>Total</b>		<b>61.99</b>			
<b>Zero Coupon Bonds</b>					
JTPM Metal Traders Ltd.	CRISIL AA	4.37			

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

Non Convertible Debentures	61.99
Government Securities	8.18
Zero Coupon Bonds	7.89
Infrastructure Investment Trust	7.57
State Development Loans	2.30
Treasury Bills	2.23
Certificate Of Deposits	2.19
Cash, Cash Equivalents And Others	7.65

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



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

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

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

**SBI MEDIUM DURATION FUND**

(Previously known as SBI Magnum Medium Duration Fund)

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 years and 4 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A relatively high interest rate risk and relatively high credit risk
- Date of Allotment:** 12/11/2003
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 6,679.20 Crores
- AUM as on March 31, 2026**  
₹ 6,580.16 Crores
- Fund Managers: Mr. Lokesh Malloya & Mr. Mohit Jain (Co Fund Manager) Managing Since:**  
Mr. Lokesh Malloya (w.e.f. Dec 2023)  
Mr. Mohit Jain (w.e.f. Dec 2023)  
**Total Experience:**  
Mr. Lokesh Malloya Over 20 years  
Mr. Mohit Jain Over 14 years
- First Tier Benchmark:**  
NIFTY Medium Duration Debt Index A-III
- Exit Load:**  
For exit within 3 months from the date of allotment: - 1%  
For exit after 3 months from the date of allotment: Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 2.85 years
Average Maturity	: 3.97 years
Macaulay Duration	: 3.00 years
Yield to Maturity <sup>^</sup>	: 8.53%

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	20.4662
Reg-Plan-Growth	52.7986
Dir-Plan-IDCW	22.2650
Dir-Plan-Growth	57.2782

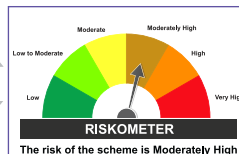
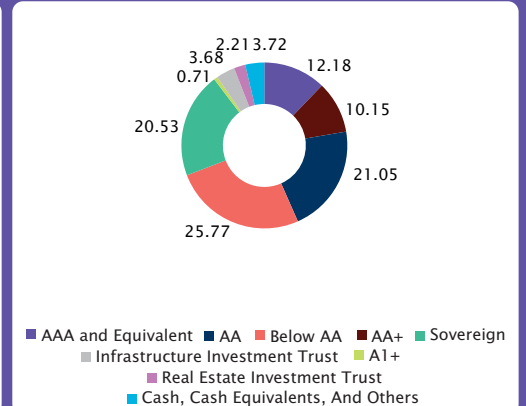
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>			<b>Zero Coupon Bonds</b>		
HDFC Bank Ltd.	CRISIL A1+	0.71	JTPM Metal Traders Ltd.	CRISIL AA	3.15
<b>Total</b>		<b>0.71</b>	JSW Kalinga Steel Ltd.	CRISIL AA	2.67
<b>Non Convertible Debentures</b>			<b>Floating Rate Bonds</b>		
Godrej Properties Ltd.	[ICRA]AA+	4.57	GOI FRB 22.09.2033 GOV	SOVEREIGN	0.71
Godrej Seeds & Genetics Ltd.	CRISIL AA	3.88	<b>Total</b>		<b>0.71</b>
Avanse Financial Services Ltd.	CARE AA-	3.79	<b>Securitized Debt</b>		
Yes Bank Ltd.	CRISIL AA-	3.39	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	1.87
Renew Solar Energy (Jharkhand Five) Pvt. Ltd.	CARE AA	3.35	Shivshakti Securitisation Trust	CRISIL AAA(SO)	1.87
Aditya Birla Real Estate Ltd.	CRISIL AA	3.34	<b>Total</b>		<b>3.74</b>
Torrent Power Ltd.	CRISIL AA+	3.12	<b>Government Securities</b>		
Renserv Global Pvt Ltd.	CARE A(CE)	3.11	GOI 7.18% 14.08.2033 GOV	SOVEREIGN	7.87
Motilal Oswal Finvest Ltd.	CRISIL AA	3.06	GOI 6.68% 07.07.2040 GOV	SOVEREIGN	6.74
Kogta Financial (India) Ltd.	CARE A+	2.78	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	3.66
Gaursons India Pvt. Ltd.	[ICRA]A-	2.71	GOI 7.24% 18.08.2055 GOV	SOVEREIGN	0.79
Bharti Telecom Ltd.	CRISIL AAA	2.71	<b>Total</b>		<b>19.06</b>
H.G. Infra Engineering Ltd.	[ICRA]AA-	2.70	<b>State Development Loans</b>		
Small Industries Development Bank Of India	CRISIL AAA	2.63	State Government of Rajasthan 7.49% 28.08.2035 SDL	SOVEREIGN	0.38
GMR Airports Ltd.	CRISIL A+	2.46	State Government of Tamil Nadu 7.50% 28.01.2036 SDL	SOVEREIGN	0.38
Ashoka Buildcon Ltd.	CARE AA-	2.20	<b>Total</b>		<b>0.76</b>
Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.)	[ICRA]AA+	2.08	<b>Real Estate Investment Trust</b>		
Aadhar Housing Finance Ltd.	[ICRA]AA	1.22	Embassy Office Parks Reit		1.09
Rec Ltd.	CRISIL AAA	1.15	Mindspace Business Parks Reit		0.78
LIC Housing Finance Ltd.	CRISIL AAA	1.14	Brookfield India Real Estate Trust		0.34
Chalet Hotels Ltd.	CRISIL AA-	1.14	<b>Total</b>		<b>2.21</b>
NJ Capital Pvt. Ltd.	[ICRA]AA-	0.75	<b>Infrastructure Investment Trust</b>		
Astec Lifesciences Ltd.	[ICRA]AA-	0.74	Cube Highways Trust		2.09
Power Grid Corporation Of India Ltd.	CRISIL AAA	0.44	Raajmarg Infra Investment Trust		0.79
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	0.38	Vertis Infrastructure Trust		0.73
Eris Lifesciences Ltd.	IND AA	0.38	National Highways Infra Trust		0.07
National Bank For Agriculture And Rural Development	[ICRA]AAA	0.37	<b>Total</b>		<b>3.68</b>
<b>Total</b>		<b>59.59</b>	<b>Cash, Cash Equivalents And Others</b>		
					<b>3.72</b>
			<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	59.59
Government Securities	19.06
Zero Coupon Bonds	5.82
Securitized Debt	3.74
Infrastructure Investment Trust	3.68
Real Estate Investment Trust	2.21
State Development Loans	0.76
Floating Rate Bonds	0.71
Certificate Of Deposits	0.71
Cash, Cash Equivalents And Others	3.72

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



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

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

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

**SBI**  
**SHORT TERM DEBT FUND**

**Investment Objective**

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

**Fund Details**

- Type of Scheme**  
An open ended short-term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. (Please refer to the page no. 13 of SID for details on Macaulay's Duration). A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 27/7/2007
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 16,161.03 Crores
- AUM as on March 31, 2026**  
₹ 14,580.35 Crores
- Fund Manager:**  
**Ms. Mansi Sajeja**  
Managing Since: **Ms. Mansi Dec-2023**  
Total Experience: **Ms. Mansi Over 19 years**
- First Tier Benchmark:**  
CRISIL Short Duration Debt A-II Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 2.28 years
Average Maturity	: 2.80 years
Macaulay Duration	: 2.40 years
Yield to Maturity <sup>^</sup>	: 7.79%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Retail-Plan-Fortnightly IDCW	15.6182	Reg-Plan-Monthly IDCW	18.3701
Retail-Plan-Growth	37.5942	Reg-Plan-Weekly IDCW	15.0656
Retail-Plan-Monthly IDCW	17.2191	Dir-Plan-Fortnightly IDCW	23.8522
Retail-Plan-Weekly IDCW	15.5947	Dir-Plan-Growth	35.4130
Reg-Plan-Fortnightly IDCW	15.0507	Dir-Plan-Monthly IDCW	19.7469
Reg-Plan-Growth	33.2275	Dir-Plan-Weekly IDCW	15.5119

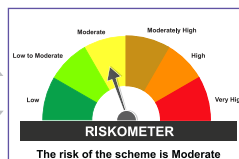
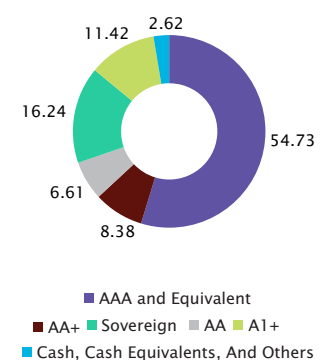
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			<b>Zero Coupon Bonds</b>		
Small Industries Development Bank Of India	CRISIL A1+	2.04	JSW Kalinga Steel Ltd.	CRISIL AA	1.38
<b>Total</b>		<b>2.04</b>	<b>Total</b>		<b>1.38</b>
<b>Certificate Of Deposits</b>			<b>Securitized Debt</b>		
HDFC Bank Ltd.	CRISIL A1+	3.54	Shivshakti Securitisation Trust	CRISIL AAA(SO)	4.04
Union Bank Of India	[ICRA]A1+	2.73	Siddhivinayak Securitisation Trust	CRISIL AAA(SO)	2.53
Bank Of Baroda	IND A1+	1.35	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	1.34
Small Industries Development Bank Of India	CRISIL A1+	0.64	India Universal Trust A11	IND AAA(SO)	1.28
National Bank For Agriculture And Rural Development	CRISIL A1+	0.64	India Universal Trust A12	CRISIL AAA(SO)	0.94
Punjab National Bank	CRISIL A1+	0.48	<b>Total</b>		<b>10.13</b>
<b>Total</b>		<b>9.38</b>	<b>Government Securities</b>		
<b>Non Convertible Debentures</b>			GOI 7.17% 17.04.2030 GOV		
Muthoot Finance Ltd.	CRISIL AA+	4.47	GOI 6.48% 06.10.2035 GOV	SOVEREIGN	2.08
Mahindra Rural Housing Finance Ltd.	CRISIL AAA	4.04	<b>Total</b>		<b>2.91</b>
Indgrid Infrastructure Trust	CRISIL AAA	3.66	<b>State Development Loans</b>		
Toyota Financial Services India Ltd.	[ICRA]AAA	3.46	State Government of Karnataka	SOVEREIGN	3.38
HDB Financial Services Ltd.	CRISIL AAA	3.23	7.31% 04.09.2033 SDL	SOVEREIGN	3.19
Godrej Seeds & Genetics Ltd.	CRISIL AA	3.12	State Government of Rajasthan	SOVEREIGN	3.19
MindSPACE Business Parks Reit	CRISIL AAA	3.09	8.32% 06.02.2029 SDL	SOVEREIGN	3.19
Aditya Birla Housing Finance Ltd.	CRISIL AAA	2.92	State Government of Tamil Nadu	SOVEREIGN	3.02
MindSPACE Business Parks Reit	[ICRA]AAA	2.89	7.03% 18.09.2031 SDL	SOVEREIGN	3.02
National Bank For Agriculture And Rural Development	[ICRA]AAA	2.74	State Government of Tamilnadu	SOVEREIGN	1.57
Bharti Telecom Ltd.	CRISIL AAA	2.29	7.75% 10.08.2032 SDL	SOVEREIGN	1.57
National Bank For Agriculture And Rural Development	CRISIL AAA	2.23	State Government of Tamilnadu	SOVEREIGN	1.00
SMFG India Credit Company Ltd.	[ICRA]AAA	1.89	7.68% 01.11.2030 SDL	SOVEREIGN	1.00
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	1.89	Tamil Nadu 6.84% 28.08.2029 SDL	SOVEREIGN	0.51
Godrej Industries Ltd.	CRISIL AA+	1.85	State Government Of Karnataka	SOVEREIGN	0.34
Power Finance Corporation Ltd.	CRISIL AAA	1.55	6.86% 07.10.2030 SDL	SOVEREIGN	0.34
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.47	State Government of Chhattisgarh	SOVEREIGN	0.23
Cube Highways Trust	[ICRA]AAA	1.43	7.29% 07.06.2030 SDL	SOVEREIGN	0.23
Anzen India Energy Yield Plus Trust	CRISIL AAA	1.36	State Government Of Rajasthan	SOVEREIGN	0.07
Aadhar Housing Finance Ltd.	[ICRA]AA	1.19	6.75% 04.11.2030 SDL	SOVEREIGN	0.07
Interise Trust	[ICRA]AAA	1.17	State Government of Tamilnadu	SOVEREIGN	0.01
Sustainable Energy Infra Trust	CRISIL AAA	1.00	7.66% 27.12.2033 SDL	SOVEREIGN	0.01
Rec Ltd.	[ICRA]AAA	0.69	<b>Total</b>		<b>13.32</b>
LIC Housing Finance Ltd.	CRISIL AAA	0.69	<b>Strips</b>		
Small Industries Development Bank Of India	CRISIL AAA	0.68	GOI 15.06.2027 GOV	SOVEREIGN	0.01
Bajaj Auto Credit Ltd.	[ICRA]AAA	0.68	<b>Total</b>		<b>0.01</b>
Tata Housing Development Co. Ltd.	CARE AA	0.58	<b>Cash, Cash Equivalents And Others</b>		
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.51	<b>Total</b>		<b>2.62</b>
			<b>Grand Total</b>		<b>100.00</b>

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

Non Convertible Debentures	58.21
State Development Loans	13.32
Securitized Debt	10.13
Certificate Of Deposits	9.38
Government Securities	2.91
Commercial Papers	2.04
Zero Coupon Bonds	1.38
Strips	0.01
Cash, Cash Equivalents And Others	2.62

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



**SBI Short Term Debt Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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



**CONSTANT MATURITY  
10-YEAR GILT FUND**

(Previously known as SBI Magnum Constant Maturity Fund)

**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:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 1,755.74 Crores
- AUM as on March 31, 2026**  
₹ 1,699.23 Crores
- Fund Manager: Mr Sudhir Agarwal**  
Managing Since: Mr Sudhir Agarwal (w.e.f. July 1st 2025)  
Total Experience: Mr Sudhir Agarwal Over 20 years
- First Tier Benchmark:**  
Nifty 10 yr Benchmark G-Sec
- Exit Load:** NIL
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 6.77 years
Average Maturity	: 9.66 years
Macaulay Duration	: 7.01 years
Yield to Maturity <sup>^</sup>	: 7.25%

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	20.8725
Reg-Plan-Growth	64.1770
Dir-Plan-IDCW	21.7571
Dir-Plan-Growth	66.8865

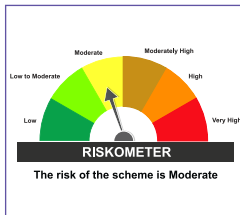
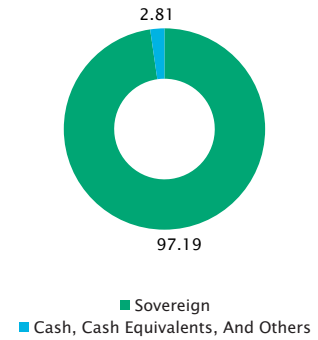
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
GOI 6.48% 06.10.2035 GOV	SOVEREIGN	57.24
GOI 6.79% 07.10.2034 GOV	SOVEREIGN	14.17
GOI 7.18% 24.07.2037 GOV	SOVEREIGN	14.09
<b>Total</b>		<b>85.50</b>
<b>State Development Loans</b>		
State Government of Maharashtra 7.57% 25.03.2036 SDL	SOVEREIGN	11.69
<b>Total</b>		<b>11.69</b>
<b>Cash, Cash Equivalents And Others</b>		
		<b>2.81</b>
<b>Grand Total</b>		<b>100.00</b>

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

Government Securities	85.50
State Development Loans	11.69
Cash, Cash Equivalents And Others	2.81

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



**SBI Constant Maturity 10-Year Gilt Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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



**LOW DURATION FUND**

(Previously known as SBI Magnum Low Duration Fund)

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Please refer to the page no. 14 of SID for details on Macaulay's Duration). A relatively high interest rate risk and moderate credit risk

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

**Report As On:** 31/03/2026

**AAUM for the Month of March 2026**  
₹ 14,790.50 Crores

**AUM as on March 31, 2026**  
₹ 13,582.97 Crores

**Fund Manager: Mr. Sudhir Agrawal**  
**Managing Since:**  
**Mr. Sudhir Agrawal** May 2025  
**Total Experience:**  
**Mr. Sudhir Agrawal** Over 20 years

**First Tier Benchmark:**  
CRISIL Low Duration Debt A-1 Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

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

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

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

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

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

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

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

**Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1

**Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.91 years  
**Average Maturity** : 1.21 years  
**Macaulay Duration** : 0.97 years  
**Yield to Maturity<sup>^</sup>** : 7.30%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,415.4588	Reg-Plan-Weekly IDCW	1,415.1128
Institutional-Growth	3,697.1244	Dir-Plan-Daily IDCW	1,462.2761
Institutional-Weekly IDCW	1,411.9451	Dir-Plan-Fortnightly IDCW	1,487.8388
Reg-Plan-Daily IDCW	1,415.1259	Dir-Plan-Growth	3,793.3089
Reg-Plan-Fortnightly IDCW	1,439.8944	Dir-Plan-Monthly IDCW	1,685.6636
Reg-Plan-Growth	3,633.0542	Dir-Plan-Weekly IDCW	1,464.4161
Reg-Plan-Monthly IDCW	1,593.4087		

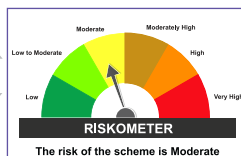
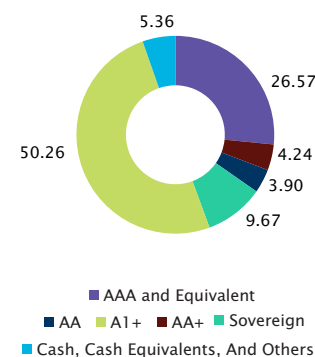
**PORTFOLIO**

Issuer Name	Rating	(% Of Total AUM)	Issuer Name	Rating	(% Of Total AUM)
<b>Commercial Papers</b>			<b>Securitised Debt</b>		
LIC Housing Finance Ltd.	CRISIL A1+	6.92	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	3.79
JM Financial Services Ltd.	CRISIL A1+	0.53	India Universal Trust A11	IND AAA(SO)	0.72
<b>Total</b>		<b>7.45</b>	India Universal Trust A12	CRISIL AAA(SO)	0.50
<b>Certificate Of Deposits</b>			<b>Total</b>		
HDFC Bank Ltd.	CRISIL A1+	10.35	<b>5.01</b>	<b>Government Securities</b>	
National Bank For Agriculture And Rural Development	CRISIL A1+	9.66	GOI 7.38% 20.06.2027 GOV	SOVEREIGN	0.26
Small Industries Development Bank Of India	CRISIL A1+	8.98	<b>Total</b>		<b>0.26</b>
Indian Bank	CRISIL A1+	3.47	<b>State Development Loans</b>		
Canara Bank	CRISIL A1+	3.46	State Government of Chhattisgarh 7.03% 28.08.2026 SDL	SOVEREIGN	6.28
Kotak Mahindra Bank Ltd.	CRISIL A1+	3.45	State Government of Tamilnadu 8.72% 19.09.2026 SDL	SOVEREIGN	1.19
ICICI Bank Ltd.	[ICRA]A1+	3.44	State Government of Uttar Pradesh 7.19% 28.09.2026 SDL	SOVEREIGN	0.53
<b>Total</b>		<b>42.81</b>	State Government of Haryana 7.18% 28.09.2026 SDL	SOVEREIGN	0.26
<b>Non Convertible Debentures</b>			<b>Total</b>		
Bharti Telecom Ltd.	CRISIL AAA	6.26	<b>8.26</b>	<b>Cash, Cash Equivalents And Others</b>	
Rec Ltd.	CRISIL AAA	4.79	<b>5.36</b>	<b>Grand Total</b>	
Power Finance Corporation Ltd.	CRISIL AAA	4.76		<b>100.00</b>	
Tata Motors Ltd.	CRISIL AA+	1.84			
Bajaj Finance Ltd.	CRISIL AAA	1.82			
Muthoot Finance Ltd.	CRISIL AA+	1.29			
Rec Ltd.	[ICRA]AAA	1.15			
Tata Projects Ltd.	IND AA	1.14			
Aditya Birla Housing Finance Ltd.	CRISIL AAA	1.11			
Tata Housing Development Co. Ltd.	CARE AA	0.91			
Tata Chemicals Ltd.	CRISIL AA+	0.74			
Intertrust	[ICRA]AAA	0.67			
National Bank For Agriculture And Rural Development	[ICRA]AAA	0.55			
Summit Digital Infrastructure Pvt. Ltd.	CRISIL AAA	0.44			
Mankind Pharma Ltd.	CRISIL AA+	0.37			
National Bank For Agriculture And Rural Development	CRISIL AAA	0.01			
<b>Total</b>		<b>27.85</b>			
<b>Zero Coupon Bonds</b>					
JSW Kalinga Steel Ltd.	CRISIL AA	1.85			
<b>Total</b>		<b>1.85</b>			
<b>Floating Rate Bonds</b>					
GOI FRB 22.09.2033 GOV	SOVEREIGN	1.15			
<b>Total</b>		<b>1.15</b>			

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

Certificate Of Deposits	42.81
Non Convertible Debentures	27.85
State Development Loans	8.26
Commercial Papers	7.45
Securitized Debt	5.01
Zero Coupon Bonds	1.85
Floating Rate Bonds	1.15
Government Securities	0.26
Cash, Cash Equivalents And Others	5.36

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



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

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

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

**SBI SAVINGS FUND**

**Investment Objective**

To provide the investors an opportunity to invest in money market instruments.

