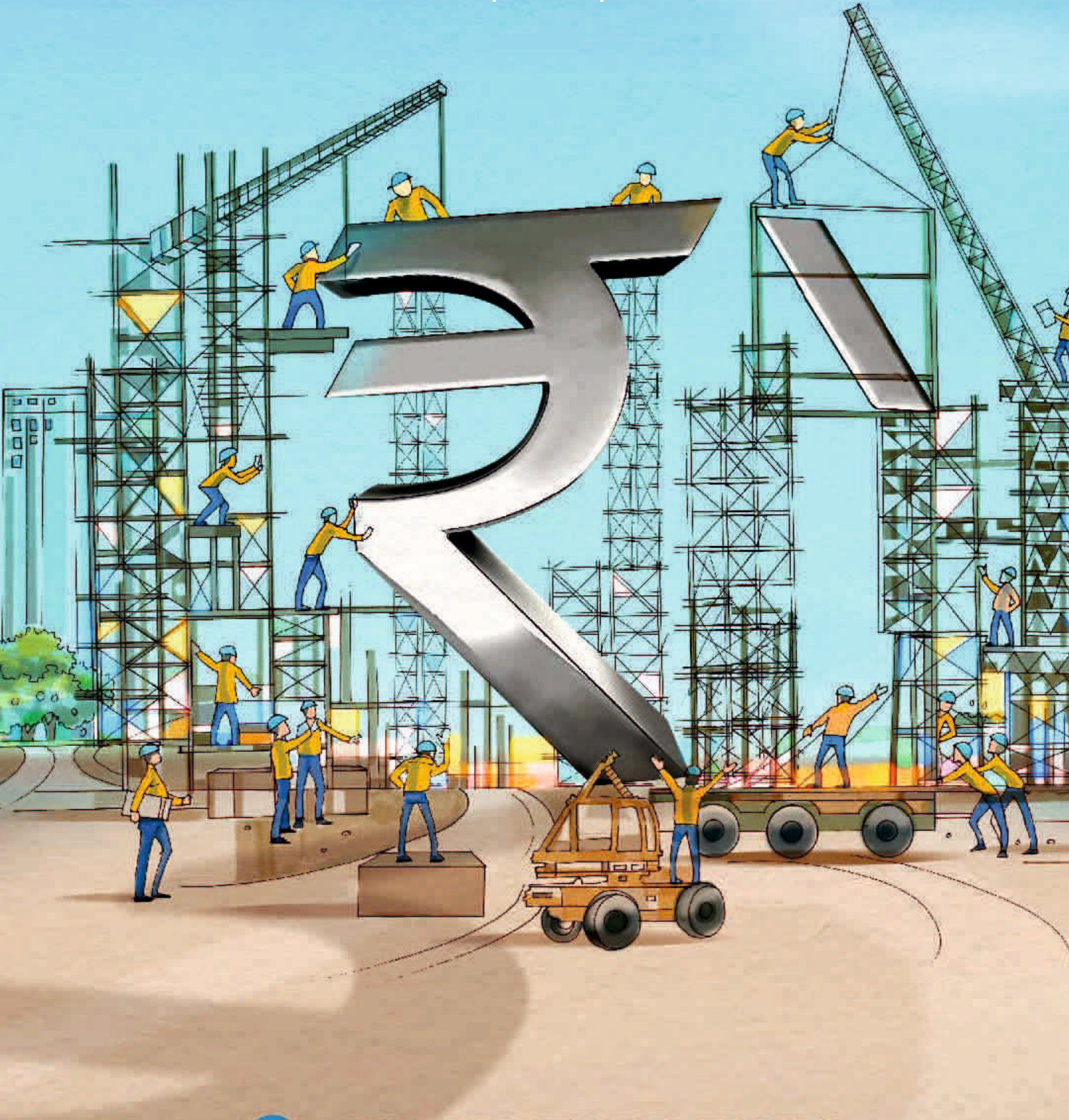
# HELPING CREATE WEALTH

Investment update – September 2025



SBI MUTUAL FUND

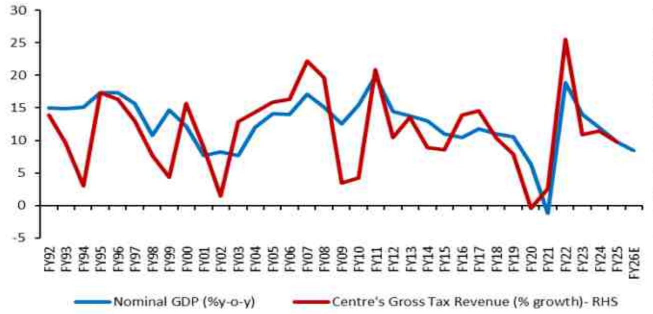
A PARTNER FOR LIFE

# INDEX

# INDEX

# Market Overview

India' s real GDP growth for Q1 FY26 at 7.8% has shifted the RBI estimates for FY26 growth upwards to 6.8%. At the same time, the central bank has flagged downside risks for projections from Q3 onwards largely on account of tariff related issues. The lower nominal GDP estimate at sub 9% for Q1 could however have ramifications with respect to tax revenues as well as Government spending.




*Source: https://budgetlab.yale.edu/research/state-us-tariffs-july-28-2025*

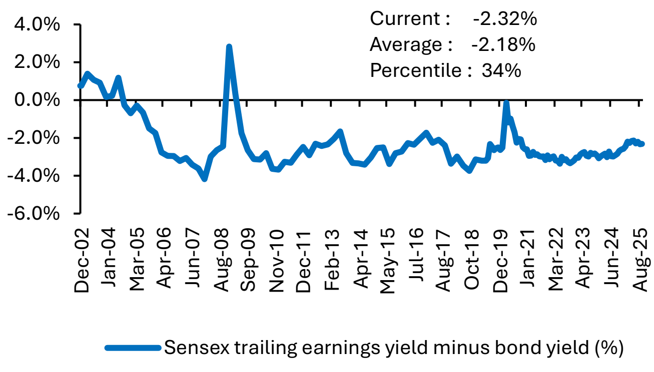
**Equity**

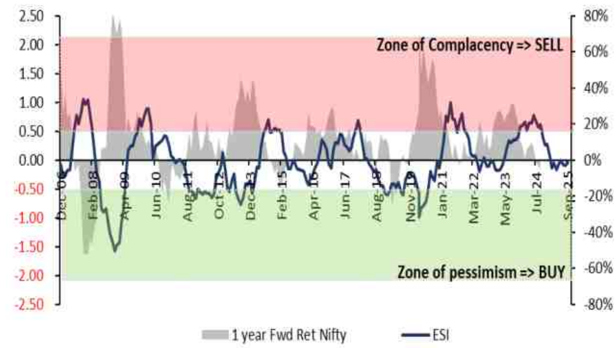
September was another month of sideways grind for Indian equities as benchmark indices shed intra month gains to end flattish for the month, with the Nifty and the Sensex gaining 0.8% and 0.6% respectively. Indian equities have been in a sideways consolidation for over a year now. The time correction in equities along with a decline in bond yields over the past year has brought valuations on our preferred gauge of earnings yield to bond yield spread near historical medians. Similarly, equity market sentiment as measured through our proprietary measure has cooled to neutral levels versus the very euphoric readings same time a year ago. These are welcome changes suggesting that excesses built into equity prices a year ago are getting corrected. That said, earnings growth stays challenged as declining nominal GDP growth has weighed on corporate earnings.

At a time when global policy uncertainty remains high, as evinced most recently in the steep hike in H-1B visa fee by the United States, the external sector is likely to stay impacted. The offset however is likely to come through domestic sectors led by consumption. A plethora of positives including the recent Goods and Services Tax (GST) cuts, personal income tax cuts since April 2025, easing monetary policy and benign inflation have all helped consumer sentiment recover to a ten-year high. A good monsoon season has further aided. Trends in the ongoing festive season will be keenly watched for early indications on a pick-up in consumption. Even as weak GDP growth has been a drag on corporate profit growth so far, breadth of earnings revisions has started to improve, suggesting that forward looking outlook for corporate earnings is getting better at the margin driven by policy support.

While trend on earnings revisions lends hope that earnings may be troughing, we expect recovery to be gradual and selective amidst a wobbly global backdrop. Neutral valuations and sentiment continue to drive our neutral allocation towards large cap equities. Valuations down the market capitalization curve, however, are steeper and warrant a selective and bottom-up, stock-specific investment approach.

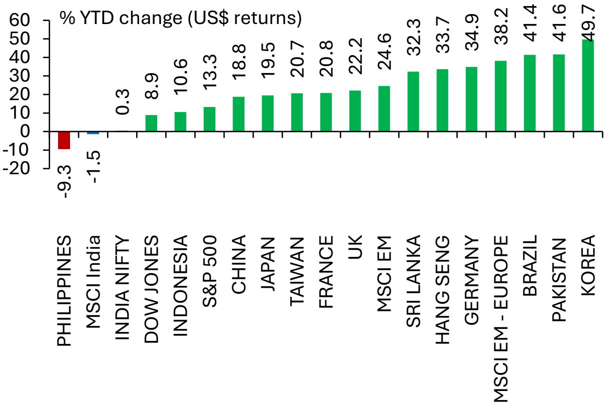
**Valuations and Sentiment have eased towards neutral levels owing to the time correction of the past year and decline in bond yields**

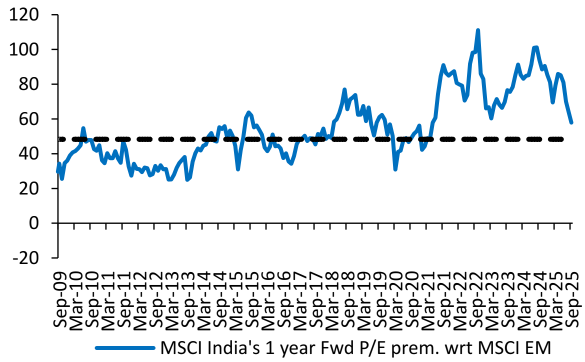



*Source: Bloomberg, FactSet, SBIFM Research; Note: ESI stands for Equity Sentiment Index, our proprietary equity market sentiment measure.*

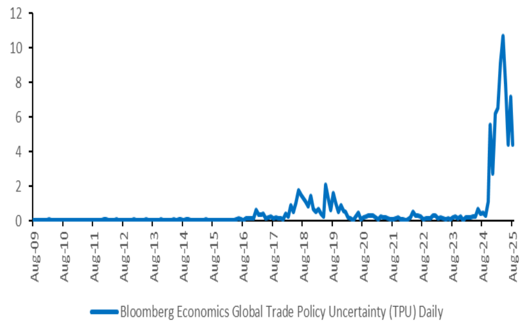
**Stark underperformance drives a moderation in India's premium to Emerging Markets back towards averages**




*Source: Bloomberg, FactSet, SBIFM Research*

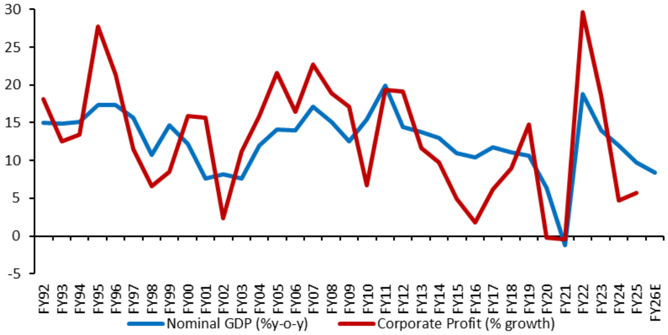
**As trade uncertainty weighs on the external sector, consumer confidence improves to a ten-year high buoyed by policy support**



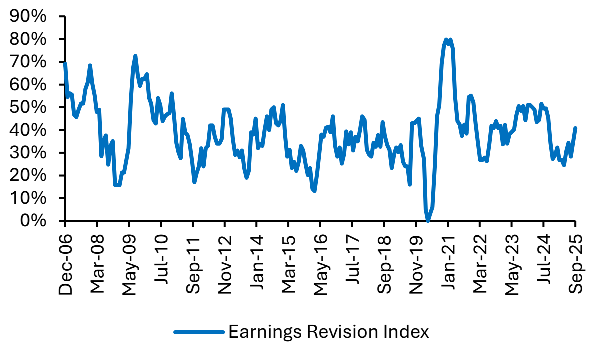


*Source: Bloomberg, CMIE Economic Outlook, SBIFM Research*

**Weak nominal GDP has weighed on corporate profits; earnings revisions however are looking up suggesting an improvement in outlook going ahead**




Corporate profit for ~27-28K non financial sector companies




*Source: Bloomberg, FactSet, CMIE Economic Outlook, SBIFM Research.*

**FIXED INCOME**

The abiding worry in markets over recent months has been the heavier duration supply and signs of weak demand in sovereign bonds. The H2 auction schedule announced by the RBI has clearly acknowledged the need to tweak the tenor supply. The RBI policy review also provided a more balanced assessment of risks, which should at the margin provide some support for market sentiments.

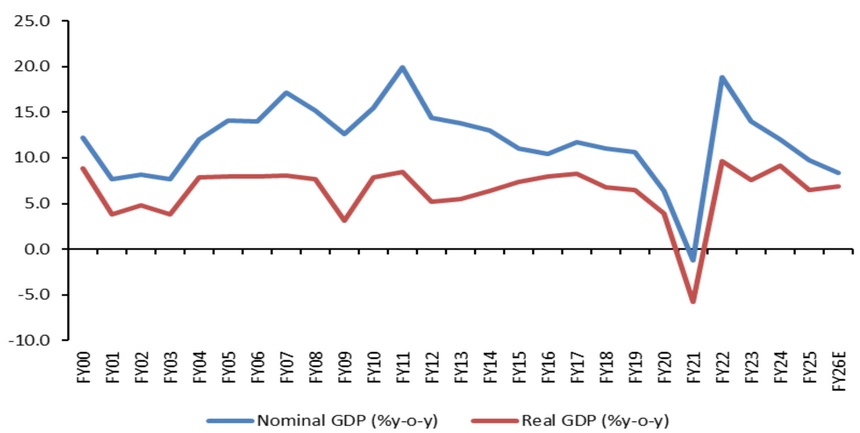
| G-Sec | 30-Aug-25 | 30-Sep-25 | Change- M-o-M |
|---|---|---|---|
| 3-year G Sec | 6.09% | 5.92% | -0.17% |
| 5-year G Sec | 6.28% | 6.20% | -0.08% |
| 10-year G Sec | 6.57% | 6.58% | 0.01% |
| 15-year G Sec | 6.97% | 6.88% | -0.09% |
| 30-year G Sec | 7.30% | 7.20% | -0.10% |
| **slope 10x15y** | 0.40% | 0.30% | |
| **slope 10x30y** | 0.73% | 0.62% | |
| **SDL** | | | |
| 10-12Y | 7.25% | 7.25% | |
| SDL Spread | 0.68% | 0.67% | |
| **AAA- PFC/REC** | | | |
| 1Y AAA | 6.57% | 6.53% | -0.04% |
| 2Y AAA | 6.71% | 6.73% | 0.02% |
| 3Y AAA | 6.87% | 6.75% | -0.12% |
| 5Y AAA | 6.96% | 7.00% | 0.04% |
| 10Y AAA | 7.23% | 7.20% | -0.03% |
| **Slope 1x10y** | 0.66% | 0.67% | |

*Source: SBIFM Research*

**RBI Policy Review**

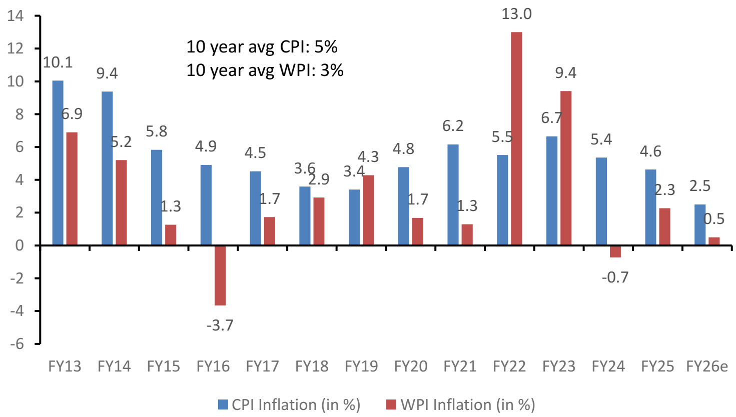
The key takeaway from the RBI Policy Review for fixed income markets has been the central bank guidance that provided a more balanced assessment of future trajectory vis a vis the commentary in June and August 25. Even as the Q1 FY26 GDP release tilted the FY26 projection upwards, the RBI has rightly assessed downside risks with respect to the Q3 and beyond projections. The impact of GST cuts and the soft food prices have led to FY26 CPI projection being lowered to 2.6% (as against June projection of 3.7%). At the same time, from a policy perspective, the forward projection for Q1 FY27 has been lowered by 40bps to 4.5%. The revised assessment of downside momentum to both forward growth and inflation estimates has led to the RBI acknowledging that the policy space for supporting growth has opened up. This contrasts with the June assessment that the policy space is limited. Even as the central bank maintains a neutral policy stance currently, the guidance provided should keep prospects for additional rate cuts alive.

**Deflator issues are overstating the pace of India's growth**




*Source: SBIFM Research, CMIE Economic outlook*

**Inflationary conditions are benign**




*Source: SBIFM Research, CMIE Economic outlook*

**Future assessment:**

A challenging external environment coupled with the impact of tariffs was expected to keep future growth estimates subdued. At the same time, the impact of GST cuts could have a dampening effect on headline CPI on a forward basis. Even as the impact of the prior 100bps repo rate cuts and liquidity infusion work its way through the system, it was essential to ensure that the process of rate transmission isn't materially disrupted. The RBI guidance post the October review possibly has acknowledged the same. The forward outlook on growth and inflation, alongside the evolution of risk factors, clearly opens some space for further monetary support. The December review is expected to be live for possibly the last rate cut in the current cycle. Not withstanding the debates about efficacy of additional rate cuts, clearly the current macro context provides sufficient space to keep monetary and liquidity conditions supportive of growth. Hence, there remains no case currently to speculate on a policy reversal.

**Sovereign duration supply**

The auction calendar for the central government H2 borrowing has considered market feedback with respect to the duration supply. Over the second half, the central government has reduced the proportion of borrowings through 30 y and above securities to 29.5% as compared to 35% in H1. The proportion of issuances in the 10y bucket has however increased by 2% to 28.36% in H2. The tweaks in the calendar should enable a short-term tightening of term spreads. At the same time, the SDL gross supply for Q3 has been projected at Rs 2.82Trillion, which is lower than market estimates. To the extent that incremental duration supply by states is moderate, the term spreads in the near term could stay tight at the margin.

The tweaks in calendar supply, however, do not alter the overall challenges with respect to demand that is largely a function of regulatory and taxation changes introduced over recent years. The process of directional fiscal consolidation and financialization trends would only alter the demand balance over a period. With the recent tailwinds on fiscal as well as core demand tapering off, the demand shortfall has manifested in the current financial year. This was masked in the last fiscal year on account of RBI OMO purchases and decent FPI buying. This trend, if sustained, effectively would ensure that sovereign yields as well as the broader corporate borrowing requirements clear at yield levels higher than that warranted based on macro factors.

**Portfolio strategy**

Even as market yields have broadly stabilised in recent weeks, on a forward-looking basis, it is expected to remain in a range with no clear large directional downward momentum. At the same time, the RBI guidance and rebalancing of duration supply should keep near term sentiments supported. This provides near term visibility to maintain duration ranges slightly higher than recent trends on a tactical basis. Most of the recent regulatory announcements have clearly added more tailwinds for corporate bonds as a segment. Relaxation of the large exposure framework, enhancing ECB limit and removing cost ceiling, banks being permitted in acquisition finance as well as a relatively lighter supply schedule are clearly positives. This seems likely to continue, and spreads are likely to tighten at the margin.

Overall, on a risk – reward basis, spreads on high grade bonds as well as selective credits at the shorter end remain attractive. Given the anticipated external volatility and its likely resetting of market expectations, strategies on duration would continue to be nimble. Short tenor high grade bond funds continue to provide higher accrual, wider spreads as well as an optimum risk/ reward that provide opportunities over the coming months as well as into the coming year.

# Snapshot of Equity Funds & Other Categories

| Scheme Name | SBI Large Cap Fund (Previously known as SBI BlueChip Fund) | SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund) | SBI Flexicap Fund | SBI Multicap Fund | SBI Dividend Yield Fund | SBI Contra Fund | SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund) | SBI Midcap Fund (Previously known as SBI Magnum Midcap Fund) | SBI MNC Fund (Previously known as SBI Magnum Global Fund) |
|---|---|---|---|---|---|---|---|---|---|
| Ideal Investment Horizon | 4 years + | 3 years + | 4 years + | 4 years + | 4 years + | 5 years + | 4 years + | 5 years + | 5 years + |
| Inception Date | 14/02/2006 | 01/01/1991 | 29/09/2005 | 08/03/2022 | 14/03/2023 | 05/07/1999 | 28/02/1993 | 29/03/2005 | 30/09/1994 |
| Fund Manager | Mr. Saurabh Pant | Mr. Rohit Shimpi | Mr. Dinesh Balachandran Mr. Anup Upadhyay (Co-Fund Manager) | Mr. R. Srinivasan, Mr. Saurabh Pant | Mr. Rohit Shimpi | Mr. Dinesh Balachandran | Mr. Saurabh Pant | Mr. Bhavin Vithlani | Mr. Tanmaya Desai |
| Managing Since | Mr. Saurabh Pant (w.e.f. Apr 2024) | Mr. Rohit Jan-2022 | Mr. Dinesh & Anup (w.e.f. Dec 2024) | Mr. R. Srinivasan March-22<br>Mr. Saurabh Pant (w.e.f April 2024) | Mr. Rohit March-2023 | Mr. Dinesh May-2018 | Mr. Saurabh Sep-2016 | Mr. Bhavin (w.e.f. April 2024) | Mr. Tanmaya Desai<br>Since April 2024 he was a Co-fund manager but from Feb 2025 he is managing it as the lead fund manager |
| First Tier Benchmark | BSE 100 (TRI) | Nifty 100 ESG TRI | BSE 500 (TRI) | NIFTY 500 Multicap 50:25:25 TRI | NIFTY 500 TRI | BSE 500 TRI | Nifty Large MidCap 250 Index (TRI) | Nifty Midcap 150 Index (TRI) | Nifty MNC Index (TRI) |
| **Fund Details as on 30 September 2025** | | | | | | | | | |
| Month End AUM (₹ in Crs) | ₹ 52,839.15 | ₹ 5,613.81 | ₹ 22,408.24 | ₹ 23,012.97 | ₹ 9,094.59 | ₹ 47,216.29 | ₹ 33,990.62 | ₹ 22,219.52 | ₹ 5,876.62 |
| Portfolio Turnover | 0.58 | 0.12 | 0.85 | 0.62 | 0.16 | 2.22 | 0.56 | 0.63 | 0.64 |
| Standard Deviation# | 11.42% | 11.58% | 11.27% | 11.92% | - | 12.19% | 11.30% | 13.11% | 10.32% |
| Beta# | 0.91 | 0.87 | 0.83 | 0.78 | - | 0.89 | 0.81 | 0.78 | 0.57 |
| Sharpe Ratio# | 0.75 | 0.68 | 0.66 | 0.87 | - | 1.10 | 0.92 | 0.68 | 0.09 |
| Expense Ratio | Regular- 1.49%<br>Direct- 0.82% | Regular- 1.94%<br>Direct- 1.35% | Regular- 1.67%,<br>Direct- 0.85% | Regular- 1.66%,<br>Direct- 0.82% | Regular- 1.78%,<br>Direct- 0.82% | Regular- 1.51%,<br>Direct- 0.75% | Regular- 1.58%,<br>Direct- 0.77% | Regular- 1.67%,<br>Direct- 0.86% | Regular- 1.92%,<br>Direct- 1.25% |
| **Portfolio Classification By Asset Allocation (%) as on 30 September 2025** | | | | | | | | | |
| Large Cap (%) | 86.75 | 81.08 | 67.23 | 36.50 | 70.75 | 51.76 | 42.53 | 11.56 | 38.68 |
| Mid Cap (%) | 8.50 | 13.26 | 13.89 | 29.79 | 13.53 | 14.63 | 38.18 | 66.05 | 23.76 |
| Small Cap (%) | 1.71 | 4.27 | 12.97 | 25.66 | 7.07 | 11.19 | 14.30 | 16.06 | 35.94 |
| Unclassified (%) | | - | - | - | - | - | - | - | - |
| Other Assets (%) | 2.34 | 1.30 | 5.12 | 7.32 | 8.60 | 16.83 | 4.60 | 5.75 | 1.28 |
| **Portfolio Classification By Industry Allocation (%) as on 30 September 2025** | | | | | | | | | |
| Portfolio Classification By Industry Allocation (%) (Top 10) | Financial Services 32.92<br>Oil, Gas & Consumable Fuels 8.46<br>Automobile And Auto Components 8.43<br>Fast Moving Consumer Goods 6.99<br>Healthcare 5.65<br>Information Technology 5.46<br>Consumer Services 5.42<br>Construction 5.13<br>Metals & Mining 4.47<br>Consumer Durables 3.69 | Financial Services 35.18<br>Automobile And Auto Components 12.37<br>Information Technology 11.85<br>Capital Goods 7.01<br>Consumer Durables 4.92<br>Construction 4.77<br>Construction Materials 3.81<br>Oil, Gas & Consumable Fuels 3.44<br>Fast Moving Consumer Goods 3.23<br>Healthcare 3.18 | Financial Services 37.44<br>Automobile And Auto Components 9.42<br>Construction Materials 5.56<br>Metals & Mining 5.46<br>Information Technology 5.43<br>Telecommunication 5.35<br>Capital Goods 4.82<br>Oil, Gas & Consumable Fuels 4.81<br>Construction 4.78<br>Consumer Durables 4.09 | Financial Services 22.39<br>Consumer Durables 10.43<br>Consumer Services 9.87<br>Metals & Mining 6.68<br>Chemicals 6.02<br>Power 5.56<br>Healthcare 5.38<br>Telecommunication 5.26<br>Cash, Cash Equivalents And Others 5.03<br>Textiles 5.02 | Financial Services 21.71<br>Automobile And Auto Components 13.16<br>Information Technology 12.94<br>Fast Moving Consumer Goods 10.03<br>Oil, Gas & Consumable Fuels 7.12<br>Healthcare 5.91<br>Realty 5.78<br>Construction 5.24<br>Power 3.75<br>Metals & Mining 3.70 | Financial Services 24.13<br>Oil, Gas & Consumable Fuels 11.02<br>Derivatives 9.73<br>Healthcare 7.47<br>Information Technology 6.25<br>Automobile And Auto Components 5.69<br>Fast Moving Consumer Goods 5.64<br>Metals & Mining 4.71<br>Cash, Cash Equivalents And Others 3.86<br>Sovereign 3.43 | Financial Services 24.88<br>Healthcare 12.71<br>Automobile And Auto Components 8.97<br>Consumer Durables 7.14<br>Metals & Mining 6.42<br>Fast Moving Consumer Goods 6.15<br>Capital Goods 5.03<br>Construction Materials 4.45<br>Oil, Gas & Consumable Fuels 4.25<br>Information Technology 4.19 | Financial Services 25.65<br>Capital Goods 11.29<br>Healthcare 8.66<br>Automobile And Auto Components 8.29<br>Construction Materials 8.29<br>Cash, Cash Equivalents And Others 5.73<br>Consumer Services 5.29<br>Consumer Durables 5.12<br>Realty 4.47<br>Fast Moving Consumer Goods 4.37 | Fast Moving Consumer Goods 21.64<br>Healthcare 20.95<br>Automobile And Auto Components 20.12<br>Capital Goods 14.39<br>Chemicals 8.85<br>Textiles 7.42<br>Information Technology 2.45<br>Consumer Durables 1.35<br>Cash, Cash Equivalents And Others 1.28<br>Media, Entertainment & Publication 1.21 |
| **Other Details** | | | | | | | | | |
| Exit Load | Within 1 Year - 1% | Within 1 Year - 1% | On or Before 30 days - 0.10% | Within 1 Year - 1% | Within 1 Year - 1% | Within 1 Year - 1% | On or Before 30 days - 0.10% | Within 1 Year - 1% | Within 1 Year - 1% |

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan

# Snapshot of Equity Funds & Other Categories

| Scheme Name | SBI Focused Fund (Previously known as SBI Emerging Businesses Fund, was later renamed to SBI Focused Equity Fund) | SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund) | SBI Elss Tax Saver Fund (Previously known as SBI Magnum Taxgain Scheme) | SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund) | SBI Banking & Financial Services Fund | SBI PSU Fund | SBI Comma Fund (Previously known as SBI Magnum COMMA Fund) |
|---|---|---|---|---|---|---|---|
| Ideal Investment Horizon | 5 years + | 5 years + | 3 years + | Tactical | Tactical | Tactical | Tactical |
| Inception Date | 17/09/2004 | 09/09/2009 | 31/03/1993 | 05/07/1999 | 26/02/2015 | 07/07/2010 | 08/08/2005 |
| Fund Manager | Mr. R. Srinivasan | Mr. R. Srinivasan | Mr. Dinesh Balachandran | Mr. Tanmaya Desai | Mr. Milind Agrawal | Mr. Rohit Shimpi | Mr. Dinesh Balachandran |
| Managing Since | Mr. R. Srinivasan May-2009 | Mr. R. Srinivasan Nov-2013 | Sep-2016 | Mr. Tanmaya Jun-2011 | Mr. Milind Aug-2019 | June-2024 | Mr. Dinesh June-2024 |
| First Tier Benchmark | BSE 500 (TRI) | BSE 250 Small Cap Index TRI | BSE 500 (TRI) | BSE HEALTH CARE (TRI) | Nifty Financial Services Index (TRI) | BSE PSU (TRI) | Nifty Commodities Index (TRI) |
| **Fund Details as on 30 September 2025** | | | | | | | |
| Month End AUM (Rs. in Crs) | ₹ 38,928.13 | ₹ 35,601.99 | ₹ 30,436.80 | ₹ 3,933.73 | ₹ 8,700.81 | ₹ 5,519.44 | ₹ 786.21 |
| Portfolio Turnover | 0.35 | 1.02 | 0.14 | 0.14 | 2.16 | 0.08 | 0.11 |
| Standard Deviation# | 10.51% | 14.09% | 13.20% | 14.08% | 11.71% | 22.07% | 15.11% |
| Beta# | 0.70 | 0.72 | 0.96 | 0.84 | 0.84 | 0.95 | 0.79 |
| Sharpe Ratio# | 0.87 | 0.60 | 1.28 | 1.23 | 1.08 | 1.13 | 0.69 |
| Expense Ratio | Regular- 1.56% Direct- 0.78% | Regular- 1.57% Direct- 0.76% | Regular- 1.58%, Direct- 0.95% | Regular- 1.93%, Direct- 0.91% | Regular- 1.78% Direct- 0.77% | Regular- 1.86%, Direct- 0.85% | Regular- 2.44%, Direct- 1.70% |
| **Portfolio Classification By Asset Allocation (%) as on 30 September 2025** | | | | | | | |
| Large Cap (%) | 54.12 | - | 59.07 | 38.64 | 71.13 | 70.02 | 47.49 |
| Mid Cap (%) | 22.66 | 6.12 | 21.12 | 19.46 | 18.19 | 23.31 | 16.58 |
| Small Cap (%) | 7.12 | 76.74 | 13.36 | 34.20 | 8.95 | 4.50 | 29.82 |
| Unclassified (%) | - | - | - | - | - | - | - |
| Other Assets (%) | 15.91 | 14.49 | 6.32 | 7.62 | 1.67 | 2.08 | 5.73 |
| **Portfolio Classification By Industry Allocation (%) as on 30 September 2025** | | | | | | | |
| Portfolio Classification By Industry Allocation (%) (Top 10) | Financial Services 31.11<br>Information Technology 11.55<br>Automobile And Auto Components 10.30<br>Consumer Services 7.79<br>Power 5.59<br>Fast Moving Consumer Goods 5.43<br>Telecommunication 4.70<br>Consumer Durables 4.35<br>Chemicals 3.77<br>Cash, Cash Equivalents And Others 3.47 | Financial Services 13.40<br>Capital Goods 10.87<br>Derivatives 9.52<br>Consumer Durables 9.33<br>Fast Moving Consumer Goods 8.90<br>Consumer Services 8.70<br>Chemicals 8.09<br>Automobile And Auto Components 7.03<br>Construction 6.90<br>Cash, Cash Equivalents And Others 4.97 | Financial Services 29.85<br>Oil, Gas & Consumable Fuels 10.92<br>Information Technology 7.24<br>Healthcare 6.32<br>Cash, Cash Equivalents And Others 6.32<br>Automobile And Auto Components 6.11<br>Consumer Services 4.88<br>Metals & Mining 4.68<br>Capital Goods 4.63<br>Fast Moving Consumer Goods 4.32 | Healthcare 92.81<br>Cash, Cash Equivalents And Others 3.56<br>Chemicals 2.68<br>Consumer Services 0.87<br>Sovereign 0.08 | Financial Services 98.27<br>Cash, Cash Equivalents And Others 1.67<br>Sovereign 0.06 | Financial Services 36.21<br>Oil, Gas & Consumable Fuels 26.12<br>Power 17.36<br>Capital Goods 11.22<br>Metals & Mining 5.80<br>Cash, Cash Equivalents And Others 2.08<br>Construction 1.12<br>Sovereign 0.09 | Metals & Mining 28.10<br>Oil, Gas & Consumable Fuels 23.85<br>Construction Materials 14.15<br>Chemicals 7.68<br>Power 7.59<br>Cash, Cash Equivalents And Others 5.73<br>Fast Moving Consumer Goods 4.06<br>Textiles 3.86<br>Capital Goods 2.65<br>Financial Services 1.95 |
| **Other Details** | | | | | | | |
| Exit Load | Within 1 Year - 1% | Within 1 Year - 1% | NIL | Within 15 Days - 0.50% | Within 30 days - 0.50% | Within 30 days - 0.50% | Within 30 days - 0.50% |