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
- Date of Allotment:** 19/07/2004
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 33,723.80 Crores
- AUM as on March 31, 2026**  
₹ 34,892.28 Crores
- Fund Manager:** Mr. Rajeev Radhakrishnan  
**Managing Since:** Rajeev Radhakrishnan Dec-2023  
**Total Experience:** Mr. Rajeev Radhakrishnan Over 24 years
- First Tier Benchmark:**  
CRISIL Money Market A-I Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 500 & in multiples of ₹ 1
- Additional Investment**  
₹ 500 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.78 years  
**Average Maturity** : 0.84 years  
**Macaulay Duration** : 0.84 years  
**Yield to Maturity<sup>^</sup>** : 7.18%  
<sup>^</sup>In case of semi-annual convention, the YTM is annualised

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	14.0872	Dir-Plan-Daily IDCW	14.5220
Reg-Plan-Growth	43.2164	Dir-Plan-Growth	46.5067
Reg-Plan-Monthly IDCW	17.0403	Dir-Plan-Monthly IDCW	18.4339
Reg-Plan-Weekly IDCW	16.0818	Dir-Plan-Weekly IDCW	16.7850

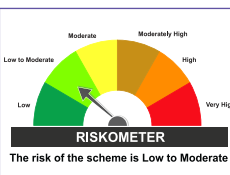
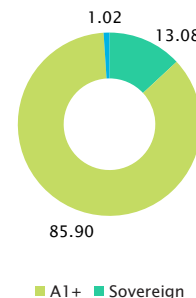
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			<b>State Development Loans</b>		
LIC Housing Finance Ltd.	CRISIL A1+	4.04	State Government of Gujarat 7.98% 11.05.2026 SDL	SOVEREIGN	0.34
Jio Credit Ltd.	CRISIL A1+	4.01	State Government of Haryana 7.98% 29.06.2026 SDL	SOVEREIGN	0.29
Muthoot Finance Ltd.	CRISIL A1+	2.01	State Government of Kerala 7.61% 09.08.2026 SDL	SOVEREIGN	0.14
Aditya Birla Capital Ltd.	CRISIL A1+	1.81	State Government of Kerala 7.98% 11.05.2026 SDL	SOVEREIGN	0.09
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	1.50	State Government of Telangana 8.02% 11.05.2026 SDL	SOVEREIGN	0.09
L&T Finance Ltd.	CRISIL A1+	1.33	State Government of Madhya Pradesh 7.38% 14.09.2026 SDL	SOVEREIGN	0.07
Muthoot Fincorp Ltd.	CRISIL A1+	1.13	<b>Total</b>		<b>1.02</b>
Pilani Investment & Industries Corporation Ltd.	CRISIL A1+	0.67	<b>Treasury Bills</b>		
SMFG India Credit Company Ltd.	CRISIL A1+	0.55	364 Day T-Bill 04.03.27	SOVEREIGN	3.54
Interise Trust	[ICRA]A1+	0.45	364 Day T-Bill 11.03.27	SOVEREIGN	2.72
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.40	364 Day T-Bill 25.02.27	SOVEREIGN	2.05
Godrej Housing Finance Ltd.	CRISIL A1+	0.40	364 Day T-Bill 28.01.27	SOVEREIGN	0.81
<b>Total</b>		<b>18.30</b>	182 Day T-Bill 28.05.26	SOVEREIGN	0.28
<b>Certificate Of Deposits</b>			<b>Total</b>		<b>9.40</b>
National Bank For Agriculture And Rural Development	CRISIL A1+	9.28	<b>Strips</b>		
Small Industries Development Bank Of India	CRISIL A1+	8.76	GOI 12.06.2026 GOV	SOVEREIGN	0.51
Canara Bank	CRISIL A1+	8.39	GOI 25.05.2026 GOV	SOVEREIGN	0.15
HDFC Bank Ltd.	CRISIL A1+	7.73	<b>Total</b>		<b>0.66</b>
Bank Of Baroda	IND A1+	7.27	<b>Cash, Cash Equivalents And Others</b>		
Punjab National Bank	CRISIL A1+	5.70	<b>Total</b>		<b>1.02</b>
ICICI Bank Ltd.	[ICRA]A1+	4.56	<b>Grand Total</b>		
National Bank For Financing Infrastructure And Development	IND A1+	3.89			<b>100.00</b>
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.69	<b>Government Securities</b>		
The Jammu & Kashmir Bank Ltd.	CRISIL A1+	1.98	GOI 8.24% 15.02.2027 GOV	SOVEREIGN	1.75
Union Bank Of India	[ICRA]A1+	1.90	GOI 6.99% 17.04.2026 GOV	SOVEREIGN	0.24
IDBI Bank Ltd.	CRISIL A1+	1.61	GOI 5.63% 12.04.2026 GOV	SOVEREIGN	0.01
Indian Bank	CRISIL A1+	1.35	<b>Total</b>		<b>2.00</b>
AU Small Finance Bank Ltd.	CRISIL A1+	1.18	<b>Portfolio Classification by Asset Allocation (%)</b>		
Indian Overseas Bank	CARE A1+	0.81	<b>Portfolio Classification by Rating Class (%)</b>		
UCO Bank	CRISIL A1+	0.50			

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

Certificate Of Deposits	67.60
Commercial Papers	18.30
Treasury Bills	9.40
Government Securities	2.00
State Development Loans	1.02
Strips	0.66
Cash, Cash Equivalents And Others	1.02

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



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

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

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

**SBI BANKING & PSU FUND**

(Previously known as SBI Treasury Advantage Fund)

**Investment Objective**

The scheme seeks to generate regular income through a judicious mix of portfolio comprising predominantly debt and money market securities of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal bodies.

**Fund Details**

- Type of Scheme**  
An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bodies. A relatively high interest rate risk and moderate credit risk
- Date of Allotment:** 09/10/2009
- Report As On:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 3,894.68 Crores
- AUM as on March 31, 2026**  
₹ 3,813.28 Crores
- Fund Manager:**  
**Mr. Ardhendu Bhattacharya**  
**Managing Since:**  
**Mr. Ardhendu** (w.e.f. Dec 2023)  
**Total Experience:**  
**Mr. Ardhendu Bhattacharya** - Over 15 years
- First Tier Benchmark:**  
Nifty Banking & PSU Debt Index A-II
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP**  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.  
Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.  
Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

Modified Duration	: 2.57 years
Average Maturity	: 5.11 years
Macaulay Duration	: 2.72 years
Yield to Maturity <sup>^</sup>	: 7.49%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1,463.2938	Dir-Plan-Daily IDCW	1,505.7510
Reg-Plan-Growth	3,207.3773	Dir-Plan-Growth	3,418.4918
Reg-Plan-Monthly IDCW	1,211.8527	Dir-Plan-Monthly IDCW	1,299.0779
Reg-Plan-Weekly IDCW	1,462.9465	Dir-Plan-Weekly IDCW	1,502.4073

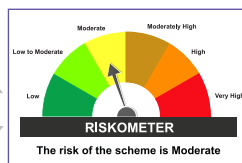
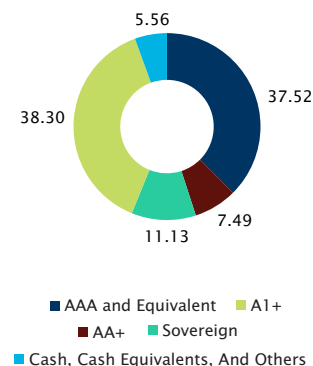
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Certificate Of Deposits</b>					
Canara Bank	CRISIL A1+	8.60	Canara Bank ( At1 Bond Under Basel III )	CRISIL AA+	0.27
Punjab National Bank	CRISIL A1+	6.18	<b>Total</b>		<b>41.71</b>
HDFC Bank Ltd.	CRISIL A1+	5.52	<b>Zero Coupon Bonds</b>		
Bank Of Baroda	IND A1+	4.94	National Highways Infra Trust	IND AAA	3.30
Union Bank Of India	[ICRA]A1+	4.90	<b>Total</b>		<b>3.30</b>
Equitas Small Finance Bank Ltd.	CRISIL A1+	3.16	<b>Government Securities</b>		
National Bank For Agriculture And Rural Development	CRISIL A1+	2.45	GOI 6.9% 15.04.2065 GOV	SOVEREIGN	6.54
AU Small Finance Bank Ltd.	CRISIL A1+	1.90	<b>Total</b>		<b>6.54</b>
Axis Bank Ltd.	CRISIL A1+	0.65	<b>State Development Loans</b>		
<b>Total</b>		<b>38.30</b>	State Government of Tamilnadu 7.75% 10.08.2032 SDL	SOVEREIGN	2.00
<b>Non Convertible Debentures</b>					
ONGC Petro Additions Ltd.	CRISIL AA+	7.22	State Government of West Bengal 8.04% 30.03.2056 SDL	SOVEREIGN	1.30
Power Grid Corporation Of India Ltd.	CRISIL AAA	5.79	State Government Of Karnataka 7.36% 13.03.2034 SDL	SOVEREIGN	1.29
GAIL (India) Ltd.	IND AAA	4.59	<b>Total</b>		<b>4.59</b>
Small Industries Development Bank Of India	CRISIL AAA	4.21	<b>Cash, Cash Equivalents And Others</b>		
India Infrastructure Finance Company Ltd.	IND AAA	3.82	<b>Grand Total</b>		<b>100.00</b>
Power Finance Corporation Ltd.	CRISIL AAA	3.25			
National Bank For Agriculture And Rural Development	CRISIL AAA	2.74			
Rec Ltd.	CRISIL AAA	2.64			
National Bank For Agriculture And Rural Development	[ICRA]AAA	2.50			
Punjab National Bank ( Tier II Bond Under Basel III )	CRISIL AAA	2.46			
NHPC Ltd.	[ICRA]AAA	1.57			
Nuclear Power Corporation Of India Ltd.	CRISIL AAA	0.65			

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

Non Convertible Debentures	41.71
Certificate Of Deposits	38.30
Government Securities	6.54
State Development Loans	4.59
Zero Coupon Bonds	3.30
Cash, Cash Equivalents And Others	5.56

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



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



# LIQUID FUND

(Previously known as SBI Premier Liquid Fund)

## Investment Objective

To provide the investors an opportunity to invest in the entire range of debt and money market securities with residual maturity upto 91 days only.

## Fund Details

### Type of Scheme

An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk

### Date of Allotment: 24/11/2003

### Report As On: 31/03/2026

### AAUM for the Month of March 2026

₹ 68,165.44 Crores

### AUM as on March 31, 2026

₹ 57,891.34 Crores

### Fund Manager: Mr. Rajeev Radhakrishnan

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

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

### Exit Load:

Investor exit upon subscription / switch-In	Exit Load as a % of redemption Proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

### Entry Load: N.A.

### Plans Available: Regular, Direct

### Options: Growth, IDCW

### SIP:

For Growth option only: Weekly/Monthly frequency - ₹500 and in multiples of ₹1 for minimum 12 instalments or ₹1000 and in multiples of ₹1 for minimum 6 instalments. (w.e.f. March 03, 2021)  
 Quarterly - ₹6,000 and 2 instalments; Semi-Annual and Annual - ₹12,000 and 2 instalments

### Minimum Investment

Growth Option: ₹500 & in multiples of ₹1  
 Other options except Growth option: ₹5000 & in multiples of ₹1/-

### Additional Investment

Growth Option: ₹500 & in multiples of ₹1  
 Other options except Growth option: ₹5000 & in multiples of ₹1/-

## Quantitative Data

Modified Duration	: 0.17 years
Average Maturity	: 0.18 years
Macaulay Duration	: 0.18 years
Yield to Maturity <sup>^</sup>	: 7.58%

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

## NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Institutional-Daily IDCW	1,381.2992	Reg-Plan-Weekly IDCW	1,380.1549
Institutional-Growth	4,299.6015	Dir-Plan-Daily IDCW	1,144.0484
Reg-Plan-Daily IDCW	1,140.7391	Dir-Plan-Fortnightly IDCW	1,406.1622
Reg-Plan-Fortnightly IDCW	1,397.8233	Dir-Plan-Growth	4,306.1134
Reg-Plan-Growth	4,259.3028	Dir-Plan-Weekly IDCW	1,387.0678

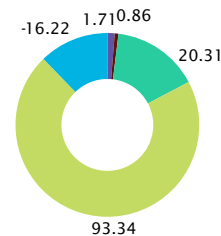
## PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM			
<b>Commercial Papers</b>								
National Bank For Agriculture And Rural Development	CRISIL A1+	11.92	Punjab National Bank	CRISIL A1+	5.36			
ICICI Securities Ltd.	CRISIL A1+	5.98	HDFC Bank Ltd.	CRISIL A1+	4.99			
Small Industries Development Bank Of India	CRISIL A1+	4.26	IDBI Bank Ltd.	CRISIL A1+	3.50			
Bajaj Finance Ltd.	CRISIL A1+	2.31	Bank Of India	CRISIL A1+	3.25			
Motilal Oswal Financial Services Ltd.	CRISIL A1+	2.30	Indusind Bank Ltd.	CRISIL A1+	2.99			
Bajaj Financial Securities Ltd.	CRISIL A1+	1.96	Indian Bank	CRISIL A1+	1.86			
L&T Metro Rail (Hyderabad) Ltd.	CRISIL A1+	1.71	Punjab & Sind Bank	[ICRA]A1+	1.36			
Reliance Retail Ventures Ltd.	CRISIL A1+	1.70	The Federal Bank Ltd.	CRISIL A1+	1.28			
HDFC Securities Ltd.	CRISIL A1+	1.55	Central Bank Of India	CRISIL A1+	0.85			
PNB Housing Finance Ltd.	CRISIL A1+	1.45	Axis Bank Ltd.	CRISIL A1+	0.51			
Kotak Securities Ltd.	CRISIL A1+	1.11	<b>Total</b>		<b>45.42</b>			
IGH Holdings Pvt Ltd.	CRISIL A1+	1.11	<b>Non Convertible Debentures</b>					
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.85	Sikka Ports & Terminals Ltd.	CRISIL AAA	1.41			
Aditya Birla Money Ltd.	CRISIL A1+	0.82	Trent Ltd.	[ICRA]AA+	0.86			
Vertis Infrastructure Trust	CRISIL A1+	0.77	Bajaj Housing Finance Ltd.	CRISIL AAA	0.30			
Bharti Telecom Ltd.	CRISIL A1+	0.77	<b>Total</b>		<b>2.57</b>			
Network18 Media & Investments Ltd.	[ICRA]A1+	0.68	<b>Government Securities</b>					
Hero Fincorp Ltd.	CRISIL A1+	0.68	GOI 5.63% 12.04.2026 GOV	SOVEREIGN	1.88			
Godrej Finance Ltd.	CRISIL A1+	0.68	GOI 6.99% 17.04.2026 GOV	SOVEREIGN	0.39			
Infina Finance Pvt. Ltd.	CRISIL A1+	0.64	<b>Total</b>		<b>2.27</b>			
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	0.59	<b>Treasury Bills</b>					
Tata Communications Ltd.	CRISIL A1+	0.51	91 Day T-Bill 11.06.26	SOVEREIGN	3.92			
Nuvoco Vistas Corporation Ltd.	CRISIL A1+	0.51	91 Day T-Bill 28.05.26	SOVEREIGN	3.43			
JM Financial Services Ltd.	CRISIL A1+	0.51	91 Day T-Bill 04.06.26	SOVEREIGN	3.42			
DSP Finance Pvt. Ltd.	CRISIL A1+	0.43	91 Day T-Bill 17.04.26	SOVEREIGN	3.27			
Axis Securities Ltd.	CRISIL A1+	0.43	91 Day T-Bill 14.05.26	SOVEREIGN	2.06			
Aditya Birla Capital Ltd.	CRISIL A1+	0.43	91 Day T-Bill 09.04.26	SOVEREIGN	1.81			
Pilani Investment & Industries Corporation Ltd.	CRISIL A1+	0.34	364 Day T-Bill 21.05.26	SOVEREIGN	0.13			
Aseem Infrastructure Finance Ltd.	[ICRA]A1+	0.34	<b>Total</b>		<b>18.04</b>			
Reliance Jio Infocomm Ltd.	CRISIL A1+	0.17	<b>Cash, Cash Equivalents And Others</b>		<b>-16.22</b>			
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	0.17	<b>Grand Total</b>		<b>100.00</b>			
Birla Group Holding Pvt. Ltd.	CRISIL A1+	0.17						
Motilal Oswal Finvest Ltd.	CRISIL A1+	0.07						
<b>Total</b>		<b>47.92</b>						
<b>Certificate Of Deposits</b>								
Union Bank Of India	[ICRA]A1+	7.26						
Canara Bank	CRISIL A1+	6.83						
Bank Of Baroda	IND A1+	5.38						

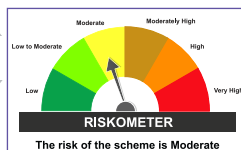
## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Commercial Papers	47.92
Certificate Of Deposits	45.42
Treasury Bills	18.04
Non Convertible Debentures	2.57
Government Securities	2.27
Cash, Cash Equivalents And Others	-16.22

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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



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

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

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

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

(Previously known as SBI Magnum Ultra Short Duration Fund)

**Investment Objective**

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

**Fund Details**

**Type of Scheme**

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months to 6 months (Please refer to the page no. 15 of SID for details on Macaulay's Duration). A moderate interest rate risk and moderate credit risk

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

**Report As On:** 31/03/2026

**AAUM for the Month of March 2026**  
₹ 12,914.63 Crores

**AUM as on March 31, 2026**  
₹ 11,849.34 Crores

**Fund Manager:**

**Mr. Sudhir Agrawal**  
Managing Since:  
Mr. Sudhir Agrawal May - 2025  
Total Experience:  
Mr. Sudhir Agrawal Over 20 years

**First Tier Benchmark:**

CRISIL Ultra Short Duration Debt A-I Index

**Exit Load:** Nil

**Entry Load:** N.A.

**Plans Available:** Regular, Direct

**Options:** Growth, IDCW

**SIP:**

(w.e.f. June 04, 2020)  
Any Day SIP Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of 1 thereafter for a minimum of 4 installments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.

**Minimum Investment**

₹ 5,000 & in multiples of ₹ 1

**Additional Investment**

₹ 1,000 & in multiples of ₹ 1

**Quantitative Data**

**Modified Duration** : 0.46 years  
**Average Maturity** : 0.84 years  
**Macaulay Duration** : 0.50 years  
**Yield to Maturity<sup>^</sup>** : 7.51%

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

**NET ASSET VALUE**

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Cash Option	6242.0858	Dir-Plan-Cash	6361.8581
Reg-Plan-Daily IDCW	2351.1129	Dir-Plan-Daily IDCW	2378.8715
Reg-Plan-Weekly IDCW	1266.5112	Dir-Plan-Weekly IDCW	1274.5086

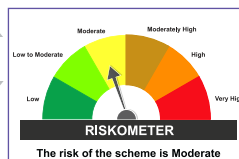
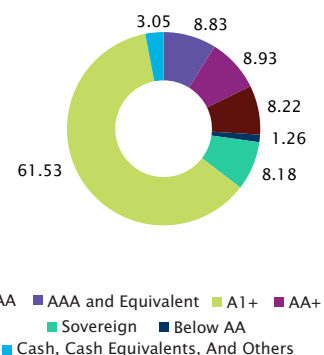
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM	Issuer Name	Rating	(%) Of Total AUM
<b>Commercial Papers</b>			<b>Securitised Debt</b>		
Muthoot Fincorp Ltd.	CRISIL A1+	4.73	Radhakrishna Securitisation Trust	CRISIL AAA(SO)	2.11
JM Financial Services Ltd.	CRISIL A1+	2.66	India Universal Trust AI2	CRISIL AAA(SO)	0.70
Cholamandalam Investment & Finance Co. Ltd.	CRISIL A1+	1.04	India Universal Trust AI1	IND AAA(SO)	0.14
Astec Lifesciences Ltd.	[ICRA]A1+	0.21	<b>Total</b>		<b>2.95</b>
<b>Total</b>		<b>8.64</b>	<b>Government Securities</b>		
<b>Certificate Of Deposits</b>			GOI 5.63% 12.04.2026 GOV	SOVEREIGN	3.55
National Bank For Agriculture And Rural Development	CRISIL A1+	10.68	GOI 7.27% 08.04.2026 GOV	SOVEREIGN	0.46
HDFC Bank Ltd.	CRISIL A1+	10.66	<b>Total</b>		<b>4.01</b>
Small Industries Development Bank Of India	CRISIL A1+	10.28	<b>State Development Loans</b>		
Kotak Mahindra Bank Ltd.	CRISIL A1+	7.58	State Government of Chhattisgarh 7.03% 28.08.2026 SDL	SOVEREIGN	1.27
Punjab National Bank	CRISIL A1+	5.56	State Government of Gujarat 6.04% 20.10.2026 SDL	SOVEREIGN	0.97
Canara Bank	CRISIL A1+	4.08	State Government of Maharashtra 7.96% 29.06.2026 SDL	SOVEREIGN	0.76
Bank Of Baroda	IND A1+	2.39	State Government of Andhra Pradesh 7.42% 09.11.2026 SDL	SOVEREIGN	0.30
Union Bank Of India	[ICRA]A1+	1.66	State Government of Uttar Pradesh 7.99% 29.06.2026 SDL	SOVEREIGN	0.30
<b>Total</b>		<b>52.89</b>	State Government of Karnataka 7.86% 15.03.2027 SDL	SOVEREIGN	0.21
<b>Non Convertible Debentures</b>			<b>Total</b>		<b>3.81</b>
Tata Communications Ltd.	CARE AAA	4.64	<b>Strips</b>		
Adani Power Ltd.	CRISIL AA	2.52	GOI 16.12.2026 GOV	SOVEREIGN	0.36
Muthoot Finance Ltd.	CRISIL AA+	2.33	<b>Total</b>		<b>0.36</b>
Oberoi Realty Ltd.	CARE AA+	1.69	<b>Cash, Cash Equivalents And Others</b>		
Tata Motors Ltd.	CRISIL AA+	1.27	<b>Grand Total</b>		<b>100.00</b>
Eris Lifesciences Ltd.	IND AA	1.27			
Phoenix Arc Pvt. Ltd.	CRISIL AA	1.26			
Indostar Capital Finance Ltd.	CARE AA-	1.26			
Torrent Power Ltd.	CRISIL AA+	1.10			
Tata Projects Ltd.	CRISIL AA	0.85			
Shriram Finance Ltd.	CRISIL AA+	0.85			
Mankind Pharma Ltd.	CRISIL AA+	0.85			
Motilal Oswal Home Finance Ltd.	[ICRA]AA+	0.84			
JM Financial Services Ltd.	CRISIL AA	0.63			
Sheela Foam Ltd.	IND AA	0.59			
Tata Projects Ltd.	IND AA	0.47			
JM Financial Products Ltd.	CRISIL AA	0.42			
Axis Finance Ltd.	CRISIL AAA	0.42			
JM Financial Credit Solutions Ltd.	[ICRA]AA	0.21			
<b>Total</b>		<b>23.47</b>			
<b>Zero Coupon Bonds</b>					
Power Finance Corporation Ltd.	CRISIL AAA	0.82			
<b>Total</b>		<b>0.82</b>			

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

Certificate Of Deposits	52.89
Non Convertible Debentures	23.47
Commercial Papers	8.64
Government Securities	4.01
State Development Loans	3.81
Securitized Debt	2.95
Zero Coupon Bonds	0.82
Strips	0.36
Cash, Cash Equivalents And Others	3.05

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



**SBI Ultra Short Duration Fund**  
This product is suitable for investors who are seeking<sup>^</sup>:

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

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

SBI

## FLOATING RATE DEBT FUND

### Investment Objective

The investment objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt instruments. The scheme may invest a portion of its net assets in fixed rate debt securities swapped for floating rate returns and money market instruments. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

### Fund Details

- Type of Scheme**  
An open-ended debt scheme investing predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps / derivatives). A moderate interest rate risk and relatively low credit risk
- Date of Allotment:** 27/10/2020
- Report As On:** 31/03/2026
- AUM for the Month of March 2026**  
₹ 697.14 Crores
- AUM as on March 31, 2026**  
₹ 686.37 Crores
- Fund Manager:**  
**Mr. Ardhendu Bhattacharya**  
**Mr. Rajeev Radhakrishnan** (Co-Fund Manager)  
**Managing Since:**  
Ardhendu Bhattacharya - June 2021  
Rajeev Radhakrishnan - Oct 2020  
**Total Experience:**  
**Mr. Rajeev Radhakrishnan:** -Over 24 years  
**Mr. Ardhendu Bhattacharya:** -Over 15 years
- First Tier Benchmark:**  
Nifty Short Duration Debt Index A-II
- Exit Load:** For exit within 3 days from the date of allotment: 0.10%,  
For exit on or after 3 days from the date of allotment: Nil
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP:**  
Any Day SIP<sup>1</sup> Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing. Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)  
Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.  
Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.  
Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.  
Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.  
Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 instalments.
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

### Quantitative Data

<b>Modified Duration</b>	: 1.28 years
<b>Average Maturity</b>	: 5.68 years
<b>Macaulay Duration</b>	: 1.34 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.15%

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

### NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Monthly IDCW	13.8949	Dir-Plan-Monthly IDCW	14.0339
Reg-Plan-Growth	13.8912	Dir-Plan-Growth	14.0347
Reg-Plan-Quarterly IDCW	13.8923	Dir-Plan-Quarterly IDCW	14.0352

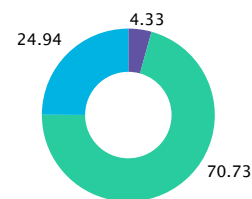
### PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Non Convertible Debentures</b>		
Aditya Birla Housing Finance Ltd.	CRISIL AAA	4.33
<b>Total</b>		<b>4.33</b>
<b>Government Securities</b>		
GOI 7.02% 18.06.2031 GOV	SOVEREIGN	21.23
GOI 6.01% 21.07.2030 GOV	SOVEREIGN	3.54
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	3.24
<b>Total</b>		<b>28.01</b>
<b>State Development Loans</b>		
State Government Of Karnataka 7.36% 13.03.2034 SDL	SOVEREIGN	10.07
State Government of Rajasthan 7.44% 25.02.2033 SDL	SOVEREIGN	8.95
State Government of Gujarat 7.57% 28.12.2031 SDL	SOVEREIGN	7.35
State Government of Tamilnadu 7% 11.08.2031 SDL	SOVEREIGN	6.45
State Government of Sikkim 7.87% 25.03.2036 SDL	SOVEREIGN	4.78
State Government of Maharashtra 7.57% 25.01.2031 SDL	SOVEREIGN	3.68
State Government of Tamil Nadu 7.57% 18.03.2038 SDL	SOVEREIGN	1.44
<b>Total</b>		<b>42.72</b>
<b>Cash, Cash Equivalents And Others</b>		<b>24.94</b>
<b>Grand Total</b>		<b>100.00</b>

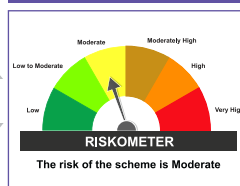
### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

State Development Loans	42.72
Government Securities	28.01
Non Convertible Debentures	4.33
Cash, Cash Equivalents And Others	24.94

### PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



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



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

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

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

**SBI**  
**LONG DURATION FUND**

**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:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 1,724.60 Crores
- AUM as on March 31, 2026**  
₹ 1,621.86 Crores
- Fund Manager: Mr Ardhendu Bhattacharya**  
Managing Since:  
Mr Ardhendu Bhattacharya (w.e.f. July 2025)  
Total Experience:  
Mr Ardhendu Bhattacharya Over 15 years
- First Tier Benchmark:**  
CRISIL Long Duration Debt A-III Index
- Exit Load:** Nil
- Entry Load:** N.A.
- Plans Available:** Direct, Regular Plan
- Options:** (with Growth, Income Distribution cum capital withdrawal (IDCW) Payout, Transfer & Reinvestment Option)
- SIP**  
Any Day SIP Facility is available for Daily, weekly, Monthly, Quarterly, Semi-Annual & Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.  
**Daily-**  
Minimum 500 & in multiples of 1 thereafter for a minimum of 12 installments.  
**Weekly-**  
Minimum amount for weekly SIP : ₹1000 and in multiples of Re.1 thereafter with minimum number of 6 installments. ₹500 and in multiples of Re.1 thereafter with minimum number of 12 installments. Weekly SIP will be done on 1st, 8th, 15th & 22nd of the month  
**Monthly, Quarterly, Semi-Annual and Annual - Monthly -** Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months or Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months  
**Quarterly -** Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum 1 year  
**Semi-annual and Annual Systematic Investment Plan -** Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for Semi-Annual SIP & ₹5,000 and in multiples of Re.1 thereafter in case of Annual SIP. Minimum number of installments will be 4.
- Minimum Investment**  
₹ 5000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1000 & in multiples of ₹ 1

**Quantitative Data**

<b>Modified Duration</b>	: 10.42 years
<b>Average Maturity</b>	: 35.23 years
<b>Macaulay Duration</b>	: 10.83 years
<b>Yield to Maturity<sup>^</sup></b>	: 7.71%

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

**NET ASSET VALUE**

Option	NAV (₹)
Reg-Plan-IDCW	12.0723
Reg-Plan-Growth	12.0721
Dir-Plan-IDCW	12.2379
Dir-Plan-Growth	12.2375

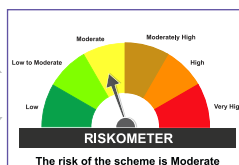
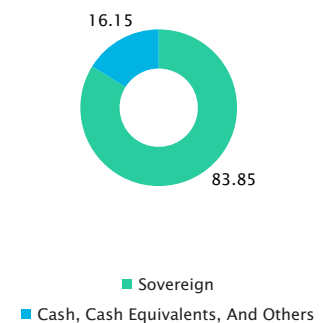
**PORTFOLIO**

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
GOI 6.9% 15.04.2065 GOV	SOVEREIGN	72.72
GOI 7.43% 19.01.2076 GOV	SOVEREIGN	11.13
<b>Total</b>		<b>83.85</b>
<b>Cash, Cash Equivalents And Others</b>		<b>16.15</b>
<b>Grand Total</b>		<b>100.00</b>

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

Government Securities	83.85
Cash, Cash Equivalents And Others	16.15

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



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

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

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

**SBI**  
**OVERNIGHT FUND**

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

NET ASSET VALUE

Option	NAV (₹)	Option	NAV (₹)
Reg-Plan-Daily IDCW	1353.3076	Dir-Plan-Daily IDCW	1359.3565
Reg-Plan-Growth	4320.9375	Dir-Plan-Growth	4379.5384
Reg-Plan-Weekly IDCW	1381.8201	Dir-Plan-Weekly IDCW	1388.0962

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:** 31/03/2026
- AAUM for the Month of March 2026**  
₹ 27,713.62 Crores
- AUM as on March 31, 2026**  
₹ 17,848.68 Crores
- Fund Manager: Ms. Ranjana Gupta**  
**Managing Since:** (w.e.f. Dec -2024)  
**Total Experience:**  
**Ms. Ranjana Gupta** Over 29 years
- First Tier Benchmark:**  
CRISIL Liquid Overnight Index
- Exit Load:** NIL
- Entry Load:** N.A.
- Plans Available:** Regular, Direct
- Options:** Growth, IDCW
- SIP:**  
For Growth option only:  
Weekly/Monthly frequency - ₹2,000 and 6 installments;  
Quarterly - ₹6,000 and 2 installments;  
Semi-Annual and Annual - ₹12,000 and 2 installments
- Minimum Investment**  
₹ 5,000 & in multiples of ₹ 1
- Additional Investment**  
₹ 1,000 & in multiples of ₹ 1

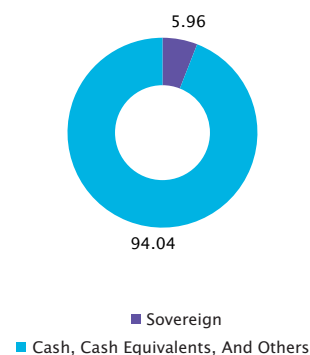
PORTFOLIO

Issuer Name	Rating	(%) Of Total AUM
<b>Government Securities</b>		
GOI 7.27% 08.04.2026 GOV	SOVEREIGN	1.68
<b>Total</b>		
<b>Treasury Bills</b>		
91 Day T-Bill 23.04.26	SOVEREIGN	1.20
364 Day T-Bill 16.04.26	SOVEREIGN	1.12
364 Day T-Bill 02.04.26	SOVEREIGN	1.12
364 Day T-Bill 23.04.26	SOVEREIGN	0.56
182 Day T-Bill 16.04.26	SOVEREIGN	0.28
<b>Total</b>		
<b>Cash, Cash Equivalents And Others</b>		
<b>Grand Total</b>		
		<b>100.00</b>

PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

Treasury Bills	4.28
Government Securities	1.68
Cash, Cash Equivalents And Others	94.04

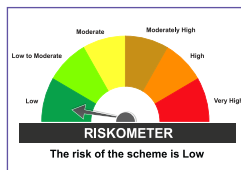
PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



Quantitative Data

**Modified Duration** : 1 day  
**Average Maturity** : 1 day  
**Macaulay Duration** : 1 day  
**Yield to Maturity<sup>^</sup>** : 6.50%

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



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

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

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

# Comparative Performance for all Schemes -Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Mr Sudhir Agarwal</b>									
<b>SBI Dynamic Bond Fund</b>	3.84	10,384	6.77	12,175	5.73	13,212	6.02	36,480	Inception Date 09-02-2004  Managing Since Sudhir - July 2025
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	3.09	10,309	6.62	12,124	5.60	13,133	7.25	47,169	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	5.65	33,793	
<b>Funds Managed by Mr Mohit Jain*</b>									
<b>SBI Medium to Long Duration Fund</b> <i>(Formerly known as SBI Magnum Income Fund)</i>	3.01	10,301	6.29	12,011	5.47	13,052	7.43	71,018	Inception Date 25-11-1998  Managing Since Mohit - July 2025
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	4.05	10,405	6.94	12,232	5.79	13,252	9.18	1,10,599	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	N.A.	N.A.	
<b>Funds Managed by Lokesh Mallya &amp; Mr. Mohit Jain (Co Fund Manager)</b>									
<b>SBI Medium Duration Fund</b> <i>(Formerly known as SBI Magnum Medium Duration Fund)</i>	5.38	10,538	7.10	12,286	6.09	13,444	7.70	52,686	Inception Date 12-11-2003  Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	4.73	10,473	6.96	12,239	5.67	13,180	7.22	47,674	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	5.61	33,921	
<b>Funds Managed by Mr Sudhir Agarwal</b>									
<b>SBI Gilt Fund</b> (Formerly known as SBI Magnum Gilt Fund)	1.28	10,128	6.26	12,001	5.61	13,141	7.77	66,160	Inception Date 30-12-2000  Managing Since Sudhir Jul 2025
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	1.00	10,100	6.58	12,109	5.64	13,160	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	N.A.	N.A.	
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt)</b>									
<b>SBI Equity Hybrid Fund</b>	0.29	10,029	12.43	14,216	10.28	16,316	14.64	6,45,406	Inception Date 09-10-1995  Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	-0.62	9,938	10.73	13,581	9.62	15,836	N.A.	N.A.	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.98	3,15,355	
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant &amp; Milind Agrawal (Co.Fund manager) (Equity portion)</b>									
<b>SBI Conservative Hybrid Fund</b>	3.74	10,374	8.95	12,936	8.63	15,131	8.25	72,446	Inception Date 09-04-2001  Managing Since Mansi - June 2021 Saurabh - Jan-22 Milind - Aug 25
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	1.53	10,153	7.03	12,265	6.36	13,615	N.A.	N.A.	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	N.A.	N.A.	
<b>Fund Managed by Rohit Shimpi</b>									
<b>SBI ESG Exclusionary Strategy Fund</b>	-5.87	9,413	9.99	13,309	9.22	15,545	13.64	9,07,757	Inception Date 01-01-1991  Managing Since Rohit Jan-22
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	-1.90	9,809	12.73	14,326	10.10	16,176	N.A.	N.A.	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	14.35	11,30,722	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Lokesh Mallya (Debt portion)</b>									
<b>SBI Children's Fund - Investment Plan</b> <i>(Formerly known as SBI Magnum Children's Benefit Fund Investment Plan)</i>	4.14	10,414	19.25	16,966	22.77	27,910	28.76	40,198	Inception Date 29-09-2020  Managing Since R. Srinivasan - Sep-20 Lokesh - Jul 25
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	-0.62	9,938	10.73	13,581	9.62	15,836	12.62	19,232	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	13.62	20,183	
<b>Funds Managed by Lokesh Mallya*</b>									
<b>SBI Credit Risk Fund</b>	6.90	10,690	8.01	12,604	6.85	13,928	7.65	23,707	Inception Date 17-07-2014  Managing Since Lokesh Feb-17
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	5.66	10,566	7.44	12,406	7.23	14,182	8.21	25,202	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.81	21,633	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)</b>									
<b>SBI Balanced Advantage Fund</b>	2.18	10,218	11.46	13,851	N.A.	N.A.	9.23	14,991	Inception Date 31-08-2021  Managing Since Dinesh Aug-2021 Anup (w.e.f. Dec-2024) Mansi Dec-2023 Rajeev Aug-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	-0.64	9,936	8.39	12,737	N.A.	N.A.	6.48	13,336	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	N.A.	N.A.	6.22	13,182	
<b>Fund managed by Mr. R. Srinivasan &amp; Mr. Saurabh Pant</b>									
<b>SBI Multicap Fund</b>	-5.47	9,453	13.95	14,803	N.A.	N.A.	10.27	14,878	Inception Date 08-03-2022  Managing Since R. Srinivasan & Saurabh (w.e.f. April 2024)
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	-2.52	9,746	15.41	15,372	N.A.	N.A.	13.02	16,443	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	N.A.	N.A.	8.92	14,149	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & Inception date provided alongside of the table. The total no. of schemes managed by Mr. R. Srinivasan is 6 (1 scheme jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) & 1 scheme jointly managed by Mr. Lokesh Mallya. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 6 (1 scheme jointly managed by Mr. R. Srinivasan) & 1 scheme jointly managed by Mr. Ardhendu Bhattacharya. The total no. of schemes managed by Mansi Sajeja is 4.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI ESG Exclusionary Strategy Fund growth option was introduced later on 27-Nov-2006 and SBI Equity Hybrid Fund growth option was introduced later on 19-Jan-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Conservative Hybrid Fund, SBI ESG Exclusionary Strategy Fund. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Equity Hybrid Fund: As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 9-Oct-95 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Gilt Fund, SBI Medium to Long Duration Fund, SBI Conservative Hybrid Fund: As the scheme was launched before the launch of the additional benchmark index, additional benchmark index figures since inception or the required period are not available.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