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan

# Snapshot of Equity Funds & Other Categories

| Scheme Name | SBI Infrastructure Fund | SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund) | SBI Technology Opportunities Fund (Previously known as SBI IT Fund) | SBI Equity Minimum Variance Fund | SBI US Specific Equity Active FoF$ | SBI Energy Opportunities Fund | SBI Automotive Opportunities Fund | SBI Innovative Opportunities Fund | SBI Quant Fund |
|---|---|---|---|---|---|---|---|---|---|
| Ideal Investment Horizon | Tactical | Tactical | Tactical | 5 years + | Tactical | Tactical | Tactical | Tactical | Thematic |
| Inception Date | 06/07/2007 | 05/07/1999 | 05/07/1999 | 02/03/2019 | 22/03/2021 | 26/02/2024 | 07/06/2024 | 20/08/2024 | 26/12/2024 |
| Fund Manager | Mr. Bhavin Vithlani | Mr.Ashit Desai | Mr. Vivek Gedda | Mr. Raviprakash Sharma | Mr. Rohit Shimpi | Mr. Raj Gandhi | Mr. Tanmaya Desai | Mr Vivek Gedda | Ms. Sukanya Ghosh |
| Managing Since | Mr. Bhavin Jan-2022 | Mr. Ashit (w.e.f. April 2024)& | Mr. Vivek (w.e.f. April 2024) | Mr. Raviprakash Mar-2019 | (w.e.f. Feb - 2025) | Feb - 2024 | June - 2024 | w.e.f August 2025 | December - 2024 |
| First Tier Benchmark | Nifty Infrastructure Index (TRI) | Nifty India Consumption Index (TRI) | BSE Teck (TRI | Nifty 50 Index (TRI) | S&P 500 Index, after converting it to Indian Rupee | Nifty Energy TRI | NIFTY Auto TRI | Nifty 500 TRI | BSE 200 TRI |
| **Fund Details as on 30 September 2025** | | | | | | | | | |
| Month End AUM (₹ in Crs) | ₹ 4,784.59 | ₹ 3,183.59 | ₹ 4,715.37 | ₹ 222.72 | ₹ 1,060.80 | ₹ 9,581.97 | ₹ 5,397.85 | ₹ 6,853.75 | ₹ 3,646.20 |
| Portfolio Turnover | 0.44 | 0.56 | 0.22 | 0.37 | - | 0.54 | 0.38 | 0.88 | 2.17 |
| Standard Deviation# | 15.00% | 13.88% | 15.08% | 12.93% | - | - | - | - | - |
| Beta# | 0.86 | 0.87 | 0.85 | 1.02 | - | - | - | - | - |
| Sharpe Ratio# | 1.02 | 0.60 | 0.78 | 0.60 | - | - | - | - | - |
| Expense Ratio | Regular- 1.92%<br>Direct- 1.07% | Regular- 1.97%<br>Direct- 0.91 % | Regular- 1.90%<br>Direct- 0.90% | Regular- 0.75%<br>Direct- 0.42% | Regular- 1.61%,<br>Direct- 0.95% | Regular- 1.78%,<br>Direct- 0.79% | Regular- 1.89%,<br>Direct- 0.94% | Regular- 1.82%,<br>Direct- 0.78% | Regular- 1.91%,<br>Direct- 0.75% |
| **Portfolio Classification By Asset Allocation (%) as on 30 September 2025** | | | | | | | | | |
| Large Cap (In %) | 55.18 | 45.55 | 48.22 | 97.81 | - | 48.60 | 49.73 | 28.67 | 55.33 |
| Mid Cap (In %) | 9.63 | 24.03 | 15.66 | 2.18 | - | 20.11 | 19.82 | 19.37 | 41.99 |
| Small Cap (In %) | 27.30 | 25.73 | 21.15 | - | Overseas Mutual Fund: 98.51 | 25.30 | 28.99 | 49.75 | - |
| Unclassified (%) | - | - | - | - | - | - | - | - | - |
| Other Assets (In %) | 6.75 | 4.60 | 14.91 | 0.01 | 1.49 | 5.94 | 1.37 | 2.14 | 2.68 |
| **Portfolio Classification By Industry Allocation (%) as on 30 September 2025** | | | | | | | | | |
| Portfolio Classification By Industry Allocation (%) (Top 10) | Capital Goods 17.85<br>Construction Materials 14.67<br>Construction 14.09<br>Financial Services 13.48<br>Oil, Gas & Consumable Fuels 13.12<br>Power 7.87<br>Cash, Cash Equivalents And Others 6.75<br>Telecommunication 5.30<br>Realty 2.74<br>Services 1.97 | Fast Moving Consumer Goods 28.46<br>Consumer Durables 19.90<br>Consumer Services 17.33<br>Automobile And Auto Components 16.94<br>Textiles 5.94<br>Telecommunication 5.85<br>Cash, Cash Equivalents And Others 4.07<br>Capital Goods 0.92<br>Derivatives 0.50<br>Sovereign 0.09 | Information Technology 54.01<br>Telecommunication 14.53<br>Services 12.77<br>Consumer Services 9.20<br>Cash, Cash Equivalents And Others 3.39<br>Financial Services 2.53<br>Media, Entertainment & Publication 2.45<br>Healthcare 1.06<br>Sovereign 0.06 | Fast Moving Consumer Goods 26.94<br>Healthcare 19.37<br>Financial Services 16.08<br>Information Technology 7.61<br>Automobile And Auto Components 7.02<br>Metals & Mining 4.22<br>Consumer Durables 3.84<br>Oil, Gas & Consumable Fuels 2.95<br>Telecommunication 2.94<br>Consumer Services 2.04 | Mutual Fund/etf 98.51<br>Cash, Cash Equivalents And Others 1.49 | Oil, Gas & Consumable Fuels 51.75<br>Power 17.92<br>Capital Goods 13.26<br>Cash, Cash Equivalents And Others 5.94<br>Construction 5.24<br>Financial Services 4.33<br>Automobile And Auto Components 1.37<br>Chemicals 0.14<br>Sovereign 0.05 | Automobile And Auto Components 92.15<br>Capital Goods 6.46<br>Cash, Cash Equivalents And Others 1.30<br>Sovereign 0.09 | Consumer Services 31.22<br>Healthcare 17.47<br>Services 13.81<br>Automobile And Auto Components 9.09<br>Financial Services 8.79<br>Capital Goods 6.25<br>Information Technology 4.22<br>Telecommunication 3.69<br>Media, Entertainment & Publication 3.25<br>Cash, Cash Equivalents And Others 2.14 | Financial Services 38.68<br>Automobile And Auto Components 18.12<br>Capital Goods 14.22<br>Information Technology 9.26<br>Fast Moving Consumer Goods 6.69<br>Cash, Cash Equivalents And Others 2.68<br>Telecommunication 2.63<br>Chemicals 2.62<br>Metals & Mining 2.61<br>Healthcare 1.84 |
| **Other Details** | | | | | | | | | |
| Exit Load | Within 30 days - 0.50% | On or Before 30 days - 0.10% | Within 15 Days - 0.50% | For exit on or before 15 days from the date of allotment – 0.5%<br>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%<br>For exit after 1 year from the date of allotment – Nil | For exit on or before 1 year from the date of allotment: 1% and<br>For exit after 1 year from the date of allotment: Nil | 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 1 year from the date of allotment. | 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 1 year from the date of allotment.<br>NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment. | 0.5% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out on or before 6 months from the date of allotment.<br>NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 6 months from the date of allotment. |

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. #Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. $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.

# EQUITY–LARGE CAP

# SBI LARGE CAP FUND

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

## Investment Objective

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

## Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme predominantly investing in large cap stocks.
- **Date of Allotment:** 14/02/2006
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹53,570.20 Crores
- **AUM as on September 30, 2025**
  ₹52,839.15 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- Additional Investment
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation**# | : 11.42% |
| **Beta**# | : 0.91 |
| **Sharpe Ratio**# | : 0.75 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.27 |
| Total Turnover | : 0.58 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

SBI MUTUAL FUND
A PARTNER FOR LIFE

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 51.9000 |
| Reg-Plan-Growth | 91.2313 |
| Dir-Plan-IDCW | 65.6773 |
| Dir-Plan-Growth | 101.1985 |

## LAST IDCW — Face value: ₹10

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

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

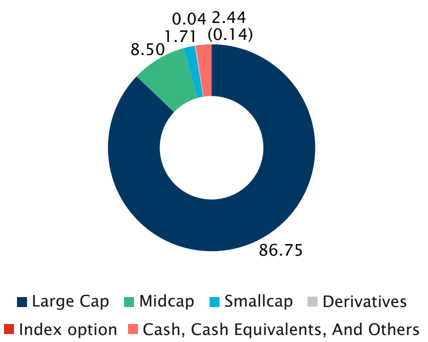
## PORTFOLIO

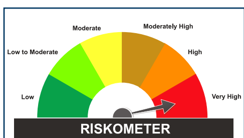
| Stock Name | (%) Of Total AUM | % of AUM Derivatives | Net % of AUM |
|---|---|---|---|
| **Equity Shares** | | | |
| HDFC Bank Ltd. | 9.25 | | 9.25 |
| Reliance Industries Ltd. | 7.49 | | 7.49 |
| ICICI Bank Ltd. | 7.40 | | 7.40 |
| Larsen & Toubro Ltd. | 5.13 | | 5.13 |
| Eicher Motors Ltd. | 4.08 | | 4.08 |
| Infosys Ltd. | 3.98 | | 3.98 |
| Asian Paints Ltd. | 3.69 | | 3.69 |
| Britannia Industries Ltd. | 3.49 | | 3.49 |
| Kotak Mahindra Bank Ltd. | 3.47 | | 3.47 |
| State Bank Of India | 3.16 | | 3.16 |
| Axis Bank Ltd. | 2.95 | | 2.95 |
| Divi'S Laboratories Ltd. | 2.94 | | 2.94 |
| HDFC Life Insurance Company Ltd. | 2.61 | | 2.61 |
| Bharti Airtel Ltd. | 2.60 | | 2.60 |
| Eternal Ltd. | 2.53 | | 2.53 |
| Avenue Supermarts Ltd. | 2.46 | | 2.46 |
| Page Industries Ltd. | 2.44 | | 2.44 |
| Cholamandalam Investment & Finance Co. Ltd. | 2.34 | | 2.34 |
| Hindustan Unilever Ltd. | 2.18 | | 2.18 |
| Shree Cement Ltd. | 2.10 | | 2.10 |
| Samvardhana Motherson International Ltd. | 1.95 | | 1.95 |
| Mankind Pharma Ltd. | 1.88 | | 1.88 |
| Tata Steel Ltd. | 1.78 | | 1.78 |
| Thermax Ltd. | 1.74 | | 1.74 |
| Hindalco Industries Ltd. | 1.59 | | 1.59 |
| Tech Mahindra Ltd. | 1.48 | | 1.48 |
| Varun Beverages Ltd. | 1.32 | | 1.32 |
| Vedanta Ltd. | 1.10 | -0.18 | 0.92 |
| Schaeffler India Ltd. | 1.05 | | 1.05 |
| GAIL (India) Ltd. | 0.97 | | 0.97 |
| ICICI Lombard General Insurance Company Ltd. | 0.91 | | 0.91 |
| ICICI Prudential Life Insurance Company Ltd. | 0.83 | | 0.83 |
| Cipla Ltd. | 0.83 | | 0.83 |
| Sona Blw Precision Forgings Ltd. | 0.78 | | 0.78 |
| PI Industries Ltd. | 0.75 | | 0.75 |
| SKF India Ltd. | 0.71 | | 0.71 |
| Motherson Sumi Wiring India Ltd. | 0.57 | | 0.57 |
| Brainbees Solutions Ltd. | 0.43 | | 0.43 |
| Nifty28-Oct-2025Ce24700 | | 0.02 | 0.02 |
| Nifty28-Oct-2025Ce24750 | | 0.02 | 0.02 |
| **Total** | **96.96** | **-0.14** | **96.82** |
| **Treasury Bills** | | | |
| 364 Day T-Bill 27.11.25 | 0.38 | | |
| 91 Day T-Bill 20.11.25 | 0.19 | | |
| 182 Day T-Bill 20.11.25 | 0.13 | | |
| **Total** | **0.70** | | |
| **Index Options** | | | |
| National Stock Exchange Of India Ltd. | 0.04 | | |
| **Total** | **0.04** | | |
| **Cash, Cash Equivalents And Others** | **2.44** | | |
| **Grand Total** | | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 32.92 |
| Oil, Gas & Consumable Fuels | 8.46 |
| Automobile And Auto Components | 8.43 |
| Fast Moving Consumer Goods | 6.99 |
| Healthcare | 5.65 |
| Information Technology | 5.46 |
| Consumer Services | 5.42 |
| Construction | 5.13 |
| Metals & Mining | 4.47 |
| Consumer Durables | 3.69 |
| Telecommunication | 2.60 |
| Capital Goods | 2.45 |
| Textiles | 2.44 |
| Construction Materials | 2.10 |
| Chemicals | 0.75 |
| Sovereign | 0.70 |
| Derivatives | (0.14) |
| Cash, Cash Equivalents And Others | 2.44 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



The risk of the scheme is Very High

**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 MUTUAL FUND
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# 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 5,693.16 Crores
- **AUM as on September 30, 2025**
  ₹ 5,613.81 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 installments.
- Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation**# | : 11.58% |
| **Beta**# | : 0.87 |
| **Sharpe Ratio**# | : 0.68 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.12 |
| Total Turnover | : 0.12 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 73.7307 |
| Reg-Plan-Growth | 235.7537 |
| Dir-Plan-IDCW | 92.8430 |
| Dir-Plan-Growth | 258.6188 |

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 |

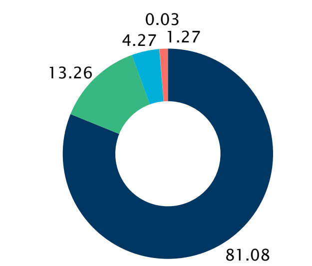
## PORTFOLIO

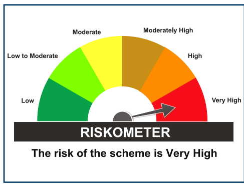
| Stock Name | (%) of AUM |
|---|---|
| **Equity Shares** | |
| HDFC Bank Ltd. | 9.38 |
| ICICI Bank Ltd. | 7.89 |
| Infosys Ltd. | 4.91 |
| Larsen & Toubro Ltd. | 4.77 |
| Maruti Suzuki India Ltd. | 4.65 |
| Axis Bank Ltd. | 4.62 |
| Ultratech Cement Ltd. | 3.81 |
| State Bank Of India | 3.78 |
| Kotak Mahindra Bank Ltd. | 3.67 |
| Reliance Industries Ltd. | 3.44 |
| HDFC Life Insurance Company Ltd. | 3.02 |
| Tata Consultancy Services Ltd. | 2.99 |
| Cholamandalam Investment & Finance Co. Ltd. | 2.82 |
| Eicher Motors Ltd. | 2.64 |
| TVS Motor Company Ltd. | 2.63 |
| Asian Paints Ltd. | 2.51 |
| LTIMindtree Ltd. | 2.48 |
| Hindustan Unilever Ltd. | 2.42 |
| Hindalco Industries Ltd. | 2.28 |
| Divi'S Laboratories Ltd. | 1.79 |
| ABB India Ltd. | 1.69 |
| Page Industries Ltd. | 1.62 |
| Power Grid Corporation Of India Ltd. | 1.50 |
| Timken India Ltd. | 1.48 |
| L&T Technology Services Ltd. | 1.47 |
| Kajaria Ceramics Ltd. | 1.40 |
| Siemens Ltd. | 1.39 |
| Schaeffler India Ltd. | 1.39 |
| Dr. Lal Path Labs Ltd. | 1.39 |
| Thermax Ltd. | 1.36 |
| Jubilant Foodworks Ltd. | 1.25 |
| FSN E-Commerce Ventures Ltd. | 1.25 |
| Honeywell Automation India Ltd. | 1.09 |
| Sona Blw Precision Forgings Ltd. | 1.03 |
| Berger Paints India Ltd. | 1.01 |
| Godrej Properties Ltd. | 0.98 |
| Colgate Palmolive (India) Ltd. | 0.81 |
| **Total** | **98.61** |
| **Non-Convertible Preference Share** | |
| TVS Motor Company Ltd. | 0.03 |
| **Total** | **0.03** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.09 |
| **Total** | **0.09** |
| **Cash, Cash Equivalents And Others** | **1.27** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 35.18 |
| Automobile And Auto Components | 12.37 |
| Information Technology | 11.85 |
| Capital Goods | 7.01 |
| Consumer Durables | 4.92 |
| Construction | 4.77 |
| Construction Materials | 3.81 |
| Oil, Gas & Consumable Fuels | 3.44 |
| Fast Moving Consumer Goods | 3.23 |
| Healthcare | 3.18 |
| Consumer Services | 2.50 |
| Metals & Mining | 2.28 |
| Textiles | 1.62 |
| Power | 1.50 |
| Realty | 0.98 |
| Sovereign | 0.09 |
| Cash, Cash Equivalents And Others | 1.27 |

## 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.

# EQUITY–FLEXICAP FUND

SBI FLEXICAP FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 22,625.82 Crores
- **AUM as on September 30, 2025**
  ₹ 22,408.24 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- Additional Investment
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 11.27% |
| **Beta#** | : 0.83 |
| **Sharpe Ratio#** | : 0.66 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.66 |
| Total Turnover | : 0.85 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 48.4619 |
| Reg-Plan-Growth | 108.2279 |
| Dir-Plan-IDCW | 60.5199 |
| Dir-Plan-Growth | 121.0810 |

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

## LAST IDCW

Face value: ₹10

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

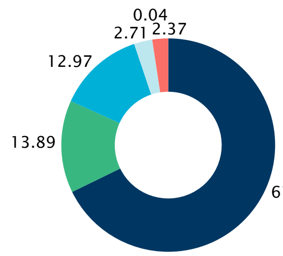
## PORTFOLIO

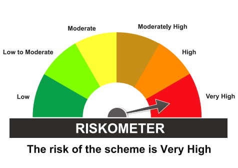
| Stock Name | (%) Of Total AUM | % of AUM Derivatives | Net % of AUM |
|---|---|---|---|
| **Equity Shares** | | | |
| HDFC Bank Ltd. | 7.94 | | 7.94 |
| ICICI Bank Ltd. | 6.86 | | 6.86 |
| Reliance Industries Ltd. | 4.81 | | 4.81 |
| Kotak Mahindra Bank Ltd. | 4.54 | | 4.54 |
| Maruti Suzuki India Ltd. | 4.30 | | 4.30 |
| Larsen & Toubro Ltd. | 4.22 | | 4.22 |
| Bharti Airtel Ltd. | 3.73 | | 3.73 |
| Bajaj Finance Ltd. | 3.65 | | 3.65 |
| Eicher Motors Ltd. | 3.04 | | 3.04 |
| Tata Steel Ltd. | 2.73 | | 2.73 |
| Infosys Ltd. | 2.72 | | 2.72 |
| Interglobe Aviation Ltd. | 2.68 | | 2.68 |
| Axis Bank Ltd. | 2.61 | | 2.61 |
| Muthoot Finance Ltd. | 2.43 | | 2.43 |
| Nuvoco Vistas Corporation Ltd. | 2.37 | | 2.37 |
| Max Financial Services Ltd. | 1.90 | | 1.90 |
| NTPC Ltd. | 1.77 | | 1.77 |
| Mahindra & Mahindra Ltd. | 1.60 | | 1.60 |
| Grasim Industries Ltd. | 1.55 | | 1.55 |
| JSW Steel Ltd. | 1.52 | | 1.52 |
| Ashok Leyland Ltd. | 1.45 | 0.04 | 1.49 |
| HDFC Life Insurance Company Ltd. | 1.43 | | 1.43 |
| Cholamandalam Investment & Finance Co. Ltd. | 1.39 | | 1.39 |
| ICICI Lombard General Insurance Company Ltd. | 1.25 | | 1.25 |
| Hindalco Industries Ltd. | 1.21 | | 1.21 |
| Star Cement Ltd. | 1.11 | | 1.11 |
| United Breweries Ltd. | 1.03 | | 1.03 |
| Jubilant Foodworks Ltd. | 1.03 | | 1.03 |
| Aavas Financiers Ltd. | 1.03 | | 1.03 |
| Indus Towers Ltd. | 1.01 | | 1.01 |
| Aptus Value Housing Finance India Ltd. | 1.00 | | 1.00 |
| Asian Paints Ltd. | 0.97 | | 0.97 |
| Sun Pharmaceutical Industries Ltd. | 0.95 | | 0.95 |
| Krishna Institute Of Medical Sciences Ltd. | 0.92 | | 0.92 |
| VIP Industries Ltd. | 0.89 | | 0.89 |
| Page Industries Ltd. | 0.87 | | 0.87 |
| Carborundum Universal Ltd. | 0.74 | | 0.74 |
| AIA Engineering Ltd. | 0.74 | | 0.74 |
| Kingfa Science & Technology India Ltd. | 0.68 | | 0.68 |
| Dixon Technologies (India) Ltd. | 0.65 | | 0.65 |
| Tata Communications Ltd. | 0.61 | | 0.61 |
| V-Guard Industries Ltd. | 0.58 | | 0.58 |
| Manappuram Finance Ltd. | 0.56 | | 0.56 |
| G R Infra Projects Ltd. | 0.56 | | 0.56 |
| JSW Cement Ltd. | 0.53 | | 0.53 |
| Cummins India Ltd. | 0.51 | | 0.51 |
| Indian Energy Exchange Ltd. | 0.49 | | 0.49 |
| Sona Blw Precision Forgings Ltd. | 0.48 | | 0.48 |
| Berger Paints India Ltd. | 0.45 | | 0.45 |
| HDB Financial Services Ltd. | 0.36 | | 0.36 |
| Timken India Ltd. | 0.29 | | 0.29 |
| Sheela Foam Ltd. | 0.28 | | 0.28 |
| Grindwell Norton Ltd. | 0.28 | | 0.28 |
| Relaxo Footwears Ltd. | 0.27 | | 0.27 |
| Aether Industries Ltd. | 0.27 | | 0.27 |
| Thermax Ltd. | 0.13 | | 0.13 |
| Sai Silks (Kalamandir) Ltd. | 0.12 | | 0.12 |
| **Total** | **94.09** | **0.04** | **94.13** |
| **Foreign Equityshares** | | | |
| Microsoft Corporation | 1.17 | | |
| Cognizant Technology Solutions Corporation | 0.86 | | |
| EPAM Systems Inc | 0.68 | | |
| **Total** | **2.71** | | |
| **Treasury Bills** | | | |
| 91 Day T-Bill 13.11.25 | 0.44 | | |
| 91 Day T-Bill 23.10.25 | 0.22 | | |
| 182 Day T-Bill 20.11.25 | 0.13 | | |
| **Total** | **0.79** | | |
| **Cash, Cash Equivalents And Others** | **2.37** | | |
| **Grand Total** | **100.00** | | |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 37.44 |
| Automobile And Auto Components | 9.42 |
| Construction Materials | 5.56 |
| Metals & Mining | 5.46 |
| Information Technology | 5.43 |
| Telecommunication | 5.35 |
| Capital Goods | 4.82 |
| Oil, Gas & Consumable Fuels | 4.81 |
| Construction | 4.78 |
| Consumer Durables | 4.09 |
| Services | 2.68 |
| Healthcare | 1.87 |
| Power | 1.77 |
| Consumer Services | 1.15 |
| Fast Moving Consumer Goods | 1.03 |
| Textiles | 0.87 |
| Sovereign | 0.79 |
| Chemicals | 0.27 |
| Derivatives | 0.04 |
| Cash, Cash Equivalents And Others | 2.37 |

## 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.

# EQUITY-MULTICAP FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

**SBI MULTICAP FUND**

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

## Investment Objective

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

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

## Fund Details

- **Type of Scheme**
  An open ended equity scheme investing across large cap, mid cap, small cap stocks
- **Date of Allotment:** 08/03/2022
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 23,083.62 Crores
- **AUM as on September 30, 2025**
  ₹ 23,012.97 Crores
- **Fund Manager: Mr. R. Srinivasan, Mr. Saurabh Pant**
  **Managing Since:**
  **Mr. R. Srinivasan** March-2022
  **Mr. Saurabh Pant** (w.e.f. April 2024)
  **Total Experience:**
  **Mr. R. Srinivasan** Over 33 years
  **Mr. Saurabh Pant** Over 18 years
- **First Tier Benchmark:**
  NIFTY 500 Multicap 50:25:25 TRI
- **Exit Load:**
- For exit within 30 days from the date of allotment - 0.25%
- For exit after 30 days and within 90 days from the date of allotment -0.10%
- For exit after 90 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Daily – Minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 instalments
  Weekly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.
  Monthly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months
  Quarterly – Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
  Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 11.92% |
| **Beta#** | : 0.78 |
| **Sharpe Ratio#** | : 0.87 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.32 |
| Total Turnover | : 0.62 |

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

*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 16.8444 |
| Reg-Plan-Growth | 16.8417 |
| Dir-Plan-IDCW | 17.4077 |
| Dir-Plan-Growth | 17.4077 |

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

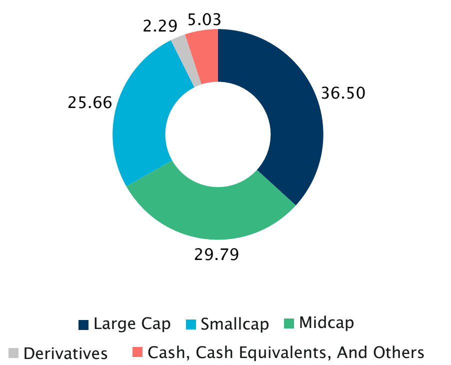
## PORTFOLIO

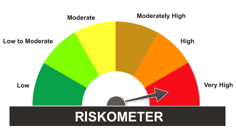
| Stock Name | (%) Of Total AUM | % of AUM Derivatives | Net % of AUM |
|---|---|---|---|
| **Equity Shares** | | | |
| Kotak Mahindra Bank Ltd. | 4.06 | | 4.06 |
| HDFC Bank Ltd. | 3.97 | | 3.97 |
| K.P.R. Mill Ltd. | 3.66 | | 3.66 |
| Bajaj Finserv Ltd. | 3.26 | | 3.26 |
| Adani Power Ltd. | 3.26 | | 3.26 |
| Paradeep Phosphates Ltd. | 3.24 | | 3.24 |
| ICICI Bank Ltd. | 3.18 | | 3.18 |
| Dalmia Bharat Ltd. | 3.05 | | 3.05 |
| Hindalco Industries Ltd. | 2.99 | | 2.99 |
| Jubilant Foodworks Ltd. | 2.95 | | 2.95 |
| Bharti Airtel Ltd. | 2.81 | | 2.81 |
| Asian Paints Ltd. | 2.66 | | 2.66 |
| NMDC Ltd. | 2.63 | | 2.63 |
| Indus Towers Ltd. | 2.45 | | 2.45 |
| Torrent Power Ltd. | 2.30 | | 2.30 |
| Divi'S Laboratories Ltd. | 2.28 | | 2.28 |
| United Breweries Ltd. | 2.13 | | 2.13 |
| Muthoot Finance Ltd. | 2.07 | | 2.07 |
| Blue Star Ltd. | 2.05 | | 2.05 |
| Krishna Institute Of Medical Sciences Ltd. | 1.98 | | 1.98 |
| Berger Paints India Ltd. | 1.95 | | 1.95 |
| Vishal Mega Mart Ltd. | 1.75 | | 1.75 |
| Axis Bank Ltd. | 1.74 | | 1.74 |
| Kalpataru Projects International Ltd. | 1.61 | | 1.61 |
| Aptus Value Housing Finance India Ltd. | 1.48 | | 1.48 |
| Carborundum Universal Ltd. | 1.41 | | 1.41 |
| Page Industries Ltd. | 1.36 | | 1.36 |
| Aether Industries Ltd. | 1.31 | | 1.31 |
| V-Guard Industries Ltd. | 1.30 | | 1.30 |
| Eternal Ltd. | 1.30 | | 1.30 |
| EIH Ltd. | 1.30 | | 1.30 |
| TTK Prestige Ltd. | 1.27 | | 1.27 |
| V-Mart Retail Ltd. | 1.24 | | 1.24 |
| Archean Chemical Industries Ltd. | 1.23 | | 1.23 |
| JSW Cement Ltd. | 1.20 | | 1.20 |
| Jupiter Life Line Hospitals Ltd. | 1.12 | | 1.12 |
| Mrs. Bectors Food Specialities Ltd. | 1.09 | | 1.09 |
| Tata Steel Ltd. | 1.06 | | 1.06 |
| Petronet Lng Ltd. | 0.91 | | 0.91 |
| Sona Blw Precision Forgings Ltd. | 0.90 | | 0.90 |
| The Federal Bank Ltd. | 0.84 | | 0.84 |
| Nazara Technologies Ltd. | 0.77 | | 0.77 |
| State Bank Of India | 0.76 | | 0.76 |
| Punjab National Bank | 0.72 | | 0.72 |
| Elgi Equipments Ltd. | 0.71 | | 0.71 |
| Balkrishna Industries Ltd. | 0.67 | | 0.67 |
| Kalpataru Ltd. | 0.57 | | 0.57 |
| VIP Industries Ltd. | 0.55 | | 0.55 |
| Electronics Mart India Ltd. | 0.40 | | 0.40 |
| Sai Silks (Kalamandir) Ltd. | 0.37 | | 0.37 |
| Stanley Lifestyles Ltd. | 0.34 | | 0.34 |
| Relaxo Footwears Ltd. | 0.31 | | 0.31 |
| HDB Financial Services Ltd. | 0.31 | | 0.31 |
| Brainbees Solutions Ltd. | 0.30 | | 0.30 |
| Escorts Kubota Ltd. | 0.26 | | 0.26 |
| Brigade Hotel Ventures Ltd. | 0.26 | | 0.26 |
| Mangalore Chemicals & Fertilizers Ltd. | 0.24 | | 0.24 |
| Craftsman Automation Ltd. | 0.06 | | 0.06 |
| Nifty Index 28-10-2025 | | 0.89 | 0.89 |
| Infosys Ltd.-28-Oct-25 | | 1.40 | 1.40 |
| **Total** | **91.95** | **2.29** | **94.24** |
| **Government Securities** | | | |
| GOI 7.38% 20.06.2027 GOV | 0.45 | | |
| **Total** | **0.45** | | |
| **Treasury Bills** | | | |
| 91 Day T-Bill 20.11.25 | 0.22 | | |
| 182 Day T-Bill 20.11.25 | 0.06 | | |
| **Total** | **0.28** | | |
| **Cash, Cash Equivalents And Others** | **5.03** | | |
| **Grand Total** | **100.00** | | |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 22.39 |
| Consumer Durables | 10.43 |
| Consumer Services | 9.87 |
| Metals & Mining | 6.68 |
| Chemicals | 6.02 |
| Power | 5.56 |
| Healthcare | 5.38 |
| Telecommunication | 5.26 |
| Textiles | 5.02 |
| Construction Materials | 4.25 |
| Fast Moving Consumer Goods | 3.22 |
| Capital Goods | 2.38 |
| Automobile And Auto Components | 1.63 |
| Construction | 1.61 |
| Oil, Gas & Consumable Fuels | 0.91 |
| Media, Entertainment & Publication | 0.77 |
| Sovereign | 0.73 |
| Realty | 0.57 |
| Derivatives | 2.29 |
| Cash, Cash Equivalents And Others | 5.03 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



The risk of the scheme is Very High

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

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

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

# EQUITY-DIVIDEND YIELD FUND

# SBI DIVIDEND YIELD FUND

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

## Investment Objective

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

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

## Fund Details

- **Type of Scheme**
  An open ended equity scheme investing predominantly in dividend yielding stocks.
- **Date of Allotment:** 14/03/2023
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹9,142.51 Crores
- **AUM as on September 30, 2025**
  ₹ 9,094.59 Crores
- **Fund Manager: Mr. Rohit Shimpi**
  **Managing Since:**
  **Mr. Rohit Shimpi** March-2023
  **Total Experience:**
  **Mr. Rohit Shimpi:** Over 19 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 installments or minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 installments.
  Monthly – Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum 6 months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum 12 months
  Quarterly – Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum ₹3000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
  Annual - Minimum ₹5000 & in multiples of Re. 1 thereafter for minimum of 4 instalments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