# Comparative Performance for all Schemes -Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by R. Srinivasan</b>									
<b>SBI Focused Fund</b> (Formerly known as SBI Focused Equity Fund)	3.21	10,321	15.60	15,452	12.45	17,985	17.72	3,36,446	Inception Date 17-09-2004
First Tier Scheme Benchmark: - BSE 500 (TRI)	-3.11	9,688	12.89	14,388	11.75	17,431	14.50	1,84,839	Managing Since R. Srinivasan May-09
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	14.12	1,72,131	
<b>Funds Managed by R. Srinivasan</b>									
<b>SBI Small Cap Fund</b>	-5.93	9,407	10.62	13,539	13.02	18,444	17.62	1,47,155	Inception Date 09-09-2009
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	-5.83	9,414	16.36	15,754	15.43	20,492	10.61	53,140	Managing Since R. Srinivasan Nov-13
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	10.88	55,293	
<b>Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)</b>									
<b>SBI Flexicap Fund</b>	-3.97	9,603	9.62	13,177	9.12	15,478	11.72	97,189	Inception Date 29-09-2005
First Tier Scheme Benchmark: - BSE 500 (TRI)	-3.11	9,688	12.89	14,388	11.75	17,431	12.77	1,17,693	Managing Since Dinesh & Anup (w.e.f. Dec 2024)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	12.34	1,08,788	
<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI MNC Fund</b> (Formerly known as SBI Magnum Global Fund)	-2.69	9,731	5.32	11,685	7.47	14,338	13.32	5,14,247	Inception Date 30-09-1994
First Tier Scheme Benchmark: - Nifty MNC (TRI)	7.34	10,738	14.57	15,038	12.70	18,183	N.A.	N.A.	Managing Since Tanmaya (w.e.f. Feb 2025)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	10.94	2,63,930	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund Jointly Managed by Neeraj Kumar (Equity portion) &amp; Ardhendu Bhattacharya (Debt portion)</b>									
<b>SBI Arbitrage Opportunities Fund</b>	6.26	10,626	7.10	12,286	6.16	13,488	6.72	35,337	Inception Date 03-11-2006
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.24	10,729	7.68	12,487	6.41	13,643	N.A.	N.A.	Managing Since Neeraj Oct-12 Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.30	10,530	6.66	12,136	5.64	13,158	6.19	32,098	
<b>Fund jointly managed by Mohit Jain (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage) and Vandana Soni (Commodities Portion)</b>									
<b>SBI Equity Savings Fund</b>	5.11	10,511	10.72	13,578	8.67	15,160	8.35	23,879	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings Index	3.12	10,312	8.64	12,825	7.85	14,597	8.33	23,832	Managing Since Neeraj - May-15 Mohit - May-25 Nidhi - Jan-22 Vandana - Jan 24
Additional Benchmark: - Crisil 10 Yr Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.28	19,367	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Ms. Nidhi Chawla & Mohit Jain & Vandana Soni) The total no of schemes managed by Mr. R. Srinivasan is 6. The total no of schemes jointly managed by Mr. Lokesh Malviya is 2. The total no of schemes managed by Mansi Sajje is 4.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI MNC Fund (previously known as SBI Magnum Global Fund) regular growth option was introduced later on 27-Jun-2005 and SBI Technology Opportunities Fund regular growth option was introduced later on 01-Jan-2013, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Flexicap Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI MNC Fund (previously known as SBI Magnum Global Fund): As scheme additional benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values 30-Sep-94 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Arbitrage Opportunities Fund, SBI Technology Opportunities Fund & SBI MNC Fund (previously known as SBI Magnum Global Fund): As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Focused Fund (previously known as SBI Focused Equity Fund): As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr Ardhendu Bhattacharya</b>									
<b>SBI Long Duration Fund</b>	-1.89	9,811	5.69	11,808	N.A.	N.A.	5.92	12,072	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	0.93	10,093	6.12	11,951	N.A.	N.A.	6.13	12,153	Managing Since Ardhendu - July 2025
Additional Benchmark: CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	N.A.	N.A.	6.79	12,403	
<b>Funds Managed by Bhavin Vitlani</b>									
<b>SBI Infrastructure Fund</b>	-5.62	9,438	16.03	15,629	17.61	22,510	8.14	43,390	Inception Date 06-07-2007
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	2.02	10,203	19.91	17,240	17.07	21,993	5.56	27,582	Managing Since Bhavin Jan-22
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	10.17	61,440	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vitlani is 2.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The data of the last working day has been considered for the calculation of performance.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

# Comparative Performance for all Schemes -Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Bhavin Vithlani</b>									
<b>SBI Midcap Fund</b> (Formerly known as SBI Magnum MidCap Fund)	-5.33	9,467	13.27	14,538	14.01	19,266	15.52	2,07,529	Inception Date 29-03-2005
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	2.26	10,227	20.34	17,427	17.50	22,395	N.A.	N.A.	Managing Since Bhavin (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	13.75	1,49,936	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large Cap Fund</b> (Formerly known as SBI Blue Chip Fund)	-3.16	9,684	10.70	13,569	10.10	16,179	11.13	83,794	Inception Date 14-02-2006
First Tier Scheme Benchmark: - BSE 100 (TRI)	-3.62	9,636	11.36	13,811	10.91	16,785	12.02	98,382	Managing Since Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.72	93,107	
<b>Fund Managed by Milind Agrawal</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	1.94	10,194	16.85	15,962	11.97	17,603	13.15	39,401	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	-5.24	9,473	10.31	13,422	9.35	15,637	11.46	33,334	Managing Since Milind Aug-19
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	9.98	28,737	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Saurabh Pant has been managing SBI Large Cap Fund (previously known as SBI Blue Chip Fund) and Mr. Bhavin Vithlani SBI Midcap Fund.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Large Cap Fund (previously known as SBI BlueChip Fund): As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 100 PRI values from 14-Feb-06 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI Midcap Fund (previously known as SBI Magnum MidCap Fund): As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Ashit Desai</b>									
<b>SBI Consumption Opportunities Fund</b>	-11.01	8,899	9.30	13,062	13.54	18,874	14.28	3,56,076	Inception Date 05-07-1999
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	-2.73	9,725	14.04	14,829	12.80	18,260	N.A.	N.A.	Managing Since Ashit (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	12.77	2,48,976	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large &amp; Midcap Fund</b>	1.33	10,133	14.60	15,058	14.96	20,088	14.42	8,65,221	Inception Date 28-02-1993
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	-0.81	9,918	15.83	15,539	13.96	19,217	N.A.	N.A.	Managing Since Saurabh Sep-16
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	12.00	4,25,986	
<b>Funds Managed by Vivek Gedda</b>									
<b>SBI Technology Opportunities Fund</b>	-9.71	9,029	8.63	12,821	10.56	16,524	14.06	3,37,807	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Teck (TRI)	-13.43	8,650	6.23	11,988	6.17	13,488	N.A.	N.A.	Managing Since Vivek (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	12.77	2,48,976	
<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI Healthcare Opportunities Fund</b>	1.16	10,116	24.15	19,145	16.31	21,296	16.07	5,38,592	Inception Date 05-07-1999
First Tier Scheme Benchmark: - BSE Health Care (TRI)	1.40	10,141	24.79	19,432	15.09	20,195	14.47	3,71,539	Managing Since Tanmaya Jun-11
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	12.77	2,48,976	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Ms. Nidhi Chawla</b>									
<b>SBI Dividend Yield Fund</b>	-1.87	9,813	11.07	13,707	N.A.	N.A.	11.34	13,875	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	-2.87	9,712	13.22	14,513	N.A.	N.A.	13.52	14,716	Managing Since Jan - 2026
Additional Benchmark: BSE Sensex TRI	-5.98	9,399	8.15	12,649	N.A.	N.A.	8.68	12,887	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 4. The total no of schemes managed by Mr. Tanmaya Desai is 3.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Consumption Opportunities Fund growth option was introduced later on 01-Jan-2013, SBI Large & Midcap Fund growth option was introduced later on 25-May-2005 and SBI Healthcare Opportunities Fund growth option was introduced later on 31-Dec-2004. Hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Consumption Opportunities Fund & SBI Large & Midcap Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- SBI Large & Midcap Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 28-Feb-93 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Healthcare Opportunities Fund: As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

# Comparative Performance for all Schemes -Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Mr. Viral Chhadva</b>									
<b>SBI Gold Fund*</b>	62.94	16,294	33.05	23,571	25.63	31,308	10.50	42,777	Inception Date 12-09-2011  Managing Since March 01, 2026
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	62.53	16,253	34.77	24,500	27.15	33,254	11.95	51,728	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	12.09	52,648	
<b>Funds Managed by Mr. Viral Chhadva</b>									
<b>SBI Nifty Index Fund*</b>	-4.45	9,555	9.45	13,116	9.40	15,673	13.11	1,97,537	Inception Date 17-01-2002  Managing Since March 01, 2026
First Tier Scheme Benchmark: - Nifty 50 (TRI)	-3.97	9,601	10.03	13,320	10.01	16,113	14.74	2,79,340	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	15.09	3,00,336	
<b>Funds Managed by Ms. Sukanya Ghosh</b>									
<b>SBI Equity Minimum Variance Fund*</b>	-3.37	9,663	10.16	13,373	10.30	16,331	11.64	21,707	Inception Date 19-03-2019  Managing Since March 01, 2026
First Tier Scheme Benchmark: - Nifty 50 TRI	-3.97	9,601	10.03	13,320	10.01	16,113	11.13	21,016	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	10.64	20,372	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Mr. Viral Chhadva</b>									
<b>SBI Nifty Next 50 Index Fund*</b>	-4.05	9,595	16.83	15,953	N.A.	N.A.	10.60	16,330	Inception Date 19-05-2021  Managing Since March 01, 2026
First Tier Scheme Benchmark: - Nifty Next 50 TRI	-3.32	9,667	17.79	16,344	N.A.	N.A.	11.55	17,018	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	N.A.	N.A.	9.13	15,298	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Raviprakash is managing till February 28, 2026 and Mr. Viral Chhadva has been managing the scheme since March 01, 2026. Mr. Raviprakash was managing SBI Equity minimum variance fund till February 28, 2026. From March 01, 2026, Ms. Sukanya Ghosh is managing the scheme.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Regular Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for SBI Nifty Index Fund are of Growth Option-Regular Plan.
- The date of the last working day has been considered for the calculation of performance.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- \*Previously the fund manager was Mr. Raviprakash Sharma till February 28, 2026 but with effect from March 01, 2026, Ms. Sukanya Ghosh manages the fund. \*Previously the fund manager was Mr. Raviprakash Sharma till February 28, 2026 but with effect from March 01, 2026, Ms. Viral Chhadva manages the fund.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rohit Shimpi</b>									
<b>SBI US Specific Equity Active FoF<sup>1</sup></b>	40.99	14,099	24.98	19,534	16.37	21,349	16.59	21,636	Inception Date 22-03-2021  Managing Since (w.e.f. Feb - 2025)
First Tier Scheme Benchmark: - S&P 500	25.56	12,572	21.13	17,773	15.51	20,562	15.97	21,057	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.89	15,341	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Milind Agrawal</b>									
<b>SBI ELSS Tax Saver Fund (Formerly known as SBI Long Term Equity Fund)</b>	-4.25	9,575	18.84	16,792	16.58	21,543	15.65	12,15,274	Inception Date 31-03-1993  Managing Since Jan - 2026
First Tier Scheme Benchmark: - BSE 500 (TRI)	-3.11	9,688	12.89	14,388	11.75	17,431	N.A.	N.A.	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	12.55	4,95,451	

<b>Fund Managed by Dinesh Balachandran</b>									
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>SBI Contra Fund</b>	-3.21	9,679	15.27	15,323	17.73	22,627	18.21	8,77,946	Inception Date 05-07-1999  Managing Since Dinesh May-18
First Tier Scheme Benchmark: - BSE 500 TRI	-3.11	9,688	12.89	14,388	11.75	17,431	14.63	3,85,854	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	12.77	2,48,976	

<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion)</b>									
	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>SBI Multi Asset Allocation Fund</b>	13.14	11,314	16.59	15,856	13.66	18,978	11.74	23,974	Inception Date 16-05-2018  Managing Since Dinesh Oct - 19 Vandna Jan-24 Mansi Dec-2023
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	10.66	11,073	13.67	14,686	11.29	17,072	11.63	23,795	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	10.75	22,355	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI ELSS Tax Saver Fund (previously known as SBI Long Term Equity Fund) since September 2016. w.e.f 1st Jan 2026 Milind Agrawal will be managing the fund. The total number of schemes managed by Mr. Dinesh Balachandran is 5.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI ELSS Tax Saver Fund (previously known as SBI Long Term Equity Fund) growth option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, at IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include closed ended Schemes.
- SBI ELSS Tax Saver Fund (previously known as SBI Long Term Equity Fund): As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available. Therefore, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values 31-Mar-93 to 18-Aug-96 and TRI values since 19-Aug-96.
- SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 05-Jul-99 to 31-Jul-06 and TRI values since 01-Aug-06.
- SBI US Specific Equity Active FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)

# Comparative Performance for all Schemes -Regular Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Rajeev Radhakrishnan</b>															
<b>#SBI Liquid Fund</b>	8.93	10,017	7.02	10,029	5.87	10,050	6.07	10,607	6.80	12,183	5.86	13,297	6.87	35,431	Inception Date 22-03-2007
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	8.17	10,016	7.13	10,029	5.81	10,049	6.19	10,619	6.93	12,228	6.00	13,383	7.16	37,278	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	6.23	31,629	
<b>Funds Managed Rajeev Radhakrishnan</b>															
<b>SBI Savings Fund</b>	11.08	10,021	4.87	10,020	3.29	10,028	6.23	10,623	6.86	12,205	5.82	13,268	6.97	43,189	Inception Date 19-07-2004
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	10.25	10,020	6.69	10,028	4.52	10,038	6.07	10,607	6.98	12,247	6.12	13,461	6.95	42,984	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	6.02	35,569	
<b>Funds Managed by Ranjana Gupta</b>															
<b>SBI Overnight Fund</b>	5.67	10,011	5.40	10,022	5.10	10,043	5.39	10,539	6.19	11,975	5.41	13,017	6.42	43,153	Inception Date 01-10-2002
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	5.58	10,011	5.39	10,022	5.14	10,044	5.47	10,547	6.32	12,019	5.56	13,110	N.A.	N.A.	Ranjana Managing Since Dec-24
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	5.96	38,990	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- SBI Overnight Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
- # The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "Institutional Plan" was discontinued for fresh subscription w.e.f. October 01, 2012 and Scheme continued to accept fresh subscriptions in surviving "Super Institutional Plan" to comply with SEBI circular no. CIR/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		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Balachandran</b>									
<b>SBI Comma Fund</b> (Formerly known as SBI Magnum Comma Fund)	11.04	11,104	18.64	16,708	14.08	19,329	12.08	1,05,384	Inception Date 08-08-2005
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	8.85	10,890	19.12	16,902	16.75	21,689	12.02	1,04,254	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	12.96	1,23,973	
<b>Funds Managed by Rohit Shimpi</b>									
<b>SBI PSU Fund</b>	9.33	10,933	29.35	21,658	25.33	30,937	7.81	32,687	Inception Date 07-07-2010
First Tier Scheme Benchmark: - BSE PSU (TRI)	10.89	11,095	31.07	22,516	28.20	34,630	7.90	33,108	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	10.85	50,625	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The data of the last working day has been considered for the calculation of performance.
- SBI Comma Fund (previously known as SBI Magnum Comma Fund): As TRI data is not available since inception of SBI Comma Fund, benchmark performance is calculated using composite CAGR of Nifty Commodities PRI values from 08-Aug-05 to 13-Feb-12 and TRI values since 14-Feb-12.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Mr Sudhir Agarwal</b>									
<b>SBI Constant Maturity 10-Year Gilt Fund</b> (Formerly known as SBI Magnum Constant Maturity Fund)	2.76	10,276	6.76	12,171	5.51	13,078	7.63	63,921	Inception Date 10-01-2001
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	2.57	10,257	7.06	12,273	5.05	12,796	7.24	58,338	Managing Since Sudhir - July 2025
Additional Benchmark: - Crisil 10 Yr Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	N.A.	N.A.	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan is 6.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.

# Comparative Performance for all Schemes -Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Raj Gandhi</b>									
<b>SBI Energy Opportunities Fund</b>	0.74	10,074	N.A.	N.A.	N.A.	N.A.	-1.02	9,787	Inception Date 26-02-2024 Managing Since Feb-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	5.04	10,507	N.A.	N.A.	N.A.	N.A.	-4.94	8,995	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	N.A.	N.A.	N.A.	N.A.	0.56	10,118	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Tanmaya Desai</b>									
<b>SBI Automotive Opportunities Fund</b>	18.37	11,837	N.A.	N.A.	N.A.	N.A.	1.18	10,215	Inception Date 05-06-2024 Managing Since June - 2024
First Tier Scheme Benchmark: - Nifty Auto TRI	12.71	11,278	N.A.	N.A.	N.A.	N.A.	-0.20	9,965	
Additional Benchmark: -BSE Sensex TRI	-5.98	9,399	N.A.	N.A.	N.A.	N.A.	-0.80	9,855	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by #Mr Vivek Gedda</b>									
<b>SBI Innovative Opportunities Fund</b>	-6.77	9,323	N.A.	N.A.	N.A.	N.A.	-12.05	8,131	Inception Date 20-08-2024 Managing Since August - 2025
First Tier Scheme Benchmark: - Nifty 500 TRI	-2.87	9,712	N.A.	N.A.	N.A.	N.A.	-6.77	8,934	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	N.A.	N.A.	N.A.	N.A.	-6.13	9,033	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Ms. Sukanya Ghosh</b>									
<b>SBI Quant Fund</b>	-0.53	9,947	N.A.	N.A.	N.A.	N.A.	-6.94	9,133	Inception Date 26-12-2024 Managing Since December - 2024
Scheme Benchmark: BSE 200 TRI	-3.12	9,687	N.A.	N.A.	N.A.	N.A.	-4.96	9,380	
Additional Benchmark: BSE Sensex TRI	-5.98	9,399	N.A.	N.A.	N.A.	N.A.	-5.72	9,286	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr Ardhendu Bhattacharya</b>											
<b>SBI Income Plus Arbitrage Active FOF</b>	2.47	10,247	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.50	10,450	Inception Date 02-05-2025 Managing Since May - 2025
Scheme Benchmark: 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	1.27	10,127	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.66	10,266	
Additional Benchmark: BSE Sensex TRI	-10.15	8,985	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-9.63	9,037	

**Notes:**

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

# Comparative Performance for all Schemes -Regular Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since						
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-							
<b>Funds Managed by Ms. Mansi Sajeja*</b>															
<b>SBI Short Term Debt Fund</b>	5.84	10,584	6.98	12,247	5.83	13,279	6.64	33,228	Inception Date 27-07-2007						
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	6.16	10,616	7.25	12,338	6.10	13,445	7.51	38,714	Managing Since Mansi Dec-2023						
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.30	10,530	6.66	12,136	5.64	13,158	6.16	30,585							
<b>Fund jointly managed by R. Srinivasan (equity portion) and Lokesh Mallya (debt portion)</b>															
<b>SBI Children's Fund - Savings Plan</b> (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)	2.57	10,257	11.57	13,892	10.56	16,524	10.39	1,08,441	Inception Date 21-02-2002						
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	1.53	10,153	7.03	12,265	6.36	13,615	8.67	74,253	Managing Since Srinivasan Jan-21 Lokesh - July 2025						
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	14.91	2,85,491							
<b>Fund Managed Mr. Ardhendu Bhattacharya*</b>															
<b>SBI Banking and PSU Fund</b>	5.20	10,520	6.72	12,158	5.52	13,086	7.33	32,074	Inception Date 09-10-2009						
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	5.61	10,561	6.86	12,206	5.68	13,182	7.37	32,315	Managing Since Ardhendu Dec-23						
Additional Benchmark: - Crisil 10 Yr Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.24	27,130							
<b>Fund Managed by Ardhendu Bhattacharya &amp; Rajeev Radhakrishnan (Co-Fund Manager)</b>															
<b>SBI Corporate Bond Fund</b>	5.33	10,533	6.92	12,226	5.74	13,220	6.75	15,972	Inception Date 01-02-2019						
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	5.29	10,529	6.78	12,177	5.71	13,201	6.74	15,959	Managing Since Rajeev Feb-19 Ardhendu Dec-23						
Additional Benchmark: - Crisil 10 Yr Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.21	15,396							
<b>SBI Floating Rate Debt Fund</b>	6.65	10,665	7.62	12,468	6.37	13,621	6.24	13,891	Inception Date 27-10-2020						
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	5.59	10,559	6.93	12,230	5.83	13,276	5.63	13,463	Managing Since Ardhendu June-2021 Rajeev Oct-2020						
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.30	10,530	6.66	12,136	5.64	13,158	5.47	13,354							
<b>Fund managed by Sudhir Agrawal#</b>															
	<b>7 Days</b>	<b>15 Days</b>	<b>1 Month</b>		<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>Since Inception</b>		<b>Inception Date &amp; Managing Since</b>					
	<b>Annualized %</b>	<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>	<b>Annualized %</b>	<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>	<b>Annualized %</b>	<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>	<b>CAGR %</b>	<b>Point-to-Point returns on Standard Investment of Rs. 10,000/-</b>	<b>CAGR %</b>						
<b>SBI Ultra Short Duration Fund</b> (Formerly known as SBI Magnum Ultra Short Duration Fund)	13.23	10,025	7.68	10,032	5.45	10,046	6.42	10,642	7.00	12,252	5.94	13,344	7.04	62,278	Inception Date 21-05-1999
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	9.16	10,018	7.42	10,031	5.78	10,049	6.43	10,643	7.19	12,319	6.25	13,541	7.46	69,142	Managing Since Sudhir May 2025
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	6.37	52,641	
<b>SBI Low Duration Fund</b> (Formerly known as SBI Magnum Low Duration Fund)	10.56	10,020	4.14	10,017	2.22	10,019	6.09	10,609	6.79	12,180	5.72	13,209	7.15	36,331	Inception Date 27-07-2007
First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index	10.15	10,019	6.35	10,026	3.71	10,032	6.36	10,636	7.19	12,318	6.17	13,495	7.17	36,492	Managing Since Sudhir May 2025
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	6.16	30,585	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion)</b>									
<b>SBI Retirement Benefit Fund - Aggressive Plan</b>	-6.07	9,393	8.81	12,886	11.64	17,348	11.54	17,526	Inception Date 10-02-2021
First Tier Scheme Benchmark: - BSE 500 TRI	-3.11	9,688	12.89	14,388	11.75	17,431	11.25	17,289	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.08	14,902	
<b>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</b>	-1.90	9,810	9.41	13,100	11.34	17,118	11.21	17,261	Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	-0.62	9,938	10.73	13,581	9.62	15,836	9.23	15,737	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.08	14,902	
<b>SBI Retirement Benefit Fund - Conservative Hybrid Plan</b>	-1.78	9,822	7.18	12,315	7.77	14,538	7.77	14,690	Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	1.39	10,139	9.02	12,960	7.92	14,642	7.70	14,640	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.08	14,902	
<b>SBI Retirement Benefit Fund - Conservative Plan</b>	-0.57	9,943	6.44	12,062	6.46	13,675	6.47	13,801	Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	2.66	10,266	7.80	12,529	6.70	13,835	6.61	13,893	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.08	14,902	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- The total no of schemes managed by Mr. R. Srinivasan is 6 (1 schemes is jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total number of schemes managed by Mr. Ardhendu Bhattacharya is 11 (2 scheme is jointly managed with Rajeev Radhakrishnan . 4 schemes are jointly managed with Mr. Rohit Shimpi (w.e.f Oct 2021)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category FPI Portfolio 1</b>	-3.37	9,663	8.82	10,882	7.76	10,776	10.00	11,000	Inception Date 03-12-2018
First Tier Benchmark: - MSCI INDIA 10/40 TRI	6.56	10,656	17.12	11,712	16.13	11,613	16.26	11,626	Advising Since Dec-18
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,402	8.15	10,815	9.05	10,905	11.09	11,109	