**Portfolio Turnover***

| | |
|---|---|
| Equity Turnover | : 0.16 |
| Total Turnover | : 0.16 |

**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 30th September 2025, based on month-end NAV. Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*



## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 14.9417 |
| Reg-Plan-Growth | 14.9419 |
| Dir-Plan-IDCW | 15.3439 |
| Dir-Plan-Growth | 15.3425 |

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

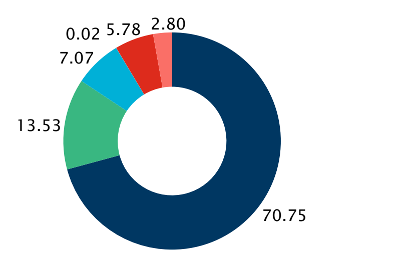
## PORTFOLIO

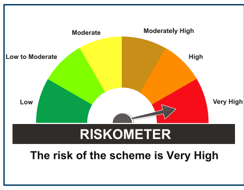
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| HDFC Bank Ltd. | 9.16 |
| ICICI Bank Ltd. | 6.00 |
| Infosys Ltd. | 5.60 |
| Larsen & Toubro Ltd. | 5.24 |
| Maruti Suzuki India Ltd. | 4.32 |
| Tata Consultancy Services Ltd. | 4.21 |
| State Bank Of India | 4.17 |
| Power Grid Corporation Of India Ltd. | 3.75 |
| ITC Ltd. | 3.13 |
| GAIL (India) Ltd. | 2.91 |
| Hindustan Unilever Ltd. | 2.59 |
| Eicher Motors Ltd. | 2.31 |
| Schaeffler India Ltd. | 2.08 |
| TVS Motor Company Ltd. | 2.00 |
| Oil & Natural Gas Corporation Ltd. | 1.96 |
| SKF India Ltd. | 1.87 |
| Colgate Palmolive (India) Ltd. | 1.76 |
| Tech Mahindra Ltd. | 1.68 |
| Asian Paints Ltd. | 1.55 |
| Nestle India Ltd. | 1.53 |
| L&T Technology Services Ltd. | 1.45 |
| Divi'S Laboratories Ltd. | 1.34 |
| Bharat Petroleum Corporation Ltd. | 1.34 |
| Bajaj Auto Ltd. | 1.33 |
| Glaxosmithkline Pharmaceuticals Ltd. | 1.32 |
| The Great Eastern Shipping Co. Ltd. | 1.31 |
| Ultratech Cement Ltd. | 1.28 |
| NMDC Ltd. | 1.28 |
| Tata Steel Ltd. | 1.24 |
| National Aluminium Company Ltd. | 1.18 |
| Grindwell Norton Ltd. | 1.17 |
| Dr. Lal Path Labs Ltd. | 1.13 |
| Abbott India Ltd. | 1.13 |
| Bharat Forge Ltd. | 1.10 |
| Bank Of Baroda | 1.09 |
| Britannia Industries Ltd. | 1.02 |
| Sanofi Consumer Healthcare India Ltd. | 0.99 |
| Oil India Ltd. | 0.91 |
| HDFC Asset Management Co. Ltd. | 0.69 |
| Page Industries Ltd. | 0.63 |
| Computer Age Management Services Ltd. | 0.60 |
| **Total** | **91.35** |
| **Non-Convertible Preference Share** | |
| TVS Motor Company Ltd. | 0.02 |
| **Total** | **0.02** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.05 |
| **Total** | **0.05** |
| **Real Estate Investment Trust** | |
| Nexus Select Trust | 2.19 |
| Embassy Office Parks Reit | 1.64 |
| Mindspace Business Parks Reit | 0.99 |
| Brookfield India Real Estate Trust | 0.96 |
| **Total** | **5.78** |
| **Cash, Cash Equivalents And Others** | **2.80** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 21.71 |
| Automobile And Auto Components | 13.16 |
| Information Technology | 12.94 |
| Fast Moving Consumer Goods | 10.03 |
| Oil, Gas & Consumable Fuels | 7.12 |
| Healthcare | 5.91 |
| Realty | 5.78 |
| Construction | 5.24 |
| Power | 3.75 |
| Metals & Mining | 3.70 |
| Capital Goods | 3.04 |
| Consumer Durables | 1.55 |
| Services | 1.31 |
| Construction Materials | 1.28 |
| Textiles | 0.63 |
| Sovereign | 0.05 |
| Cash, Cash Equivalents And Others | 2.80 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

# EQUITY-CONTRA FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI
CONTRA FUND
An open-ended Equity Scheme following contrarian investment strategy

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 65.0777 |
| Reg-Plan-Growth | 375.2927 |
| Dir-Plan-IDCW | 86.6455 |
| Dir-Plan-Growth | 410.5572 |

## LAST IDCW — Face value: ₹10

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

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

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 47,788.71 Crores
- **AUM as on September 30, 2025**
  ₹ 47,216.29 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation**# | : 12.19% |
| **Beta**# | : 0.89 |
| **Sharpe Ratio**# | : 1.10 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.13 |
| Total Turnover | : 2.22 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

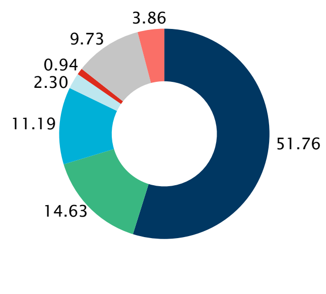
## PORTFOLIO

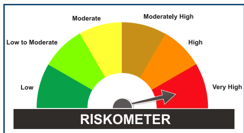
| Stock Name | (%) Of Total AUM | % of AUM Derivatives | Net % of AUM |
|---|---|---|---|
| **Equity Shares** | | | |
| HDFC Bank Ltd. | 8.15 | | 8.15 |
| Reliance Industries Ltd. | 5.70 | | 5.70 |
| Kotak Mahindra Bank Ltd. | 2.70 | | 2.70 |
| Tata Steel Ltd. | 2.65 | | 2.65 |
| ITC Ltd. | 2.64 | | 2.64 |
| Punjab National Bank | 2.40 | | 2.40 |
| Biocon Ltd. | 2.08 | | 2.08 |
| Dabur India Ltd. | 1.96 | | 1.96 |
| GAIL (India) Ltd. | 1.94 | | 1.94 |
| Tata Motors Ltd. | 1.79 | | 1.79 |
| Torrent Power Ltd. | 1.67 | | 1.67 |
| Asian Paints Ltd. | 1.54 | -0.73 | 0.81 |
| ICICI Bank Ltd. | 1.51 | | 1.51 |
| Indus Towers Ltd. | 1.44 | -0.55 | 0.89 |
| Maruti Suzuki India Ltd. | 1.34 | | 1.34 |
| Hindalco Industries Ltd. | 1.29 | | 1.29 |
| Bharti Airtel Ltd. | 1.25 | | 1.25 |
| Tech Mahindra Ltd. | 1.24 | | 1.24 |
| Cipla Ltd. | 1.22 | | 1.22 |
| Aster Dm Healthcare Ltd. | 1.22 | | 1.22 |
| Oil & Natural Gas Corporation Ltd. | 1.21 | | 1.21 |
| Bajaj Auto Ltd. | 1.20 | | 1.20 |
| Axis Bank Ltd. | 1.18 | | 1.18 |
| Mahindra & Mahindra Financial Services Ltd. | 1.15 | | 1.15 |
| Alkem Laboratories Ltd. | 1.15 | | 1.15 |
| Indian Oil Corporation Ltd. | 1.14 | | 1.14 |
| ICICI Prudential Life Insurance Company Ltd. | 1.11 | | 1.11 |
| FSN E-Commerce Ventures Ltd. | 1.09 | | 1.09 |
| Petronet Lng Ltd. | 1.03 | | 1.03 |
| HCL Technologies Ltd. | 1.03 | | 1.03 |
| Whirlpool Of India Ltd. | 1.02 | | 1.02 |
| State Bank Of India | 0.92 | | 0.92 |
| Infosys Ltd. | 0.92 | | 0.92 |
| United Spirits Ltd. | 0.82 | | 0.82 |
| Larsen & Toubro Ltd. | 0.78 | | 0.78 |
| Wipro Ltd. | 0.76 | | 0.76 |
| CESC Ltd. | 0.75 | | 0.75 |
| Nuvoco Vistas Corporation Ltd. | 0.74 | | 0.74 |
| Mankind Pharma Ltd. | 0.69 | | 0.69 |
| Delhivery Ltd. | 0.68 | | 0.68 |
| Samvardhana Motherson International Ltd. | 0.67 | | 0.67 |
| Grasim Industries Ltd. | 0.65 | | 0.65 |
| Rallis India Ltd. | 0.59 | | 0.59 |
| Life Insurance Corporation Of India | 0.59 | | 0.59 |
| Bank Of India | 0.57 | | 0.57 |
| ACC Ltd. | 0.56 | | 0.56 |
| Hero Motocorp Ltd. | 0.52 | | 0.52 |
| Bandhan Bank Ltd. | 0.52 | | 0.52 |
| G R Infra Projects Ltd. | 0.47 | | 0.47 |
| NMDC Ltd. | 0.46 | | 0.46 |
| Ashiana Housing Ltd. | 0.46 | | 0.46 |
| The Ramco Cements Ltd. | 0.44 | | 0.44 |
| K.P.R. Mill Ltd. | 0.43 | | 0.43 |
| Lupin Ltd. | 0.40 | | 0.40 |
| Equitas Small Finance Bank Ltd. | 0.40 | | 0.40 |
| Neogen Chemicals Ltd. | 0.39 | | 0.39 |
| HDFC Asset Management Co. Ltd. | 0.38 | | 0.38 |
| Gland Pharma Ltd. | 0.34 | | 0.34 |
| Indian Energy Exchange Ltd. | 0.33 | | 0.33 |
| Disa India Ltd. | 0.33 | | 0.33 |
| Prism Johnson Ltd. | 0.32 | | 0.32 |
| Steel Authority Of India Ltd. | 0.29 | | 0.29 |
| Grindwell Norton Ltd. | 0.27 | | 0.27 |
| Sanofi India Ltd. | 0.25 | | 0.25 |
| Timken India Ltd. | 0.23 | | 0.23 |
| Wendt (India) Ltd. | 0.22 | | 0.22 |
| V-Guard Industries Ltd. | 0.22 | | 0.22 |
| Ingersoll Rand (India) Ltd. | 0.19 | | 0.19 |
| Carborundum Universal Ltd. | 0.18 | | 0.18 |
| Gateway Distriparks Ltd. | 0.13 | | 0.13 |
| Aurobindo Pharma Ltd. | 0.12 | | 0.12 |
| Sula Vineyards Ltd. | 0.11 | | 0.11 |
| E.I.D-Parry (India) Ltd. | 0.11 | | 0.11 |
| Motherson Sumi Wiring India Ltd. | 0.10 | | 0.10 |
| Greenply Industries Ltd. | 0.09 | | 0.09 |
| Automotive Axles Ltd. | 0.07 | | 0.07 |
| HDB Financial Services Ltd. | 0.06 | | 0.06 |
| Nmdc Steel Ltd. | 0.02 | | 0.02 |
| Nifty Index 28-10-2025 | | 10.38 | 10.38 |
| Tata Consultancy Services Ltd.-28-Oct-25 | | 0.57 | 0.57 |
| Bank Nifty Index 28-10-2025 | | 0.06 | 0.06 |
| **Total** | **77.58** | **9.73** | **87.31** |
| **Foreign Equityshares** | | | |
| Cognizant Technology Solutions Corporation | 1.36 | | |
| EPAM Systems Inc | 0.94 | | |
| **Total** | **2.30** | | |
| **Non Convertible Debentures** | | | |
| Small Industries Development Bank Of India | 1.31 | | |
| National Bank For Agriculture And Rural Development | 0.64 | | |
| National Bank For Agriculture And Rural Development | 0.21 | | |
| **Total** | **2.16** | | |
| **Government Securities** | | | |
| GOI 6.9% 15.04.2065 GOV | 1.97 | | |
| **Total** | **1.97** | | |
| **Treasury Bills** | | | |
| 91 Day T-Bill 23.10.25 | 1.06 | | |
| 364 Day T-Bill 09.10.25 | 0.21 | | |
| 182 Day T-Bill 20.11.25 | 0.19 | | |
| **Total** | **1.46** | | |
| **Embassy Office Parks Reit** | | | |
| Real Estate Investment Trust | 0.94 | | |
| **Total** | **0.94** | | |
| **Cash, Cash Equivalents And Others** | **3.86** | | |
| **Grand Total** | **100.00** | | |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 24.13 |
| Oil, Gas & Consumable Fuels | 11.02 |
| Healthcare | 7.47 |
| Information Technology | 6.25 |
| Automobile And Auto Components | 5.69 |
| Fast Moving Consumer Goods | 5.64 |
| Metals & Mining | 4.71 |
| Sovereign | 3.43 |
| Consumer Durables | 2.87 |
| Construction Materials | 2.71 |
| Telecommunication | 2.69 |
| Power | 2.42 |
| Capital Goods | 1.42 |
| Realty | 1.40 |
| Construction | 1.25 |
| Consumer Services | 1.09 |
| Chemicals | 0.98 |
| Services | 0.81 |
| Textiles | 0.43 |
| Derivatives | 9.73 |
| Cash, Cash Equivalents And Others | 3.86 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



The risk of the scheme is Very High

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

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

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

# EQUITY-LARGE & MID CAP FUND

SBI
# LARGE & MIDCAP FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

## Investment Objective

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

## Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in both large cap and mid cap stocks.
- **Date of Allotment:** 28/02/1993
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 34,372.95 Crores
- **AUM as on September 30, 2025**
  ₹ 33,990.62 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' Facility - is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 11.30% |
| **Beta#** | : 0.81 |
| **Sharpe Ratio#** | : 0.92 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.26 |
| Total Turnover | : 0.56 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 277.5695 |
| Reg-Plan-Growth | 614.3818 |
| Dir-Plan-IDCW | 347.9955 |
| Dir-Plan-Growth | 667.6556 |

## LAST IDCW — Face value: ₹10

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

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

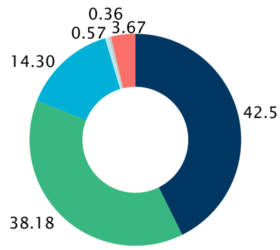
## PORTFOLIO

| Stock Name | (%) Of Total AUM | % of AUM Derivatives | Net % of AUM |
|---|---|---|---|
| **Equity Shares** | | | |
| HDFC Bank Ltd. | 7.35 | | 7.35 |
| HDFC Asset Management Co. Ltd. | 3.10 | | 3.10 |
| Axis Bank Ltd. | 3.06 | | 3.06 |
| Reliance Industries Ltd. | 3.04 | | 3.04 |
| State Bank Of India | 2.95 | | 2.95 |
| Asian Paints Ltd. | 2.65 | | 2.65 |
| Berger Paints India Ltd. | 2.55 | | 2.55 |
| Shree Cement Ltd. | 2.49 | | 2.49 |
| Abbott India Ltd. | 2.36 | | 2.36 |
| Alkem Laboratories Ltd. | 2.35 | | 2.35 |
| ICICI Bank Ltd. | 2.31 | | 2.31 |
| Bharat Forge Ltd. | 2.31 | | 2.31 |
| Ashok Leyland Ltd. | 2.26 | | 2.26 |
| Jindal Steel Ltd. | 2.22 | | 2.22 |
| Aurobindo Pharma Ltd. | 2.07 | | 2.07 |
| Gland Pharma Ltd. | 1.85 | | 1.85 |
| LTIMindtree Ltd. | 1.73 | | 1.73 |
| Kotak Mahindra Bank Ltd. | 1.70 | | 1.70 |
| Balkrishna Industries Ltd. | 1.70 | | 1.70 |
| Jubilant Foodworks Ltd. | 1.67 | | 1.67 |
| Infosys Ltd. | 1.61 | | 1.61 |
| Godrej Consumer Products Ltd. | 1.61 | | 1.61 |
| Hindalco Industries Ltd. | 1.50 | | 1.50 |
| Hindustan Unilever Ltd. | 1.48 | | 1.48 |
| Page Industries Ltd. | 1.45 | | 1.45 |
| FSN E-Commerce Ventures Ltd. | 1.43 | | 1.43 |
| Torrent Power Ltd. | 1.42 | | 1.42 |
| Indus Towers Ltd. | 1.42 | | 1.42 |
| Divi'S Laboratories Ltd. | 1.39 | | 1.39 |
| Sundram Fasteners Ltd. | 1.38 | | 1.38 |
| Muthoot Finance Ltd. | 1.37 | | 1.37 |
| Uno Minda Ltd. | 1.34 | | 1.34 |
| Laurus Labs Ltd. | 1.33 | | 1.33 |
| Larsen & Toubro Ltd. | 1.26 | | 1.26 |
| Hindustan Petroleum Corporation Ltd. | 1.21 | | 1.21 |
| ZF Commercial Vehicle Control Systems India Ltd. | 1.10 | | 1.10 |
| United Breweries Ltd. | 1.06 | | 1.06 |
| Emami Ltd. | 1.03 | | 1.03 |
| Steel Authority Of India Ltd. | 1.02 | | 1.02 |
| Tata Steel Ltd. | 0.99 | | 0.99 |
| Delhivery Ltd. | 0.99 | | 0.99 |
| AIA Engineering Ltd. | 0.92 | | 0.92 |
| G R Infra Projects Ltd. | 0.81 | | 0.81 |
| Cholamandalam Financial Holdings Ltd. | 0.79 | | 0.79 |
| Punjab National Bank | 0.77 | | 0.77 |
| Acutaas Chemicals Ltd. | 0.77 | | 0.77 |
| ACC Ltd. | 0.73 | | 0.73 |
| Bank Of Baroda | 0.72 | | 0.72 |
| Ingersoll Rand (India) Ltd. | 0.71 | | 0.71 |
| Nuvoco Vistas Corporation Ltd. | 0.69 | | 0.69 |
| National Aluminium Company Ltd. | 0.69 | | 0.69 |
| Kajaria Ceramics Ltd. | 0.69 | | 0.69 |
| Honeywell Automation India Ltd. | 0.65 | | 0.65 |
| Dr. Lal Path Labs Ltd. | 0.59 | | 0.59 |
| The Ramco Cements Ltd. | 0.54 | | 0.54 |
| Relaxo Footwears Ltd. | 0.53 | | 0.53 |
| Hatsun Agro Product Ltd. | 0.51 | | 0.51 |
| Timken India Ltd. | 0.49 | | 0.49 |
| Colgate Palmolive (India) Ltd. | 0.46 | | 0.46 |
| Blue Star Ltd. | 0.44 | | 0.44 |
| Tube Investments Of India Ltd. | 0.43 | | 0.43 |
| Neogen Chemicals Ltd. | 0.41 | | 0.41 |
| Motherson Sumi Wiring India Ltd. | 0.40 | | 0.40 |
| Aditya Birla Capital Ltd. | 0.40 | | 0.40 |
| Bank Of India | 0.36 | | 0.36 |
| Ganesha Ecosphere Ltd. | 0.32 | | 0.32 |
| MRF Ltd. | 0.31 | | 0.31 |
| Wipro Ltd. | 0.28 | | 0.28 |
| Sheela Foam Ltd. | 0.28 | | 0.28 |
| Lemon Tree Hotels Ltd. | 0.21 | | 0.21 |
| Dabur India Ltd.-28-Oct-25 | | 0.36 | 0.36 |
| **Total** | **95.01** | **0.36** | **95.37** |
| **Foreign Equityshares** | | | |
| EPAM Systems Inc | 0.57 | | |
| **Total** | **0.57** | | |
| **Treasury Bills** | | | |
| 182 Day T-Bill 27.02.26 | 0.29 | | |
| 182 Day T-Bill 20.11.25 | 0.10 | | |
| **Total** | **0.39** | | |
| **Cash, Cash Equivalents And Others** | **3.67** | | |
| **Grand Total** | **100.00** | | |

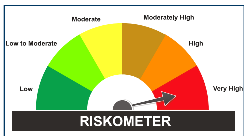
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 24.88 |
| Healthcare | 12.71 |
| Automobile And Auto Components | 8.97 |
| Consumer Durables | 7.14 |
| Metals & Mining | 6.42 |
| Fast Moving Consumer Goods | 6.15 |
| Capital Goods | 5.03 |
| Construction Materials | 4.45 |
| Oil, Gas & Consumable Fuels | 4.25 |
| Information Technology | 4.19 |
| Consumer Services | 3.31 |
| Construction | 2.07 |
| Textiles | 1.77 |
| Power | 1.42 |
| Telecommunication | 1.42 |
| Services | 0.99 |
| Chemicals | 0.41 |
| Sovereign | 0.39 |
| Diversified | 0.00 |
| Derivatives | 0.36 |
| Cash, Cash Equivalents And Others | 3.67 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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




The risk of the scheme is Very High

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

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

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

# EQUITY-FOCUSED FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 39,112.67 Crores
- **AUM as on September 30, 2025**
  ₹ 38,928.13 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 10.51% |
| **Beta#** | : 0.70 |
| **Sharpe Ratio#** | : 0.87 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.33 |
| Total Turnover | : 0.35 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) ain terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 64.6388 |
| Reg-Plan-Growth | 353.3936 |
| Dir-Plan-IDCW | 96.8392 |
| Dir-Plan-Growth | 397.3864 |

## LAST IDCW

Face value: ₹10

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

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

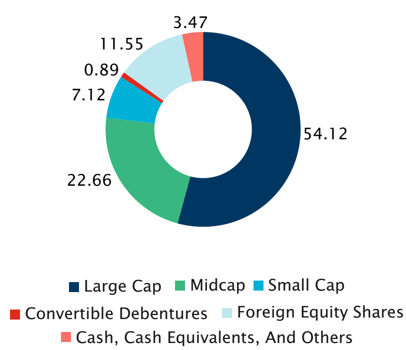
## PORTFOLIO

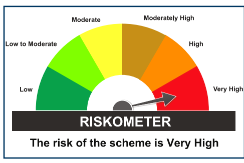
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| HDFC Bank Ltd. | 6.84 |
| Muthoot Finance Ltd. | 5.53 |
| State Bank Of India | 5.16 |
| Bajaj Finserv Ltd. | 5.16 |
| Bharti Airtel Ltd. | 4.70 |
| Kotak Mahindra Bank Ltd. | 4.61 |
| ICICI Bank Ltd. | 3.81 |
| Solar Industries India Ltd. | 3.77 |
| Eicher Motors Ltd. | 3.42 |
| Adani Energy Solutions Ltd. | 3.40 |
| Jubilant Foodworks Ltd. | 3.33 |
| Procter & Gamble Hygiene And Health Care Ltd. | 3.27 |
| Asian Paints Ltd. | 3.20 |
| Shree Cement Ltd. | 2.78 |
| Vishal Mega Mart Ltd. | 2.68 |
| Divi'S Laboratories Ltd. | 2.59 |
| Adani Ports And Special Economic Zone Ltd. | 2.52 |
| Torrent Power Ltd. | 2.19 |
| Samvardhana Motherson International Ltd. | 2.16 |
| Hatsun Agro Product Ltd. | 2.16 |
| ZF Commercial Vehicle Control Systems India Ltd. | 2.03 |
| Page Industries Ltd. | 1.99 |
| Thermax Ltd. | 1.87 |
| Sona Blw Precision Forgings Ltd. | 1.80 |
| Brainbees Solutions Ltd. | 1.78 |
| Relaxo Footwears Ltd. | 1.15 |
| **Total** | **83.90** |
| **Foreign Equityshares** | |
| Alphabet Inc. | 7.77 |
| EPAM Systems Inc | 3.78 |
| **Total** | **11.55** |
| **Convertible Debentures** | |
| Samvardhana Motherson International Ltd. | 0.89 |
| **Total** | **0.89** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.19 |
| **Total** | **0.19** |
| **Cash, Cash Equivalents And Others** | **3.47** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 31.11 |
| Information Technology | 11.55 |
| Automobile And Auto Components | 10.30 |
| Consumer Services | 7.79 |
| Power | 5.59 |
| Fast Moving Consumer Goods | 5.43 |
| Telecommunication | 4.70 |
| Consumer Durables | 4.35 |
| Chemicals | 3.77 |
| Construction Materials | 2.78 |
| Healthcare | 2.59 |
| Services | 2.52 |
| Textiles | 1.99 |
| Capital Goods | 1.87 |
| Sovereign | 0.19 |
| Cash, Cash Equivalents And Others | 3.47 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

EQUITY–MID CAP FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 22,537.05 Crores
- **AUM as on September 30, 2025**
  ₹ 22,219.52 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 13.11% |
| **Beta#** | : 0.78 |
| **Sharpe Ratio#** | : 0.68 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.38 |
| Total Turnover | : 0.63 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 91.8426 |
| Reg-Plan-Growth | 224.7664 |
| Dir-Plan-IDCW | 143.0664 |
| Dir-Plan-Growth | 252.3492 |

## LAST IDCW

Face value: ₹10

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

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

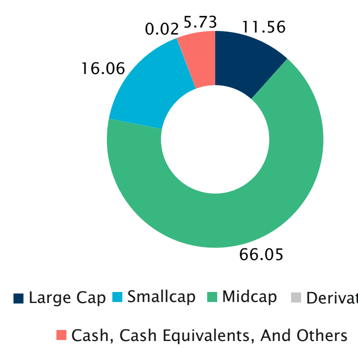
## PORTFOLIO

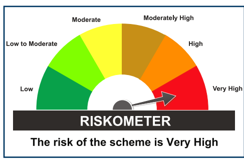
| Stock Name | (%) Of Total AUM | % of AUM Derivatives | Net % of AUM |
|---|---|---|---|
| **Equity Shares** | | | |
| Crisil Ltd. | 3.16 | | 3.16 |
| Sundaram Finance Ltd. | 2.96 | | 2.96 |
| Shree Cement Ltd. | 2.96 | | 2.96 |
| Mahindra & Mahindra Financial Services Ltd. | 2.79 | | 2.79 |
| Schaeffler India Ltd. | 2.78 | | 2.78 |
| Torrent Power Ltd. | 2.58 | | 2.58 |
| HDB Financial Services Ltd. | 2.53 | | 2.53 |
| Bharat Forge Ltd. | 2.46 | | 2.46 |
| The Federal Bank Ltd. | 2.35 | | 2.35 |
| FSN E-Commerce Ventures Ltd. | 2.34 | | 2.34 |
| Jk Cement Ltd. | 2.20 | | 2.20 |
| State Bank Of India | 2.16 | | 2.16 |
| Bharat Heavy Electricals Ltd. | 2.15 | | 2.15 |
| HDFC Bank Ltd. | 2.14 | | 2.14 |
| Biocon Ltd. | 2.14 | | 2.14 |
| Max Financial Services Ltd. | 2.13 | | 2.13 |
| Honeywell Automation India Ltd. | 2.11 | | 2.11 |
| Jubilant Foodworks Ltd. | 2.09 | | 2.09 |
| Dalmia Bharat Ltd. | 2.06 | | 2.06 |
| AIA Engineering Ltd. | 2.06 | | 2.06 |
| Berger Paints India Ltd. | 1.98 | | 1.98 |
| Oberoi Realty Ltd. | 1.92 | | 1.92 |
| L&T Technology Services Ltd. | 1.85 | | 1.85 |
| Bajaj Finance Ltd. | 1.80 | | 1.80 |
| Procter & Gamble Hygiene And Health Care Ltd. | 1.78 | | 1.78 |
| Page Industries Ltd. | 1.76 | | 1.76 |
| Thermax Ltd. | 1.71 | | 1.71 |
| Alkem Laboratories Ltd. | 1.68 | | 1.68 |
| Grindwell Norton Ltd. | 1.64 | | 1.64 |
| Star Health & Allied Insurance Co. Ltd. | 1.62 | | 1.62 |
| Carborundum Universal Ltd. | 1.62 | | 1.62 |
| Jupiter Life Line Hospitals Ltd. | 1.59 | | 1.59 |
| Motherson Sumi Wiring India Ltd. | 1.54 | | 1.54 |
| Indus Towers Ltd. | 1.54 | | 1.54 |
| Sundram Fasteners Ltd. | 1.51 | | 1.51 |
| Hindustan Petroleum Corporation Ltd. | 1.50 | | 1.50 |
| Colgate Palmolive (India) Ltd. | 1.50 | | 1.50 |
| K.P.R. Mill Ltd. | 1.44 | | 1.44 |
| Glaxosmithkline Pharmaceuticals Ltd. | 1.44 | | 1.44 |
| The Phoenix Mills Ltd. | 1.40 | | 1.40 |
| HDFC Asset Management Co. Ltd. | 1.25 | | 1.25 |
| Voltas Ltd. | 1.22 | | 1.22 |
| Godrej Properties Ltd. | 1.15 | | 1.15 |
| Hatsun Agro Product Ltd. | 1.09 | | 1.09 |
| Cohance Lifesciences Ltd. | 1.09 | | 1.09 |
| The India Cements Ltd. | 1.04 | | 1.04 |
| Sheela Foam Ltd. | 0.97 | | 0.97 |
| Asian Paints Ltd. | 0.95 | | 0.95 |
| Tata Elxsi Ltd. | 0.94 | | 0.94 |
| Urban Company Ltd. | 0.86 | | 0.86 |
| Indian Energy Exchange Ltd. | 0.75 | | 0.75 |
| Sanofi India Ltd. | 0.71 | | 0.71 |
| PI Industries Ltd. | 0.63 | | 0.63 |
| Nuvoco Vistas Corporation Ltd. | 0.03 | | 0.03 |
| Lupin Ltd. | 0.01 | 0.02 | 0.03 |
| ICICI Lombard General Insurance Company Ltd. | 0.01 | | 0.01 |
| **Total** | **93.67** | **0.02** | **93.69** |
| **Treasury Bills** | | | |
| 91 Day T-Bill 16.10.25 | 0.45 | | |
| 182 Day T-Bill 20.11.25 | 0.13 | | |
| **Total** | **0.58** | | |
| **Cash, Cash Equivalents And Others** | **5.73** | | |
| **Grand Total** | **100.00** | | |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 25.65 |
| Capital Goods | 11.29 |
| Healthcare | 8.66 |
| Automobile And Auto Components | 8.29 |
| Construction Materials | 8.29 |
| Consumer Services | 5.29 |
| Consumer Durables | 5.12 |
| Realty | 4.47 |
| Fast Moving Consumer Goods | 4.37 |
| Textiles | 3.20 |
| Information Technology | 2.79 |
| Power | 2.58 |
| Telecommunication | 1.54 |
| Oil, Gas & Consumable Fuels | 1.50 |
| Chemicals | 0.63 |
| Sovereign | 0.58 |
| Derivatives | 0.02 |
| Cash, Cash Equivalents And Others | 5.73 |

## 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.

EQUITY–THEMATIC FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI MNC FUND

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

(Previously known as SBI Magnum Global Fund)

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 105.8468 |
| Reg-Plan-Growth | 346.4796 |
| Dir-Plan-IDCW | 136.4484 |
| Dir-Plan-Growth | 382.2458 |

## 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.

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 6,055.04 Crores
- **AUM as on September 30, 2025**
  ₹ 5,876.62 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 10.32% |
| **Beta#** | : 0.57 |
| **Sharpe Ratio#** | : 0.09 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.61 |
| Total Turnover | : 0.64 |

*Total Turnover = Equity + Debt + Derivatives*

*# Source: CRISIL Fund Analyser*

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

*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*

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

## PORTFOLIO

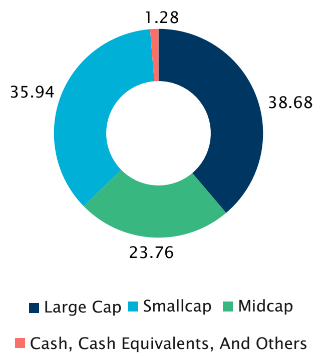
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| Maruti Suzuki India Ltd. | 7.37 |
| Hindustan Unilever Ltd. | 6.85 |
| Britannia Industries Ltd. | 5.10 |
| Divi'S Laboratories Ltd. | 5.04 |
| Abbott India Ltd. | 3.99 |
| Aether Industries Ltd. | 3.97 |
| Garware Technical Fibres Ltd. | 3.79 |
| Gokaldas Exports Ltd. | 3.63 |
| CCL Products (India) Ltd. | 3.60 |
| Siemens Ltd. | 3.20 |
| Honeywell Automation India Ltd. | 3.07 |
| United Breweries Ltd. | 3.06 |
| Colgate Palmolive (India) Ltd. | 3.03 |
| ZF Commercial Vehicle Control Systems India Ltd. | 2.75 |
| Sun Pharmaceutical Industries Ltd. | 2.71 |
| Grindwell Norton Ltd. | 2.70 |
| Sona Blw Precision Forgings Ltd. | 2.52 |
| Infosys Ltd. | 2.45 |
| Samvardhana Motherson International Ltd. | 2.25 |
| Navin Fluorine International Ltd. | 2.20 |
| Esab India Ltd. | 2.10 |

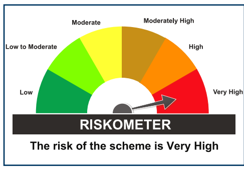
| Stock Name | (%) Of Total AUM |
|---|---|
| Anthem Biosciences Ltd. | 2.07 |
| Biocon Ltd. | 2.03 |
| Lupin Ltd. | 1.95 |
| Clean Science & Technology Ltd. | 1.87 |
| Balkrishna Industries Ltd. | 1.82 |
| Hyundai Motor India Ltd. | 1.76 |
| Polymedicure Ltd. | 1.66 |
| Bharat Forge Ltd. | 1.65 |
| Kennametal India Ltd. | 1.52 |
| Cohance Lifesciences Ltd. | 1.50 |
| Whirlpool Of India Ltd. | 1.35 |
| Timken India Ltd. | 1.28 |
| Nazara Technologies Ltd. | 1.21 |
| Privi Speciality Chemicals Ltd. | 0.81 |
| AIA Engineering Ltd. | 0.52 |
| **Total** | **98.38** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.34 |
| **Total** | **0.34** |
| **Cash, Cash Equivalents And Others** | **1.28** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Fast Moving Consumer Goods | 21.64 |
| Healthcare | 20.95 |
| Automobile And Auto Components | 20.12 |
| Capital Goods | 14.39 |
| Chemicals | 8.85 |
| Textiles | 7.42 |
| Information Technology | 2.45 |
| Consumer Durables | 1.35 |
| Media, Entertainment & Publication | 1.21 |
| Sovereign | 0.34 |
| Cash, Cash Equivalents And Others | 1.28 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

# EQUITY-SMALL CAP FUND

## SBI SMALL CAP FUND

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 36,264.83 Crores
- **AUM as on September 30, 2025**
  ₹ 35,601.99 Crores
- **Fund Manager: Mr. R. Srinivasan**
  **Managing Since:**
  **Mr. R. Srinivasan** Nov - 2013
  **Total Experience:**
  **Mr. R. Srinivasan** Over 33 years

**First Tier Benchmark:**
BSE 250 Small Cap Index TRI

- **Exit Load:** For exit within one year from the date of allotment -1%
  For exit after one year from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Fresh registration through SIP/STP-in on or after February 04, 2021 in the Scheme will be capped at ₹25,000 per month per PAN (first holder/guardian PAN) for daily, weekly, monthly and quarterly frequencies. The caps for various frequencies will be as under:
  Daily SIP/STP-in: ₹1,250,
  Weekly SIP/STP-in: ₹6,250,
  Monthly SIP/STP-in: ₹25,000,
  Quarterly SIP/STP-in: ₹75,000
  All other terms and conditions pertaining to SIPs/STPs remain unchanged under the Scheme. Kindly refer notice cum addendum dated February 03, 2021 for further details.
- **Minimum Investment and Additional Investment:**
  Fresh subscriptions through lumpsum investment (including additional investments / Switch in) in the Scheme is discontinued till further notice in terms of notice cum addendum dated September 04, 2020.

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 14.09% |
| **Beta#** | : 0.72 |
| **Sharpe Ratio#** | : 0.60 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.14 |
| Total Turnover | : 1.02 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 99.9251 |
| Reg-Plan-Growth | 169.1399 |
| Dir-Plan-IDCW | 132.3328 |
| Dir-Plan-Growth | 193.8822 |

## LAST IDCW

Face value: ₹10

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

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

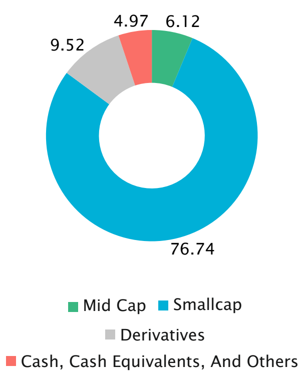
## PORTFOLIO

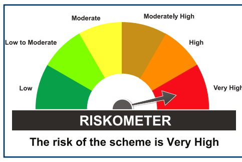
| Stock Name | (%) Of Total AUM | % of AUM Derivatives | Net % of AUM |
|---|---|---|---|
| **Equity Shares** | | | |
| Ather Energy Ltd. | 3.19 | | 3.19 |
| Kalpataru Projects International Ltd. | 2.79 | | 2.79 |
| E.I.D-Parry (India) Ltd. | 2.69 | | 2.69 |
| Sbfc Finance Ltd. | 2.66 | | 2.66 |
| Chalet Hotels Ltd. | 2.60 | | 2.60 |
| City Union Bank Ltd. | 2.50 | | 2.50 |
| Krishna Institute Of Medical Sciences Ltd. | 2.42 | | 2.42 |
| Doms Industries Ltd. | 2.31 | | 2.31 |
| Kajaria Ceramics Ltd. | 2.30 | | 2.30 |
| K.P.R. Mill Ltd. | 2.30 | | 2.30 |
| Deepak Fertilizers And Petrochemicals Corporation Ltd. | 2.22 | | 2.22 |
| Cholamandalam Financial Holdings Ltd. | 2.08 | | 2.08 |
| Navin Fluorine International Ltd. | 1.95 | | 1.95 |
| Finolex Industries Ltd. | 1.95 | | 1.95 |
| Sundram Fasteners Ltd. | 1.89 | | 1.89 |
| V-Guard Industries Ltd. | 1.79 | | 1.79 |
| Aptus Value Housing Finance India Ltd. | 1.76 | | 1.76 |
| Blue Star Ltd. | 1.74 | | 1.74 |
| Lemon Tree Hotels Ltd. | 1.63 | | 1.63 |
| Cms Info Systems Ltd. | 1.57 | | 1.57 |
| Triveni Turbine Ltd. | 1.44 | | 1.44 |
| Ratnamani Metals & Tubes Ltd. | 1.44 | | 1.44 |
| Balrampur Chini Mills Ltd. | 1.41 | | 1.41 |
| Dodla Dairy Ltd. | 1.37 | | 1.37 |
| Elgi Equipments Ltd. | 1.36 | | 1.36 |
| Westlife Foodworld Ltd. | 1.35 | | 1.35 |
| Afcons Infrastructure Ltd. | 1.29 | | 1.29 |
| Carborundum Universal Ltd. | 1.28 | | 1.28 |
| Ahluwalia Contracts (India) Ltd. | 1.26 | | 1.26 |
| ESAB India Ltd. | 1.25 | | 1.25 |
| Star Health & Allied Insurance Co. Ltd. | 1.22 | | 1.22 |
| Chemplast Sanmar Ltd. | 1.20 | | 1.20 |
| Anandrathi Wealth Ltd. | 1.19 | | 1.19 |
| CSB Bank Ltd. | 1.15 | | 1.15 |
| Brigade Enterprises Ltd. | 1.12 | | 1.12 |
| TTK Prestige Ltd. | 1.04 | | 1.04 |
| Happiest Minds Technologies Ltd. | 1.04 | | 1.04 |
| HEG Ltd. | 0.98 | | 0.98 |
| Indiamart Intermesh Ltd. | 0.95 | | 0.95 |
| Happy Forgings Ltd. | 0.95 | | 0.95 |
| ZF Commercial Vehicle Control Systems India Ltd. | 0.94 | | 0.94 |
| G R Infra Projects Ltd. | 0.93 | | 0.93 |
| Hawkins Cookers Ltd. | 0.91 | | 0.91 |
| Archean Chemical Industries Ltd. | 0.85 | | 0.85 |
| Indian Energy Exchange Ltd. | 0.84 | | 0.84 |
| Fine Organic Industries Ltd. | 0.84 | | 0.84 |
| Electronics Mart India Ltd. | 0.79 | | 0.79 |
| Hatsun Agro Product Ltd. | 0.75 | | 0.75 |
| Thangamayil Jewellery Ltd. | 0.73 | | 0.73 |
| Vedant Fashions Ltd. | 0.68 | | 0.68 |
| Sansera Engineering Ltd. | 0.68 | | 0.68 |
| Clean Science & Technology Ltd. | 0.68 | | 0.68 |
| Go Fashion (India) Ltd. | 0.66 | | 0.66 |
| Knr Constructions Ltd. | 0.63 | | 0.63 |
| Sheela Foam Ltd. | 0.59 | | 0.59 |
| Star Cement Ltd. | 0.53 | | 0.53 |
| PVR Inox Ltd. | 0.43 | | 0.43 |
| Vst Industries Ltd. | 0.36 | | 0.36 |
| Rossari Biotech Ltd. | 0.35 | | 0.35 |
| Rajratan Global Wire Ltd. | 0.33 | | 0.33 |
| Relaxo Footwears Ltd. | 0.23 | | 0.23 |
| Acme Solar Holdings Ltd. | 0.23 | | 0.23 |
| Ajax Engineering Ltd. | 0.22 | | 0.22 |
| V-Mart Retail Ltd. | 0.04 | | 0.04 |
| CCL Products (India) Ltd. | 0.01 | | 0.01 |
| Bank Nifty Index 28-10-2025 | | 3.25 | 3.25 |
| Nifty Index 28-10-2025 | | 6.27 | 6.27 |
| **Total** | **82.86** | **9.52** | **92.38** |
| **Treasury Bills** | | | |
| 182 Day T-Bill 27.02.26 | 2.47 | | |
| 182 Day T-Bill 20.11.25 | 0.18 | | |
| **Total** | **2.65** | | |
| **Cash, Cash Equivalents And Others** | **4.97** | | |
| **Grand Total** | **100.00** | | |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 13.40 |
| Capital Goods | 10.87 |
| Consumer Durables | 9.33 |
| Fast Moving Consumer Goods | 8.90 |
| Consumer Services | 8.70 |
| Chemicals | 8.09 |
| Automobile And Auto Components | 7.03 |
| Construction | 6.90 |
| Sovereign | 2.65 |
| Healthcare | 2.42 |
| Textiles | 2.30 |
| Services | 1.57 |
| Realty | 1.12 |
| Information Technology | 1.04 |
| Construction Materials | 0.53 |
| Media, Entertainment & Publication | 0.43 |
| Power | 0.23 |
| Derivatives | 9.52 |
| Cash, Cash Equivalents And Others | 4.97 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 30,786.46 Crores
- **AUM as on September 30, 2025**
  ₹ 30,436.80 Crores
- **Fund Manager: Mr. Dinesh Balachandran**
  **Managing Since:**
  **Mr. Dinesh Balachandran** Sep-2016
  **Total Experience:**
  **Mr. Dinesh Balachandran** Over 24 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#** | : 13.20% |
| **Beta#** | : 0.96 |
| **Sharpe Ratio#** | : 1.28 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.14 |
| Total Turnover | : 0.14 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 86.8371 |
| Reg-Plan-Growth | 428.3176 |
| Dir-Plan-IDCW | 114.7919 |
| Dir-Plan-Growth | 463.4524 |

## LAST IDCW — Face value: ₹10

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

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

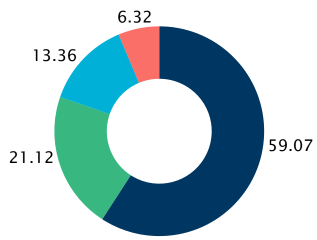
## PORTFOLIO

| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| HDFC Bank Ltd. | 8.94 |
| Reliance Industries Ltd. | 5.06 |
| Tata Steel Ltd. | 3.44 |
| ICICI Bank Ltd. | 3.29 |
| Cipla Ltd. | 3.01 |
| Mahindra & Mahindra Ltd. | 2.83 |
| ITC Ltd. | 2.83 |
| State Bank Of India | 2.68 |
| Axis Bank Ltd. | 2.41 |
| Kotak Mahindra Bank Ltd. | 2.39 |
| Torrent Power Ltd. | 2.25 |
| Mahindra & Mahindra Financial Services Ltd. | 1.91 |
| Bharti Airtel Ltd. | 1.89 |
| Tata Motors Ltd. | 1.79 |
| Tech Mahindra Ltd. | 1.74 |
| Lupin Ltd. | 1.69 |
| FSN E-Commerce Ventures Ltd. | 1.68 |
| Swiggy Ltd. | 1.59 |
| Infosys Ltd. | 1.58 |
| GAIL (India) Ltd. | 1.54 |
| AIA Engineering Ltd. | 1.49 |
| Bharat Petroleum Corporation Ltd. | 1.45 |
| Tata Consultancy Services Ltd. | 1.42 |
| HDFC Asset Management Co. Ltd. | 1.39 |
| ICICI Prudential Life Insurance Company Ltd. | 1.35 |
| Oil & Natural Gas Corporation Ltd. | 1.34 |
| Wipro Ltd. | 1.28 |
| Tata Communications Ltd. | 1.28 |
| Hindalco Industries Ltd. | 1.24 |
| Asian Paints Ltd. | 1.23 |
| Hexaware Technologies Ltd. | 1.19 |
| TVS Holdings Ltd. | 1.13 |
| Sundaram Clayton Ltd. | 1.06 |
| Prism Johnson Ltd. | 1.05 |
| Petronet Lng Ltd. | 1.05 |
| Mahindra Lifespace Developers Ltd. | 1.04 |
| Punjab National Bank | 1.03 |
| Medplus Health Services Ltd. | 1.00 |
| Grindwell Norton Ltd. | 1.00 |
| Cummins India Ltd. | 0.99 |
| The Federal Bank Ltd. | 0.95 |
| Delhivery Ltd. | 0.89 |
| Rallis India Ltd. | 0.87 |
| Equitas Small Finance Bank Ltd. | 0.84 |
| Godrej Consumer Products Ltd. | 0.77 |
| United Breweries Ltd. | 0.72 |
| Life Insurance Corporation Of India | 0.69 |
| Fortis Healthcare Ltd. | 0.66 |
| Thermax Ltd. | 0.63 |
| Shree Cement Ltd. | 0.62 |
| Jubilant Foodworks Ltd. | 0.61 |
| Kajaria Ceramics Ltd. | 0.54 |
| Berger Paints India Ltd. | 0.54 |
| JSW Cement Ltd. | 0.53 |
| Heidelbergcement India Ltd. | 0.51 |
| Sun Pharmaceutical Industries Ltd. | 0.50 |
| Gujarat State Petronet Ltd. | 0.48 |
| Chemplast Sanmar Ltd. | 0.47 |
| Niva Bupa Health Insurance Company Ltd. | 0.43 |
| Balkrishna Industries Ltd. | 0.43 |
| Pitti Engineering Ltd. | 0.36 |
| Larsen & Toubro Ltd. | 0.36 |
| Aavas Financiers Ltd. | 0.35 |
| ACC Ltd. | 0.30 |
| Sanofi India Ltd. | 0.23 |
| Sanofi Consumer Healthcare India Ltd. | 0.23 |
| Sheela Foam Ltd. | 0.19 |
| Timken India Ltd. | 0.16 |
| HDB Financial Services Ltd. | 0.07 |
| SRF Ltd. | 0.04 |
| LTIMindtree Ltd. | 0.03 |
| **Total** | **93.55** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.13 |
| **Total** | **0.13** |
| **Cash, Cash Equivalents And Others** | **6.32** |
| **Grand Total** | **100.00** |

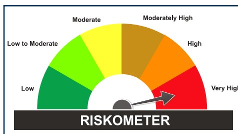
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 29.85 |
| Oil, Gas & Consumable Fuels | 10.92 |
| Information Technology | 7.24 |
| Healthcare | 6.32 |
| Automobile And Auto Components | 6.11 |
| Consumer Services | 4.88 |
| Metals & Mining | 4.68 |
| Capital Goods | 4.63 |
| Fast Moving Consumer Goods | 4.32 |
| Telecommunication | 3.17 |
| Construction Materials | 3.01 |
| Consumer Durables | 2.50 |
| Power | 2.25 |
| Chemicals | 1.38 |
| Realty | 1.04 |
| Services | 0.89 |
| Construction | 0.36 |
| Sovereign | 0.13 |
| Cash, Cash Equivalents And Others | 6.32 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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




The risk of the scheme is Very High

**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.

# EQUITY- SECTORAL FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

## SBI HEALTHCARE OPPORTUNITIES FUND

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

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 4,026.26 Crores
- **AUM as on September 30, 2025**
  ₹ 3,933.73 Crores
- **Fund Manager: Mr. Tanmaya Desai**
  **Managing Since:**
  **Mr. Tanmaya Desai** Jun-2011
  **Total Experience:**
  **Mr. Tanmaya Desai** Over 17 years
- **First Tier Benchmark:** BSE HEALTHCARE (TRI)
- **Exit Load:** For exit within 15 Days from the date of allotment - 0.50%; For exit after 15 Days from the date of allotment - Nil.
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year.
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation**# | : 14.08% |
| **Beta**# | : 0.84 |
| **Sharpe Ratio**# | : 1.23 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.14 |
| Total Turnover | : 0.14 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 264.6714 |
| Reg-Plan-Growth | 420.1488 |
| Dir-Plan-IDCW | 334.9547 |
| Dir-Plan-Growth | 482.1081 |

## LAST IDCW

Face value: ₹10

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

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

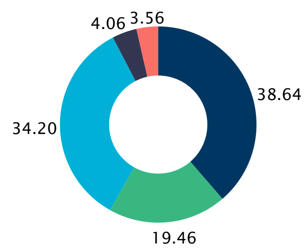
## PORTFOLIO

| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| Sun Pharmaceutical Industries Ltd. | 10.94 |
| Divi'S Laboratories Ltd. | 6.36 |
| Max Healthcare Institute Ltd. | 5.67 |
| Cipla Ltd. | 4.59 |
| Lupin Ltd. | 4.08 |
| Fortis Healthcare Ltd. | 3.70 |
| Torrent Pharmaceuticals Ltd. | 3.66 |
| Gland Pharma Ltd. | 3.54 |
| Mankind Pharma Ltd. | 3.34 |
| Aster Dm Healthcare Ltd. | 3.22 |
| Jupiter Life Line Hospitals Ltd. | 3.20 |
| Krishna Institute Of Medical Sciences Ltd. | 3.12 |
| Concord Biotech Ltd. | 3.02 |
| Acutaas Chemicals Ltd. | 3.02 |
| Laurus Labs Ltd. | 3.00 |
| Abbott India Ltd. | 2.98 |
| Polymedicure Ltd. | 2.97 |
| Biocon Ltd. | 2.77 |
| Alkem Laboratories Ltd. | 2.76 |
| Cohance Lifesciences Ltd. | 2.68 |
| Aether Industries Ltd. | 2.68 |
| Anthem Biosciences Ltd. | 2.32 |
| Aurobindo Pharma Ltd. | 1.93 |
| Vijaya Diagnostic Centre Ltd. | 1.53 |
| Pfizer Ltd. | 1.28 |
| Rainbow Children'S Medicare Ltd. | 1.27 |
| Sanofi Consumer Healthcare India Ltd. | 0.90 |
| Gufic Biosciences Ltd. | 0.90 |
| Medplus Health Services Ltd. | 0.87 |
| **Total** | **92.30** |
| **American Depositary Receipt** | |
| Lonza Group | 4.06 |
| **Total** | **4.06** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.08 |
| **Total** | **0.08** |
| **Cash, Cash Equivalents And Others** | **3.56** |
| **Grand Total** | **100.00** |

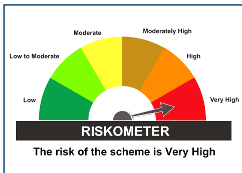
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Healthcare | 92.81 |
| Chemicals | 2.68 |
| Consumer Services | 0.87 |
| Sovereign | 0.08 |
| Cash, Cash Equivalents And Others | 3.56 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




Large Cap · Midcap · Smallcap · American Depositary Receipt · Cash, Cash Equivalents, And Others




**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 MUTUAL FUND
A PARTNER FOR LIFE

# SBI BANKING & FINANCIAL SERVICES FUND

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 38.1064 |
| Reg-Plan-Growth | 42.4323 |
| Dir-Plan-IDCW | 42.4366 |
| Dir-Plan-Growth | 47.4764 |

## LAST IDCW

Face value: ₹10

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

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

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 8,672.77 Crores
- **AUM as on September 30, 2025**
  ₹ 8,700.81 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly – Minimum ₹1000 & in multiples of ₹1 thereafter for minimum 6months or Minimum ₹500 & in multiples of ₹1 thereafter for minimum 12months
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation**# | : 11.71% |
| **Beta**# | : 0.84 |
| **Sharpe Ratio**# | : 1.08 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 1.03 |
| Total Turnover | : 2.16 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

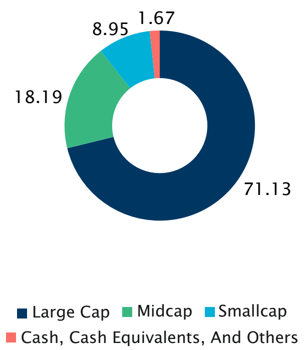
## PORTFOLIO

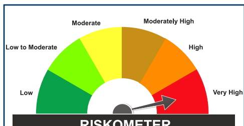
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| HDFC Bank Ltd. | 15.79 |
| Kotak Mahindra Bank Ltd. | 9.38 |
| State Bank Of India | 8.76 |
| Axis Bank Ltd. | 7.99 |
| ICICI Bank Ltd. | 6.88 |
| Bajaj Finserv Ltd. | 5.11 |
| SBI Life Insurance Co. Ltd. | 4.96 |
| HDFC Life Insurance Company Ltd. | 4.23 |
| Muthoot Finance Ltd. | 3.23 |
| Bajaj Finance Ltd. | 3.10 |
| Bank Of Baroda | 2.97 |
| Aptus Value Housing Finance India Ltd. | 2.74 |
| Bank Of India | 2.58 |
| Max Financial Services Ltd. | 2.51 |
| Aditya Birla Capital Ltd. | 2.47 |
| SBI Cards & Payment Services Ltd. | 2.15 |
| Power Finance Corporation Ltd. | 1.96 |
| ICICI Prudential Life Insurance Company Ltd. | 1.64 |
| City Union Bank Ltd. | 1.30 |
| Star Health & Allied Insurance Co. Ltd. | 1.25 |
| ICRA Ltd. | 1.12 |
| Care Ratings Ltd. | 0.98 |
| 360 One Wam Ltd. | 0.94 |
| Cholamandalam Financial Holdings Ltd. | 0.88 |
| Niva Bupa Health Insurance Company Ltd. | 0.86 |
| Mahindra & Mahindra Financial Services Ltd. | 0.71 |
| Crisil Ltd. | 0.62 |
| HDB Financial Services Ltd. | 0.46 |
| National Securities Depository Ltd. | 0.42 |
| Aditya Birla Sun Life Amc Ltd. | 0.28 |
| **Total** | **98.27** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.06 |
| **Total** | **0.06** |
| **Cash, Cash Equivalents And Others** | **1.67** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 98.27 |
| Sovereign | 0.06 |
| Cash, Cash Equivalents And Others | 1.67 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



The risk of the scheme is Very High

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

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

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

## EQUITY- SECTORAL FUND

# SBI 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 5,423.08 Crores
- **AUM as on September 30, 2025**
  ₹ 5,519.44 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 22.07% |
| **Beta#** | : 0.95 |
| **Sharpe Ratio#** | : 1.13 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.08 |
| Total Turnover | : 0.08 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 32.2948 |
| Reg-Plan-Growth | 32.2986 |
| Dir-Plan-IDCW | 35.5841 |
| Dir-Plan-Growth | 35.6362 |

## LAST IDCW — Face value: ₹10

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

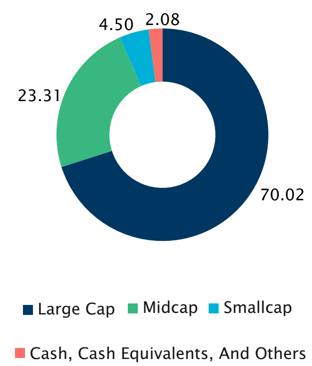
## PORTFOLIO

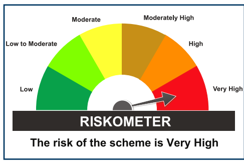
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| State Bank Of India | 15.69 |
| Bharat Electronics Ltd. | 9.49 |
| NTPC Ltd. | 8.97 |
| Power Grid Corporation Of India Ltd. | 8.39 |
| GAIL (India) Ltd. | 8.22 |
| Bharat Petroleum Corporation Ltd. | 5.97 |
| Bank Of Baroda | 5.15 |
| NMDC Ltd. | 3.86 |
| Indian Bank | 3.30 |
| Oil India Ltd. | 2.89 |
| General Insurance Corporation Of India | 2.77 |
| SBI Cards & Payment Services Ltd. | 2.14 |
| Life Insurance Corporation Of India | 2.14 |
| Petronet Lng Ltd. | 2.07 |
| National Aluminium Company Ltd. | 1.94 |
| SBI Life Insurance Co. Ltd. | 1.91 |
| Indraprastha Gas Ltd. | 1.89 |
| Bharat Heavy Electricals Ltd. | 1.73 |
| Bank Of India | 1.68 |
| Oil & Natural Gas Corporation Ltd. | 1.50 |
| Gujarat State Petronet Ltd. | 1.49 |
| REC Ltd. | 1.43 |
| Indian Oil Corporation Ltd. | 1.16 |
| Engineers India Ltd. | 1.12 |
| Gujarat Gas Ltd. | 0.93 |
| **Total** | **97.83** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.09 |
| **Total** | **0.09** |
| **Cash, Cash Equivalents And Others** | **2.08** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 36.21 |
| Oil, Gas & Consumable Fuels | 26.12 |
| Power | 17.36 |
| Capital Goods | 11.22 |
| Metals & Mining | 5.80 |
| Construction | 1.12 |
| Sovereign | 0.09 |
| Cash, Cash Equivalents And Others | 2.08 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 766.63 Crores
- **AUM as on September 30, 2025**
  ₹ 786.21 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- Additional Investment
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 15.11% |
| **Beta#** | : 0.79 |
| **Sharpe Ratio#** | : 0.69 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.10 |
| Total Turnover | : 0.11 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 59.4486 |
| Reg-Plan-Growth | 104.7348 |
| Dir-Plan-IDCW | 64.5318 |
| Dir-Plan-Growth | 113.4032 |

## LAST IDCW

Face value: ₹10

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

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

## PORTFOLIO

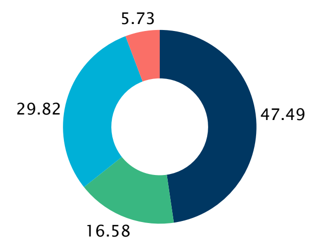
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| Tata Steel Ltd. | 8.11 |
| Reliance Industries Ltd. | 7.37 |
| Ultratech Cement Ltd. | 5.29 |
| Oil & Natural Gas Corporation Ltd. | 4.27 |
| CESC Ltd. | 4.27 |
| Vedanta Ltd. | 4.00 |
| Indian Oil Corporation Ltd. | 3.62 |
| Hindustan Petroleum Corporation Ltd. | 3.39 |
| Power Grid Corporation Of India Ltd. | 3.32 |
| Coal India Ltd. | 3.23 |
| Nuvoco Vistas Corporation Ltd. | 3.20 |
| Hindalco Industries Ltd. | 3.01 |
| Steel Authority Of India Ltd. | 2.99 |
| Jindal Stainless Ltd. | 2.97 |
| Arvind Ltd. | 2.94 |
| JSW Steel Ltd. | 2.91 |
| Neogen Chemicals Ltd. | 2.90 |
| UPL Ltd. | 2.84 |
| Shyam MetaLICs And Energy Ltd. | 2.65 |

| Stock Name | (%) Of Total AUM |
|---|---|
| Balrampur Chini Mills Ltd. | 2.61 |
| NMDC Ltd. | 2.42 |
| Ambuja Cements Ltd. | 2.36 |
| JSW Cement Ltd. | 2.15 |
| Oil India Ltd. | 1.97 |
| Indian Energy Exchange Ltd. | 1.95 |
| Clean Science & Technology Ltd. | 1.88 |
| Hindustan Copper Ltd. | 1.69 |
| CCL Products (India) Ltd. | 1.45 |
| Sagar Cements Ltd. | 1.15 |
| Gokaldas Exports Ltd. | 0.92 |
| Aether Industries Ltd. | 0.06 |
| **Total** | **93.89** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.38 |
| **Total** | **0.38** |
| **Cash, Cash Equivalents And Others** | **5.73** |
| **Grand Total** | **100.00** |

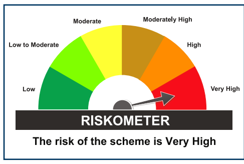
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Metals & Mining | 28.10 |
| Oil, Gas & Consumable Fuels | 23.85 |
| Construction Materials | 14.15 |
| Chemicals | 7.68 |
| Power | 7.59 |
| Fast Moving Consumer Goods | 4.06 |
| Textiles | 3.86 |
| Capital Goods | 2.65 |
| Financial Services | 1.95 |
| Sovereign | 0.38 |
| Cash, Cash Equivalents And Others | 5.73 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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




**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.

# EQUITY– SECTORAL FUND

# SBI INFRASTRUCTURE FUND

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

## Investment Objective

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

## Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme investing in infrastructure and allied sectors.
- **Date of Allotment:** 06/07/2007
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 4,889.16 Crores
- **AUM as on September 30, 2025**
  ₹ 4,784.59 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 15.00% |
| **Beta#** | : 0.86 |
| **Sharpe Ratio#** | : 1.02 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.42 |
| Total Turnover | : 0.44 |

*Total Turnover = Equity + Debt + Derivatives*
*#Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 42.6050 |
| Reg-Plan-Growth | 47.8932 |
| Dir-Plan-IDCW | 45.8520 |
| Dir-Plan-Growth | 51.8094 |

## LAST IDCW

Face value: ₹10

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

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

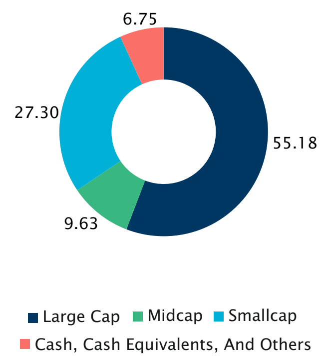
## PORTFOLIO

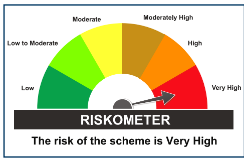
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| Larsen & Toubro Ltd. | 9.94 |
| Reliance Industries Ltd. | 9.12 |
| Shree Cement Ltd. | 6.12 |
| Bharti Airtel Ltd. | 5.30 |
| Ultratech Cement Ltd. | 3.83 |
| HDFC Bank Ltd. | 3.78 |
| Grindwell Norton Ltd. | 3.32 |
| State Bank Of India | 3.28 |
| Siemens Ltd. | 3.27 |
| Adani Energy Solutions Ltd. | 3.22 |
| Torrent Power Ltd. | 2.80 |
| GAIL (India) Ltd. | 2.58 |
| Bank Of India | 2.58 |
| Ahluwalia Contracts (India) Ltd. | 2.50 |
| Nuvoco Vistas Corporation Ltd. | 2.28 |
| Honeywell Automation India Ltd. | 2.26 |
| Indian Energy Exchange Ltd. | 2.18 |
| Bharat Heavy Electricals Ltd. | 1.99 |
| Kalpataru Ltd. | 1.95 |
| Adani Power Ltd. | 1.85 |
| Ajax Engineering Ltd. | 1.77 |
| Esab India Ltd. | 1.71 |
| Pitti Engineering Ltd. | 1.66 |
| ICRA Ltd. | 1.66 |
| Ashoka Buildcon Ltd. | 1.65 |
| Adani Ports And Special Economic Zone Ltd. | 1.47 |
| JSW Cement Ltd. | 1.44 |
| Bharat Petroleum Corporation Ltd. | 1.42 |
| Carborundum Universal Ltd. | 1.30 |
| Samhi Hotels Ltd. | 1.02 |
| The India Cements Ltd. | 1.00 |
| Mahindra Lifespace Developers Ltd. | 0.79 |
| Kennametal India Ltd. | 0.57 |
| Delhivery Ltd. | 0.50 |
| **Total** | **92.11** |
| **Treasury Bills** | |
| 182 Day T-Bill 23.10.25 | 1.04 |
| 182 Day T-Bill 20.11.25 | 0.10 |
| **Total** | **1.14** |
| **Cash, Cash Equivalents And Others** | **6.75** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Capital Goods | 17.85 |
| Construction Materials | 14.67 |
| Construction | 14.09 |
| Financial Services | 13.48 |
| Oil, Gas & Consumable Fuels | 13.12 |
| Power | 7.87 |
| Telecommunication | 5.30 |
| Realty | 2.74 |
| Services | 1.97 |
| Sovereign | 1.14 |
| Consumer Services | 1.02 |
| Cash, Cash Equivalents And Others | 6.75 |

## 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.

# EQUITY-THEMATIC

**SBI MUTUAL FUND**
A PARTNER FOR LIFE

# SBI CONSUMPTION OPPORTUNITIES FUND

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

## Investment Objective

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

## Fund Details

- **Type of Scheme**
  An open-ended Equity Scheme following consumption theme.
- **Date of Allotment:** 05/07/1999
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 3,273.06 Crores
- **AUM as on September 30, 2025**
  ₹ 3,183.59 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 13.88% |
| **Beta#** | : 0.87 |
| **Sharpe Ratio#** | : 0.60 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.43 |
| Total Turnover | : 0.56 |