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

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Absolute/CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category - FPI Portfolio 2</b>	-3.37	9,663	10.27	11,027	11.60	11,160	14.08	11,408	Inception Date 1-Nov-2018
Additional Benchmark: BSE SENSEX TRI	-5.98	9,402	8.15	10,815	8.77	10,877	11.74	11,174	Advising Since Nov-2018
<b>Permitted Category - FPI Portfolio 3</b>	-3.93	9,607	11.69	11,169	11.20	11,120	12.26	11,226	Inception Date 21-Dec-2018
Additional Benchmark: BSE SENSEX TRI	-5.98	9,402	8.15	10,815	9.05	10,905	11.38	11,138	Advising Since Dec-2018
<b>Permitted Category - FPI Portfolio 4</b>	-3.71	9,629	12.56	11,256	11.93	11,193	12.38	11,238	Inception Date 01-Jan-2021
Additional Benchmark: BSE SENSEX TRI	-5.98	9,402	8.15	10,815	9.05	10,905	9.35	10,935	Advising Since Jan-2021
<b>Permitted Category - FPI Portfolio 6</b>	-6.04	9,396	5.14	10,514	3.98	10,398	6.87	10,687	Inception Date 1-Nov-2018
First Tier Benchmark: - BSE 100	-3.62	9,638	11.36	11,136	10.91	11,091	12.60	11,260	Advising Since Nov-2018
Additional Benchmark: BSE SENSEX TRI	-5.98	9,402	8.15	10,815	9.05	10,905	11.74	11,174	
<b>Permitted Category - FPI Portfolio 7</b>	-0.98	9,902	11.80	11,180	10.41	11,041	11.89	11,189	Inception Date 3-Dec-2018
First Tier Benchmark: - MSCI INDIA	-3.55	9,645	11.36	11,136	9.41	10,941	10.63	11,063	Advising Since Dec-2018
Additional Benchmark: BSE SENSEX TRI	-5.98	9,402	8.15	10,815	8.77	10,877	11.09	11,109	
<b>Permitted Category - FPI Portfolio 8</b>	35.85	13,585	16.54	11,654	6.13	10,613	10.27	11,027	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Index	45.39	14,539	21.27	12,127	9.80	10,980	12.31	11,231	Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	-5.98	9,402	8.15	10,815	8.77	10,877	10.49	11,049	
<b>Permitted Category - FPI Portfolio 9</b>	39.58	13,958	18.35	11,835	7.71	10,771	10.56	11,056	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI Emerging Markets Free Index	45.39	14,539	21.27	12,127	9.80	10,980	12.31	11,231	Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	-5.98	9,402	8.15	10,815	8.77	10,877	10.49	11,049	
<b>Permitted Category - FPI Portfolio 10</b>	39.80	13,980	18.19	11,819	6.66	10,666	11.38	11,138	Inception Date 1-Jul-2019
First Tier Benchmark: - MSCI AC Asia ex Japan Index	44.94	14,494	20.75	12,075	9.11	10,911	12.72	11,272	Advising Since Jul-2019
Additional Benchmark: BSE SENSEX TRI	-5.98	9,402	8.15	10,815	8.77	10,877	10.49	11,049	

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

**Notes:**

- The above Performance returns are calculated and compared from the date of inception of respective Permitted Category - FPI Portfolios.
- Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
- For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USD/INR rate. (Source: Bloomberg Closing Price)
- The performance of the scheme is benchmarked to the Total Return variant of the index.
- Benchmark return is based on INR value (Source: Bloomberg)
- For Permitted Category - FPI Portfolio 7 date of inception taken from date of FM taking over as Adviser.
- For Permitted Category - FPI Portfolio 6 and 8 to 10, though SBI FM advises a portion of the Fund, the entire NAV as received from Client is taken for Comparative performance.
- For Permitted Category - FPI Portfolio Nos. 8 to 10, comparative returns of benchmark relevant extracts from Bloomberg are taken
- Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category - FPI Portfolio 11</b>	2.17	10,217	N.A.	N.A.	N.A.	N.A.	1.76	10,176	Inception Date 9-April-2024
Scheme Benchmark: - BSE 250 Small Cap Index TRI	-5.83	9,417	N.A.	N.A.	N.A.	N.A.	-3.75	9,625	Advising Since 28-Mar-2025
Additional Benchmark: BSE SENSEX TRI	-5.98	9,402	N.A.	N.A.	N.A.	N.A.	-0.71	9,929	

**Notes:**

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

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

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Advising Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Permitted Category - FPI Portfolio 12</b>	-11.03	8897.47	N.A.	N.A.	N.A.	N.A.	-0.65	9,935.22	Inception Date 25-Feb-2025
Scheme Benchmark: - BSE 500 Index TRI	-3.11	9689.20	N.A.	N.A.	N.A.	N.A.	1.79	10,179.27	Advising Since 28-Mar-2025
Additional Benchmark: BSE SENSEX TRI	-5.98	9402.33	N.A.	N.A.	N.A.	N.A.	-2.48	9,752.20	

**Notes:**

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

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

# Comparative Performance for all Schemes -Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Mr Sudhir Agarwal</b>									
<b>SBI Dynamic Bond Fund</b>	4.64	10,464	7.63	12,470	6.56	13,741	8.06	27,937	Inception Date 01-01-2013 Managing Since Sudhir - July 2025
First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index	3.09	10,309	6.62	12,124	5.60	13,133	7.59	26,375	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.33	22,544	
<b>Funds Managed by Mohit Jain*</b>									
<b>SBI Medium to Long Duration Fund</b> <i>(Formerly known as SBI Magnum Income Fund)</i>	3.74	10,374	7.02	12,260	6.18	13,500	7.87	27,288	Inception Date 01-01-2013 Managing Since Mohit July 2025
First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index	4.05	10,405	6.94	12,232	5.79	13,252	7.66	26,594	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.33	22,544	
<b>Funds Managed by Lokesh Mallya &amp; Mohit Jain (Co Fund Manager)</b>									
<b>SBI Medium Duration Fund</b> <i>(Formerly known as SBI Magnum Medium Duration Fund)</i>	5.91	10,591	7.65	12,478	6.65	13,800	8.76	30,248	Inception Date 28-01-2013 Managing Since Lokesh Jan-13 Mohit Dec-2023
First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III	4.73	10,473	6.96	12,239	5.67	13,180	7.56	26,116	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.25	22,224	
<b>Funds Managed by Sudhir Agarwal</b>									
<b>SBI Gilt Fund</b> <i>(Formerly known as SBI Magnum Gilt Fund)</i>	1.77	10,177	6.77	12,175	6.12	13,460	8.76	30,415	Inception Date 01-01-2013 Managing Since Sudhir Jul 2025
First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index	1.00	10,100	6.58	12,109	5.64	13,160	7.05	24,663	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.33	22,538	
<b>Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt)</b>									
<b>SBI Equity Hybrid Fund</b>	0.95	10,095	13.19	14,505	11.04	16,883	13.75	55,116	Inception Date 01-01-2013 Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	-0.62	9,938	10.73	13,581	9.62	15,836	11.32	41,403	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) &amp; Milind Agrawal (Co Fund Manager)</b>									
<b>SBI Conservative Hybrid Fund</b>	4.25	10,425	9.49	13,128	9.19	15,526	9.53	33,372	Inception Date 07-01-2013 Managing Since Mansi - June 2021 Saurabh - Jan-22 Milind - Aug 25
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	1.53	10,153	7.03	12,265	6.36	13,615	8.22	28,466	
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.27	22,377	
<b>Fund Managed by Rohit Shimpi</b>									
<b>SBI ESG Exclusionary Strategy Fund</b>	-5.31	9,469	10.67	13,557	9.93	16,059	12.57	48,014	Inception Date 01-01-2013 Managing Since Rohit Jan-22
First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI	-1.90	9,809	12.73	14,326	10.10	16,176	13.05	50,771	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Fund Jointly Managed by R. Srinivasan (Equity portion), Lokesh Mallya (Debt portion)</b>									
<b>SBI Children's Fund - Investment Plan</b> <i>(Formerly known as SBI Magnum Children's Benefit Fund Investment Plan)</i>	5.20	10,520	20.59	17,546	24.29	29,675	30.40	43,093	Inception Date 29-09-2020 Managing Since Sep-20/Jul-25
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	-0.62	9,938	10.73	13,581	9.62	15,836	12.62	19,232	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	13.62	20,183	
<b>Funds Managed by R. Srinivasan</b>									
<b>SBI Focused Fund</b> <i>(Formerly known as SBI Focused Equity Fund)</i>	4.03	10,403	16.57	15,845	13.47	18,821	14.73	61,799	Inception Date 01-01-2013 Managing Since Jan-13
First Tier Scheme Benchmark: - BSE 500 (TRI)	-3.11	9,688	12.89	14,388	11.75	17,431	12.88	49,800	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Funds Managed by R. Srinivasan</b>									
<b>SBI Small Cap Fund</b>	-5.15	9,485	11.63	13,915	14.12	19,362	21.47	1,31,601	Inception Date 02-01-2013 Managing Since R. Srinivasan Nov-13
First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI	-5.83	9,414	16.36	15,754	15.43	20,492	12.45	47,305	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.69	43,229	
<b>Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)</b>									
<b>SBI Flexicap Fund</b>	-3.18	9,682	10.55	13,513	10.08	16,168	14.10	57,402	Inception Date 04-01-2013 Managing Since Anup & Dinesh (w.e.f. Dec 2024)
First Tier Scheme Benchmark: - BSE 500 (TRI)	-3.11	9,688	12.89	14,388	11.75	17,431	12.79	49,210	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.66	43,076	
<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI MNC Fund</b> <i>(Formerly known as SBI Magnum Global Fund)</i>	-2.04	9,796	6.04	11,926	8.22	14,848	13.44	53,159	Inception Date 01-01-2013 Managing Since Tanmaya (w.e.f. Feb 2025)
First Tier Scheme Benchmark: - Nifty MNC (TRI)	7.34	10,738	14.57	15,038	12.70	18,183	13.98	56,613	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	

**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 is 6 (1 scheme are jointly managed by Mr. R. Srinivasan). The total no. of schemes managed by Mr. Saurabh Pant is 4 (1 scheme are jointly managed by Mr. R. Srinivasan and 1 scheme is jointly managed with Mr. Milind Agrawal & Ms. Mansi Sajeja) The total no. of schemes managed by Mansi Sajeja is 4 (1 scheme are jointly managed with Mr. Saurabh Pant and 2 scheme is jointly managed with Mr. Dinesh Balachandran)  
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 investments.  
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.

# Comparative Performance for all Schemes -Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund Jointly Managed by Neeraj Kumar (Equity portion), Ardhendu Bhattacharya (Debt portion)</b>									
<b>SBI Arbitrage Opportunities Fund</b>	6.79	10,679	7.65	12,479	6.69	13,825	6.85	24,008	Inception Date 11-01-2013
First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index	7.24	10,729	7.68	12,487	6.41	13,643	6.18	22,093	Managing Since Ardhendu Dec-24
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.30	10,530	6.66	12,136	5.64	13,158	6.40	22,708	
<b>Fund jointly managed by Mohit Jain (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Vandna Soni (Commodities Portion)</b>									
<b>SBI Equity Savings Fund</b>	5.69	10,569	11.32	13,798	9.26	15,577	9.37	26,437	Inception Date 27-05-2015
First Tier Scheme Benchmark: - Nifty Equity Savings Index	3.12	10,312	8.64	12,825	7.85	14,597	8.33	23,832	Managing Since Neeraj-May-15 Mohit-May-25 Nidhi-Jan-22 Vandna-Jan-24
Additional Benchmark: - Crisil 10 Yr Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.28	19,367	
<b>Funds Managed by Lokesh Mallya*</b>									
<b>SBI Credit Risk Fund</b>	7.59	10,759	8.71	12,851	7.53	14,380	8.35	25,576	Inception Date 17-07-2014
First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II	5.66	10,566	7.44	12,406	7.23	14,182	8.21	25,202	Managing Since Lokesh Feb-17
Additional Benchmark: - CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.81	21,633	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Ardhendu Bhattacharya & 1 scheme is jointly managed by Mohit Jain, Nidhi Chawla & Vandna Soni. The total no of schemes jointly managed by Mr. Lokesh Mallya is 4.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Bhavin Vitlani</b>									
<b>SBI Infrastructure Fund</b>	-4.78	9,522	16.91	15,986	18.38	23,259	13.66	54,560	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty Infrastructure (TRI)	2.02	10,203	19.91	17,240	17.07	21,993	10.77	38,778	Managing Since Dec- 21
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.69	43,229	
<b>Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)</b>									
<b>SBI Balanced Advantage Fund</b>	3.05	10,305	12.44	14,221	N.A.	N.A.	10.29	15,666	Inception Date 31-08-2021
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index	-0.64	9,936	8.39	12,737	N.A.	N.A.	6.48	13,336	Managing Since Dinesh Aug-2021 Anup (w.e.f. Dec-2024) Mansi Dec-2023 Rajeev Nov-2023
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	N.A.	N.A.	6.22	13,182	
<b>Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant</b>									
<b>SBI Multicap Fund</b>	-4.69	9,531	14.91	15,180	N.A.	N.A.	11.28	15,442	Inception Date 08-03-2022
First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI	-2.52	9,746	15.41	15,372	N.A.	N.A.	13.02	16,443	Managing Since R. Srinivasan March - 2022 Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	N.A.	N.A.	8.92	14,149	
<b>Fund managed by Ms. Nidhi Chawla</b>									
<b>SBI Dividend Yield Fund</b>	-0.91	9,909	12.21	14,134	N.A.	N.A.	12.48	14,315	Inception Date 14-03-2023
Scheme Benchmark: Nifty 500 TRI	-2.87	9,712	13.22	14,513	N.A.	N.A.	13.52	14,716	Managing Since Jan - 2026
Additional Benchmark: BSE Sensex TRI	-5.98	9,399	8.15	12,649	N.A.	N.A.	8.68	12,887	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vitlani is 2.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

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

# Comparative Performance for all Schemes -Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Bhavin Vitlani</b>									
<b>SBI Midcap Fund</b> (Formerly known as SBI Magnum MidCap Fund)	-4.55	9,545	14.25	14,918	15.00	20,124	17.43	84,062	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI)	2.26	10,227	20.34	17,427	17.50	22,395	17.19	81,815	Managing Since Bhavin (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large Cap Fund</b> (Formerly known as SBI Blue Chip Fund)	-2.50	9,750	11.47	13,854	10.88	16,763	13.85	55,779	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE 100 (TRI)	-3.62	9,636	11.36	13,811	10.91	16,785	12.27	46,325	Managing Since Saurabh (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Fund Managed by Milind Agrawal</b>									
<b>SBI Banking &amp; Financial Services Fund</b>	3.00	10,300	18.12	16,488	13.23	18,622	14.35	44,310	Inception Date 26-02-2015
First Tier Scheme Benchmark: - Nifty Financial Services (TRI)	-5.24	9,473	10.31	13,422	9.35	15,637	11.46	33,334	Managing Since Aug-19
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	9.98	28,737	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Saurabh Pant is 4. SBI Banking & Financial Services Fund was managed by Mr. Saurabh Pant earlier but since August 2019 Mr. Milind Agrawal has been managing it.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Ashit Desai</b>									
<b>SBI Consumption Opportunities Fund</b>	-10.07	8,993	10.48	13,489	14.76	19,908	14.39	59,419	Inception Date 01-01-2013
First Tier Scheme Benchmark: - Nifty India Consumption (TRI)	-2.73	9,725	14.04	14,829	12.80	18,260	13.00	50,473	Managing Since Ashit (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Funds Managed by Saurabh Pant</b>									
<b>SBI Large &amp; Midcap Fund</b>	2.18	10,218	15.60	15,456	15.93	20,949	15.97	71,271	Inception Date 01-01-2013
First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI)	-0.81	9,918	15.83	15,539	13.96	19,217	14.77	62,010	Managing Since Sep-16
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Funds Managed by Vivek Gedda</b>									
<b>SBI Technology Opportunities Fund</b>	-8.80	9,120	9.79	13,236	11.80	17,474	17.93	88,657	Inception Date 09-01-2013
First Tier Scheme Benchmark: - BSE TECK (TRI)	-13.43	8,650	6.23	11,988	6.17	13,488	13.44	53,029	Managing Since Vivek (w.e.f. April 2024)
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.72	43,333	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Tanmaya Desai</b>									
<b>SBI Healthcare Opportunities Fund</b>	2.20	10,220	25.45	19,757	17.55	22,458	16.95	79,672	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE Health Care (TRI)	1.40	10,141	24.79	19,432	15.09	20,195	13.82	55,547	Managing Since Jan-13
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Fund managed by Mr Ardhendu Bhattacharya</b>									
<b>SBI Long Duration Fund</b>	-1.54	9,946	6.13	11,955	N.A.	N.A.	6.36	12,238	Inception Date 21-12-2022
Scheme Benchmark: CRISIL Long Duration Debt A-III Index	0.93	10,093	6.12	11,951	N.A.	N.A.	6.13	12,153	Managing Since Ardhendu (w.e.f. July 2025)
Additional Benchmark: CRISIL 10 Year Gilt Index	2.11	10,211	6.79	12,180	N.A.	N.A.	6.79	12,403	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 4. The total no of schemes managed by Mr. Tanmaya Desai is 3.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