*Total Turnover = Equity + Debt + Derivatives*
*#Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 184.2846 |
| Reg-Plan-Growth | 306.0856 |
| Dir-Plan-IDCW | 246.3606 |
| Dir-Plan-Growth | 349.9489 |

## LAST IDCW

Face value: ₹10

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

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

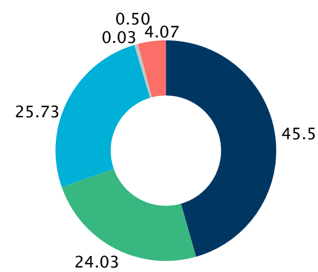
## PORTFOLIO

| Stock Name | (%) Of AUM | Derivatives as a % of AUM | Net % of AUM |
|---|---|---|---|
| **Equity Shares** | | | |
| Bharti Airtel Ltd. | 5.85 | | 5.85 |
| Mahindra & Mahindra Ltd. | 5.33 | | 5.33 |
| Jubilant Foodworks Ltd. | 4.63 | 0.50 | 5.13 |
| Britannia Industries Ltd. | 4.33 | | 4.33 |
| Hindustan Unilever Ltd. | 3.95 | | 3.95 |
| United Breweries Ltd. | 3.85 | | 3.85 |
| Maruti Suzuki India Ltd. | 3.84 | | 3.84 |
| Berger Paints India Ltd. | 3.81 | | 3.81 |
| Eicher Motors Ltd. | 3.77 | | 3.77 |
| Asian Paints Ltd. | 3.76 | | 3.76 |
| Avenue Supermarts Ltd. | 3.55 | | 3.55 |
| Ganesha Ecosphere Ltd. | 3.36 | | 3.36 |
| ITC Ltd. | 3.11 | | 3.11 |
| Colgate Palmolive (India) Ltd. | 2.97 | | 2.97 |
| TVS Motor Company Ltd. | 2.71 | | 2.71 |
| Page Industries Ltd. | 2.58 | | 2.58 |
| EIH Ltd. | 2.47 | | 2.47 |
| Voltas Ltd. | 2.15 | | 2.15 |
| Doms Industries Ltd. | 1.95 | | 1.95 |
| Brainbees Solutions Ltd. | 1.94 | | 1.94 |
| FSN E-Commerce Ventures Ltd. | 1.53 | | 1.53 |
| Campus Activewear Ltd. | 1.49 | | 1.49 |
| Blue Star Ltd. | 1.48 | | 1.48 |
| Flair Writing Industries Ltd. | 1.47 | | 1.47 |
| Whirlpool Of India Ltd. | 1.44 | | 1.44 |
| Hawkins Cookers Ltd. | 1.33 | | 1.33 |
| Sheela Foam Ltd. | 1.32 | | 1.32 |
| United Spirits Ltd. | 1.25 | | 1.25 |
| Westlife Foodworld Ltd. | 1.21 | | 1.21 |
| Godrej Consumer Products Ltd. | 1.21 | | 1.21 |
| Bajaj Auto Ltd. | 1.09 | | 1.09 |
| Titan Company Ltd. | 1.06 | | 1.06 |
| Vishal Mega Mart Ltd. | 1.03 | | 1.03 |
| V-Guard Industries Ltd. | 0.96 | | 0.96 |
| Aditya Infotech Ltd. | 0.92 | | 0.92 |
| Emami Ltd. | 0.85 | | 0.85 |
| Dodla Dairy Ltd. | 0.83 | | 0.83 |
| Hatsun Agro Product Ltd. | 0.79 | | 0.79 |
| Varun Beverages Ltd. | 0.74 | | 0.74 |
| Stanley Lifestyles Ltd. | 0.69 | | 0.69 |
| Sula Vineyards Ltd. | 0.66 | | 0.66 |
| Go Fashion (India) Ltd. | 0.62 | | 0.62 |
| Avanti Feeds Ltd. | 0.50 | | 0.50 |
| Relaxo Footwears Ltd. | 0.41 | | 0.41 |
| Brigade Hotel Ventures Ltd. | 0.35 | | 0.35 |
| Apollo Tyres Ltd. | 0.17 | | 0.17 |
| **Total** | **95.31** | **0.50** | **95.81** |
| **Non-Convertible Preference Share** | | | |
| TVS Motor Company Ltd. | 0.03 | | |
| **Total** | **0.03** | | |
| **Treasury Bills** | | | |
| 182 Day T-Bill 20.11.25 | 0.09 | | |
| **Total** | **0.09** | | |
| **Cash, Cash Equivalents And Others** | **4.07** | | |
| **Grand Total** | **100.00** | | |

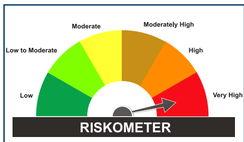
## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Fast Moving Consumer Goods | 28.46 |
| Consumer Durables | 19.90 |
| Consumer Services | 17.33 |
| Automobile And Auto Components | 16.94 |
| Textiles | 5.94 |
| Telecommunication | 5.85 |
| Capital Goods | 0.92 |
| Sovereign | 0.09 |
| Derivatives | 0.50 |
| Cash, Cash Equivalents And Others | 4.07 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




■ Large Cap ■ Midcap ■ Smallcap
■ Non-Convertible Preference Share ■ Derivatives
■ Cash, Cash Equivalents, And Others



The risk of the scheme is Very High

**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 MUTUAL FUND
A PARTNER FOR LIFE

# SBI TECHNOLOGY OPPORTUNITIES FUND

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

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹4,852.75 Crores
- **AUM as on September 30, 2025**
  ₹4,715.37 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation**# | : 15.08% |
| **Beta**# | : 0.85 |
| **Sharpe Ratio**# | : 0.78 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.20 |
| Total Turnover | : 0.22 |

*Total Turnover = Equity + Debt + Derivatives*
*# Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*Note: Ratios are computed using Total Return Index (TRI) in terms of Para 6.14 of Master Circular for Mutual Funds dated June 27, 2024.*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 126.3302 |
| Reg-Plan-Growth | 209.7858 |
| Dir-Plan-IDCW | 170.0572 |
| Dir-Plan-Growth | 239.4280 |

## LAST IDCW

Face value: ₹10

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

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

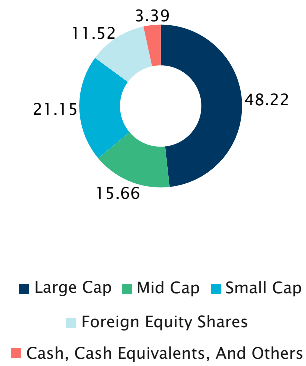
## PORTFOLIO

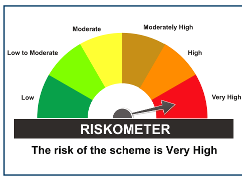
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| Infosys Ltd. | 15.29 |
| Bharti Airtel Ltd. | 13.55 |
| Coforge Ltd. | 6.41 |
| LTIMindtree Ltd. | 5.47 |
| Firstsource Solutions Ltd. | 5.33 |
| Eternal Ltd. | 5.20 |
| Blackbuck Ltd. | 4.67 |
| Delhivery Ltd. | 2.77 |
| PB Fintech Ltd. | 2.53 |
| Tata Consultancy Services Ltd. | 2.45 |
| HCL Technologies Ltd. | 2.35 |
| Persistent Systems Ltd. | 2.25 |
| Tech Mahindra Ltd. | 2.08 |
| Wipro Ltd. | 1.83 |
| TBO Tek Ltd. | 1.76 |
| L&T Technology Services Ltd. | 1.75 |
| Nazara Technologies Ltd. | 1.54 |
| FSN E-Commerce Ventures Ltd. | 1.48 |
| Hexaware Technologies Ltd. | 1.24 |
| Indegene Ltd. | 1.06 |
| Emudhra Ltd. | 0.99 |
| Route Mobile Ltd. | 0.98 |
| PVR Inox Ltd. | 0.91 |
| NIIT Learning Systems Ltd. | 0.76 |
| Unicommerce Esolutions Ltd. | 0.38 |
| **Total** | **85.03** |
| **Foreign Equityshares** | |
| Cognizant Technology Solutions Corporation | 4.17 |
| Microsoft Corporation | 3.71 |
| Alphabet Inc. | 2.56 |
| EPAM Systems Inc | 1.08 |
| **Total** | **11.52** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.06 |
| **Total** | **0.06** |
| **Cash, Cash Equivalents And Others** | **3.39** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Information Technology | 54.01 |
| Telecommunication | 14.53 |
| Services | 12.77 |
| Consumer Services | 9.20 |
| Financial Services | 2.53 |
| Media, Entertainment & Publication | 2.45 |
| Healthcare | 1.06 |
| Sovereign | 0.06 |
| Cash, Cash Equivalents And Others | 3.39 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI EQUITY MINIMUM VARIANCE FUND

An open-ended Equity Scheme following minimum variance theme

## Investment Objective

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

## Fund Details

- **Type of Scheme**
  An Open Ended Equity Scheme following minimum variance theme
- **Date of Allotment:** 02/03/2019
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 227.14 Crores
- **AUM as on September 30, 2025**
  ₹ 222.72 Crores
- **Fund Manager: Mr. Raviprakash Sharma**
  **Managing Since:**
  **Mr. Raviprakash** March-2019
  **Total Experience:**
  **Mr. Raviprakash** Over 26 years
- **First Tier Benchmark:** Nifty 50 Index (TRI)
- **Exit Load:** For exit on or before 15 days from the date of allotment – 0.5%
  For exit after 15 days from the date of allotment - Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum of six installments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of Re. 1 thereafter for minimum six months (or) minimum ₹500 & in multiples of Re. 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of Re. 1 thereafter for minimum one year
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of Re.1 thereafter for minimum 4 number of installments
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 12.93% |
| **Beta#** | : 1.02 |
| **Sharpe Ratio#** | : 0.60 |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.37 |
| Total Turnover | : 0.37 |

*Total Turnover = Equity + Debt + Derivatives*

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

*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 23.6193 |
| Reg-Plan-Growth | 23.6156 |
| Dir-Plan-IDCW | 24.1802 |
| Dir-Plan-Growth | 24.1817 |

## PORTFOLIO

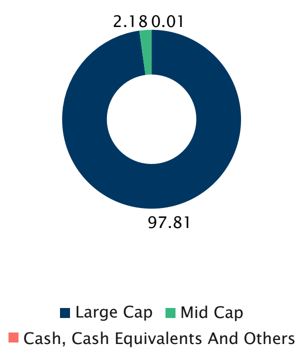
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| Hindustan Unilever Ltd. | 8.87 |
| Nestle India Ltd. | 7.86 |
| Sun Pharmaceutical Industries Ltd. | 7.30 |
| Apollo Hospitals Enterprise Ltd. | 6.53 |
| ITC Ltd. | 6.22 |
| Tata Consultancy Services Ltd. | 4.12 |
| Tata Consumer Products Ltd. | 3.99 |
| Cipla Ltd. | 3.63 |
| ICICI Bank Ltd. | 3.36 |
| Bharti Airtel Ltd. | 2.94 |
| Asian Paints Ltd. | 2.92 |
| HDFC Bank Ltd. | 2.14 |
| Dr. Reddy'S Laboratories Ltd. | 1.91 |
| HDFC Life Insurance Company Ltd. | 1.77 |
| Hero Motocorp Ltd. | 1.31 |
| Maruti Suzuki India Ltd. | 1.29 |
| Eternal Ltd. | 1.27 |
| Eicher Motors Ltd. | 1.25 |
| Hindalco Industries Ltd. | 1.11 |
| Mahindra & Mahindra Ltd. | 1.10 |
| JSW Steel Ltd. | 1.10 |
| Bajaj Finance Ltd. | 1.10 |
| State Bank Of India | 1.09 |
| Bajaj Auto Ltd. | 1.06 |
| Tata Steel Ltd. | 1.04 |
| NTPC Ltd. | 1.04 |
| Larsen & Toubro Ltd. | 1.04 |
| Coal India Ltd. | 1.03 |

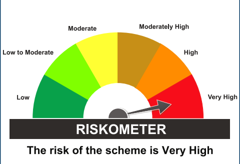
| Stock Name | (%) Of Total AUM |
|---|---|
| Bajaj Finserv Ltd. | 1.02 |
| Tata Motors Ltd. | 1.01 |
| Oil & Natural Gas Corporation Ltd. | 1.01 |
| Ultratech Cement Ltd. | 1.00 |
| Adani Ports And Special Economic Zone Ltd. | 0.99 |
| SBI Life Insurance Co. Ltd. | 0.98 |
| Grasim Industries Ltd. | 0.98 |
| Axis Bank Ltd. | 0.98 |
| Power Grid Corporation Of India Ltd. | 0.97 |
| Adani Enterprises Ltd. | 0.97 |
| Bharat Electronics Ltd. | 0.96 |
| Shriram Finance Ltd. | 0.93 |
| Kotak Mahindra Bank Ltd. | 0.93 |
| Titan Company Ltd. | 0.92 |
| Wipro Ltd. | 0.91 |
| Reliance Industries Ltd. | 0.91 |
| Jio Financial Services Ltd. | 0.91 |
| Infosys Ltd. | 0.91 |
| Indusind Bank Ltd. | 0.87 |
| Tech Mahindra Ltd. | 0.85 |
| HCL Technologies Ltd. | 0.82 |
| Trent Ltd. | 0.77 |
| **Total** | **99.99** |
| **Cash, Cash Equivalents And Others** | **0.01** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Fast Moving Consumer Goods | 26.94 |
| Healthcare | 19.37 |
| Financial Services | 16.08 |
| Information Technology | 7.61 |
| Automobile And Auto Components | 7.02 |
| Metals & Mining | 4.22 |
| Consumer Durables | 3.84 |
| Oil, Gas & Consumable Fuels | 2.95 |
| Telecommunication | 2.94 |
| Consumer Services | 2.04 |
| Power | 2.01 |
| Construction Materials | 1.98 |
| Construction | 1.04 |
| Services | 0.99 |
| Capital Goods | 0.96 |
| Cash, Cash Equivalents And Others | 0.01 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

FUND OF FUND

SBI

# SBI US SPECIFIC EQUITY ACTIVE FOF$

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 19.9142 |
| Reg-Plan-Growth | 19.9149 |
| Dir-Plan-IDCW | 20.5955 |
| Dir-Plan-Growth | 20.5955 |

## 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.

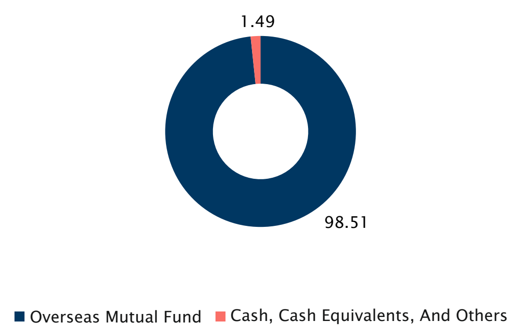
## Fund Details

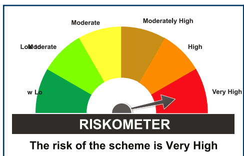
- **Type of Scheme**
  An open-ended fund of funds scheme investing in actively managed overseas equity oriented schemes that invest in US markets
- **Date of Allotment:** 22/03/2021
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 1,075.13 Crores
- **AUM as on September 30, 2025**
  ₹ 1,060.80 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.

## PORTFOLIO

| Mutual Fund Units | (%) Of Total AUM |
|---|---|
| **Overseas Mutual Fund** | |
| Amundi Funds Us Pioneer Fund -I15 Usd Cap | 98.51 |
| **Total** | **98.51** |
| **Cash, Cash Equivalents And Others** | **1.49** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




| SBI US Specific Equity Active FoF$ This product is suitable for investors who are seeking^: |
|---|
| • Long term capital appreciation. • Investments in units of a US focused equity fund |
| ^Investors should consult their financial advisers if in doubt about whether the product is suitable for them. |

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

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

# EQUITY - THEMATIC

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI ENERGY OPPORTUNITIES FUND

An open-ended equity scheme following the energy theme.

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 10.4527 |
| Reg-Plan-Growth | 10.4525 |
| Dir-Plan-IDCW | 10.6416 |
| Dir-Plan-Growth | 10.6418 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 9,626.49 Crores
- **AUM as on September 30, 2025**
  ₹ 9,581.97 Crores
- **Fund Manager: Mr. Raj Gandhi**
  **Managing Since:**
  **Mr. Raj Gandhi** (w.e.f. Feb 2024)
  **Total Experience:**
  **Mr. Raj Ghandhi** 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 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter

## PORTFOLIO

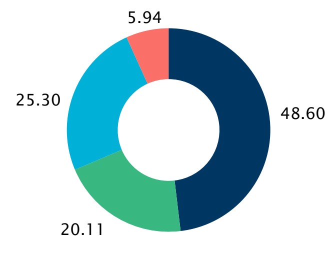
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| Bharat Petroleum Corporation Ltd. | 9.30 |
| Reliance Industries Ltd. | 9.06 |
| Indian Oil Corporation Ltd. | 8.40 |
| NTPC Ltd. | 6.75 |
| GAIL (India) Ltd. | 6.55 |
| Gujarat State Petronet Ltd. | 5.58 |
| Kalpataru Projects International Ltd. | 5.24 |
| Petronet Lng Ltd. | 3.84 |
| Thermax Ltd. | 3.75 |
| HEG Ltd. | 3.54 |
| Torrent Power Ltd. | 3.10 |
| Honeywell Automation India Ltd. | 2.87 |
| CESC Ltd. | 2.72 |
| Oil & Natural Gas Corporation Ltd. | 2.30 |
| Indraprastha Gas Ltd. | 2.30 |
| Savita Oil Technologies Ltd. | 1.85 |
| Power Finance Corporation Ltd. | 1.82 |
| REC Ltd. | 1.68 |
| Gujarat Gas Ltd. | 1.66 |
| Graphite India Ltd. | 1.62 |
| JSW Energy Ltd. | 1.41 |
| Tube Investments Of India Ltd. | 1.37 |
| Power Grid Corporation Of India Ltd. | 1.26 |
| Shivalik Bimetal Controls Ltd. | 1.23 |
| NHPC Ltd. | 1.20 |
| Adani Energy Solutions Ltd. | 1.14 |
| Oil India Ltd. | 0.91 |
| Indian Energy Exchange Ltd. | 0.83 |

| Stock Name | (%) Of Total AUM |
|---|---|
| Adani Power Ltd. | 0.34 |
| Inox India Ltd. | 0.25 |
| Chemplast Sanmar Ltd. | 0.14 |
| **Total** | **94.01** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.05 |
| **Total** | **0.05** |
| **Cash, Cash Equivalents And Others** | **5.94** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Oil, Gas & Consumable Fuels | 51.75 |
| Power | 17.92 |
| Capital Goods | 13.26 |
| Construction | 5.24 |
| Financial Services | 4.33 |
| Automobile And Auto Components | 1.37 |
| Chemicals | 0.14 |
| Sovereign | 0.05 |
| Cash, Cash Equivalents And Others | 5.94 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

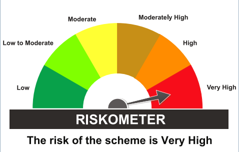



## Quantitative Data

**Portfolio Turnover***

Equity Turnover : 0.48
Total Turnover : 0.54

**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 30th September 2025, based on month-end NAV.*




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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI AUTOMOTIVE OPPORTUNITIES FUND

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 10.5713 |
| Reg-Plan-Growth | 10.5712 |
| Dir-Plan-IDCW | 10.7356 |
| Dir-Plan-Growth | 10.7358 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 5,449.73 Crores
- **AUM as on September 30, 2025**
  ₹ 5,397.85 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 Instalments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or minimum ₹500 & in multiples of ₹1 thereafter for minimum 12 installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹5000/- and in multiples of ₹1 thereafter
- **Additional Investment**
  ₹1000/- and in multiples of ₹1 thereafter

## Quantitative Data

**Portfolio Turnover***

| | |
|---|---|
| Equity Turnover | : 0.38 |
| Total Turnover | : 0.38 |

**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 30th September 2025, based on month-end NAV.*

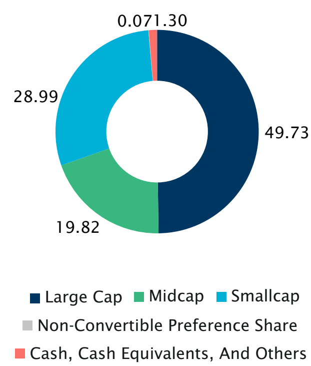
## PORTFOLIO

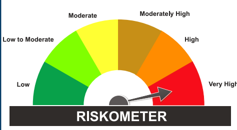
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| Mahindra & Mahindra Ltd. | 17.14 |
| Maruti Suzuki India Ltd. | 13.06 |
| Eicher Motors Ltd. | 7.27 |
| TVS Motor Company Ltd. | 6.37 |
| Craftsman Automation Ltd. | 4.53 |
| Hero Motocorp Ltd. | 3.65 |
| Uno Minda Ltd. | 3.61 |
| ZF Commercial Vehicle Control Systems India Ltd. | 3.35 |
| Tata Motors Ltd. | 3.15 |
| Gabriel India Ltd. | 3.06 |
| Sona Blw Precision Forgings Ltd. | 3.05 |
| Sansera Engineering Ltd. | 3.05 |
| Samvardhana Motherson International Ltd. | 2.74 |
| Happy Forgings Ltd. | 2.72 |
| MRF Ltd. | 2.70 |
| Schaeffler India Ltd. | 2.57 |
| Bharat Forge Ltd. | 2.25 |
| Timken India Ltd. | 2.23 |
| Sundram Fasteners Ltd. | 2.22 |
| Ather Energy Ltd. | 2.09 |
| Balkrishna Industries Ltd. | 1.99 |
| Kingfa Science & Technology India Ltd. | 1.51 |
| Endurance Technologies Ltd. | 1.22 |
| Asahi India Glass Ltd. | 1.13 |
| Alicon Castalloy Ltd. | 0.83 |
| Sundaram Clayton Ltd. | 0.64 |
| Rolex Rings Ltd. | 0.41 |
| **Total** | **98.54** |
| **Non-Convertible Preference Share** | |
| TVS Motor Company Ltd. | 0.07 |
| **Total** | **0.07** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.09 |
| **Total** | **0.09** |
| **Cash, Cash Equivalents And Others** | **1.30** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Automobile And Auto Components | 92.15 |
| Capital Goods | 6.46 |
| Sovereign | 0.09 |
| Cash, Cash Equivalents And Others | 1.30 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)



The risk of the scheme is Very High

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

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

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

# EQUITY – THEMATIC

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI INNOVATIVE OPPORTUNITIES FUND

An open-ended equity scheme following the innovation theme.

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 9.6299 |
| Reg-Plan-Growth | 9.6294 |
| Dir-Plan-IDCW | 9.7556 |
| Dir-Plan-Growth | 9.7556 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 7,202.33 Crores
- **AUM as on September 30, 2025**
  ₹ 6,853.75 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 : 0.70
Total Turnover : 0.88

**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 30th September 2025, based on month-end NAV.*

## PORTFOLIO

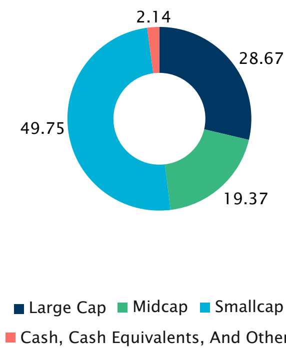
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| Eternal Ltd. | 9.19 |
| Blackbuck Ltd. | 8.17 |
| TBO Tek Ltd. | 7.63 |
| Divi'S Laboratories Ltd. | 4.95 |
| FSN E-Commerce Ventures Ltd. | 4.78 |
| Firstsource Solutions Ltd. | 3.86 |
| Route Mobile Ltd. | 3.69 |
| Abbott India Ltd. | 3.67 |
| Info Edge (India) Ltd. | 3.54 |
| Lupin Ltd. | 3.51 |
| Nazara Technologies Ltd. | 3.25 |
| Happiest Minds Technologies Ltd. | 3.17 |
| Honeywell Automation India Ltd. | 2.99 |
| Pfizer Ltd. | 2.97 |
| Ather Energy Ltd. | 2.58 |
| Bajaj Finance Ltd. | 2.40 |
| Hero Motocorp Ltd. | 2.39 |
| Thermax Ltd. | 2.11 |
| Bajaj Finserv Ltd. | 1.90 |
| NIIT Learning Systems Ltd. | 1.86 |
| Teamlease Services Ltd. | 1.78 |
| Indegene Ltd. | 1.71 |
| Brainbees Solutions Ltd. | 1.59 |
| Urban Company Ltd. | 1.55 |
| Go Digit General Insurance Ltd. | 1.53 |
| Home First Finance Company India Ltd. | 1.52 |
| Sona Blw Precision Forgings Ltd. | 1.45 |
| PB Fintech Ltd. | 1.44 |

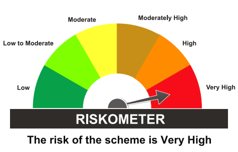
| Stock Name | (%) Of Total AUM |
|---|---|
| Indiamart Intermesh Ltd. | 1.08 |
| Tata Motors Ltd. | 0.99 |
| Maruti Suzuki India Ltd. | 0.93 |
| Grindwell Norton Ltd. | 0.93 |
| Mahindra & Mahindra Ltd. | 0.75 |
| Rainbow Children'S Medicare Ltd. | 0.66 |
| Hexaware Technologies Ltd. | 0.54 |
| LTIMindtree Ltd. | 0.51 |
| Timken India Ltd. | 0.22 |
| **Total** | **97.79** |
| **Treasury Bills** | |
| 182 Day T-Bill 20.11.25 | 0.07 |
| **Total** | **0.07** |
| **Cash, Cash Equivalents And Others** | **2.14** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Consumer Services | 31.22 |
| Healthcare | 17.47 |
| Services | 13.81 |
| Automobile And Auto Components | 9.09 |
| Financial Services | 8.79 |
| Capital Goods | 6.25 |
| Information Technology | 4.22 |
| Telecommunication | 3.69 |
| Media, Entertainment & Publication | 3.25 |
| Sovereign | 0.07 |
| Cash, Cash Equivalents And Others | 2.14 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

*Mr Vivek Gedda will be managing this fund w.e.f 1st August 2025

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI QUANT FUND

An open ended equity scheme following Quant based investing theme

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 9.4772 |
| Reg-Plan-Growth | 9.4772 |
| Dir-Plan-IDCW | 9.5633 |
| Dir-Plan-Growth | 9.5634 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 3,689.11 Crores
- **AUM as on September 30, 2025**
  ₹ 3,646.20 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 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 | : 2.17 |
| Total Turnover | : 2.17 |

**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 30th September 2025, based on month-end NAV.*

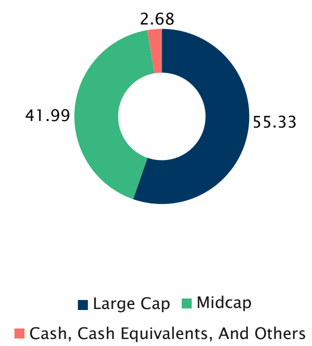
## PORTFOLIO

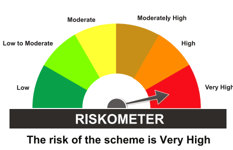
| Stock Name | (%) Of Total AUM |
|---|---|
| **Equity Shares** | |
| HDFC Bank Ltd. | 7.83 |
| Infosys Ltd. | 6.44 |
| Bajaj Finance Ltd. | 6.40 |
| Maruti Suzuki India Ltd. | 6.10 |
| Bharat Electronics Ltd. | 5.78 |
| Hero Motocorp Ltd. | 5.44 |
| Eicher Motors Ltd. | 5.15 |
| ICICI Bank Ltd. | 5.13 |
| HDFC Asset Management Co. Ltd. | 5.05 |
| AU Small Finance Bank Ltd. | 4.83 |
| Ashok Leyland Ltd. | 4.60 |
| Shriram Finance Ltd. | 4.03 |
| Marico Ltd. | 4.01 |
| Indian Bank | 2.74 |
| Cummins India Ltd. | 2.74 |
| Hindustan Unilever Ltd. | 2.68 |
| Muthoot Finance Ltd. | 2.67 |
| Indus Towers Ltd. | 2.63 |
| Coromandel International Ltd. | 2.62 |
| NMDC Ltd. | 2.61 |
| Mphasis Ltd. | 1.74 |
| Abbott India Ltd. | 1.55 |
| Hyundai Motor India Ltd. | 1.43 |
| Polycab India Ltd. | 1.10 |
| Tech Mahindra Ltd. | 1.08 |
| Reliance Industries Ltd. | 0.65 |
| Glaxosmithkline Pharmaceuticals Ltd. | 0.29 |
| **Total** | **97.32** |
| **Cash, Cash Equivalents And Others** | **2.68** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 38.68 |
| Automobile And Auto Components | 18.12 |
| Capital Goods | 14.22 |
| Information Technology | 9.26 |
| Fast Moving Consumer Goods | 6.69 |
| Telecommunication | 2.63 |
| Chemicals | 2.62 |
| Metals & Mining | 2.61 |
| Healthcare | 1.84 |
| Oil, Gas & Consumable Fuels | 0.65 |
| Cash, Cash Equivalents And Others | 2.68 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

# Snapshot of Hybrid Funds & Solution Oriented Funds

| Scheme | SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund) | SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund) | SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater) | SBI Magnum Children's Benefit Fund –Savings Plan (Previously known as SBI Magnum Children's Benefit Fund) | SBI Equity Savings Fund | SBI Arbitrage Opportunities Fund | SBI Balanced Advantage Fund | SBI Magnum Children's Benefit Fund – Investment Plan |
|---|---|---|---|---|---|---|---|---|
| Ideal Investment Horizon | 3 years + | 2 years + | 2 years + | 5 years + | 3 years + | 3 months | 3 years + | 5 years + |
| Inception Date | 09/10/1995 | 09/04/2001 | 16/05/2018 | 21/02/2002 | 27/05/2015 | 03/11/2006 | 31/08/2021 | 29/09/2020 |
| Fund Manager | Mr. R. Srinivasan - Equity Mr. Rajeev Radhakrishnan - Debt | 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 Mallya - Debt | Ms. Nidhi Chawla (Equity Portion) Mr. Mohit jain (Debt Portion) Mr. Neeraj Kumar (Arbitrage Portion) Ms. Vandna Soni (Commodities) | Mr. Ardhendu Bhattacharya (Debt Portion) Mr. Neeraj Kumar (Equity Portion) | Mr. Dinesh Balachandran (Equity Portion) 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 Mallya Debt Portion |
| Managing Since | 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 Mallya July 2025 | Nidhi-Jan-2022 Mohit wef 15 May Neeraj-May-2015 & Vandna-(w.e.f. Jan 2024) | Oct 2012 - Neeraj Kumar (w.e.f. Dec 2024) - Ardhendu | Dinesh (Aug 21) Anup (w.e.f. Dec 2024), Rajeev, (Aug 21) Mansi Dec - 2023) | R Srinivasan Sep 2020 Lokesh MallyaJuly 2025) |
| First Tier Benchmark | CRISIL Hybrid 35+65 - Aggressive Index | NIFTY 50 Hybrid Composite Debt 15:85 Index | 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver (W.e.f. 31 October 2023) | NIFTY 50 Hybrid Composite Debt 15:85 Index | Nifty Equity Savings Index | Nifty 50 Arbitrage Index | Nifty 50 Hybrid Composite Debt 50:50 Index | CRISIL Hybrid 35+65 -Aggressive Index |
| **Fund Details as on 30 September 2025** | | | | | | | | |
| Month End AUM (Rs. in Crores) | ₹ 79,059.39 | ₹ 9,859.89 | ₹ 9,179.81 | ₹ 129.05 | ₹ 6,227.49 | ₹ 32,962.37 | ₹ 37,486.11 | ₹ 4,425.49 |
| Modified Duration (years) | 5.07 | 3.51 | 2.72 | 3.92 | 2.04 | 0.48 | 3.65 | 0.01 |
| Average Maturity (years) | 8.07 | 4.68 | 4.08 | 5.56 | 2.51 | 0.23 | 4.98 | 0.01 |
| Macaulay Duration (years) | 5.31 | 3.73 | 2.88 | 4.08 | 2.16 | 0.50 | 3.86 | 0.00 |
| Yield to Maturity (%)^ | 7.15 | 7.47 | 7.27 | 6.72 | 7.34 | 6.40 | 6.93 | 5.47 |
| Standard Deviation# | 8.72% | - | - | - | - | 0.40% | 6.14% | - |
| Beta# | 0.97 | - | - | - | - | 0.51 | 0.90 | - |
| Sharpe Ratio# | 0.86 | - | - | - | - | 2.93 | 1.22 | - |
| Expense Ratio | Regular-1.38% Direct- 0.72% | Regular- 1.54% Direct- 1.05% | Regular- 1.41% Direct- 0.60% | Regular- 1.24% Direct- 0.85% | Regular- 1.55% Direct- 0.99% | Regular- 0.91% Direct- 0.41% | Regular- 1.56% Direct- 0.74% | Regular- 1.85% Direct- 0.85% |
| **Composition by Assets as on 30 September 2025** | | | | | | | | |
| Equity Shares | 71.57 | 23.53 | 39.97 | 17.48 | 65.27 | 70.89 | 67.57 | 88.32 |
| Corporate Debt | 12.00 | 64.97 | 27.01 | 20.60 | 18.68 | 4.50 | 17.13 | - |
| Gilts | 10.58 | 5.06 | 5.45 | 23.65 | 4.13 | - | 5.18 | - |
| Money Market Instruments | 0.84 | - | 0.94 | - | 0.96 | 8.08 | 3.33 | 0.22 |
| Other Assets | 5.01 | 6.44 | 26.63 | 38.27 | 10.96 | 16.53 | 6.79 | 11.46 |
| **Composition by Ratings & Assets as on 30 September 2025** | | | | | | | | |
| Large Cap | 56.90 | 9.55 | 17.58 | 1.10 | 40.53 | 52.96 | 53.59 | 24.69 |
| Mid Cap | 11.67 | 3.35 | 7.92 | 2.82 | 9.28 | 15.07 | 9.09 | 9.72 |
| Small Cap | 2.56 | 10.63 | 13.80 | 13.56 | 15.46 | 2.85 | 3.21 | 49.96 |
| Unclassified | - | - | - | - | - | - | - | - |
| AA, AA+, AAA And EQUIVALENT | 9.76 | 57.67 | 21.44 | 18.27 | 12.98 | 4.50 | 17.13 | - |
| Below AA | 2.24 | 7.30 | 5.57 | 2.33 | 5.70 | - | - | - |
| Sovereign | 10.58 | 5.34 | 5.45 | 41.92 | 4.29 | 0.06 | 5.81 | 0.22 |
| Below A1+, A1+ | 0.84 | - | 0.94 | - | 0.80 | 8.02 | 3.33 | - |
| Cash, Cash Equivalents, Derivatives and Others | 5.45 | 6.16 | 27.30 | 20.00 | 10.96 | 16.54 | 7.84 | 15.41 |
| **Other Details** | | | | | | | | |
| Exit Load | For exit within 12 months from the date of allotment: For 10% of investment - Nil For remaining investments - 1.00%; For exit after 12 months from the date of allotment - Nil | For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00% | For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00% | With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switchout before 1 year from the date of allotment; 2% for redemption/switchout after 1 year and up to 2 years from the date of allotment; 1% for redemption/switchout after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment | For exit on or before 15 days from the date of allotment – 0.10% For exit after 15 days from the date of allotment – Nil | For exit within 1 month from the date of allotment - 0.25%; For exit after 1 month from the date of allotment – Nil | NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 10% of the units (the limit) purchased or switched on or before 1 year from the date of allotment. 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit on or before 1 year from the date of allotment NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment | For all investments with respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switchout on or before 1 year from the date of allotment, 2% for redemption/switchout after 1 year and up to 2 years from the date of allotment, 1% for redemption/switchout after 2 years and up to 3 years from the date of allotment, Nil for redemption or switch-out after 3 years from the date of allotment. |

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser #Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. ^In case of semi-annual convention , the YTM is annualised

# Snapshot of Hybrid Funds & Solution Oriented Funds

| Scheme | SBI Income Plus Arbitrage Active FOF | SBI Dynamic Asset Allocation Active FoF | SBI Retirement Benefit Fund Aggressive Hybrid Plan | SBI Retirement Benefit Fund Aggressive Hybrid Plan | SBI Retirement Benefit Fund Conservative Hybrid | SBI Retirement Benefit Fund Conservative Plan |
|---|---|---|---|---|---|---|
| Ideal Investment Horizon | 5 years + | 3 years+ | 5 years + | 5 years + | 5 years + | 5 years + |
| Inception Date | 02/05/2025 | 15/09/2025 | 10/02/2021 | 10/02/2021 | 10/02/2021 | 10/02/2021 |
| Fund Manager | Mr. Ardhendu Bhattacharya | Ms. Nidhi Chawla (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion) | Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion) | Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion) | Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion) | Mr. Rohit Shimpi (Equity portion) and Mr. Ardhendu Bhattacharya (Debt portion) |
| Managing Since | Ardhendu Bhattacharya May - 2025 | Ms. Nidhi Chawla Sep - 2025 & Ardhendu Bhattacharya Sep - 2025 | Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021 | Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021 | Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021 | Rohit Shimpi Oct - 2021 & Ardhendu Bhattacharya June - 2021 |
| First Tier Benchmark | 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index | NIFTY 50 Hybrid Composite debt 50:50 Index | CRISIL Hybrid 35+65 - Aggressive Index | CRISIL Hybrid 35+65 -Aggressive Index | CRISIL Hybrid 65+35 - Conservative Index | CRISIL Hybrid 85+15 - Conservative Index |
| **Fund Details as on 30 September 2025** | | | | | | |
| Month End AUM (Rs. in Crores) | ₹ 1,962.91 | ₹ 1,968.30 | ₹ 3,000.97 | ₹ 1,584.25 | ₹ 283.28 | ₹ 175.24 |
| Modified Duration (years) | - | - | 1.11 | 1.18 | 6.56 | 7.91 |
| Average Maturity (years) | - | - | 1.95 | 4.03 | 13.59 | 14.84 |
| Macaulay Duration (years) | - | - | 1.15 | 1.22 | 6.83 | 8.25 |
| Yield to Maturity (%)^ | - | - | 5.92% | 5.19% | 7.12% | 7.34% |
| Standard Deviation# | - | - | - | - | - | - |
| Beta# | - | - | - | - | - | - |
| Sharpe Ratio# | - | - | - | - | - | - |
| Expense Ratio | Regular-0.25% Direct-0.10% | Regular-1.10% Direct-0.10% | Regular-1.92% Direct-0.90% | Regular- 2.07% Direct- 1.06% | Regular- 1.67% Direct- 1.17% | Regular- 1.38% Direct- 0.92% |
| **Composition by Assets as on 30 September 2025** | | | | | | |
| Equity Shares | - | - | 96.01 | 77.31 | 38.95 | 19.72 |
| Corporate Debt | - | - | 0.18 | 0.32 | 17.90 | 30.09 |
| Gilts | - | - | 0.37 | 5.89 | 29.95 | 31.07 |
| Money Market Instruments | - | - | - | - | - | - |
| Other Assets | Others 0.96 , MFU 99.04 | Others 2.57 , MFU 97.43 | 3.44 | 16.48 | 13.20 | 19.12 |
| **Composition by Ratings & Assets as on 30 September 2025** | | | | | | |
| Large Cap | - | - | 60.96 | 48.06 | 24.32 | 12.33 |
| Mid Cap | - | - | 15.62 | 12.96 | 6.69 | 3.42 |
| Small Cap | - | - | 19.41 | 16.29 | 7.93 | 3.97 |
| Unclassified | - | - | - | - | - | - |
| AA, AA+, AAA And EQUIVALENT | - | - | 0.18 | 0.32 | 17.90 | 30.09 |
| Below AA | - | - | - | - | - | - |
| Sovereign | - | - | 1.20 | 8.96 | 40.44 | 48.55 |
| Below A1+, A1+ | - | - | 0.02 | 0.02 | 0.01 | - |
| Cash, Cash Equivalents, Derivatives and Others | Others 0.96 , MFU 99.04 | Others 2.57 , MFU 97.43 | 2.61 | 13.41 | 2.71 | 1.64 |
| **Other Details** | | | | | | |
| Exit Load | Nil | For units purchased or switched in from another scheme to the fund are redeemed or switched out on or before12 months from the date of allotment<br>Upto 25% of the investments – Nil;<br>For remaining investments – 1% of applicable NAV<br>For exit after 12 months from the date of allotment: Nil | Nil | Nil | Nil | Nil |

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Source: CRISIL Fund Analyser #Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. ^In case of semi-annual convention , the YTM is annualised

# HYBRID - AGGRESSIVE HYBRID FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 79,125.44 Crores
- **AUM as on September 30, 2025**
  ₹ 79,059.39 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 installments.
  Annual - Minimum ₹5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 8.72% |
| **Beta#** | : 0.97 |
| **Sharpe Ratio#** | : 0.86 |
| **Modified Duration** | : 5.07 years |
| **Average Maturity** | : 8.07 years |
| **Macaulay Duration** | : 5.31 years |
| **Yield to Maturity^** | : 7.15% |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.24 |
| Total Turnover | : 0.86 |

**Total Turnover = Equity + Debt + Derivatives*
*#Source: CRISIL Fund Analyser Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
*^In case of semi-annual convention , the YTM is annualised*
*Ratios including debt instruments and cash*

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 63.4295 |
| Reg-Plan-Growth | 299.3288 |
| Dir-Plan-IDCW | 96.8804 |
| Dir-Plan-Growth | 331.0790 |

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 |

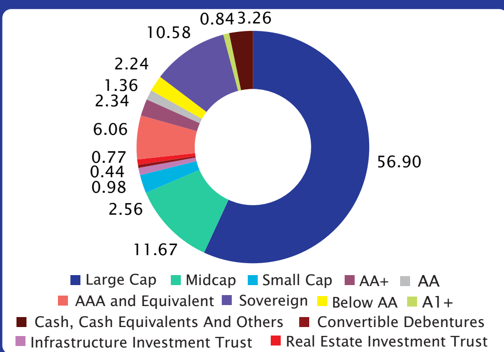
## PORTFOLIO

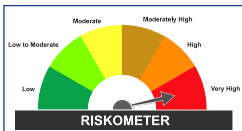
| Issuer Name | Rating | % of AUM |
|---|---|---|
| **Equity Shares** | | |
| HDFC Bank Ltd. | | 5.30 |
| Bharti Airtel Ltd. | | 3.78 |
| State Bank Of India | | 3.64 |
| ICICI Bank Ltd. | | 3.58 |
| Kotak Mahindra Bank Ltd. | | 3.53 |
| MRF Ltd. | | 3.14 |
| Solar Industries India Ltd. | | 3.02 |
| Muthoot Finance Ltd. | | 2.73 |
| Divi'S Laboratories Ltd. | | 2.66 |
| Bajaj Finance Ltd. | | 2.66 |
| Shree Cement Ltd. | | 2.59 |
| Interglobe Aviation Ltd. | | 2.48 |
| Hindalco Industries Ltd. | | 2.41 |
| Larsen & Toubro Ltd. | | 2.39 |
| Infosys Ltd. | | 2.37 |
| Reliance Industries Ltd. | | 2.24 |
| Adani Energy Solutions Ltd. | | 2.23 |
| Avenue Supermarts Ltd. | | 1.87 |
| Adani Power Ltd. | | 1.72 |
| Asian Paints Ltd. | | 1.70 |
| Adani Ports And Special Economic Zone Ltd. | | 1.51 |
| Tata Consultancy Services Ltd. | | 1.46 |
| Vishal Mega Mart Ltd. | | 1.41 |
| AIA Engineering Ltd. | | 1.12 |
| Max Healthcare Institute Ltd. | | 0.99 |
| Delhivery Ltd. | | 0.97 |
| Oberoi Realty Ltd. | | 0.90 |
| NTPC Ltd. | | 0.82 |
| Procter & Gamble Hygiene And Health Care Ltd. | | 0.77 |
| United Breweries Ltd. | | 0.68 |
| Westlife Foodworld Ltd. | | 0.67 |
| Page Industries Ltd. | | 0.66 |
| Eternal Ltd. | | 0.58 |
| Bajaj Finserv Ltd. | | 0.51 |
| Vedant Fashions Ltd. | | 0.44 |
| Power Grid Corporation Of India Ltd. | | 0.39 |
| Brainbees Solutions Ltd. | | 0.34 |
| Astral Ltd. | | 0.26 |
| Jindal Steel Ltd. | | 0.25 |
| Varun Beverages Ltd. | | 0.19 |
| Relaxo Footwears Ltd. | | 0.14 |
| Titan Company Ltd. | | 0.03 |
| **Total** | | **71.13** |
| **Convertible Debentures** | | |
| Samvardhana Motherson International Ltd. | | 0.44 |
| **Total** | | **0.44** |
| **Commercial Papers** | | |
| Nuvoco Vistas Corporation Ltd. | CRISIL A1+ | 0.19 |
| Mahindra Lifespace Developers Ltd. | IND A1+ | 0.09 |
| **Total** | | **0.28** |
| **Certificate Of Deposits** | | |
| CSB Bank Ltd. | CRISIL A1+ | 0.31 |
| Bank Of India | CRISIL A1+ | 0.25 |
| **Total** | | **0.56** |
| **Non Convertible Debentures** | | |
| Adani Airport Holdings Ltd. | CRISIL AA- | 1.04 |
| Vertis Infrastructure Trust | CRISIL AAA | 0.76 |
| National Housing Bank | IND AAA | 0.67 |
| Renserv Global Pvt Ltd. | CARE A+(CE) | 0.65 |
| TVS Holdings Ltd. | CRISIL AA+ | 0.58 |
| LIC Housing Finance Ltd. | CRISIL AAA | 0.50 |
| Power Finance Corporation Ltd. | CRISIL AAA | 0.43 |
| Torrent Power Ltd. | CRISIL AA+ | 0.41 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 0.41 |
| Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.) | [ICRA]AA+ | 0.39 |
| State Bank Of India( At1 Bond Under Basel III ) | CRISIL AA+ | 0.38 |
| India Infrastructure Finance Company Ltd. | IND AAA | 0.38 |
| GMR Airports Ltd. | CRISIL A+ | 0.38 |
| Aditya Birla Renewables Ltd. | CRISIL AA | 0.37 |
| Bajaj Housing Finance Ltd. | CRISIL AAA | 0.36 |
| REC Ltd. | CRISIL AAA | 0.33 |
| National Bank For Agriculture And Rural Development | [ICRA]AAA | 0.32 |
| Cube Highways Trust | IND AAA | 0.32 |
| Bajaj Finance Ltd. | CRISIL AAA | 0.26 |
| Indian Railway Finance Corporation Ltd. | CRISIL AAA | 0.25 |
| Bharti Telecom Ltd. | CRISIL AAA | 0.23 |
| Torrent Investments Ltd. | CRISIL AA+ | 0.21 |
| Aditya Birla Real Estate Ltd. | CRISIL AA | 0.21 |
| Summit Digitel Infrastructure Pvt. Ltd. | CRISIL AAA | 0.19 |
| Avanse Financial Services Ltd. | CARE AA- | 0.16 |
| Muthoot Finance Ltd. | CRISIL AA+ | 0.15 |
| Bank Of India( At1 Bond Under Basel III ) | CRISIL AA | 0.15 |
| Canara Bank( At1 Bond Under Basel III ) | [ICRA]AA+ | 0.12 |
| State Bank Of India | CRISIL AAA | 0.10 |
| REC Ltd. | [ICRA]AAA | 0.10 |
| Bank Of Baroda( At1 Bond Under Basel III ) | [ICRA]AA+ | 0.10 |
| National Bank For Financing Infrastructure And Development | CRISIL AAA | 0.09 |
| Punjab National Bank( Tier II Bond Under Basel III ) | CRISIL AAA | 0.05 |
| JM Financial Asset Reconstruction Company Ltd. | [ICRA]AA- | 0.01 |
| **Total** | | **11.06** |
| **Zero Coupon Bonds** | | |
| JTPM Metal Traders Ltd. | CRISIL AA | 0.63 |
| **Total** | | **0.63** |
| **Securitised Debt** | | |
| India Universal Trust Al2 | CRISIL AAA(SO) | 0.31 |
| **Total** | | **0.31** |
| **Government Securities** | | |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 3.60 |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 3.60 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 1.95 |
| GOI 7.09% 05.08.2054 GOV | SOVEREIGN | 1.17 |
| GOI 6.68% 07.07.2040 GOV | SOVEREIGN | 0.25 |
| GOI 6.92% 18.11.2039 GOV | SOVEREIGN | 0.01 |
| **Total** | | **10.58** |
| **Real Estate Investment Trust** | | |
| Embassy Office Parks Reit | | 0.77 |
| **Total** | | **0.77** |
| **Infrastructure Investment Trust** | | |
| Cube Highways Trust | | 0.98 |
| **Total** | | **0.98** |
| **Cash, Cash Equivalents And Others** | | **3.26** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 29.16 |
| Sovereign | 10.58 |
| Services | 8.44 |
| Power | 6.98 |
| Consumer Services | 5.31 |
| Telecommunication | 3.97 |
| Information Technology | 3.83 |
| Healthcare | 3.65 |
| Automobile And Auto Components | 3.58 |
| Metals & Mining | 3.29 |
| Chemicals | 3.02 |
| Construction Materials | 2.78 |
| Construction | 2.39 |
| Oil, Gas & Consumable Fuels | 2.24 |
| Consumer Durables | 1.87 |
| Realty | 1.76 |
| Fast Moving Consumer Goods | 1.64 |
| Capital Goods | 1.38 |
| Textiles | 0.66 |
| Forest Materials | 0.21 |
| Cash, Cash Equivalents And Others | 3.26 |

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



The risk of the scheme is Very High

**SBI Equity Hybrid Fund**
**This product is suitable for investors who are seeking^:**
- Long term capital appreciation.
- Investments primarily in equity and equity related instruments, with exposure in debt and money market instruments.

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

# HYBRID – CONSERVATIVE HYBRID FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

## SBI CONSERVATIVE HYBRID FUND

An open-ended Hybrid Scheme investing predominantly in debt instruments

(Previously known as SBI Debt Hybrid Fund)

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 9,847.07 Crores
- **AUM as on September 30, 2025**
  ₹ 9,859.89 Crores
- **Fund Managers:**
  **Mr. Saurabh Pant & Mr Milind Agrawal (Co.Fund manager)** - (Equity Portion)
  **Ms. Mansi Sajeja** - (Debt Portion)
  **Managing Since:**
  **Mr. Saurabh Pant** - January 2022
  **Mr Milind Agrawal** - w.e.f August 2025
  **Ms. Mansi Sajeja** - June 2021
  **Total Experience**
  **Mr. Saurabh Pant** - Over 18 years
  **Mr Milind Agrawal - Over 18 years**
  **Ms. Mansi Sajeja** - Over 19 years
- **First Tier Benchmark:**
  NIFTY 50 Hybrid Composite Debt 15:85 Index
- **Exit Load:** For exit within 1 year from the date of allotment For 10% of investment : Nil
  For remaining investment: 1.00%
  For exit after one year from the date of allotment – Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 3.51 years |
| **Average Maturity** | : 4.68 years |
| **Macaulay Duration** | : 3.73 years |
| **Yield to Maturity^** | : 7.47% |

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

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-Growth | 73.1137 | Dir-Plan-Growth | 79.9540 |
| Reg-Plan-Monthly IDCW | 21.8565 | Dir-Plan-Monthly IDCW | 28.5037 |
| Reg-Plan-Quarterly IDCW | 21.0869 | Dir-Plan-Quarterly IDCW | 24.4289 |
| Reg-Plan-Annual IDCW | 25.7899 | Dir-Plan-Annual IDCW | 31.8843 |

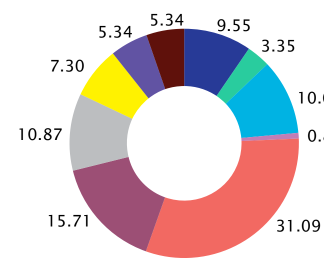
## PORTFOLIO

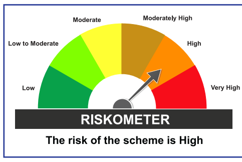
| Issuer Name | Rating | % of AUM |
|---|---|---|
| **Equity Shares** | | |
| Asian Paints Ltd. | | 1.77 |
| Kingfa Science & Technology India Ltd. | | 1.60 |
| Reliance Industries Ltd. | | 1.52 |
| HDFC Life Insurance Company Ltd. | | 1.27 |
| Bajaj Finserv Ltd. | | 1.20 |
| Axis Bank Ltd. | | 1.16 |
| Punjab National Bank | | 1.05 |
| Biocon Ltd. | | 1.05 |
| RBL Bank Ltd. | | 0.84 |
| Aether Industries Ltd. | | 0.79 |
| Grindwell Norton Ltd. | | 0.78 |
| G R Infra Projects Ltd. | | 0.68 |
| Graphite India Ltd. | | 0.65 |
| Max Financial Services Ltd. | | 0.64 |
| Gland Pharma Ltd. | | 0.64 |
| Escorts Kubota Ltd. | | 0.63 |
| Hatsun Agro Product Ltd. | | 0.61 |
| Shree Cement Ltd. | | 0.59 |
| Tata Steel Ltd. | | 0.52 |
| Jubilant Foodworks Ltd. | | 0.52 |
| Page Industries Ltd. | | 0.51 |
| Finolex Industries Ltd. | | 0.50 |
| Avanti Feeds Ltd. | | 0.48 |
| Godrej Consumer Products Ltd. | | 0.47 |
| Carborundum Universal Ltd. | | 0.44 |
| Aptus Value Housing Finance India Ltd. | | 0.44 |
| Afcons Infrastructure Ltd. | | 0.35 |
| Pnc Infratech Ltd. | | 0.32 |
| Nuvoco Vistas Corporation Ltd. | | 0.28 |
| Balrampur Chini Mills Ltd. | | 0.26 |
| Sheela Foam Ltd. | | 0.21 |
| Sundram Fasteners Ltd. | | 0.20 |
| Indian Energy Exchange Ltd. | | 0.17 |
| Garware Technical Fibres Ltd. | | 0.16 |
| Craftsman Automation Ltd. | | 0.10 |
| Chemplast Sanmar Ltd. | | 0.08 |
| Ajax Engineering Ltd. | | 0.04 |
| Thangamayil Jewellery Ltd. | | 0.01 |
| **Total** | | **23.53** |
| **Non Convertible Debentures** | | |
| Bajaj Finance Ltd. | CRISIL AAA | 3.50 |
| Bharti Telecom Ltd. | CRISIL AAA | 3.47 |
| Cholamandalam Investment & Finance Co. Ltd. | [ICRA]AA+ | 3.31 |
| Tata Power Renewable Energy Ltd. | | |
| (Guaranteed By Tata Power Ltd.) | [ICRA]AA+ | 3.11 |
| Aditya Birla Renewables Ltd. | CRISIL AA | 3.09 |
| Infopark Properties Ltd. | CARE AA- | 3.07 |
| Muthoot Finance Ltd. | CRISIL AA+ | 2.56 |
| State Bank Of India( Tier II Bond Under Basel III ) | CRISIL AAA | 2.53 |
| Avanse Financial Services Ltd. | CARE AA- | 2.44 |
| LIC Housing Finance Ltd. | CRISIL AAA | 2.31 |
| Godrej Industries Ltd. | CRISIL AA+ | 2.22 |
| Mahanagar Telephone Nigam Ltd. | IND AAA(CE) | 2.15 |
| Torrent Power Ltd. | CRISIL AA+ | 2.12 |
| Godrej Seeds & Genetics Ltd. | CRISIL AA | 2.02 |
| Tata Communications Ltd. | CARE AAA | 1.79 |
| GMR Airports Ltd. | CRISIL A+ | 1.79 |
| Motilal Oswal Finvest Ltd. | CRISIL AA | 1.73 |
| Indigrid Infrastructure Trust | CRISIL AAA | 1.56 |
| Power Finance Corporation Ltd. | CRISIL AAA | 1.55 |
| Mahindra Rural Housing Finance Ltd. | CRISIL AAA | 1.55 |
| SMFG India Home Finance Co. Ltd. | CRISIL AAA | 1.38 |
| Tata Projects Ltd. | IND AA | 1.28 |
| Cube Highways Trust | IND AAA | 1.13 |
| Bajaj Housing Finance Ltd. | CRISIL AAA | 1.04 |
| Summit Digitel Infrastructure Pvt. Ltd. | CRISIL AAA | 1.03 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 1.03 |
| Jamnagar Utilities & Power Pvt. Ltd. | CRISIL AAA | 1.01 |
| Indian Railway Finance Corporation Ltd. | CRISIL AAA | 1.00 |
| State Bank Of India( At1 Bond Under Basel III ) | CRISIL AA+ | 0.91 |
| Aadhar Housing Finance Ltd. | [ICRA]AA | 0.72 |
| Godrej Properties Ltd. | [ICRA]AA+ | 0.61 |
| Punjab National Bank( At1 Bond Under Basel III ) | IND AA+ | 0.56 |
| Pipeline Infrastructure Pvt Ltd. | CRISIL AAA | 0.52 |
| Union Bank Of India( At1 Bond Under Basel III ) | CRISIL AA+ | 0.31 |
| **Total** | | **60.40** |
| **Zero Coupon Bonds** | | |
| JTPM Metal Traders Ltd. | CRISIL AA | 2.03 |
| **Total** | | **2.03** |
| **Securitised Debt** | | |
| Siddhivinayak Securitisation Trust | CRISIL AAA(SO) | 1.27 |
| Shivshakti Securitisation Trust | CRISIL AAA(SO) | 1.27 |
| **Total** | | **2.54** |
| **Government Securities** | | |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 1.53 |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 1.50 |
| GOI 6.68% 07.07.2040 GOV | SOVEREIGN | 1.00 |
| GOI 6.79% 30.12.2031 GOV | SOVEREIGN | 0.77 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 0.26 |
| **Total** | | **5.06** |
| **State Development Loans** | | |
| State Government Of Haryana | SOVEREIGN | 0.25 |
| State Government Of Rajasthan | SOVEREIGN | 0.03 |
| **Total** | | **0.28** |
| **Infrastructure Investment Trust** | | |
| Cube Highways Trust | | 0.82 |
| **Total** | | **0.82** |
| **Cash, Cash Equivalents And Others** | | **5.34** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 38.67 |
| Power | 10.89 |
| Services | 6.28 |
| Sovereign | 5.34 |
| Telecommunication | 4.97 |
| Capital Goods | 4.64 |
| Fast Moving Consumer Goods | 3.84 |
| Realty | 3.68 |
| Construction | 2.63 |
| Metals & Mining | 2.55 |
| Diversified | 2.22 |
| Oil, Gas & Consumable Fuels | 2.04 |
| Consumer Durables | 1.99 |
| Healthcare | 1.69 |
| Construction Materials | 0.87 |
| Chemicals | 0.87 |
| Textiles | 0.67 |
| Consumer Services | 0.52 |
| Automobile And Auto Components | 0.30 |
| Cash, Cash Equivalents And Others | 5.34 |

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




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

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

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

# HYBRID – MULTI ASSET ALLOCATION FUND

SBI
## 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)

SBI MUTUAL FUND
A PARTNER FOR LIFE

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-Growth | 60.9156 | Dir-Plan-Growth | 67.6651 |
| Reg-Plan-Monthly IDCW | 27.2390 | Dir-Plan-Monthly IDCW | 30.3842 |
| Reg-Plan-Quarterly IDCW | 27.2123 | Dir-Plan-Quarterly IDCW | 32.1406 |
| Reg-Plan-Annual IDCW | 34.4465 | Dir-Plan-Annual IDCW | 38.5534 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 10,263.06 Crores
- **AUM as on September 30, 2025**
  ₹ 9,179.81 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 installments.
  Annual - Minimum 5000 & in multiples of 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 2.72 years |
| **Average Maturity** | : 4.08 years |
| **Macaulay Duration** | : 2.88 years |
| **Yield to Maturity^** | : 7.27% |

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

## PORTFOLIO

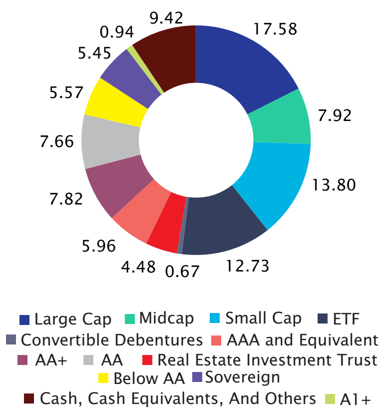
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Equity Shares** | | |
| HDFC Bank Ltd. | | 2.41 |
| Reliance Industries Ltd. | | 2.24 |
| Restaurant Brands Asia Ltd. | | 1.50 |
| Gokaldas Exports Ltd. | | 1.50 |
| ITC Ltd. | | 1.46 |
| Privi Speciality Chemicals Ltd. | | 1.39 |
| The Federal Bank Ltd. | | 1.20 |
| Bandhan Bank Ltd. | | 1.16 |
| HCL Technologies Ltd. | | 1.03 |
| VRL Logistics Ltd. | | 0.98 |
| Bank Of Baroda | | 0.96 |
| Bajaj Finserv Ltd. | | 0.96 |
| Punjab National Bank | | 0.86 |
| Indian Oil Corporation Ltd. | | 0.86 |
| Axis Bank Ltd. | | 0.86 |
| PB Fintech Ltd. | | 0.85 |
| State Bank Of India | | 0.79 |
| ZF Commercial Vehicle Control Systems India Ltd. | | 0.78 |
| CESC Ltd. | | 0.77 |
| GAIL (India) Ltd. | | 0.73 |
| FSN E-Commerce Ventures Ltd. | | 0.73 |
| Steel Authority Of India Ltd. | | 0.72 |
| Vishal Mega Mart Ltd. | | 0.71 |
| Wipro Ltd. | | 0.68 |
| LTIMindtree Ltd. | | 0.67 |
| Kalpataru Projects International Ltd. | | 0.67 |
| Dabur India Ltd. | | 0.66 |
| Colgate Palmolive (India) Ltd. | | 0.64 |
| Tech Mahindra Ltd. | | 0.62 |
| Biocon Ltd. | | 0.62 |
| Oil & Natural Gas Corporation Ltd. | | 0.57 |
| ICICI Prudential Life Insurance Company Ltd. | | 0.57 |
| VIP Industries Ltd. | | 0.55 |
| Sagar Cements Ltd. | | 0.55 |
| Infosys Ltd. | | 0.52 |
| Heidelbergcement India Ltd. | | 0.52 |
| UPL Ltd. | | 0.51 |
| Emami Ltd. | | 0.51 |
| Indian Energy Exchange Ltd. | | 0.46 |
| Tata Technologies Ltd. | | 0.45 |
| Life Insurance Corporation Of India | | 0.43 |
| ICICI Bank Ltd. | | 0.41 |
| Jubilant Foodworks Ltd. | | 0.38 |
| Mahindra Lifespace Developers Ltd. | | 0.35 |
| Max Financial Services Ltd. | | 0.33 |
| Ashoka Buildcon Ltd. | | 0.30 |
| Bharti Airtel Ltd. | | 0.29 |
| Gland Pharma Ltd. | | 0.28 |
| Ashiana Housing Ltd. | | 0.24 |
| United Spirits Ltd. | | 0.23 |
| V-Mart Retail Ltd. | | 0.19 |
| Equitas Small Finance Bank Ltd. | | 0.19 |
| Rallis India Ltd. | | 0.15 |
| Elin Electronics Ltd. | | 0.13 |
| Urban Company Ltd. | | 0.08 |
| PVR Inox Ltd. | | 0.08 |
| The India Cements Ltd. | | 0.01 |
| Nuvoco Vistas Corporation Ltd. | | 0.01 |
| **Total** | | **39.30** |