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

# Comparative Performance for all Schemes -Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Mr. Viral Chhadva</b>									
<b>SBI Gold Fund*</b>	63.28	16,328	33.34	23,725	25.96	31,726	11.37	41,667	Inception Date 01-01-2013  Managing Since March - 2026
First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA)	62.53	16,253	34.77	24,500	27.15	33,254	12.49	47,594	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Funds Managed by Mr. Viral Chhadva</b>									
<b>SBI Nifty Index Fund*</b>	-4.24	9,576	9.74	13,221	9.72	15,902	11.18	40,723	Inception Date 01-01-2013  Managing Since March - 2026
First Tier Scheme Benchmark: - Nifty 50 (TRI)	-3.97	9,601	10.03	13,320	10.01	16,113	11.83	43,989	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Funds Managed by Ms. Sukanya Ghosh</b>									
<b>SBI Equity Minimum Variance Fund<sup>A</sup></b>	-3.05	9,695	10.52	13,504	10.68	16,611	12.04	22,264	Inception Date 19-03-2019  Managing Since March - 2026
First Tier Scheme Benchmark: - Nifty 50 TRI	-3.97	9,601	10.03	13,320	10.01	16,113	11.13	21,016	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	10.64	20,372	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Mr. Viral Chhadva</b>									
<b>SBI Nifty Next 50 Index Fund*</b>	-3.67	9,633	17.35	16,168	N.A.	N.A.	11.12	16,706	Inception Date 19-05-2021  Managing Since March - 2026
First Tier Scheme Benchmark: - Nifty Next 50 TRI	-3.32	9,667	17.79	16,344	N.A.	N.A.	11.55	17,018	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	N.A.	N.A.	9.13	15,298	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. The performance provided for SBI Gold Fund, are of Direct Plan - IDCW Option and is Net of IDCW distribution tax, if any. The performance details provided for and SBI Equity Minimum Variance Fund are of Growth Option - Direct Plan.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- \*Previously the fund manager was Mr. Raviprakash Sharma till February 28, 2026 but with effect from March 01, 2026, Ms. Sukanya Ghosh manages the fund. \*Previously the fund manager was Mr. Raviprakash Sharma till February 28, 2026 but with effect from March 01, 2026, Ms. Viral Chhadva manages the fund.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rohit Shimpi</b>									
<b>SBI US Specific Equity Active FoF<sup>1</sup></b>	41.93	14,193	25.84	19,940	17.22	22,145	17.45	22,450	Inception Date 22-03-2021  Managing Since (w.e.f. Feb - 2025)
First Tier Scheme Benchmark: - S&P 500	25.56	12,572	21.13	17,773	15.51	20,562	15.97	21,057	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.89	15,341	
<b>Funds Managed by Milind Agrawal</b>									
<b>SBI ELSS Tax Saver Fund (Formerly known as SBI Long Term Equity Fund)</b>	-3.63	9,637	19.64	17,133	17.34	22,254	14.88	62,883	Inception Date 01-01-2013  Managing Since Jan - 2026
First Tier Scheme Benchmark: - BSE 500 (TRI)	-3.11	9,688	12.89	14,388	11.75	17,431	12.88	49,800	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Fund Jointly Managed by Dinesh Balachandran</b>									
<b>SBI Contra Fund</b>	-2.42	9,758	16.31	15,741	18.73	23,608	15.10	64,483	Inception Date 01-01-2013  Managing Since Dinesh May-18
First Tier Scheme Benchmark: - BSE 500 TRI	-3.11	9,688	12.89	14,388	11.75	17,431	12.88	49,800	
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	
<b>Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) &amp; Ms. Vandna Soni (for Commodities Portion)</b>									
<b>SBI Multi Asset Allocation Fund</b>	14.08	11,408	17.62	16,280	14.67	19,838	12.69	25,639	Inception Date 16-05-2018  Managing Since Dinesh Oct - 19 Vandna Jan-24 Mansi Dec-2023
First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver	10.66	11,073	13.67	14,686	11.29	17,072	11.63	23,795	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	10.75	22,355	

**Notes:**

- The total number of schemes managed by Mr. Dinesh Balachandran is 5
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Scheme court for the total schemes managed by the Fund Managers does not include close ended Schemes.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.
- SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2019.
- SBI US Specific Equity Active FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)

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

# Comparative Performance for all Schemes -Direct Plan

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Rajeev Radhakrishnan</b>															
<b>SBI Liquid Fund</b>	9.02	10,017	7.09	10,029	5.95	10,051	6.17	10,617	6.91	12,222	5.97	13,366	6.78	23,844	Inception Date 01-01-2013
First Tier Scheme Benchmark:- NIFTY Liquid Index A-I	8.17	10,016	7.13	10,029	5.81	10,049	6.19	10,619	6.93	12,228	6.00	13,383	6.74	23,741	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	6.42	22,806	
<b>Funds Managed by Rajeev Radhakrishnan</b>															
<b>SBI Savings Fund</b>	11.47	10,022	5.23	10,022	3.69	10,031	6.66	10,666	7.36	12,378	6.34	13,600	7.49	26,032	Inception Date 01-01-2013
First Tier Scheme Benchmark:-CRISIL Money Market A-I Index	10.25	10,020	6.69	10,028	4.52	10,038	6.07	10,607	6.98	12,247	6.12	13,461	6.98	24,439	Managing Since Rajeev Dec-23
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	6.42	22,806	
<b>Funds Managed by Ranjana Gupta</b>															
<b>SBI Overnight Fund</b>	5.71	10,011	5.44	10,022	5.16	10,044	5.45	10,545	6.26	12,001	5.49	13,066	6.20	22,183	Inception Date 01-01-2013
First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index	5.58	10,011	5.39	10,022	5.14	10,044	5.47	10,547	6.32	12,019	5.56	13,110	6.08	21,867	Ranjana Managing Since (w.e.f. Dec 2024)
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	6.42	22,806	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Dinesh Balachandran</b>									
<b>SBI Comma Fund</b> (Formerly known as SBI Magnum Comma Fund)	11.84	11,184	19.38	17,021	14.76	19,910	13.38	52,732	Inception Date 04-01-2013
First Tier Scheme Benchmark: - Nifty Commodities (TRI)	8.85	10,890	19.12	16,902	16.75	21,689	12.02	44,934	Managing Since Dinesh June-24
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.66	43,076	
<b>Funds Managed by Rohit Shimpi</b>									
<b>SBI PSU Fund</b>	10.46	11,046	30.76	22,375	26.68	32,645	11.69	43,255	Inception Date 01-01-2013
First Tier Scheme Benchmark: - BSE PSU (TRI)	10.89	11,095	31.07	22,516	28.20	34,630	11.13	40,473	Managing Since June-24
Additional Benchmark: - BSE Sensex (TRI)	-5.98	9,399	8.15	12,649	9.05	15,423	11.74	43,523	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Sudhir Agarwal</b>									
<b>SBI Constant Maturity 10-Year Gilt Fund</b> (Formerly known as SBI Magnum Constant Maturity Fund)	3.09	10,309	7.11	12,290	5.85	13,288	8.48	29,411	Inception Date 02-01-2013
First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec	2.57	10,257	7.06	12,273	5.05	12,796	6.31	22,500	Sudhir Managing Since (w.e.f. July 2025)
Additional Benchmark: - Crisil 10 Yr Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.33	22,538	

**Notes:**

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan is 6.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

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

# Comparative Performance for all Schemes -Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Raj Gandhi</b>									
<b>SBI Energy Opportunities Fund</b>	1.74	10,174	N.A.	N.A.	N.A.	N.A.	0.07	10,014	Inception Date 26-02-2024 Managing Since Feb-2024
First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI	5.04	10,507	N.A.	N.A.	N.A.	N.A.	-4.94	8,995	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	N.A.	N.A.	N.A.	N.A.	0.56	10,118	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Tanmaya Desai</b>									
<b>SBI Automotive Opportunities Fund</b>	19.64	11,964	N.A.	N.A.	N.A.	N.A.	2.33	10,427	Inception Date 05-06-2024 Managing Since June - 2024
First Tier Scheme Benchmark: - Nifty Auto TRI	12.71	11,278	N.A.	N.A.	N.A.	N.A.	-0.20	9,965	
Additional Benchmark: -BSE Sensex TRI	-5.98	9,399	N.A.	N.A.	N.A.	N.A.	-0.80	9,855	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr Vivek Gedda</b>									
<b>SBI Innovative Opportunities Fund</b>	-5.77	9,423	N.A.	N.A.	N.A.	N.A.	-11.07	8,278	Inception Date 20-08-2024 Managing Since August - 2025
First Tier Scheme Benchmark: - Nifty 500 TRI	-2.87	9,712	N.A.	N.A.	N.A.	N.A.	-6.77	8,934	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	N.A.	N.A.	N.A.	N.A.	-6.13	9,033	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Ms. Sukanya Ghosh</b>									
<b>SBI Quant Fund</b>	0.62	10,062	N.A.	N.A.	N.A.	N.A.	-5.85	9,268	Inception Date 26-12-2024 Managing Since December - 2024
Scheme Benchmark: BSE 200 TRI	-3.12	9,687	N.A.	N.A.	N.A.	N.A.	-4.96	9,380	
Additional Benchmark: BSE Sensex TRI	-5.98	9,399	N.A.	N.A.	N.A.	N.A.	-5.72	9,286	

	6 months		1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr Ardhendu Bhattacharya</b>											
<b>SBI Income Plus Arbitrage Active FOF</b>	2.55	10,255	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	4.66	10,466	Inception Date 02-05-2025 Managing Since May - 2025
Scheme Benchmark: 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	1.27	10,127	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	2.66	10,266	
Additional Benchmark: BSE Sensex TRI	-10.15	8,985	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-9.63	9,037	

## Notes:

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

# Comparative Performance for all Schemes -Direct Plan

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Funds Managed by Ms. Mansi Sajeja<sup>a</sup></b>									
<b>SBI Short Term Debt Fund</b>	6.31	10,631	7.49	12,423	6.35	13,605	7.72	26,803	Inception Date 01-01-2013 Managing Since Mansi Dec-2023
First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index	6.16	10,616	7.25	12,338	6.10	13,445	7.53	26,175	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	5.30	10,530	6.66	12,136	5.64	13,158	6.42	22,806	
<b>Fund jointly managed by R. Srinivasan (Equity Portion) and Lokesh Mallya (Debt Portion)</b>									
<b>SBI Children's Fund - Savings Plan (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)</b>	2.96	10,296	11.97	14,041	10.98	16,841	11.67	43,141	Inception Date 04-01-2013 Managing Since Srinivasan Jun-08 Lokesh July 2025
First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index	1.53	10,153	7.03	12,265	6.36	13,615	8.22	28,481	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	11.66	43,076	
<b>Fund Managed Ardhendu Bhattacharya<sup>a</sup></b>									
<b>SBI Banking and PSU Fund</b>	5.62	10,562	7.19	12,319	6.00	13,385	7.78	26,943	Inception Date 07-01-2013 Managing Since Ardhendu Dec-23
First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II	5.61	10,561	6.86	12,206	5.68	13,182	7.27	25,329	
Additional Benchmark: - Crisil 10 Yr Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.27	22,377	
<b>Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager)</b>									
<b>SBI Corporate Bond Fund</b>	5.76	10,576	7.39	12,386	6.20	13,513	7.24	16,505	Inception Date 01-02-2019 Managing Since Rajeev Feb-19 Ardhendu Dec-23
First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II	5.29	10,529	6.78	12,177	5.71	13,201	6.74	15,959	
Additional Benchmark: - Crisil 10 Yr Gilt Index	2.11	10,211	6.79	12,180	4.95	12,734	6.21	15,396	
<b>SBI Floating Rate Debt Fund</b>	6.81	10,681	7.82	12,535	6.57	13,749	6.44	14,035	Inception Date 27-10-2020 Managing Since Ardhendu June-2021 Rajeev Oct-2020
First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II	5.59	10,559	6.93	12,230	5.83	13,276	5.63	13,463	
Additional Benchmark: - Crisil 1 Yr T-Bill Index	5.30	10,530	6.66	12,136	5.64	13,158	5.47	13,354	

	7 Days		15 Days		1 Month		1 Year		3 Year		5 Year		Since Inception		Inception Date & Managing Since
	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	Annualized %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Sudhir Agrawal<sup>#</sup></b>															
<b>SBI Ultra Short Duration Fund (Formerly known as SBI Magnum Ultra Short Duration Fund)</b>	13.44	10,026	7.85	10,032	5.65	10,048	6.64	10,664	7.23	12,333	6.15	13,481	7.18	25,053	Inception Date 01-01-2013 Managing Since Sudhir May 2025
First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index	9.16	10,018	7.42	10,031	5.78	10,049	6.43	10,643	7.19	12,319	6.25	13,541	7.18	25,073	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	6.42	22,806	
<b>SBI Low Duration Fund (Formerly known as SBI Magnum Low Duration Fund)</b>	11.06	10,021	4.62	10,019	2.72	10,023	6.62	10,662	7.36	12,376	6.29	13,568	7.39	25,713	Inception Date 01-01-2013 Managing Since Sudhir May 2025
First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index	10.15	10,019	6.35	10,026	3.71	10,032	6.36	10,636	7.19	12,318	6.17	13,495	7.41	25,802	
Additional Benchmark: - CRISIL 1 Year T-Bill Index	1.51	10,003	2.26	10,009	2.49	10,021	5.30	10,530	6.66	12,136	5.64	13,158	6.42	22,806	

	1 Year		3 Years		5 Years		Since Inception		Inception Date & Managing Since
	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	CAGR %	Point-to-Point returns on Standard Investment of Rs. 10,000/-	
<b>Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion)</b>									
<b>SBI Retirement Benefit Fund - Aggressive Plan</b>	-5.08	9,492	10.04	13,327	13.04	18,464	12.95	18,696	Inception Date 10-02-2021 Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - BSE 500 TRI	-3.11	9,688	12.89	14,388	11.75	17,431	11.25	17,289	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.08	14,902	
<b>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</b>	-0.90	9,910	10.56	13,519	12.62	18,122	12.50	18,314	Inception Date 10-02-2021 Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index	-0.62	9,938	10.73	13,581	9.62	15,836	9.23	15,737	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.08	14,902	
<b>SBI Retirement Benefit Fund - Conservative Hybrid Plan</b>	-1.29	9,871	7.73	12,504	8.40	14,971	8.42	15,150	Inception Date 10-02-2021 Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index	1.39	10,139	9.02	12,960	7.92	14,642	7.70	14,640	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.08	14,902	
<b>SBI Retirement Benefit Fund - Conservative Plan</b>	-0.12	9,988	6.94	12,232	6.97	14,011	7.00	14,156	Inception Date 10-02-2021 Managing Since Rohit Oct - 2021 Ardhendu June - 2021
First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index	2.66	10,266	7.80	12,529	6.70	13,835	6.61	13,893	
Additional Benchmark: - BSE Sensex TRI	-5.98	9,399	8.15	12,649	9.05	15,423	8.08	14,902	

Notes:

- The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (1 scheme is jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total number of schemes managed by Mr. Ardhendu Bhattacharya is 11. (2 scheme is jointly managed with Rajeev Radhakrishnan. (4 schemes are jointly managed with Mr. Rohit Shimpi (w.e.f. Oct 2021)
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
- Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
- Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
- The performance of the schemes is benchmarked to the Total Return variant of the Index.

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

# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 30, 2026.

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

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

### SBI Large Cap Fund FUND MANAGER -SAURABH PANT

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,20,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	93,73,141	48,85,328	20,85,618	7,05,360	3,66,414	1,08,978
Returns (Annualised) (%)	11.98	12.31	10.66	6.42	1.15	-16.74
First Tier Benchmark Returns (Annualised) (TRI) (%)#	11.77	12.11	11.53	6.65	1.02	-18.25
Additional Benchmark Returns(Annualised)(TRI)(%)##	11.16	11.31	10.48	4.53	-1.26	-20.76

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	42,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	7,98,64,003	44,34,607	20,02,393	6,75,826	3,55,254	1,06,392
Returns (Annualised) (%)	13.41	11.17	9.89	4.72	-0.86	-20.52
First Tier Benchmark Returns (Annualised) (%) (TRI) #	NA	NA	11.80	6.29	1.95	-17.00
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.72	11.31	10.48	4.53	-1.26	-20.76

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

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

For calculation of Scheme returns, where the NAV is not declared for SIP date due to SEBI regulation related to frequency of NAV declaration applicable on that time, returns are computed considering the declared NAV of next business day.

### SBI Contra Fund FUND MANAGER -DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	6,63,92,514	61,90,549	28,16,660	7,94,553	3,73,094	1,09,194
Returns (Annualised) (%)	18.52	15.05	16.29	11.20	2.34	-16.42
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.32	12.77	12.15	7.16	1.09	-18.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.45	11.31	10.48	4.53	-1.26	-20.76

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

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

### SBI Large & Midcap Fund FUND MANAGER -SAURABH PANT

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	39,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	10,12,08,936	60,58,451	24,99,298	7,76,288	3,87,417	1,12,132
Returns (Annualised) (%)	15.61	14.80	14.06	10.26	4.84	-12.05
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.66	14.74	14.04	9.50	3.10	-16.52
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.71	11.31	10.48	4.53	-1.26	-20.76

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

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

### SBI Midcap Fund FUND MANAGER -BHAVIN VITHLANI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	1,51,82,453	65,82,332	24,52,609	7,32,036	3,61,132	1,08,470
Returns (Annualised) (%)	14.80	15.76	13.71	7.91	0.20	-17.49
First Tier Benchmark Returns (Annualised) (TRI) (%) #	16.12	17.45	16.88	12.81	5.30	-14.70
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.50	11.31	10.48	4.53	-1.26	-20.76

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

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

Source: ICRA Online

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

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# Benefits of Systematic Investment Plan (SIP)

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

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 30, 2026.

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

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

### SBI MNC Fund FUND MANAGER -TANMAYA DESAI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	37,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	8,61,09,216	44,67,217	18,46,451	6,34,710	3,44,021	1,11,792
Returns (Annualised) (%)	15.94	11.26	8.36	2.22	-2.94	-12.56
First Tier Benchmark Returns (Annualised) (TRI) (%) #	14.02	13.42	11.99	9.74	5.17	-7.45
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.02	11.31	10.48	4.53	-1.26	-20.76

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

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV. (Previously known as SBI Magnum Global Fund)

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	25,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	1,70,70,424	57,90,981	23,42,082	7,52,677	3,94,477	1,13,127
Returns (Annualised) (%)	15.13	14.28	12.84	9.02	6.05	-10.55
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.61	12.77	12.15	7.16	1.09	-18.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.73	11.31	10.48	4.53	-1.26	-20.76

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	19,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	1,10,19,045	84,58,169	25,41,431	6,93,213	3,45,716	1,06,175
Returns (Annualised) (%)	18.36	18.62	14.37	5.73	-2.62	-20.84
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.47	13.28	13.61	7.90	-1.96	-24.53
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.14	11.31	10.48	4.53	-1.26	-20.76

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

Returns are calculated for Regular Plan Growth Option

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	39,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	13,83,88,918	57,84,659	25,74,177	8,16,767	3,83,652	1,08,112
Returns (Annualised) (%)	17.03	14.27	14.61	12.31	4.19	-18.01
First Tier Benchmark Returns (Annualised) (TRI) (%) #	N.A	12.77	12.15	7.16	1.09	-18.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	12.75	11.31	10.48	4.53	-1.26	-20.76

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

Returns are calculated for Regular Plan IDCW Option. The calculation is derived by IDCW reinvested at the prevailing NAV. (Previously known as SBI Long Term Equity Fund)

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,70,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	93,47,162	48,40,504	19,88,829	6,74,207	3,55,228	1,07,926
Returns (Annualised) (%)	11.54	12.20	9.76	4.62	-0.87	-18.29
First Tier Benchmark Returns (Annualised) (TRI) (%) #	12.30	12.77	12.15	7.16	1.09	-18.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.26	11.31	10.48	4.53	-1.26	-20.76

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

Returns are calculated for Regular Plan Growth Option

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

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# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 30, 2026.

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

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

### SBI Technology Opportunities Fund FUND MANAGER -VIVEK GEDDA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	3,28,96,728	61,33,398	25,29,531	6,53,705	3,43,232	1,00,617
Returns (Annualised) (%)	14.57	14.95	14.28	3.39	-3.08	-28.76
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	11.64	10.54	0.32	-5.22	-26.73
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.45	11.31	10.48	4.53	-1.26	-20.76

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

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

### SBI Consumption Opportunities Fund FUND MANAGER -ASHIT DESAI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	4,87,17,864	53,77,955	22,10,204	6,85,093	3,35,382	1,03,408
Returns (Annualised) (%)	16.79	13.43	11.75	5.26	-4.56	-24.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	13.05	11.79	8.18	1.38	-21.10
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.45	11.31	10.48	4.53	-1.26	-20.76

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

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

### SBI Banking & Financial Services Fund FUND MANAGER -MILIND AGRAWAL

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	13,40,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	29,67,977	NA	23,79,638	7,90,033	4,02,588	1,10,271
Returns (Annualised) (%)	13.53	NA	13.14	10.97	7.43	-14.83
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.68	NA	11.31	6.79	2.70	-20.60
Additional Benchmark Returns (Annualised) (TRI) (%) ##	10.63	NA	10.48	4.53	-1.26	-20.76

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

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

### SBI Infrastructure Fund FUND MANAGER -BHAVIN VITHLANI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	77,60,169	56,30,831	26,07,761	7,89,048	3,63,022	1,07,426
Returns (Annualised) (%)	11.91	13.96	14.85	10.92	0.55	-19.02
First Tier Benchmark Returns (Annualised) (TRI) (%) #	10.07	12.46	15.18	13.47	7.03	-11.06
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.20	11.31	10.48	4.53	-1.26	-20.76

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

Returns are calculated for Regular Plan Growth Option

### SBI Comma Fund FUND MANAGER -DINESH BALACHANDRAN

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	24,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	98,36,635	55,73,593	25,96,067	7,91,719	4,15,831	1,20,998
Returns (Annualised) (%)	11.87	13.84	14.77	11.06	9.63	1.56
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.78	13.66	15.42	13.19	10.44	3.67
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.29	11.31	10.48	4.53	-1.26	-20.76

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

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

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

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# Benefits of Systematic Investment Plan (SIP)

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

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 30, 2026.