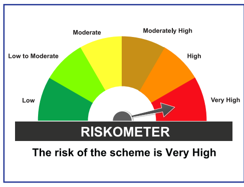
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Convertible Debentures** | | |
| Cholamandalam Investment & Finance Co. Ltd. | | 0.67 |
| **Total** | | **0.67** |
| **Certificate Of Deposits** | | |
| Bank Of India | CRISIL A1+ | 0.94 |
| **Total** | | **0.94** |
| **Non Convertible Debentures** | | |
| Muthoot Finance Ltd. | CRISIL AA+ | 2.31 |
| Cholamandalam Investment & Finance Co. Ltd. | [ICRA]AA+ | 2.20 |
| Bharti Telecom Ltd. | CRISIL AAA | 1.99 |
| Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.) | [ICRA]AA+ | 1.95 |
| Aditya Birla Renewables Ltd. | CRISIL AA | 1.94 |
| Godrej Seeds & Genetics Ltd. | CRISIL AA | 1.72 |
| Avanse Financial Services Ltd. | CARE AA- | 1.68 |
| Infopark Properties Ltd. | CARE AA- | 1.54 |
| Motilal Oswal Finvest Ltd. | CRISIL AA | 1.15 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 0.97 |
| Godrej Industries Ltd. | CRISIL AA+ | 0.97 |
| Tata Projects Ltd. | IND AA | 0.96 |
| Indostar Capital Finance Ltd. | CARE AA- | 0.95 |
| GMR Airports Ltd. | CRISIL A+ | 0.92 |
| Mahindra Rural Housing Finance Ltd. | CRISIL AAA | 0.72 |
| Tata Capital Ltd. | CRISIL AAA | 0.58 |
| Small Industries Development Bank Of India | CRISIL AAA | 0.49 |
| SMFG India Home Finance Co. Ltd. | CRISIL AAA | 0.48 |
| JM Financial Credit Solutions Ltd. | [ICRA]AA | 0.48 |
| JM Financial Asset Reconstruction Company Ltd. | CRISIL AA- | 0.48 |
| Bajaj Housing Finance Ltd. | CRISIL AAA | 0.48 |
| Torrent Power Ltd. | CRISIL AA+ | 0.39 |
| Sundaram Finance Ltd. | CRISIL AAA | 0.25 |
| JM Financial Services Ltd. | [ICRA]AA | 0.23 |
| Aadhar Housing Finance Ltd. | IND AA | 0.22 |
| **Total** | | **26.05** |
| **Zero Coupon Bonds** | | |
| JTPM Metal Traders Ltd. | CRISIL AA | 0.96 |
| **Total** | | **0.96** |
| **Government Securities** | | |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 1.87 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 1.44 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 1.20 |
| GOI 6.68% 07.07.2040 GOV | SOVEREIGN | 0.94 |
| **Total** | | **5.45** |
| **Exchange Traded Funds** | | |
| SBI Silver ETF | | 6.90 |
| SBI Gold ETF | | 3.52 |
| Nippon India Silver ETF | | 2.31 |
| **Total** | | **12.73** |
| **Real Estate Investment Trust** | | |
| Brookfield India Real Estate Trust | | 2.51 |
| Embassy Office Parks Reit | | 1.97 |
| **Total** | | **4.48** |
| **Cash, Cash Equivalents And Others** | | **9.42** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 29.71 |
| Mutual Fund/etf | 12.73 |
| Realty | 6.61 |
| Sovereign | 5.45 |
| Fast Moving Consumer Goods | 5.22 |
| Power | 5.05 |
| Oil, Gas & Consumable Fuels | 4.40 |
| Information Technology | 3.97 |
| Consumer Services | 3.59 |
| Chemicals | 2.05 |
| Construction | 1.93 |
| Services | 1.90 |
| Metals & Mining | 1.68 |
| Textiles | 1.50 |
| Construction Materials | 1.09 |
| Diversified | 0.97 |
| Healthcare | 0.90 |
| Automobile And Auto Components | 0.78 |
| Consumer Durables | 0.68 |
| Telecommunication | 0.29 |
| Media, Entertainment & Publication | 0.08 |
| Cash, Cash Equivalents And Others | 9.42 |

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




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

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

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

SOLUTIONS ORIENTED SCHEME-CHILDREN'S FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI MAGNUM CHILDREN'S BENEFIT FUND - SAVINGS PLAN

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

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-Growth | 109.4298 |
| Dir-Plan-Growth | 119.3708 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 129.18 Crores
- **AUM as on September 30, 2025**
  ₹ 129.05 Crores
- **Fund Manager:**
  **Mr. R Srinivasan –Equity**
  **Mr Lokesh Mallya –Debt**
  **Managing since:**
  **Mr. R Srinivasan** January 13, 2021
  **Mr Lokesh Mallya** (w.e.f. July 1st 2025)
  **Total Experience:**
  **Mr. R Srinivasan** -Over 33 years
  **Mr Lokesh Mallya** -Over 20 years
- **First Tier Benchmark:**
  NIFTY 50 Hybrid Composite Debt 15:85 Index
- **Exit Load:**
  With respect to units not subject to lock-in period and the holding period is less than 3 years: 3% for redemption/switch out before 1 year from the date of allotment; 2% for redemption/switch out after 1 year and up to 2 years from the date of allotment; 1% for redemption/switch out after 2 years and up to 3 years from the date of allotment; Nil for redemption or switch-out after 3 years from the date of allotment
- **Entry Load:** N.A
- **Plans Available:** Regular, Direct
- **Options:** Growth,
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 3.92 years |
| **Average Maturity** | : 5.56 years |
| **Macaulay Duration** | : 4.08 years |
| **Yield to Maturity^** | : 6.72% |

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

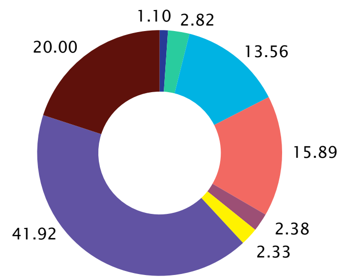
## PORTFOLIO

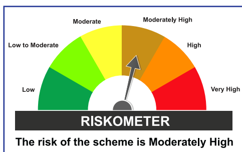
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Equity Shares** | | |
| Muthoot Finance Ltd. | | 1.67 |
| E.I.D-Parry (India) Ltd. | | 1.51 |
| Sanathan Textiles Ltd. | | 1.43 |
| Hawkins Cookers Ltd. | | 1.42 |
| Thangamayil Jewellery Ltd. | | 1.24 |
| K.P.R. Mill Ltd. | | 1.15 |
| Garware Technical Fibres Ltd. | | 1.15 |
| Samvardhana Motherson International Ltd. | | 1.10 |
| Doms Industries Ltd. | | 1.06 |
| Pitti Engineering Ltd. | | 1.00 |
| Hatsun Agro Product Ltd. | | 0.99 |
| Aether Industries Ltd. | | 0.76 |
| Brainbees Solutions Ltd. | | 0.70 |
| Ganesha Ecosphere Ltd. | | 0.64 |
| Wonderla Holidays Ltd. | | 0.59 |
| Sheela Foam Ltd. | | 0.57 |
| Relaxo Footwears Ltd. | | 0.50 |
| **Total** | | **17.48** |
| **Non Convertible Debentures** | | |
| Sundaram Finance Ltd. | CRISIL AAA | 4.00 |
| LIC Housing Finance Ltd. | CRISIL AAA | 3.92 |
| Nexus Select Trust | CRISIL AAA | 3.88 |
| Muthoot Finance Ltd. | CRISIL AA+ | 2.38 |
| Avanse Financial Services Ltd. | CARE AA- | 2.33 |
| Cube Highways Trust | IND AAA | 2.31 |
| Mahanagar Telephone Nigam Ltd. | IND AAA(CE) | 1.54 |
| Power Grid Corporation Of India Ltd. | CRISIL AAA | 0.24 |
| **Total** | | **20.60** |
| **Government Securities** | | |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 15.65 |
| GOI 7.18% 14.08.2033 GOV | SOVEREIGN | 8.00 |
| **Total** | | **23.65** |
| **State Development Loans** | | |
| Uttar P 7.38% 13.03.2036 SDL | SOVEREIGN | 11.67 |
| Rajasthan 7.49% 27.03.2040 SDL | SOVEREIGN | 3.89 |
| **Total** | | **15.56** |
| **Strips** | | |
| GOI 16.12.2026 GOV | SOVEREIGN | 2.71 |
| **Total** | | **2.71** |
| **Cash, Cash Equivalents And Others** | | **20.00** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Sovereign | 41.92 |
| Financial Services | 14.30 |
| Textiles | 4.37 |
| Realty | 3.88 |
| Consumer Durables | 3.73 |
| Fast Moving Consumer Goods | 3.56 |
| Services | 2.31 |
| Telecommunication | 1.54 |
| Consumer Services | 1.29 |
| Automobile And Auto Components | 1.10 |
| Capital Goods | 1.00 |
| Chemicals | 0.76 |
| Power | 0.24 |
| Cash, Cash Equivalents And Others | 20.00 |

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




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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI EQUITY SAVINGS FUND

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

## Investment Objective

The investment objective of the scheme is to generate income by investing in arbitrage opportunities in the cash and derivatives segment of the equity market and fixed income instruments. The Scheme also aims to generate long-term capital appreciation by investing a part of the Scheme's assets in equity and equity related instruments.
However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

## Fund Details

- **Type of Scheme**
  An open-ended Scheme investing in equity, arbitrage and debt.
- **Date of Allotment:** 27/05/2015
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 5,918.16 Crores
- **AUM as on September 30, 2025**
  ₹ 6,227.49 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
  **Ms. 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 1000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 2.04 years |
| **Average Maturity** | : 2.51 years |
| **Macaulay Duration** | : 2.16 years |
| **Yield to Maturity^** | : 7.34% |

^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 | 23.8333 | Dir-Plan-Growth | 26.3104 |
| Reg-Plan-Monthly IDCW | 22.0959 | Dir-Plan-Monthly IDCW | 24.0831 |
| Reg-Plan-Quarterly IDCW | 22.5373 | Dir-Plan-Quarterly IDCW | 24.9153 |

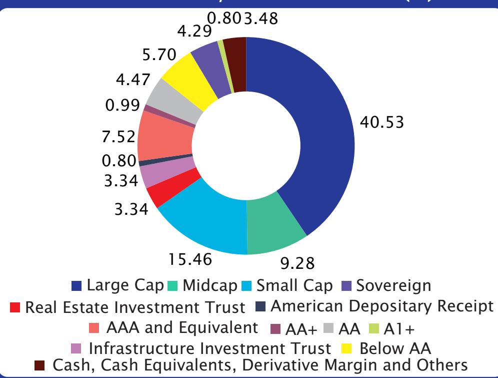
## PORTFOLIO

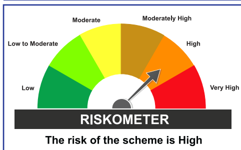
| Issuer Name | Rating | (%) Of Total % of AUM | Derivatives | Net % of AUM |
|---|---|---|---|---|
| **Equity Shares** | | | | |
| Shree Cement Ltd. | | 1.42 | - | 1.42 |
| Aster Dm Healthcare Ltd. | | 1.15 | - | 1.15 |
| Jindal Steel Ltd. | | 1.14 | - | 1.14 |
| Gokaldas Exports Ltd. | | 1.03 | - | 1.03 |
| Aptus Value Housing Finance India Ltd. | | 1.03 | - | 1.03 |
| Berger Paints India Ltd. | | 1.00 | - | 1.00 |
| Navin Fluorine International Ltd. | | 0.96 | - | 0.96 |
| Jubilant Foodworks Ltd. | | 0.91 | - | 0.91 |
| Kajaria Ceramics Ltd. | | 0.90 | - | 0.90 |
| Vishal Mega Mart Ltd. | | 0.89 | - | 0.89 |
| Bajaj Finserv Ltd. | | 0.88 | - | 0.88 |
| EIH Ltd. | | 0.82 | - | 0.82 |
| ZF Commercial Vehicle Control Systems India Ltd. | | 0.81 | - | 0.81 |
| Tech Mahindra Ltd. | | 0.79 | - | 0.79 |
| Asian Paints Ltd. | | 0.76 | - | 0.76 |
| Wonderla Holidays Ltd. | | 0.72 | - | 0.72 |
| Sansera Engineering Ltd. | | 0.72 | - | 0.72 |
| Colgate Palmolive (India) Ltd. | | 0.72 | - | 0.72 |
| Infosys Ltd. | | 0.70 | - | 0.70 |
| Bharat Forge Ltd. | | 0.66 | - | 0.66 |
| Delhivery Ltd. | | 0.65 | - | 0.65 |
| JSW Cement Ltd. | | 0.64 | - | 0.64 |
| Ganesha Ecosphere Ltd. | | 0.62 | - | 0.62 |
| HDFC Life Insurance Company Ltd. | | 0.61 | - | 0.61 |
| Kalpataru Projects International Ltd. | | 0.59 | - | 0.59 |
| Finolex Industries Ltd. | | 0.58 | - | 0.58 |
| Torrent Power Ltd. | | 0.55 | - | 0.55 |
| ICICI Prudential Life Insurance Company Ltd. | | 0.55 | - | 0.55 |
| Garware Technical Fibres Ltd. | | 0.54 | - | 0.54 |
| Aether Industries Ltd. | | 0.53 | - | 0.53 |
| Neogen Chemicals Ltd. | | 0.52 | - | 0.52 |
| Vip Industries Ltd. | | 0.49 | - | 0.49 |
| Brainbees Solutions Ltd. | | 0.48 | - | 0.48 |
| ESAB India Ltd. | | 0.46 | - | 0.46 |
| VRL Logistics Ltd. | | 0.41 | - | 0.41 |
| **Total** | | **26.23** | **–** | **26.23** |
| **Equity Shares & Derivatives** | | | | |
| HDFC Bank Ltd. | | 7.30 | -4.66 | 2.64 |
| Reliance Industries Ltd. | | 4.91 | -1.76 | 3.15 |
| Kotak Mahindra Bank Ltd. | | 2.65 | -1.69 | 0.96 |
| ICICI Bank Ltd. | | 2.58 | -1.06 | 1.52 |
| Larsen & Toubro Ltd. | | 2.17 | -0.39 | 1.78 |
| State Bank Of India | | 1.83 | -0.41 | 1.42 |
| Axis Bank Ltd. | | 1.75 | -0.25 | 1.50 |
| Mahindra & Mahindra Ltd. | | 1.56 | -1.57 | -0.01 |
| Bank Of Baroda | | 1.30 | -0.46 | 0.84 |
| Tata Steel Ltd. | | 0.91 | -0.36 | 0.55 |
| National Aluminium Company Ltd. | | 0.88 | -0.88 | - |
| DLF Ltd. | | 0.86 | -0.87 | -0.01 |
| Sammaan Capital Ltd. | | 0.78 | -0.78 | - |
| Dalmia Bharat Ltd. | | 0.69 | -0.01 | 0.68 |
| Hindustan Aeronautics Ltd. | | 0.56 | -0.57 | -0.01 |
| REC Ltd. | | 0.48 | -0.49 | -0.01 |
| Patanjali Foods Ltd. | | 0.48 | -0.48 | - |
| GMR Airports Ltd. | | 0.48 | -0.48 | - |
| Aditya Birla Capital Ltd. | | 0.48 | -0.48 | - |
| Hindalco Industries Ltd. | | 0.45 | -0.46 | -0.01 |
| Tata Power Company Ltd. | | 0.44 | -0.44 | - |
| Tata Motors Ltd. | | 0.43 | -0.43 | - |
| Samvardhana Motherson International Ltd. | | 0.42 | -0.27 | 0.15 |
| Adani Green Energy Ltd. | | 0.42 | -0.42 | - |
| Indus Towers Ltd. | | 0.40 | -0.40 | - |
| Punjab National Bank | | 0.39 | -0.39 | - |
| Canara Bank | | 0.39 | -0.39 | - |
| Vedanta Ltd. | | 0.30 | -0.30 | - |
| Shriram Finance Ltd. | | 0.27 | -0.27 | - |
| JSW Steel Ltd. | | 0.23 | -0.23 | - |
| Bharat Petroleum Corporation Ltd. | | 0.22 | -0.23 | -0.01 |
| Eternal Ltd. | | 0.21 | -0.22 | -0.01 |
| Ambuja Cements Ltd. | | 0.18 | -0.18 | - |
| Zydus Lifesciences Ltd. | | 0.15 | -0.15 | - |
| United Spirits Ltd. | | 0.13 | -0.13 | - |
| Bharat Heavy Electricals Ltd. | | 0.13 | -0.13 | - |
| Sun Pharmaceutical Industries Ltd. | | 0.12 | -0.12 | - |
| Adani Enterprises Ltd. | | 0.11 | -0.11 | - |
| One 97 Communications Ltd. | | 0.10 | -0.10 | - |
| NMDC Ltd. | | 0.10 | -0.10 | - |
| Maruti Suzuki India Ltd. | | 0.10 | -0.10 | - |
| Indusind Bank Ltd. | | 0.08 | -0.08 | - |
| The Indian Hotels Company Ltd. | | 0.07 | -0.07 | - |
| SBI Life Insurance Co. Ltd. | | 0.07 | -0.07 | - |
| Polycab India Ltd. | | 0.05 | -0.05 | - |
| HCL Technologies Ltd. | | 0.05 | -0.05 | - |
| Titan Company Ltd. | | 0.04 | -0.04 | - |
| HDFC Asset Management Co. Ltd. | | 0.04 | -0.04 | - |
| GAIL (India) Ltd. | | 0.04 | -0.04 | - |
| Tata Consultancy Services Ltd. | | 0.03 | -0.03 | - |
| Syngene International Ltd. | | 0.03 | -0.03 | - |
| Indian Railway Catering & Tourism Corporation Ltd. | | 0.03 | -0.03 | - |
| CG Power And Industrial Solutions Ltd. | | 0.03 | -0.03 | - |
| The Federal Bank Ltd. | | 0.02 | -0.02 | - |
| PB Fintech Ltd. | | 0.02 | -0.02 | - |
| Oil & Natural Gas Corporation Ltd. | | 0.02 | -0.02 | - |
| NTPC Ltd. | | 0.02 | -0.02 | - |
| Hindustan Petroleum Corporation Ltd. | | 0.02 | -0.02 | - |
| Coal India Ltd. | | 0.02 | -0.02 | - |
| Aurobindo Pharma Ltd. | | 0.01 | -0.01 | - |
| Apollo Hospitals Enterprise Ltd. | | 0.01 | -0.01 | - |
| **Total** | | **39.04** | **–23.92** | **15.12** |
| **American Depositary Receipt** | | | | |
| Lonza Group | | 0.80 | | |
| **Total** | | **0.80** | | |
| **Certificate Of Deposits** | | | | |
| Bank Of Baroda | IND A1+ | 0.80 | | |
| **Total** | | **0.80** | | |
| **Non Convertible Debentures** | | | | |
| Bharti Telecom Ltd. | CRISIL AAA | 2.52 | | |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 1.65 | | |
| Infopark Properties Ltd. | CARE AA- | 1.63 | | |
| Godrej Seeds & Genetics Ltd. | CRISIL AA | 1.62 | | |
| SMFG India Home Finance Co. Ltd. | CRISIL AAA | 1.23 | | |
| Indostar Capital Finance Ltd. | CARE AA- | 1.22 | | |
| Avanse Financial Services Ltd. | CARE AA- | 1.22 | | |
| Muthoot Finance Ltd. | CRISIL AA+ | 0.99 | | |
| H.G. Infra Engineering Ltd. | [ICRA]AA- | 0.97 | | |
| Small Industries Development Bank Of India | CRISIL AAA | 0.82 | | |
| JM Financial Credit Solutions Ltd. | [ICRA]AA | 0.82 | | |
| Motilal Oswal Finvest Ltd. | CRISIL AA | 0.81 | | |
| Mahindra Rural Housing Finance Ltd. | CRISIL AAA | 0.74 | | |
| GMR Airports Ltd. | CRISIL A+ | 0.66 | | |
| Cube Highways Trust | IND AAA | 0.56 | | |
| ONGC Petro Additions Ltd. | [ICRA]AA | 0.41 | | |
| **Total** | | **17.87** | | |
| **Zero Coupon Bonds** | | | | |
| JTMP Metal Traders Ltd. | CRISIL AA | 0.81 | | |
| **Total** | | **0.81** | | |
| **Government Securities** | | | | |
| Government Of India | | | | |
| 7.1% 08.04.2034 GOV | SOVEREIGN | 2.09 | | |
| GOI 6.01% 21.07.2030 GOV | SOVEREIGN | 1.21 | | |
| GOI 7.38% 20.06.2027 GOV | SOVEREIGN | 0.83 | | |
| **Total** | | **4.13** | | |
| **Treasury Bills** | | | | |
| 182 Day T-Bill 20.11.25 | SOVEREIGN | 0.16 | | |
| **Total** | | **0.16** | | |
| **Real Estate Investment Trust** | | | | |
| Embassy Office Parks Reit | | 2.12 | | |
| Brookfield India Real Estate Trust | | 1.22 | | |
| **Total** | | **3.34** | | |
| **Infrastructure Investment Trust** | | | | |
| Cube Highways Trust | | 1.96 | | |
| National Highways Infra Trust | | 1.38 | | |
| **Total** | | **3.34** | | |
| **Cash, Cash Equivalents, Derivative Margin And Others** | | **3.48** | | |
| **Grand Total** | | **100.00** | | |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 36.42 |
| Services | 6.10 |
| Realty | 5.83 |
| Oil, Gas & Consumable Fuels | 5.23 |
| Metals & Mining | 4.93 |
| Automobile And Auto Components | 4.70 |
| Sovereign | 4.29 |
| Consumer Services | 4.13 |
| Construction | 3.73 |
| Consumer Durables | 3.19 |
| Fast Moving Consumer Goods | 2.95 |
| Construction Materials | 2.93 |
| Chemicals | 2.42 |
| Healthcare | 2.27 |
| Textiles | 2.19 |
| Capital Goods | 1.81 |
| Information Technology | 1.57 |
| Power | 1.43 |
| Telecommunication | 0.40 |
| Cash, Cash Equivalents, Derivative Margin And Others | 3.48 |

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



The risk of the scheme is High

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

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

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

*Previously managed by Ms Mansi Sajeja from Jun 2021 till May 2025

# HYBRID - ARBITRAGE FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI ARBITRAGE OPPORTUNITIES FUND

An open-ended Scheme investing in arbitrage opportunities

## Investment Objective

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

## Fund Details

- **Type of Scheme**
  An open-ended Scheme investing in arbitrage opportunities.
- **Date of Allotment:** 03/11/2006
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 40,719.91 Crores
- **AUM as on September 30, 2025**
  ₹ 32,962.37 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 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹1thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹
- 1**Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation**# | : 0.40% |
| **Beta**# | : 0.51 |
| **Sharpe Ratio**# | : 2.93 |
| **Modified Duration** | : 0.48 years |
| **Average Maturity** | : 0.23 years |
| **Macaulay Duration** | : 0.50 years |
| **Yield to Maturity**^ | : 6.40% |
| **Portfolio Turnover***| |
| Equity Turnover | : 1.88 |
| Total Turnover | : 12.10 |

*Total Turnover = Equity + Debt + Derivatives*
# *Source: CRISIL Fund Analyser*
**Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months.*
*Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*
^In case of semi-annual convention , the YTM is annualised
Ratios including debt instruments and cash

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 18.0126 |
| Reg-Plan-Growth | 34.2517 |
| Dir-Plan-IDCW | 19.7005 |
| Dir-Plan-Growth | 36.4613 |

## LAST IDCW — Face value: ₹10

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

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

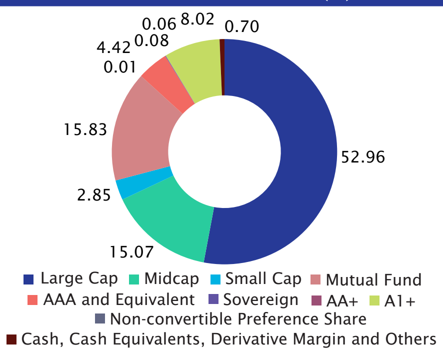
## PORTFOLIO

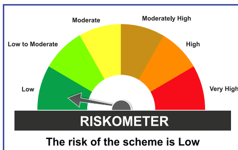
| Issuer Name | Rating | (%) Of Total % of AUM | Derivatives | Net % of AUM |
|---|---|---|---|---|
| **Equity Shares** | | | | |
| HDFC Bank Ltd. | | 6.53 | -6.56 | -0.03 |
| ICICI Bank Ltd. | | 4.82 | -4.86 | -0.04 |
| Reliance Industries Ltd. | | 2.71 | -2.74 | -0.03 |
| Tata Consultancy Services Ltd. | | 2.15 | -2.15 | - |
| State Bank Of India | | 2.10 | -2.11 | -0.01 |
| ITC Ltd. | | 1.62 | -1.64 | -0.02 |
| Hindustan Aeronautics Ltd. | | 1.45 | -1.45 | - |
| Bharti Airtel Ltd. | | 1.20 | -1.21 | -0.01 |
| Vodafone Idea Ltd. | | 1.17 | -1.18 | -0.01 |
| Bharat Electronics Ltd. | | 1.06 | -1.07 | -0.01 |
| JSW Steel Ltd. | | 1.05 | -1.06 | -0.01 |
| Coal India Ltd. | | 1.03 | -1.04 | -0.01 |
| Vedanta Ltd. | | 0.95 | -0.96 | -0.01 |
| Larsen & Toubro Ltd. | | 0.93 | -0.93 | - |
| Tata Motors Ltd. | | 0.92 | -0.92 | - |
| Bank Of Baroda | | 0.85 | -0.86 | -0.01 |
| REC Ltd. | | 0.84 | -0.84 | - |
| Axis Bank Ltd. | | 0.84 | -0.85 | -0.01 |
| Shriram Finance Ltd. | | 0.83 | -0.84 | -0.01 |
| Maruti Suzuki India Ltd. | | 0.83 | -0.83 | - |
| Canara Bank | | 0.83 | -0.83 | - |
| One 97 Communications Ltd. | | 0.80 | -0.80 | - |
| Power Finance Corporation Ltd. | | 0.73 | -0.73 | - |
| Adani Green Energy Ltd. | | 0.72 | -0.72 | - |
| HCL Technologies Ltd. | | 0.69 | -0.69 | - |
| Lupin Ltd. | | 0.67 | -0.68 | -0.01 |
| Infosys Ltd. | | 0.66 | -0.66 | - |
| TVS Motor Company Ltd. | | 0.64 | -0.65 | -0.01 |
| Punjab National Bank | | 0.64 | -0.64 | - |
| Kotak Mahindra Bank Ltd. | | 0.64 | -0.64 | - |
| Eternal Ltd. | | 0.64 | -0.64 | - |
| Indusind Bank Ltd. | | 0.63 | -0.63 | - |
| Jio Financial Services Ltd. | | 0.60 | -0.60 | - |
| Aurobindo Pharma Ltd. | | 0.59 | -0.59 | - |
| Indus Towers Ltd. | | 0.58 | -0.58 | - |
| NMDC Ltd. | | 0.56 | -0.56 | - |
| Adani Ports And Special Economic Zone Ltd. | | 0.54 | -0.54 | - |
| Indian Oil Corporation Ltd. | | 0.53 | -0.53 | - |
| AU Small Finance Bank Ltd. | | 0.52 | -0.53 | -0.01 |
| IDFC First Bank Ltd. | | 0.50 | -0.51 | -0.01 |
| Max Healthcare Institute Ltd. | | 0.48 | -0.48 | - |
| Mahindra & Mahindra Ltd. | | 0.48 | -0.49 | -0.01 |
| GMR Airports Ltd. | | 0.48 | -0.49 | -0.01 |
| Trent Ltd. | | 0.46 | -0.47 | -0.01 |
| JSW Energy Ltd. | | 0.46 | -0.47 | -0.01 |
| Ambuja Cements Ltd. | | 0.46 | -0.46 | - |
| DLF Ltd. | | 0.45 | -0.45 | - |
| Divi's Laboratories Ltd. | | 0.44 | -0.44 | - |
| Godrej Properties Ltd. | | 0.43 | -0.44 | -0.01 |
| Steel Authority Of India Ltd. | | 0.41 | -0.42 | -0.01 |
| Grasim Industries Ltd. | | 0.41 | -0.42 | -0.01 |
| Dixon Technologies (India) Ltd. | | 0.40 | -0.40 | - |
| RBL Bank Ltd. | | 0.39 | -0.39 | - |
| Crompton Greaves Consumer Electricals Ltd. | | 0.39 | -0.39 | - |
| Tata Consumer Products Ltd. | | 0.38 | -0.39 | -0.01 |
| Apollo Hospitals Enterprise Ltd. | | 0.38 | -0.39 | -0.01 |
| Adani Energy Solutions Ltd. | | 0.38 | -0.38 | - |
| Titan Company Ltd. | | 0.37 | -0.37 | - |
| Glenmark Pharmaceuticals Ltd. | | 0.37 | -0.37 | - |
| Bajaj Finserv Ltd. | | 0.37 | -0.37 | - |
| Patanjali Foods Ltd. | | 0.36 | -0.36 | - |
| Britannia Industries Ltd. | | 0.36 | -0.36 | - |
| Tata Steel Ltd. | | 0.34 | -0.34 | - |
| Marico Ltd. | | 0.34 | -0.34 | - |
| Aditya Birla Capital Ltd. | | 0.34 | -0.34 | - |
| Solar Industries India Ltd. | | 0.33 | -0.34 | -0.01 |
| National Aluminium Company Ltd. | | 0.32 | -0.32 | - |
| APL Apollo Tubes Ltd. | | 0.29 | -0.28 | 0.01 |
| Adani Enterprises Ltd. | | 0.29 | -0.30 | -0.01 |
| United Spirits Ltd. | | 0.27 | -0.28 | -0.01 |
| PNB Housing Finance Ltd. | | 0.27 | -0.27 | - |
| Hindalco Industries Ltd. | | 0.27 | -0.27 | - |
| LIC Housing Finance Ltd. | | 0.26 | -0.26 | - |
| Jindal Steel Ltd. | | 0.26 | -0.26 | - |
| Varun Beverages Ltd. | | 0.25 | -0.25 | - |
| Power Grid Corporation Of India Ltd. | | 0.25 | -0.25 | - |
| NTPC Ltd. | | 0.25 | -0.25 | - |
| Coforge Ltd. | | 0.25 | -0.26 | -0.01 |
| Bharat Petroleum Corporation Ltd. | | 0.25 | -0.25 | - |
| Oil & Natural Gas Corporation Ltd. | | 0.24 | -0.25 | -0.01 |
| Sammaan Capital Ltd. | | 0.23 | -0.23 | - |
| Kalyan Jewellers India Ltd. | | 0.23 | -0.23 | - |
| Exide Industries Ltd. | | 0.23 | -0.24 | -0.01 |
| Bharat Heavy Electricals Ltd. | | 0.23 | -0.23 | - |
| Syngene International Ltd. | | 0.22 | -0.22 | - |
| Hindustan Petroleum Corporation Ltd. | | 0.22 | -0.22 | - |
| The Indian Hotels Company Ltd. | | 0.21 | -0.21 | - |
| Tata Power Company Ltd. | | 0.21 | -0.21 | - |
| Hindustan Unilever Ltd. | | 0.21 | -0.21 | - |
| Nestle India Ltd. | | 0.20 | -0.20 | - |
| GAIL (India) Ltd. | | 0.20 | -0.20 | - |
| Dabur India Ltd. | | 0.20 | -0.20 | - |
| Bosch Ltd. | | 0.20 | -0.20 | - |
| Bandhan Bank Ltd. | | 0.20 | -0.21 | -0.01 |
| Sona Blw Precision Forgings Ltd. | | 0.19 | -0.19 | - |
| Pidilite Industries Ltd. | | 0.19 | -0.19 | - |
| IIFL Finance Ltd. | | 0.19 | -0.19 | - |
| Lodha Developers Ltd. | | 0.18 | -0.18 | - |
| Hero Motocorp Ltd. | | 0.18 | -0.18 | - |
| Cipla Ltd. | | 0.18 | -0.18 | - |
| Samvardhana Motherson International Ltd. | | 0.17 | -0.17 | - |
| Info Edge (India) Ltd. | | 0.17 | -0.17 | - |
| BSE Ltd. | | 0.17 | -0.17 | - |
| The Phoenix Mills Ltd. | | 0.16 | -0.16 | - |
| Petronet Lng Ltd. | | 0.16 | -0.16 | - |
| Bank Of India | | 0.16 | -0.16 | - |
| PB Fintech Ltd. | | 0.15 | -0.16 | -0.01 |
| Oberoi Realty Ltd. | | 0.15 | -0.15 | - |
| Indian Railway Catering & Tourism Corporation Ltd. | | 0.15 | -0.15 | - |
| HFCL Ltd. | | 0.15 | -0.15 | - |
| Alkem Laboratories Ltd. | | 0.15 | -0.15 | - |
| Max Financial Services Ltd. | | 0.14 | -0.14 | - |
| CG Power And Industrial Solutions Ltd. | | 0.14 | -0.14 | - |
| Tech Mahindra Ltd. | | 0.13 | -0.13 | - |
| Container Corporation Of India Ltd. | | 0.13 | -0.14 | -0.01 |
| ABB India Ltd. | | 0.13 | -0.14 | -0.01 |
| Sun Pharmaceutical Industries Ltd. | | 0.12 | -0.12 | - |
| Union Bank Of India | | 0.11 | -0.11 | - |
| SRF Ltd. | | 0.11 | -0.11 | - |
| Manappuram Finance Ltd. | | 0.11 | -0.11 | - |
| ICICI Prudential Life Insurance Company Ltd. | | 0.11 | -0.11 | - |
| Hindustan Zinc Ltd. | | 0.11 | -0.11 | - |
| Ultratech Cement Ltd. | | 0.10 | -0.09 | 0.01 |
| Torrent Power Ltd. | | 0.10 | -0.10 | - |
| Shree Cement Ltd. | | 0.10 | -0.10 | - |
| SBI Life Insurance Co. Ltd. | | 0.10 | -0.10 | - |
| NBCC (India) Ltd. | | 0.10 | -0.10 | - |
| Inox Wind Ltd. | | 0.10 | -0.10 | - |
| Eicher Motors Ltd. | | 0.10 | -0.10 | - |
| Bajaj Finance Ltd. | | 0.10 | -0.10 | - |
| Angel One Ltd. | | 0.10 | -0.10 | - |
| Torrent Pharmaceuticals Ltd. | | 0.09 | -0.10 | -0.01 |
| Siemens Ltd. | | 0.09 | -0.09 | - |
| Persistent Systems Ltd. | | 0.09 | -0.09 | - |
| Mazagon Dock Shipbuilders Ltd. | | 0.09 | -0.09 | - |
| KEI Industries Ltd. | | 0.09 | -0.09 | - |
| Suzlon Energy Ltd. | | 0.08 | -0.08 | - |
| Multi Commodity Exchange Of India Ltd. | | 0.08 | -0.08 | - |
| L&T Finance Ltd. | | 0.07 | -0.07 | - |
| Computer Age Management Services Ltd. | | 0.07 | -0.07 | - |
| Astral Ltd. | | 0.07 | -0.07 | - |
| Prestige Estates Projects Ltd. | | 0.06 | -0.06 | - |
| NCC Ltd. | | 0.06 | -0.06 | - |
| Central Depository Services (I) Ltd. | | 0.06 | -0.06 | - |
| Biocon Ltd. | | 0.06 | -0.06 | - |
| The Federal Bank Ltd. | | 0.05 | -0.05 | - |
| Cyient Ltd. | | 0.05 | -0.05 | - |
| Asian Paints Ltd. | | 0.05 | -0.05 | - |
| UPL Ltd. | | 0.04 | -0.04 | - |
| Tube Investments Of India Ltd. | | 0.04 | -0.04 | - |
| Oracle Financial Services Software Ltd. | | 0.04 | -0.04 | - |
| Mphasis Ltd. | | 0.04 | -0.05 | -0.01 |
| Laurus Labs Ltd. | | 0.04 | -0.04 | - |
| Kaynes Technology India Ltd. | | 0.04 | -0.04 | - |
| Indian Energy Exchange Ltd. | | 0.04 | -0.05 | -0.01 |
| ICICI Lombard General Insurance Company Ltd. | | 0.04 | -0.04 | - |
| HDFC Asset Management Co. Ltd. | | 0.04 | -0.04 | - |
| Colgate Palmolive (India) Ltd. | | 0.04 | -0.04 | - |
| Polycab India Ltd. | | 0.03 | -0.03 | - |
| Pg Electroplast Ltd. | | 0.03 | -0.03 | - |
| Nuvama Wealth Management Ltd. | | 0.03 | -0.03 | - |
| Muthoot Finance Ltd. | | 0.03 | -0.03 | - |
| Housing And Urban Development Corporation Ltd. | | 0.03 | -0.03 | - |
| Havells India Ltd. | | 0.03 | -0.03 | - |
| Fortis Healthcare Ltd. | | 0.03 | -0.03 | - |
| Delhivery Ltd. | | 0.03 | -0.03 | - |
| Zydus Lifesciences Ltd. | | 0.02 | -0.02 | - |
| Supreme Industries Ltd. | | 0.02 | -0.02 | - |
| NHPC Ltd. | | 0.02 | -0.02 | - |
| Mankind Pharma Ltd. | | 0.02 | -0.02 | - |
| Bharat Dynamics Ltd. | | 0.02 | -0.02 | - |
| Uno Minda Ltd. | | 0.01 | -0.01 | - |
| Titagarh Rail Systems Ltd. | | 0.01 | -0.01 | - |
| Tata Technologies Ltd. | | 0.01 | -0.01 | - |
| Piramal Pharma Ltd. | | 0.01 | -0.01 | - |
| PI Industries Ltd. | | 0.01 | -0.01 | - |
| Oil India Ltd. | | 0.01 | -0.01 | - |
| KPIT Technologies Ltd. | | 0.01 | -0.01 | - |
| 360 One Wam Ltd. | | 0.01 | -0.01 | - |
| **Total** | | **70.88** | **-71.34** | **-0.46** |
| **Commercial Papers** | | | | |
| Bharti Telecom Ltd. | CRISIL A1+ | 1.83 | | |
| Cholamandalam Investment & Finance Co. Ltd. | CRISIL A1+ | 1.10 | | |
| Tata Capital Ltd. | CRISIL A1+ | 0.86 | | |
| Nuvoco Vistas Corporation Ltd. | CRISIL A1+ | 0.32 | | |
| L&T Finance Ltd. | CRISIL A1+ | 0.25 | | |
| Tata Projects Ltd. | CRISIL A1+ | 0.13 | | |
| **Total** | | **4.49** | | |
| **Certificate Of Deposits** | | | | |
| HDFC Bank Ltd. | CRISIL A1+ | 1.51 | | |
| Bank Of Baroda | IND A1+ | 1.10 | | |
| AU Small Finance Bank Ltd. | CRISIL A1+ | 0.37 | | |
| Equitas Small Finance Bank Ltd. | CRISIL A1+ | 0.36 | | |
| Punjab National Bank | CRISIL A1+ | 0.13 | | |
| Indian Bank | CRISIL A1+ | 0.06 | | |
| **Total** | | **3.53** | | |
| **Non Convertible Debentures** | | | | |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 1.08 | | |
| Bharti Telecom Ltd. | CRISIL AAA | 1.02 | | |
| Axis Finance Ltd. | CRISIL AAA | 0.77 | | |
| REC Ltd. | CRISIL AAA | 0.39 | | |
| State Bank Of India( Tier II Bond Under Basel III ) | CRISIL AAA | 0.37 | | |
| REC Ltd. | [ICRA]AAA | 0.26 | | |
| Power Finance Corporation Ltd. | CRISIL AAA | 0.26 | | |
| Mangalore Refinery And Petrochemicals Ltd. | IND AAA | 0.22 | | |
| Muthoot Finance Ltd. | [ICRA]AA+ | 0.08 | | |
| Bajaj Finance Ltd. | CRISIL AAA | 0.05 | | |
| **Total** | | **4.50** | | |
| **Non-Convertible Preference Share** | | | | |
| TVS Motor Company Ltd. | CARE A1+ | 0.01 | | |
| **Total** | | **0.01** | | |
| **Mutual Fund Units** | | | | |
| SBI Savings Fund - Direct Plan - Growth Option | | 8.39 | | |
| SBI Liquid Fund - Direct Plan - Growth Option | | 2.85 | | |
| SBI Magnum Low Duration Fund - Direct Plan - Growth Option | | 2.74 | | |
| SBI Magnum Ultra Short Duration Fund - Direct Plan - Cash Option | | 1.85 | | |
| **Total** | | **15.83** | | |
| **Treasury Bills** | | | | |
| 182 Day T-Bill 20.11.25 | SOVEREIGN | 0.06 | | |
| **Total** | | **0.06** | | |
| **Cash, Cash Equivalents, Derivative Margin And Others#** | | **0.70** | | |
| **Grand Total** | | **100.00** | | |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 38.60 |
| Mutual Fund/etf | 15.83 |
| Oil, Gas & Consumable Fuels | 5.57 |
| Metals & Mining | 4.56 |
| Fast Moving Consumer Goods | 4.23 |
| Information Technology | 4.12 |
| Automobile And Auto Components | 4.00 |
| Capital Goods | 3.94 |
| Healthcare | 3.87 |
| Telecommunication | 3.10 |
| Power | 2.39 |
| Consumer Services | 1.63 |
| Consumer Durables | 1.50 |
| Realty | 1.43 |
| Construction Materials | 1.39 |
| Construction | 1.22 |
| Services | 1.18 |
| Chemicals | 0.68 |
| Sovereign | 0.06 |
| Cash, Cash Equivalents, Derivative Margin And Others | 0.70 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