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	4,96,94,239	63,82,437	27,95,393	8,84,879	4,30,887	1,17,817
Returns (Annualised) (%)	16.90	15.40	16.15	15.57	12.08	-3.39
First Tier Benchmark Returns (Annualised) (TRI) (%) #	15.23	14.03	14.99	14.29	11.55	-5.84
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.45	11.31	10.48	4.53	-1.26	-20.76
<b>Past performance may or may not be sustained in the future. # BSE Health Care, ## BSE SENSEX, Inception Date: July 07, 1999</b>						
Returns are calculated for Regular Plan Growth Option						

### SBI PSU Fund FUND MANAGER - ROHIT SHIMPI

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	18,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	56,09,785	53,22,826	29,98,380	10,40,488	4,45,107	1,20,583
Returns (Annualised) (%)	12.68	13.31	17.45	22.23	14.33	0.91
First Tier Benchmark Returns (Annualised) (TRI) (%) #	13.63	14.35	19.33	24.00	14.90	0.93
Additional Benchmark Returns (Annualised) (TRI) (%) ##	11.19	11.31	10.48	4.53	-1.26	-20.76
<b>Past performance may or may not be sustained in the future. # BSE PSU, ## BSE SENSEX, Inception Date: July 07, 2010</b>						
Returns are calculated for Regular Plan IDCW Option.						

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,90,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	5,57,542	NA	NA	NA	3,71,224	1,06,898
Returns (Annualised) (%)	6.29	NA	NA	NA	2.01	-19.79
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.14	NA	NA	NA	1.73	-18.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	2.99	NA	NA	NA	-1.26	-20.76
<b>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</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	3,70,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	3,81,351	NA	NA	NA	3,67,476	1,10,892
Returns (Annualised) (%)	1.93	NA	NA	NA	1.34	-13.90
First Tier Benchmark Returns (Annualised) (TRI) (%) #	2.10	NA	NA	NA	1.38	-18.16
Additional Benchmark Returns (Annualised) (TRI) (%) ##	-0.69	NA	NA	NA	-1.26	-20.76
<b>Past performance may or may not be sustained in the future. # NIFTY 500 TRI, ## BSE Sensex TRI, Inception Date: March 14, 2023</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

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

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# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 30, 2026.

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	36,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	5,69,41,536	48,33,214	20,94,127	7,30,943	3,88,335	1,12,771
Returns (Annualised) (%)	14.71	12.18	10.74	7.85	5.00	-11.09
First Tier Benchmark Returns (Annualised) (%) #	NA	11.10	10.41	6.90	3.08	-11.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.18	11.31	10.48	4.53	-1.26	-20.76

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	29,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	1,22,57,001	43,26,755	20,02,842	7,48,010	3,97,939	1,19,190
Returns (Annualised) (%)	10.49	10.88	9.90	8.77	6.64	-1.26
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.32	7.97	7.25	5.69	4.33	-3.17
Additional Benchmark Returns (Annualised) (TRI) (%) ##	13.35	11.32	10.48	4.53	-1.27	-20.87

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

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

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,70,000	NA	NA	3,60,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	11,10,253	NA	NA	8,76,379	4,09,808	1,13,646
Returns (Annualised) (%)	18.08	NA	NA	15.17	8.63	-9.77
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.88	NA	NA	6.90	3.08	-11.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.09	NA	NA	4.53	-1.26	-20.76

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

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

### SBI Equity Savings Fund FUND MANAGER -Mohit Jain (Debt) & Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Ms. Vandna Soni (Commodities Portion)

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	13,10,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	21,37,507	NA	18,78,110	7,28,573	3,93,403	1,19,784
Returns (Annualised) (%)	8.65	NA	8.68	7.72	5.87	-0.34
First Tier Benchmark Returns (Annualised) (TRI) (%) #	8.36	NA	8.30	6.75	5.06	-2.83
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.76	NA	5.64	5.59	5.13	-1.24

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

Returns are calculated for Regular Plan Growth Option

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

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	30,00,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	95,62,757	36,26,408	18,53,286	7,20,683	3,91,186	1,19,387
Returns (Annualised) (%)	8.29	8.79	8.43	7.28	5.49	-0.96
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	7.97	7.25	5.69	4.33	-3.17
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.20	5.64	5.60	5.13	-1.35

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

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

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

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# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 30, 2026.

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

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

<b>SBI Multi Asset Allocation Fund</b>		<b>FUND MANAGER -Dinesh Balachandran (Equity) Mansi Sajeja (Debt) &amp; Vandna Soni (for Commodities Portion)</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	9,50,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	16,17,241	NA	NA	8,33,630	4,28,805	1,22,770
Returns (Annualised) (%)	13.13	NA	NA	13.14	11.74	4.36
First Tier Benchmark Returns (Annualised) (TRI) (%) #	11.70	NA	NA	11.28	10.59	2.14
Additional Benchmark Returns (Annualised) (TRI) (%) ##	9.43	NA	NA	4.53	-1.27	-20.87
<b>Past performance may or may not be sustained in the future. # 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver, ## BSE Sensex TRI, Inception Date: May 16, 2018</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Balanced Advantage Fund</b>		<b>FUND MANAGER -Mr. Dinesh Balachandran (Equity), Mr. Anup Upadhyay (Co Fund Manager Equity) Ms. Mansi Sajeja (Debt), Mr. Rajeev Radhakrishnan (Co Fund Manager Debt)</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	5,50,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	6,64,646	NA	NA	NA	3,89,404	1,16,120
Returns (Annualised) (%)	8.22	NA	NA	NA	5.19	-6.00
First Tier Benchmark Returns (Annualised) (TRI) (%) #	5.46	NA	NA	NA	2.86	-9.49
Additional Benchmark Returns (Annualised) (TRI) (%) ##	3.62	NA	NA	NA	-1.26	-20.76
<b>Past performance may or may not be sustained in the future. Nifty 50 Hybrid Composite Debt 50:50 Index, ## BSE Sensex TRI, Inception Date: August 31, 2021</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Retirement Benefit Fund -Aggressive Plan</b>		<b>FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,20,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	7,16,506	NA	NA	6,81,463	3,47,110	1,06,384
Returns (Annualised) (%)	5.55	NA	NA	5.05	-2.36	-20.53
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.48	NA	NA	7.16	1.09	-18.32
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.81	NA	NA	4.53	-1.26	-20.76
<b>Past performance may or may not be sustained in the future. # BSE 500 TRI, ## BSE Sensex TRI, Inception Date: January 10, 2021</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Retirement Benefit Fund -Aggressive Hybrid Plan</b>		<b>FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,20,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	7,35,979	NA	NA	7,01,455	3,63,067	1,10,619
Returns (Annualised) (%)	6.59	NA	NA	6.20	0.55	-14.31
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.08	NA	NA	6.90	3.08	-11.19
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.81	NA	NA	4.53	-1.26	-20.76
<b>Past performance may or may not be sustained in the future. # CRISIL Hybrid 35+65 - Aggressive Index, ## BSE Sensex TRI, Inception Date: January 10, 2021</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Retirement Benefit Fund -Conservative Hybrid Plan</b>		<b>FUND MANAGER -Mr. Rohit Shimpi Equity, Mr. Ardhendu Bhattacharya Debt</b>				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	6,20,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	7,11,363	NA	NA	6,82,014	3,68,532	1,13,833
Returns (Annualised) (%)	5.27	NA	NA	5.08	1.53	-9.49
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.66	NA	NA	6.57	4.36	-5.59
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.81	NA	NA	4.53	-1.27	-20.87
<b>Past performance may or may not be sustained in the future. # CRISIL Hybrid 65+35 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 2021</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

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

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# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 30, 2026.

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

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

<b>SBI Retirement Benefit Fund -Conservative Plan</b>		<b>FUND MANAGER -Mr. Rohit Shimpi Equity Mr. Ardhendu Bhattacharya Debt</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	6,20,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	7,08,729	NA	NA	6,81,154	3,74,877	1,15,986
<b>Returns (Annualised) (%)</b>	5.13	NA	NA	5.03	2.66	-6.21
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.32	NA	NA	6.29	5.14	-1.74
Additional Benchmark Returns (Annualised) (TRI) (%) ##	4.81	NA	NA	4.53	-1.27	-20.87
<b>Past performance may or may not be sustained in the future. # CRISIL Hybrid 85+15 - Conservative Index, ## BSE Sensex TRI, Inception Date: January 10, 2021</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Gilt Fund</b> (Formerly known as SBI Magnum Gilt Fund)		<b>FUND MANAGER -SUDHIR AGARWAL</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	30,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	85,26,855	32,96,564	16,76,207	6,90,177	3,86,141	1,19,768
<b>Returns (Annualised) (%)</b>	7.34	7.64	6.51	5.55	4.62	-0.36
First Tier Benchmark Returns (Annualised) (TRI) (%) #	NA	6.94	6.36	5.63	4.68	-2.01
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.20	5.64	5.60	5.13	-1.35
<b>Past performance may or may not be sustained in the future. # Nifty All Duration G-Sec Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 30, 2000</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Constant Maturity 10-Year Gilt Fund</b> (Formerly known as SBI Magnum Constant Maturity Fund)		<b>FUND MANAGER -SUDHIR AGARWAL</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	30,40,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	89,16,262	32,77,533	16,80,872	6,94,561	3,90,494	1,19,849
<b>Returns (Annualised) (%)</b>	7.64	7.57	6.56	5.81	5.37	-0.24
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.23	6.20	5.65	5.79	5.39	-1.01
Additional Benchmark Returns (Annualised) (TRI) (%) ##	NA	6.20	5.64	5.60	5.13	-1.35
<b>Past performance may or may not be sustained in the future. # Nifty 10 yr Benchmark G-Sec, ## Crisil 10 Yr Gilt Index, Inception Date: December 30, 2000</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Medium to Long Duration Fund</b> (Formerly known as SBI Magnum Income Fund)		<b>FUND MANAGER -MOHIT JAIN*</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	32,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	95,45,311	31,39,701	16,63,950	6,90,628	3,88,723	1,20,519
<b>Returns (Annualised) (%)</b>	6.97	7.05	6.37	5.58	5.07	0.81
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.96	7.40	6.69	6.11	5.89	1.28
Additional Benchmark Returns (Annualised) (TRI) (%) ##	N.A	6.20	5.64	5.60	5.13	-1.35
<b>Past performance may or may not be sustained in the future. # CRISIL Medium to Long Duration Debt A-III Index, ## CRISIL 10 Year Gilt Index, Inception Date: November 25, 1998</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

<b>SBI Corporate Bond Fund</b>		<b>FUND MANAGER -Rajeev Radhakrishnan, Ardhendu Bhattacharya (Co Fund Manager)</b>				
<b>SIP Investments</b>	<b>Since Inception SIP</b>	<b>15 Years SIP</b>	<b>10 Years SIP</b>	<b>5 Years SIP</b>	<b>3 Years SIP</b>	<b>1 Year SIP</b>
Total Amount Invested (₹)	8,70,000	NA	NA	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	10,91,987	NA	NA	7,02,340	3,96,214	1,21,926
<b>Returns (Annualised) (%)</b>	6.18	NA	NA	6.25	6.35	3.02
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.16	NA	NA	6.11	6.10	3.15
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.40	NA	NA	5.60	5.13	-1.35
<b>Past performance may or may not be sustained in the future. # NIFTY Corporate Bond Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019</b>						
Returns are calculated for Regular Plan Growth Option						

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

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# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 30, 2026.

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

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

SBI Credit Risk Fund		FUND MANAGER -LOKESH MALLYA*				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	14,10,000	NA	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	21,81,050	NA	17,22,584	7,20,580	4,02,416	1,23,742
Returns (Annualised) (%)	7.16	NA	7.03	7.28	7.40	5.90
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.77	NA	7.62	7.06	6.57	3.93
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.89	NA	5.64	5.60	5.13	-1.35
<b>Past performance may or may not be sustained in the future. # NIFTY Credit Risk Bond Index B-II, ## CRISIL 10 Year Gilt Index, Inception Date: July 17, 2014</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Dynamic Bond Fund		FUND MANAGER -SUDHIR AGARWAL				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	26,60,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	61,26,966	31,63,111	16,74,860	7,00,475	3,92,863	1,21,669
Returns (Annualised) (%)	6.92	7.14	6.50	6.14	5.78	2.62
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.60	7.29	6.50	5.79	5.38	0.37
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.21	6.20	5.64	5.60	5.13	-1.35
<b>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</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Medium Duration Fund		FUND MANAGER -LOKESH MALLYA, MOHIT JAIN					
<i>(Formerly known as SBI Magnum Medium Duration Fund)</i>		Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	26,90,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000	
Mkt Value as on March 30, 2026 (₹)	70,28,664	33,39,574	17,19,712	7,06,283	3,96,896	1,22,300	
Returns (Annualised) (%)	7.80	7.79	7.00	6.47	6.47	3.61	
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.51	7.25	6.60	6.06	6.08	1.85	
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.19	6.20	5.64	5.60	5.13	-1.35	
<b>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</b>							
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.							

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 (₹)	26,10,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	59,23,425	30,18,505	16,39,494	7,05,769	3,97,861	1,23,443
Returns (Annualised) (%)	6.94	6.57	6.09	6.44	6.63	5.42
First Tier Benchmark Returns (Annualised) (TRI) (%) #	6.94	6.68	6.25	6.61	6.65	5.58
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.21	6.23	5.91	6.12	6.12	4.24
<b>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</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						

SBI Short Term Debt Fund		FUND MANAGER - MANSI SAJEJA				
SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	20,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	39,92,945	31,07,755	16,66,441	7,04,721	3,97,423	1,22,433
Returns (Annualised) (%)	7.05	6.92	6.40	6.39	6.56	3.82
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.30	7.20	6.68	6.63	6.82	4.43
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.26	6.23	5.91	6.12	6.12	4.24
<b>Past performance may or may not be sustained in the future. # CRISIL Short Duration Fund All Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 27, 2007</b>						
Returns are calculated for Regular Plan IDCW Option. It is assumed that IDCW declared under the scheme have been reinvested at the prevailing NAV.						
<b>Note:</b> During the period 23-Aug-07 to 19-Feb-09 there were no investors in the plan and hence NAV were not computed during the period. SIP investment for the mentioned period is not taken into account while computing SIP performance for "15 Years" and "Since Inception" period.						

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

The performance of the schemes is benchmarked to the Total Return variant of the Index.  
 The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards. \*With effect from May 1, 2025, Mr Lokesh Mallya is managing the fund independently.

# Benefits of Systematic Investment Plan (SIP)

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

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on March 30, 2026.

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

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

### SBI Ultra Short Duration Fund (Formerly known as SBI Magnum Ultra Short Duration Fund) FUND MANAGER -MR. SUDHIR AGRAWAL<sup>^</sup>

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	32,30,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	91,29,393	30,52,497	16,54,653	7,08,253	3,98,919	1,23,772
Returns (Annualised) (%)	6.94	6.70	6.26	6.59	6.81	5.95
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.24	6.89	6.46	6.80	6.91	6.05
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.16	6.23	5.91	6.12	6.12	4.24

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

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

### SBI Low Duration Fund (Formerly known as SBI Magnum Low Duration Fund) FUND MANAGER -MR. SUDHIR AGRAWAL<sup>^</sup>

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	22,50,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	45,02,663	30,47,261	16,45,208	7,03,671	3,97,137	1,23,203
Returns (Annualised) (%)	6.91	6.68	6.15	6.33	6.51	5.04
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.16	7.08	6.55	6.73	6.86	5.51
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.25	6.23	5.91	6.12	6.12	4.24

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

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

### SBI Long Duration Fund FUND MANAGER -ARDHENDU BHATTACHARYA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	4,00,000	NA	NA	NA	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	4,25,367	NA	NA	NA	3,77,341	1,17,163
Returns (Annualised) (%)	3.65	NA	NA	NA	3.09	-4.40
First Tier Benchmark Returns (Annualised) (TRI) (%) #	4.62	NA	NA	NA	4.22	-2.11
Additional Benchmark Returns (Annualised) (TRI) (%) ##	5.48	NA	NA	NA	5.13	-1.35

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

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

### SBI Banking and PSU Fund FUND MANAGER - ARDHENDHU BHATTACHARYA

SIP Investments	Since Inception SIP	15 Years SIP	10 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹)	19,80,000	18,00,000	12,00,000	6,00,000	3,60,000	1,20,000
Mkt Value as on March 30, 2026 (₹)	36,56,173	30,98,835	16,58,543	6,98,934	3,95,177	1,21,918
Returns (Annualised) (%)	7.01	6.89	6.31	6.06	6.17	3.01
First Tier Benchmark Returns (Annualised) (TRI) (%) #	7.09	6.99	6.42	6.19	6.34	3.77
Additional Benchmark Returns (Annualised) (TRI) (%) ##	6.22	6.20	5.64	5.60	5.13	-1.35

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

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

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

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

# Total Expense Ratios (as on 31 March, 2026)

Equity Schemes	Reg -Plan	Dir-Plan	Debt Schemes	Reg -Plan	Dir-Plan
SBI Large Cap Fund (Previously known as SBI BlueChip Fund)	1.52	0.84	SBI Retirement Benefit Fund – Aggressive Hybrid Plan	2.08	1.07
SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund)	1.39	0.71	SBI Retirement Benefit Fund – Conservative Hybrid Plan	1.65	1.15
SBI MNC Fund (Previously known as SBI Magnum Global Fund)	1.95	1.30	SBI Retirement Benefit Fund – Conservative Plan	1.38	0.92
SBI Midcap Fund (Previously known as SBI Magnum MidCap Fund)	1.68	0.86	SBI Income Plus Arbitrage Active FOF	0.29	0.11
SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund)	1.98	1.37	SBI Dynamic Asset Allocation Active FoF	1.34	0.27
SBI Focused Fund (Previously known as SBI Focused Equity Fund)	1.56	0.77	SBI Low Duration Fund (Previously known as SBI Magnum Low Duration Fund)	0.92	0.43
SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund)	2.01	0.95	SBI Short Term Debt Fund	0.85	0.40
SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund)	1.93	0.92	SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund)	1.54	1.05
SBI Technology Opportunities Fund (Previously known as SBI IT Fund)	1.93	0.94	SBI Liquid Fund (Previously known as SBI Premier Liquid Fund)	0.28	0.19
SBI Contra Fund	1.53	0.75	SBI Children's Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund - Savings Plan)	1.23	0.84
SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund)	1.68	0.86	SBI Medium to Long Duration Fund (Previously known as SBI Magnum Income Fund )	1.49	0.77
SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund)	1.57	0.74	SBI Constant Maturity 10-Year Gilt Fund (Previously known as SBI Magnum Constant Maturity Fund)	0.63	0.31
SBI Comma Fund (Previously known as SBI Magnum Comma Fund)	2.35	1.53	SBI Gilt Fund (Previously known as SBI Magnum Gilt Fund)	0.96	0.46
SBI PSU Fund	1.86	0.85	SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater)	1.37	0.59
SBI Infrastructure Fund	1.95	1.04	SBI Savings Fund	0.64	0.25
SBI Arbitrage Opportunities Fund	0.90	0.40	SBI Dynamic Bond Fund	1.34	0.62
SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund)	1.60	0.79	SBI Corporate Bond Fund	0.77	0.36
SBI Equity Savings Fund	1.53	0.94	SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund)	1.55	0.89
SBI Banking And Financial Services Fund	1.77	0.74	SBI Medium Duration Fund (Previously known as SBI Magnum Medium Duration Fund)	1.21	0.71
SBI US Specific Equity Active FoF (Previously known as SBI International Access – US Equity FoF)	1.64	0.93	SBI Ultra Short Duration Fund (Previously known as SBI Magnum Ultra Short Duration Fund)	0.56	0.35
SBI ELSS Tax Saver Fund (Previously known as SBI Long Term Equity Fund)	1.60	0.99	SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater)	0.14	0.08
SBI Equity Minimum Variance Fund	0.75	0.42	SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund)	0.72	0.39
SBI MultiCap Fund	1.68	0.86	SBI Children's Fund - Investment Plan (Previously known as SBI Magnum Children's Benefit Fund Investment Plan)	1.83	0.84
SBI Dividend Yield Fund	1.81	0.85	SBI Floating Rate Debt Fund	0.39	0.24
SBI Energy Opportunities Fund	1.80	0.80	SBI Balanced Advantage Fund	1.55	0.70
SBI Automotive Opportunities Fund	1.90	0.86	SBI Long Duration Fund	0.65	0.30
SBI Quant Fund	2.01	1.05	SBI Innovative Opportunities Fund	1.92	0.96
SBI Retirement Benefit Fund – Aggressive Plan	1.95	0.90	SBI Quality Fund	2.06	0.98

**Note: Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(c) of SEBI (MF) Regulations, 1996 for both Direct and Regular plan**

## Statutory Details & Risk Factors

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

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The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material.

## SBI Conservative Hybrid Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	11.8695
Direct Plan - Qtr IDCW	28-Jun-19	0.2200	13.2913
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	11.8903
Direct Plan - Qtr IDCW	27-Sep-19	0.2200	13.3387
Regular Plan - Qtr IDCW	27-Dec-19	0.1800	11.9186
Direct Plan - Qtr IDCW	27-Dec-19	0.2050	13.3878

Face value: ₹ 10

## SBI Conservative Hybrid Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	14.2182
Direct Plan - Annual IDCW	24-Mar-17	0.8000	16.3740
Regular Plan - Annual IDCW	23-Mar-18	0.8000	14.0798
Direct Plan - Annual IDCW	23-Mar-18	0.8000	16.4921
Regular Plan - Annual IDCW	29-Mar-19	0.8000	13.9783
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.6829

Face value: ₹ 10

## SBI Conservative Hybrid Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Mthly IDCW	27-Mar-26	1.9000	27.3595
Regular Plan - Mthly IDCW	27-Mar-26	1.5000	20.9026
Direct Plan - Mthly IDCW	27-Feb-26	1.9000	28.2221
Regular Plan - Mthly IDCW	27-Feb-26	1.5000	21.5747
Direct Plan - Mthly IDCW	30-Jan-26	1.9000	28.0425
Regular Plan - Mthly IDCW	30-Jan-26	1.5000	21.4501

Face value: ₹ 10

## SBI Multi Asset Allocation Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Reg. Plan - Monthly IDCW	27-Dec-19	0.0500	12.9939
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.8000
Reg. Plan - Monthly IDCW	31-Jan-20	0.0500	13.0258
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.8459
Reg. Plan - Monthly IDCW	28-Feb-20	0.0500	12.7450
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.5572

Face value: ₹ 10

## SBI Multi Asset Allocation Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Qtr IDCW	28-Jun-19	0.2000	12.5479
Direct Plan - Qtr IDCW	28-Jun-19	0.2000	14.0457
Regular Plan - Qtr IDCW	27-Sep-19	0.2000	12.8404
Direct Plan - Qtr IDCW	27-Sep-19	0.2000	14.4187
Regular Plan - Qtr IDCW	27-Dec-19	0.1950	12.8814
Direct Plan - Qtr IDCW	27-Dec-19	0.2150	14.4924

Face value: ₹ 10

## SBI Multi Asset Allocation Fund - Annual IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Annual IDCW	24-Mar-17	0.8000	15.0660
Direct Plan - Annual IDCW	24-Mar-17	0.8000	15.5711
Regular Plan - Annual IDCW	23-Mar-18	0.8000	15.2971
Direct Plan - Annual IDCW	23-Mar-18	0.8000	15.9910
Regular Plan - Annual IDCW	29-Mar-19	0.8000	15.0775
Direct Plan - Annual IDCW	29-Mar-19	0.8000	16.0175

Face value: ₹ 10

## SBI Gilt Fund PF Regular - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Regular	28-Jun-19	0.2000	14.3123
IDCW - PF Regular	27-Sep-19	0.2100	14.4904
IDCW - PF Regular	27-Dec-19	0.2200	14.6101

Face value: ₹ 10 (Formerly known as SBI Magnum Gilt Fund)

## SBI Gilt Fund PF Fixed 1 Year - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW - PF Fixed 1 Year	28-Jun-19	0.2000	13.6834
IDCW - PF Fixed 1 Year	27-Sep-19	0.2000	13.8546
IDCW - PF Fixed 1 Year	27-Dec-19	0.2100	13.9694

Face value: ₹ 10 (Formerly known as SBI Magnum Gilt Fund)

## SBI Gilt Fund PF Fixed 2 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW-PF Fixed 2 Years	28-Jun-19	0.2000	13.8489
IDCW-PF Fixed 2 Years	27-Sep-19	0.2000	14.0244
IDCW-PF Fixed 2 Years	27-Dec-19	0.2150	14.1381

Face value: ₹ 10

## SBI Gilt Fund PF Fixed 3 Years - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
IDCW-PF Fixed 3 Years	28-Jun-19	0.2000	13.4302
IDCW-PF Fixed 3 Years	27-Sep-19	0.2000	13.5943
IDCW-PF Fixed 3 Years	27-Dec-19	0.2050	13.7079

Face value: ₹ 10 (Formerly known as SBI Magnum Gilt Fund)

## SBI Gilt Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Sep-19	0.2100	14.2970
Direct Plan - IDCW	27-Sep-19	0.2250	15.2465
Regular Plan - IDCW	27-Dec-19	0.2200	14.4121
Direct Plan - IDCW	27-Dec-19	0.2300	15.3912
Regular Plan - IDCW	31-Jan-22	0.5800	16.5691
Direct Plan - IDCW	31-Jan-22	0.5800	17.8701

Face value: ₹ 10 (Formerly known as SBI Magnum Gilt Fund)

## SBI Medium to Long Duration Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.3640
Direct Plan - IDCW	28-Jun-19	0.2000	14.2971
Regular Plan - IDCW	27-Sep-19	0.2000	13.5154
Direct Plan - IDCW	27-Sep-19	0.2100	14.4849
Regular Plan - IDCW	27-Dec-19	0.2100	13.8150
Direct Plan - IDCW	27-Dec-19	0.2250	14.8286

Face value: ₹ 10 (Formerly known as SBI Magnum Income Fund)

## SBI Medium to Long Duration Fund - Half Yearly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	12-Oct-18	0.4000	11.9114
Direct Plan - IDCW	12-Oct-18	0.4500	13.2953
Regular Plan - IDCW	29-Mar-19	0.4000	12.1369
Direct Plan - IDCW	29-Mar-19	0.4000	13.6399
Regular Plan - IDCW	27-Sep-19	0.4000	12.3642
Direct Plan - IDCW	27-Sep-19	0.4500	13.9366

Face value: ₹ 10 (Formerly known as SBI Magnum Income Fund)

## SBI Dynamic Bond Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	12.8770
Direct Plan - IDCW	28-Jun-19	0.2000	14.3421
Regular Plan - IDCW	27-Sep-19	0.2000	13.0602
Direct Plan - IDCW	27-Sep-19	0.2200	14.5709
Regular Plan - IDCW	27-Dec-19	0.2000	13.1854
Direct Plan - IDCW	27-Dec-19	0.2250	14.7307

Face value: ₹ 10

## SBI Corporate Bond Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	29-Nov-19	0.0500	10.4941
Direct Plan - IDCW	29-Nov-19	0.0500	10.5400
Regular Plan - IDCW	27-Dec-19	0.0500	10.4402
Direct Plan - IDCW	27-Dec-19	0.0500	10.4902
Regular Plan - IDCW	28-Feb-20	0.0500	10.5457
Direct Plan - IDCW	28-Feb-20	0.0500	10.6052

Face value: ₹ 10

## SBI Medium Duration Fund- IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2000	13.2217
Direct Plan - IDCW	28-Jun-19	0.2000	13.8925
Regular Plan - IDCW	27-Sep-19	0.2000	13.3908
Direct Plan - IDCW	27-Sep-19	0.2000	14.0926
Regular Plan - IDCW	27-Dec-19	0.2050	13.5749
Direct Plan - IDCW	27-Dec-19	0.2150	14.3000

Face value: ₹ 10 (Formerly known as SBI Magnum Medium Duration Fund)

## SBI Short Term Debt Fund- Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Direct Plan - Monthly IDCW	27-Dec-19	0.0500	13.2848
Regular Plan - Monthly IDCW	27-Dec-19	0.0500	12.7269
Direct Plan - Monthly IDCW	31-Jan-20	0.0500	13.3563
Regular Plan - Monthly IDCW	31-Jan-20	0.0500	12.7872
Direct Plan - Monthly IDCW	28-Feb-20	0.0500	13.4462
Regular Plan - Monthly IDCW	28-Feb-20	0.0500	12.8662

Face value: ₹ 10

## SBI Short Term Debt Fund - Retail Plan - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Monthly IDCW	29-Nov-19	0.0500	11.9851
Monthly IDCW	31-Jan-20	0.0500	11.9887
Monthly IDCW	28-Feb-20	0.0500	12.0596

Face value: ₹ 10

## SBI Credit Risk Fund - IDCW Quarterly

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	28-Jun-19	0.2100	14.8612
Direct Plan - IDCW	28-Jun-19	0.2000	13.8909
Regular Plan - IDCW	27-Sep-19	0.2000	13.9993
Direct Plan - IDCW	27-Sep-19	0.2100	15.0036
Regular Plan - IDCW	27-Dec-19	0.2150	14.0246
Direct Plan - IDCW	27-Dec-19	0.2300	15.0539

Face value: ₹ 10

## SBI Low Duration Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	27-Dec-19	5.0000	1133.0361
Direct Plan - Mthly IDCW	27-Dec-19	5.0000	1158.0993
Regular Plan - Mthly IDCW	31-Jan-20	5.0000	1134.8321
Direct Plan - Mthly IDCW	31-Jan-20	5.0000	1160.7696
Regular Plan - Mthly IDCW	28-Feb-20	5.0000	1135.7857
Direct Plan - Mthly IDCW	28-Feb-20	5.0000	1162.4360

Face value: ₹ 1000 (Formerly known as SBI Magnum Low Duration Fund)

## SBI Savings Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	12.1447
Direct Plan - IDCW	27-Dec-19	0.0500	12.7250
Regular Plan - IDCW	31-Jan-20	0.0500	12.1597
Direct Plan - IDCW	31-Jan-20	0.0500	12.7505
Regular Plan - IDCW	28-Feb-20	0.0500	12.1628
Direct Plan - IDCW	28-Feb-20	0.0500	12.7620

Face value: ₹ 10

## SBI Corporate Bond Fund - Quarterly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.1600	10.6459
Direct Plan - IDCW	27-Dec-19	0.1600	10.6948

Face value: ₹ 10

## SBI Constant Maturity 10-Year Gilt Fund - IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	27-Dec-19	0.0500	14.6579
Direct Plan - IDCW	27-Dec-19	0.0500	14.9787
Regular Plan - IDCW	31-Jan-20	0.0500	14.6400
Direct Plan - IDCW	31-Jan-20	0.0500	14.9658
Regular Plan - IDCW	28-Feb-20	0.0500	14.9477
Direct Plan - IDCW	28-Feb-20	0.0500	15.2849

**Face value: ₹ 10** (Formerly known as SBI Magnum Constant Maturity Fund)

## SBI Banking and PSU Fund - Monthly IDCW

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - Mthly IDCW	27-Mar-26	5.0000	1211.5394
Direct Plan - Mthly IDCW	27-Mar-26	5.0000	1298.6954
Regular Plan - Mthly IDCW	27-Feb-26	5.0000	1222.2034
Direct Plan - Mthly IDCW	27-Feb-26	5.0000	1309.4130
Regular Plan - Mthly IDCW	30-Jan-26	5.0000	1219.0037
Direct Plan - Mthly IDCW	30-Jan-26	5.0000	1305.2412

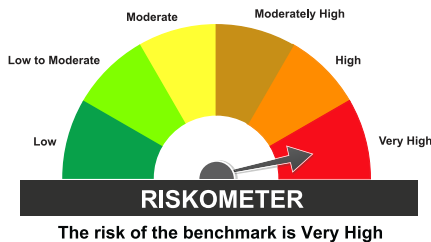
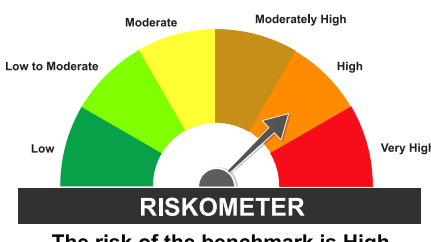
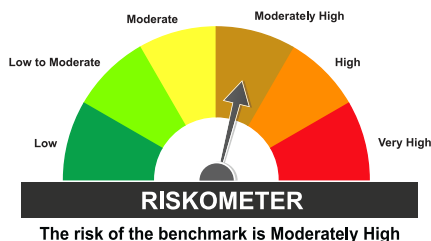
**Face value: ₹ 1000**

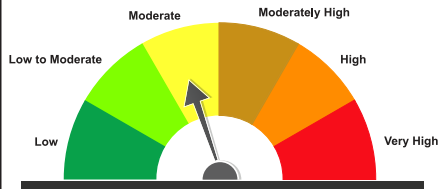
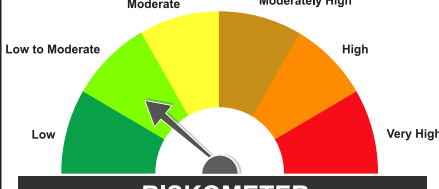
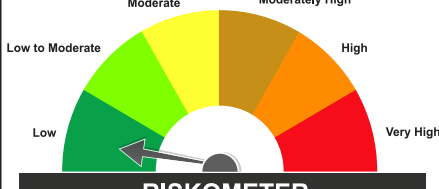
## SBI Gilt Fund - Regular Plan - IDCW Option

Scheme Name	Record Date	IDCW (in Rs./Unit)	NAV (₹)
Regular Plan - IDCW	08-Feb-22	0.5800	15.9191
Direct Plan - IDCW	08-Feb-22	0.5800	17.2166

**Face value: ₹ 10** (Formerly known as SBI Magnum Gilt Fund)

Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable. Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI ESG Exclusionary Strategy Fund	NIFTY100 ESG TRI	
2	SBI Large and Midcap Fund	NIFTY Large Midcap 250 TRI	
3	SBI ELSS Tax Saver Fund (Previously known as SBI Long Term Equity Fund)	BSE 500 TRI	
4	SBI MNC Fund (Previously known as SBI Magnum Global Fund)	Nifty MNC TRI	
5	SBI Consumption Opportunities Fund	Nifty India Consumption TRI	
6	SBI Technology Opportunities Fund	BSE Teck TRI	
7	SBI Healthcare Opportunities Fund	BSE HC TRI	
8	SBI Contra Fund	BSE 500 TRI	
9	SBI Nifty Index Fund	Nifty 50 TRI	
10	SBI Focused Fund (Previously known as SBI Focused Equity Fund)	BSE 500 TRI	
11	SBI Midcap Fund (Previously known as SBI Magnum MidCap Fund)	Nifty Midcap 150 TRI	
12	SBI Comma Fund (Previously known as SBI Magnum Comma Fund)	Nifty Commodities TRI	
13	SBI Flexicap Fund	BSE 500 TRI	
14	SBI Large Cap Fund (Previously known as SBI BlueChip Fund)	BSE 100 TRI	
15	SBI Infrastructure Fund	Nifty Infrastructure TRI	
16	SBI PSU Fund	BSE PSU TRI	
17	SBI Smallcap Fund	BSE 250 Small Cap TRI	
18	SBI Banking And Financial Services Fund	Nifty Financial Services TRI	
19	SBI Retirement Benefit Fund - Aggressive Plan	BSE 500 TRI	
20	SBI US Specific Equity Active FoF	BSE 500	
21	SBI Equity Minimum Variance Fund	Nifty 50 TRI	
22	SBI MultiCap Fund	Nifty 500 Multicap 50:25:25 TRI	
23	SBI Nifty Next 50 Index Fund	Nifty Next 50 TRI	
24	SBI Energy Opportunities Fund	Nifty Energy TRI	
25	SBI Automotive Opportunities Fund	Nifty Auto TRI	
26	SBI Innovative Opportunities Fund	Nifty 500 TRI	
27	SBI Quant Fund	BSE 200 TRI	
28	SBI Quality Fund	Nifty 200 Quality 30 Index TRI	
1	SBI Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index	
2	SBI Multi Asset Allocation Fund	45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023)	
3	SBI Dynamic Asset Allocation Active FoF	NIFTY 50 Hybrid Composite debt 50:50 Index	
4	SBI Equity Hybrid Fund	CRISIL Hybrid 35+65 - Aggressive Index	
5	SBI Children's Fund - Investment Plan (Formerly known as SBI Magnum Children's Benefit Fund Investment Plan)	CRISIL Hybrid 35+65 - Aggressive Index	
6	SBI Retirement Benefit Fund - Aggressive Hybrid Plan	CRISIL Hybrid 35+65 - Aggressive Index	
1	SBI Children's Fund - Savings Plan (Formerly known as SBI Magnum Children's Benefit Fund - Savings Plan)	NIFTY 50 Hybrid Composite Debt 15:85 Index	
2	SBI Conservative Hybrid Fund	NIFTY 50 Hybrid Composite Debt 15:85 Index	
3	SBI Credit Risk Fund	NIFTY Credit Risk Bond Index B-II	
4	SBI Retirement Benefit Fund - Conservative Hybrid Plan	CRISIL Hybrid 65+35 - Conservative Index	
5	SBI Retirement Benefit Fund - Conservative Plan	CRISIL Hybrid 85+15 - Conservative Index	

SR No.	Scheme Name	First Tier Scheme Benchmark Name	First Tier Scheme Benchmark Riskometer
1	SBI Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Moderate</p>
2	SBI Gilt Fund (Formerly known as SBI Magnum Gilt Fund)	Nifty All Duration G-Sec Index	
3	SBI Equity Savings Fund	NIFTY Equity Savings Index	
4	SBI Constant Maturity 10-Year Gilt Fund (Formerly known as SBI Magnum Constant Maturity Fund)	Nifty 10 yr Benchmark G-Sec	
5	SBI Long Duration Fund	CRISIL Long Duration Debt A-III Index	
6	SBI Medium Duration Fund (Formerly known as SBI Magnum Medium Duration Fund)	NIFTY Medium Duration Debt Index A-III	
7	SBI Medium to Long Duration Fund (Formerly known as SBI Magnum Income Fund)	CRISIL Medium to Long Duration Debt A-III Index	
8	SBI Corporate Bond Fund	NIFTY Corporate Bond Index A-II	
9	SBI Floating Rate Debt Fund	Nifty Short Duration Debt Index A-II	
1	SBI Savings Fund	CRISIL Money Market A-I Index	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low to Moderate</p>
2	SBI Ultra Short Duration Fund (Formerly known as SBI Magnum Ultra Short Duration Fund)	CRISIL Ultra Short Duration Debt A-I Index	
3	SBI Banking & PSU Fund	Nifty Banking & PSU Debt Index A-II	
4	SBI Liquid Fund	NIFTY Liquid Index A-I	
5	SBI Low Duration Fund (Formerly known as SBI Magnum Low Duration Fund )	CRISIL Low Duration Debt A-I Index	
6	SBI Short Term Debt Fund	CRISIL Short Duration Debt A-II Index	
7	SBI Income Plus Arbitrage Active FOF	65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index	
1	SBI Overnight Fund	CRISIL Liquid Overnight Index	 <p><b>RISKOMETER</b></p> <p>The risk of the benchmark is Low</p>
2	SBI Arbitrage Opportunities Fund	Nifty 50 Arbitrage Index	

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

● **SBI Overnight Fund**

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

● **SBI Floating Rate Debt Fund**

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

● **SBI Constant Maturity 10-Year Gilt Fund | SBI Dynamic Bond Fund | SBI Gilt Fund | SBI Long Duration Fund**

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

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

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

● **SBI Savings Fund | SBI Liquid Fund**

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

● **SBI Banking & PSU Fund | SBI Corporate Bond Fund | SBI Short Term Debt Fund | SBI Low Duration Fund**

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

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

● **SBI Ultra Short Duration Fund** (SBI Ultra Short Duration Fund Formerly known as SBI Magnum Ultra Short Duration Fund)

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

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

- SBI Medium to Long Duration Fund | SBI Medium Duration Fund | SBI Credit Risk Fund

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

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

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## WEST

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## Fund Manager

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



## Application Amount for Fresh Subscription

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



## SIP

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



## Entry Load

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



## Modified Duration

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



## Beta

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



## Nature of Scheme

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



## IDCW

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



## Minimum Additional Amount

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



## NAV

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



## Note

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



## Standard Deviation

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



## AUM

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



## Rating Profile

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



## Note

For details on IDCW, please refer notice cum addendum dated March 27, 2021. In Line with chapter 11 of master circular for mutual fund dated June 27, 2024. nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.



## Yield to Maturity

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



## First Tier Benchmark

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



## Exit Load

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



## Sharpe Ratio

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



## Holdings

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



## Tracking Error

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



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