# HYBRID - BALANCED ADVANTAGE FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 37,355.50 Crores
- **AUM as on September 30, 2025**
  ₹ 37,486.11 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 ₹1thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year. Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Standard Deviation#** | : 6.14% |
| **Beta#** | : 0.90 |
| **Sharpe Ratio#** | : 1.22 |
| **Modified Duration** | : 3.65 years |
| **Average Maturity** | : 4.98 years |
| **Macaulay Duration** | : 3.86 years |
| **Yield to Maturity^** | : 6.93% |
| **Portfolio Turnover*** | |
| Equity Turnover | : 0.20 |
| Total Turnover | : 3.17 |

*Total Turnover = Equity + Debt + Derivatives #Source: CRISIL Fund Analyser *Portfolio Turnover = lower of total sale or total purchase for the last 12 months (including equity derivatives) upon Avg. AUM of trailing twelve months. Risk Free rate: FBIL Overnight Mibor rate (5.74% as on 30th September 2025) Basis for Ratio Calculation: 3 Years Monthly Data Points*

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

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-IDCW | 15.3055 | Dir-Plan-IDCW | 15.9288 |
| Reg-Plan-Growth | 15.3053 | Dir-Plan-Growth | 15.9284 |

## PORTFOLIO

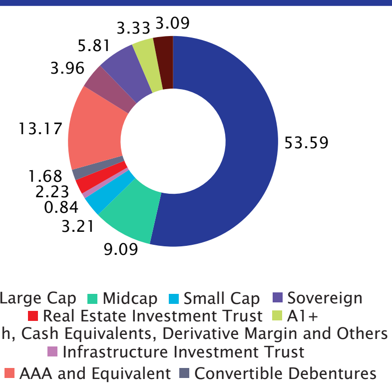
| Issuer Name | Rating | (%) Of Total % of AUM | Derivatives | Net % of AUM |
|---|---|---|---|---|
| **Equity Shares** | | | | |
| Tata Motors Ltd. | | 1.92 | - | 1.92 |
| Larsen & Toubro Ltd. | | 1.90 | - | 1.90 |
| Bank Of Baroda | | 1.84 | - | 1.84 |
| Punjab National Bank | | 1.68 | - | 1.68 |
| Tech Mahindra Ltd. | | 1.56 | - | 1.56 |
| CESC Ltd. | | 1.47 | - | 1.47 |
| Maruti Suzuki India Ltd. | | 1.23 | - | 1.23 |
| Biocon Ltd. | | 0.91 | - | 0.91 |
| ICICI Prudential Life Insurance Company Ltd. | | 0.89 | - | 0.89 |
| Cipla Ltd. | | 0.86 | - | 0.86 |
| Mahindra & Mahindra Financial Services Ltd. | | 0.81 | - | 0.81 |
| Ashok Leyland Ltd. | | 0.78 | - | 0.78 |
| Vishal Mega Mart Ltd. | | 0.66 | - | 0.66 |
| Life Insurance Corporation Of India | | 0.58 | - | 0.58 |
| Sona Blw Precision Forgings Ltd. | | 0.43 | - | 0.43 |
| Carborundum Universal Ltd. | | 0.39 | - | 0.39 |
| Wipro Ltd. | | 0.35 | - | 0.35 |
| Gateway Distriparks Ltd. | | 0.34 | - | 0.34 |
| Bandhan Bank Ltd. | | 0.34 | - | 0.34 |
| Grasim Industries Ltd. | | 0.28 | - | 0.28 |
| Alkem Laboratories Ltd. | | 0.26 | - | 0.26 |
| Container Corporation Of India Ltd. | | 0.20 | - | 0.20 |
| Go Fashion (India) Ltd. | | 0.17 | - | 0.17 |
| Infosys Ltd. | | 0.16 | - | 0.16 |
| Acc Ltd. | | 0.16 | - | 0.16 |
| Tube Investments Of India Ltd. | | 0.03 | - | 0.03 |
| Crompton Greaves Consumer Electricals Ltd. | | 0.02 | - | 0.02 |
| **Total** | | **20.22** | **–** | **20.22** |
| **Equity Shares & Derivatives** | | | | |
| Reliance Industries Ltd. | | 5.58 | -0.23 | 5.35 |
| HDFC Bank Ltd. | | 5.03 | -0.04 | 4.99 |
| Tata Steel Ltd. | | 2.56 | -0.27 | 2.29 |
| Bharti Airtel Ltd. | | 2.53 | -0.21 | 2.32 |
| GAIL (India) Ltd. | | 2.18 | -0.23 | 1.95 |
| ITC Ltd. | | 2.12 | -0.02 | 2.10 |
| Mahindra & Mahindra Ltd. | | 2.00 | -2.02 | -0.02 |
| Axis Bank Ltd. | | 1.83 | -0.03 | 1.80 |
| HCL Technologies Ltd. | | 1.60 | - | 1.60 |
| Asian Paints Ltd. | | 1.57 | -1.26 | 0.31 |
| ICICI Bank Ltd. | | 1.48 | -0.86 | 0.62 |
| State Bank Of India | | 1.38 | -0.34 | 1.04 |
| Torrent Power Ltd. | | 1.33 | 0.00 | 1.33 |
| Sun Pharmaceutical Industries Ltd. | | 1.16 | -0.38 | 0.78 |
| Kotak Mahindra Bank Ltd. | | 1.14 | -1.14 | - |
| Indian Oil Corporation Ltd. | | 1.13 | -0.12 | 1.01 |
| DLF Ltd. | | 0.87 | -0.88 | -0.01 |
| Indus Towers Ltd. | | 0.83 | -0.01 | 0.82 |
| United Spirits Ltd. | | 0.80 | -0.01 | 0.79 |
| Dabur India Ltd. | | 0.77 | -0.01 | 0.76 |
| Petronet Lng Ltd. | | 0.71 | -0.35 | 0.36 |
| Bharat Petroleum Corporation Ltd. | | 0.69 | -0.69 | - |
| Oil & Natural Gas Corporation Ltd. | | 0.66 | -0.02 | 0.64 |
| Hindustan Unilever Ltd. | | 0.60 | -0.32 | 0.28 |
| Bajaj Finserv Ltd. | | 0.58 | -0.01 | 0.57 |
| Tata Consultancy Services Ltd. | | 0.53 | -0.19 | 0.34 |
| Cummins India Ltd. | | 0.51 | -0.51 | - |
| Delhivery Ltd. | | 0.48 | 0.00 | 0.48 |
| Power Grid Corporation Of India Ltd. | | 0.47 | -0.47 | - |
| Tata Power Company Ltd. | | 0.41 | -0.41 | - |
| Titan Company Ltd. | | 0.37 | -0.37 | - |
| ICICI Lombard General Insurance Company Ltd. | | 0.31 | -0.31 | - |
| Hindalco Industries Ltd. | | 0.23 | -0.23 | - |
| Lupin Ltd. | | 0.21 | -0.21 | - |
| Hindustan Petroleum Corporation Ltd. | | 0.17 | -0.17 | - |
| SBI Life Insurance Co. Ltd. | | 0.14 | -0.14 | - |
| Nestle India Ltd. | | 0.13 | -0.13 | - |
| Shriram Finance Ltd. | | 0.12 | -0.12 | - |
| Indusind Bank Ltd. | | 0.11 | -0.11 | - |
| Vedanta Ltd. | | 0.06 | -0.06 | - |
| JSW Steel Ltd. | | 0.06 | -0.06 | - |
| Jindal Steel Ltd. | | 0.05 | -0.05 | - |
| Eternal Ltd. | | 0.05 | -0.05 | - |
| Ultratech Cement Ltd. | | 0.02 | -0.02 | - |
| REC Ltd. | | 0.02 | -0.02 | - |
| Bharat Electronics Ltd. | | 0.02 | -0.02 | - |
| Tata Consumer Products Ltd. | | 0.01 | -0.01 | - |
| Siemens Ltd. | | 0.01 | -0.01 | - |
| Persistent Systems Ltd. | | 0.01 | -0.01 | - |
| One 97 Communications Ltd. | | 0.01 | -0.01 | - |
| Marico Ltd. | | 0.01 | -0.01 | - |
| Coforge Ltd. | | 0.01 | -0.01 | - |
| Aurobindo Pharma Ltd. | | 0.01 | -0.01 | - |
| **Total** | | **45.67** | **–13.17** | **32.50** |
| **Convertible Debentures** | | | | |
| Cholamandalam Investment & Finance Co. Ltd. | | 1.68 | | |
| **Total** | | **1.68** | | |
| **Commercial Papers** | | | | |
| Kotak Securities Ltd. | CRISIL A1+ | 0.53 | | |
| Nuvoco Vistas Corporation Ltd. | CRISIL A1+ | 0.33 | | |
| Bharti Telecom Ltd. | CRISIL A1+ | 0.13 | | |
| **Total** | | **0.99** | | |
| **Certificate Of Deposits** | | | | |
| Canara Bank | CRISIL A1+ | 0.67 | | |
| Bank Of Baroda | IND A1+ | 0.63 | | |
| Bank Of India | CRISIL A1+ | 0.53 | | |
| HDFC Bank Ltd. | CRISIL A1+ | 0.51 | | |
| **Total** | | **2.34** | | |
| **Non Convertible Debentures** | | | | |
| Tata Capital Ltd. | CRISIL AAA | 1.43 | | |
| Bharti Telecom Ltd. | CRISIL AAA | 1.39 | | |
| Muthoot Finance Ltd. | CRISIL AA+ | 1.22 | | |
| Cholamandalam Investment & Finance Co. Ltd. | [ICRA]AA+ | 1.09 | | |
| LIC Housing Finance Ltd. | CRISIL AAA | 1.08 | | |
| Bajaj Finance Ltd. | CRISIL AAA | 1.02 | | |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 0.98 | | |
| Power Finance Corporation Ltd. | CRISIL AAA | 0.95 | | |
| Jamnagar Utilities & Power Pvt. Ltd. | CRISIL AAA | 0.66 | | |
| Godrej Properties Ltd. | [ICRA]AA+ | 0.61 | | |
| ICICI Prudential Life Insurance Company Ltd. | CRISIL AAA | 0.58 | | |
| State Bank Of India ( At1 Bond Under Basel III ) | CRISIL AA+ | 0.55 | | |
| REC Ltd. | CRISIL AAA | 0.55 | | |
| Bajaj Housing Finance Ltd. | CRISIL AAA | 0.55 | | |
| National Bank For Agriculture And Rural Development | [ICRA]AAA | 0.54 | | |
| REC Ltd. | [ICRA]AAA | 0.53 | | |
| Mindspace Business Parks Reit | CRISIL AAA | 0.51 | | |
| Torrent Power Ltd. | CRISIL AA+ | 0.49 | | |
| Indian Railway Finance Corporation Ltd. | CRISIL AAA | 0.46 | | |
| Summit Digitel Infrastructure Pvt. Ltd. | CRISIL AAA | 0.41 | | |
| Mahindra Rural Housing Finance Ltd. | CRISIL AAA | 0.41 | | |
| HDFC Life Insurance Company Ltd. | [ICRA]AAA | 0.39 | | |
| Small Industries Development Bank Of India | CRISIL AAA | 0.34 | | |
| Tata Communications Ltd. | CARE AAA | 0.13 | | |
| State Bank Of India ( Tier II Bond Under Basel III ) | CRISIL AAA | 0.13 | | |
| Punjab National Bank | CRISIL AAA | 0.07 | | |
| Bank Of Baroda ( Tier II Bond Under Basel III ) | CRISIL AAA | 0.06 | | |
| **Total** | | **17.13** | | |
| **Government Securities** | | | | |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 2.23 | | |
| GOI 7.32% 13.11.2030 GOV | SOVEREIGN | 0.98 | | |
| GOI 7.18% 14.08.2033 GOV | SOVEREIGN | 0.90 | | |
| GOI 7.18% 24.07.2037 GOV | SOVEREIGN | 0.69 | | |
| GOI 6.9% 15.04.2065 GOV | SOVEREIGN | 0.38 | | |
| **Total** | | **5.18** | | |
| **State Development Loans** | | | | |
| State Government Of Bihar | SOVEREIGN | 0.36 | | |
| State Government Of Karnataka | SOVEREIGN | 0.27 | | |
| **Total** | | **0.63** | | |
| **Real Estate Investment Trust** | | | | |
| Brookfield India Real Estate Trust | | 1.29 | | |
| Embassy Office Parks Reit | | 0.94 | | |
| **Total** | | **2.23** | | |
| **Infrastructure Investment Trust** | | | | |
| National Highways Infra Trust | | 0.84 | | |
| **Total** | | **0.84** | | |
| **Cash, Cash Equivalents, Derivative Margin And Others** | | **3.09** | | |
| **Grand Total** | | **100.00** | | |

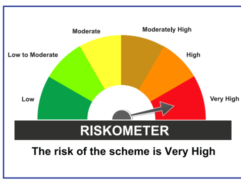
^# including Covered Call

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 37.29 |
| Oil, Gas & Consumable Fuels | 11.12 |
| Sovereign | 5.81 |
| Automobile And Auto Components | 5.61 |
| Power | 4.83 |
| Fast Moving Consumer Goods | 4.44 |
| Realty | 4.22 |
| Information Technology | 4.22 |
| Telecommunication | 3.90 |
| Healthcare | 3.41 |
| Metals & Mining | 2.96 |
| Consumer Durables | 1.96 |
| Construction | 1.90 |
| Services | 1.86 |
| Capital Goods | 1.71 |
| Consumer Services | 0.88 |
| Construction Materials | 0.79 |
| Cash, Cash Equivalents, Derivative Margin And Others | 3.09 |

## 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.

## SOLUTIONS ORIENTED SCHEME–CHILDREN'S FUND

SBI

# MAGNUM CHILDREN'S BENEFIT FUND - INVESTMENT PLAN

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

### Investment Objective

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

### Fund Details

- **Type of Scheme**
  An open-ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)
- **Date of Allotment:** 29/ 09/2020
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 4,393.43 Crores
- **AUM as on September 30, 2025**
  ₹ 4,425.49 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

### Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 0.01 year |
| **Average Maturity** | : 0.01 year |
| **Macaulay Duration** | : 0.00 year |
| **Yield to Maturity^** | : 5.47% |

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

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### NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-Growth | 43.1537 |
| Dir-Plan-Growth | 46.0311 |

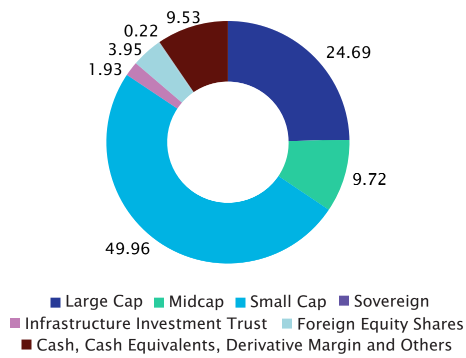
### PORTFOLIO

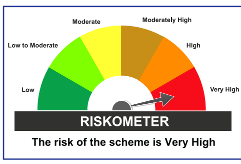
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Equity Shares** | | |
| Muthoot Finance Ltd. | | 4.87 |
| Hatsun Agro Product Ltd. | | 4.83 |
| Le Travenues Technology Ltd. | | 4.20 |
| State Bank Of India | | 4.15 |
| Adani Power Ltd. | | 3.70 |
| Siemens Energy India Ltd. | | 3.42 |
| HDFC Bank Ltd. | | 3.40 |
| Thangamayil Jewellery Ltd. | | 3.38 |
| Privi Speciality Chemicals Ltd. | | 3.30 |
| Ajax Engineering Ltd. | | 3.29 |
| Aether Industries Ltd. | | 3.23 |
| Sanathan Textiles Ltd. | | 3.22 |
| Bajaj Finserv Ltd. | | 3.18 |
| K.P.R. Mill Ltd. | | 3.13 |
| ITC Ltd. | | 3.00 |
| Asahi India Glass Ltd. | | 2.98 |
| Ather Energy Ltd. | | 2.79 |
| Dodla Dairy Ltd. | | 2.70 |
| Kalpataru Ltd. | | 2.54 |
| Kotak Mahindra Bank Ltd. | | 2.25 |
| E.I.D-Parry (India) Ltd. | | 2.09 |
| Brainbees Solutions Ltd. | | 1.84 |
| Relaxo Footwears Ltd. | | 1.83 |
| Samvardhana Motherson International Ltd. | | 1.59 |
| Gokaldas Exports Ltd. | | 1.47 |
| Wonderla Holidays Ltd. | | 1.32 |
| Honeywell Automation India Ltd. | | 1.30 |
| Shakti Pumps (India) Ltd. | | 1.29 |
| Pakka Ltd. | | 1.16 |
| Brigade Hotel Ventures Ltd. | | 1.12 |
| Hawkins Cookers Ltd. | | 0.69 |
| Elin Electronics Ltd. | | 0.53 |
| Sona Blw Precision Forgings Ltd. | | 0.42 |
| Aditya Infotech Ltd. | | 0.16 |
| **Total** | | **84.37** |
| **Foreign Equityshares** | | |
| Renew Energy Global | | 3.95 |
| **Total** | | **3.95** |
| **Treasury Bills** | | |
| 182 Day T-Bill 20.11.25 | SOVEREIGN | 0.22 |
| **Total** | | **0.22** |
| **Infrastructure Investment Trust** | | |
| Cube Highways Trust | | 1.93 |
| **Total** | | **1.93** |
| **Cash, Cash Equivalents And Others** | | **9.53** |
| **Grand Total** | | **100.00** |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 17.85 |
| Fast Moving Consumer Goods | 12.62 |
| Capital Goods | 9.46 |
| Consumer Services | 8.48 |
| Textiles | 7.82 |
| Automobile And Auto Components | 7.78 |
| Power | 7.65 |
| Chemicals | 6.53 |
| Consumer Durables | 6.43 |
| Realty | 2.54 |
| Services | 1.93 |
| Forest Materials | 1.16 |
| Sovereign | 0.22 |
| Cash, Cash Equivalents And Others | 9.53 |

### PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

- Long term capital appreciation
- Investment primarily in actively managed equity and equity related instruments and secondarily in debt and money market securities.

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

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# 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 1,978.83 Crores
- **AUM as on September 30, 2025**
  ₹ 1,962.91 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 (₹) |
|---|---|
| Reg-Plan-IDCW | 10.1977 |
| Reg-Plan-Growth | 10.1977 |

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Direct Plan-IDCW | 10.2060 |
| Dir-Plan-Growth | 10.2061 |

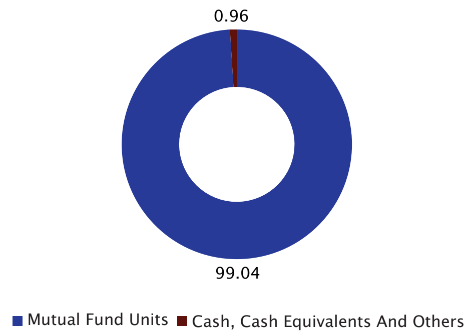
## PORTFOLIO

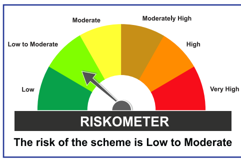
| Issuer Name | (%) Of Total AUM |
|---|---|
| **Mutual Fund Units** | |
| SBI Corporate Bond Fund - Direct Plan - Growth Option | 60.56 |
| SBI Arbitrage Opportunities Fund - Direct Plan - Growth Option | 38.48 |
| **Total** | **99.04** |
| **Cash, Cash Equivalents And Others** | **0.96** |
| **Grand Total** | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Mutual Fund/ETF | 99.04 |
| Cash, Cash Equivalents And Others | 0.96 |

## 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.

## OTHER SCHEMES - FUND OF FUNDS

# SBI DYNAMIC ASSET ALLOCATION ACTIVE FOF

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

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 1,041.69 Crores
- **AUM as on September 30, 2025**
  ₹ 1,968.30 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 before12 months from the date of allotment
  Upto 25% of the investments – Nil;
  For remaining investments – 1% of applicable NAV
- For exit after 12 months from the date of allotment: Nil
- **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

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### NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 9.8919 |
| Reg-Plan-Growth | 9.8919 |

### NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Direct Plan-IDCW | 9.8963 |
| Dir-Plan-Growth | 9.8963 |

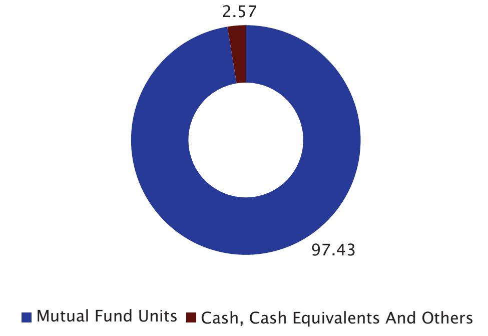
### PORTFOLIO

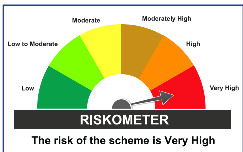
| Issuer Name | (%) Of Total AUM |
|---|---|
| **Mutual Fund Units** | |
| SBI Magnum Medium Duration Fund - Direct Plan - Growth | 17.81 |
| SBI Large & Midcap Fund -Direct Plan -Growth | 11.83 |
| SBI Multicap Fund- Direct Plan- Growth Option | 11.03 |
| SBI Magnum Income Fund-Direct Plan -Growth | 10.13 |
| SBI Dynamic Bond Fund - Direct Plan - Growth | 9.91 |
| SBI Focused Fund - Direct Plan -Growth | 7.54 |
| SBI Dividend Yield Fund - Direct Plan - Growth | 6.20 |
| SBI Contra Fund - Direct Plan - Growth | 4.69 |
| SBI Flexicap Fund - Direct Plan - Growth Option | 4.37 |
| SBI Technology Opportunities Fund - Direct Plan - Growth | 3.71 |
| SBI Banking & Financial Services Fund - Direct Plan - Growth | 2.90 |
| SBI Consumption Opportunities Fund - Direct Plan - Growth | 2.79 |
| SBI Comma Fund - Direct Plan - Growth | 2.53 |
| SBI Automotive Opportunities Fund - Direct Plan - Growth | 1.99 |
| **Total** | **97.43** |
| **Cash, Cash Equivalents And Others** | **2.57** |
| **Grand Total** | **100.00** |

### PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Mutual Fund/ETF | 97.43 |
| Cash, Cash Equivalents And Others | 2.57 |

### 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.

## SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

SBI MUTUAL FUND
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# SBI RETIREMENT BENEFIT FUND-AGGRESSIVE PLAN

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

## Investment Objective

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

## Fund Details

- **Type of Scheme**
  An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- **Date of Allotment:** 10/02/2021
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 3,015.98 Crores
- **AUM as on September 30, 2025**
  ₹ 3,000.97 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** | : 1.11 years |
| **Average Maturity** | : 1.95 years |
| **Macaulay Duration** | : 1.15 years |
| **Yield to Maturity^** | : 5.92% |

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 19.7997 |
| Reg-Plan-Growth | 19.7992 |

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Direct Plan-IDCW | 21.0006 |
| Dir-Plan-Growth | 21.0118 |

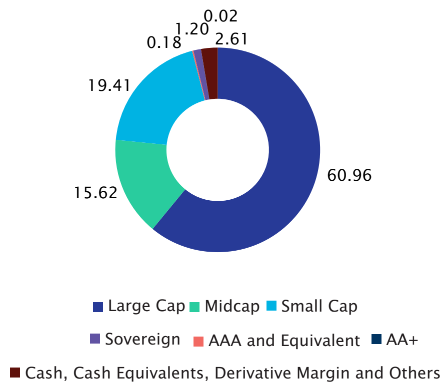
## PORTFOLIO

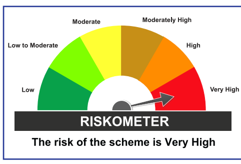
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Equity Shares** | | |
| HDFC Bank Ltd. | | 8.41 |
| ICICI Bank Ltd. | | 5.87 |
| Reliance Industries Ltd. | | 5.60 |
| Maruti Suzuki India Ltd. | | 4.82 |
| Larsen & Toubro Ltd. | | 3.84 |
| Infosys Ltd. | | 3.73 |
| State Bank Of India | | 3.35 |
| Urban Company Ltd. | | 3.19 |
| Ultratech Cement Ltd. | | 2.95 |
| Kotak Mahindra Bank Ltd. | | 2.60 |
| Axis Bank Ltd. | | 2.51 |
| Hindalco Industries Ltd. | | 2.15 |
| Schaeffler India Ltd. | | 2.08 |
| HDFC Life Insurance Company Ltd. | | 2.02 |
| Jubilant Foodworks Ltd. | | 1.95 |
| Timken India Ltd. | | 1.92 |
| Abbott India Ltd. | | 1.92 |
| TVS Motor Company Ltd. | | 1.80 |
| Divi's Laboratories Ltd. | | 1.74 |
| Endurance Technologies Ltd. | | 1.66 |
| Cholamandalam Investment & Finance Co. Ltd. | | 1.63 |
| ZF Commercial Vehicle Control Systems India Ltd. | | 1.59 |
| Kajaria Ceramics Ltd. | | 1.56 |
| Power Grid Corporation Of India Ltd. | | 1.54 |
| L&T Technology Services Ltd. | | 1.52 |
| Asian Paints Ltd. | | 1.49 |
| Tata Consultancy Services Ltd. | | 1.41 |
| Ltimindtree Ltd. | | 1.25 |
| Honeywell Automation India Ltd. | | 1.24 |
| Grindwell Norton Ltd. | | 1.20 |
| FSN E-Commerce Ventures Ltd. | | 1.18 |
| HDB Financial Services Ltd. | | 1.17 |
| ABB India Ltd. | | 1.16 |
| Dr. Lal Path Labs Ltd. | | 1.14 |
| Navin Fluorine International Ltd. | | 1.12 |
| DLF Ltd. | | 1.09 |
| Page Industries Ltd. | | 1.07 |
| Torrent Power Ltd. | | 1.02 |
| ESAB India Ltd. | | 1.00 |
| Brigade Hotel Ventures Ltd. | | 1.00 |
| Balrampur Chini Mills Ltd. | | 0.95 |
| Sona Blw Precision Forgings Ltd. | | 0.89 |
| Thermax Ltd. | | 0.87 |
| Pitti Engineering Ltd. | | 0.83 |
| Nuvoco Vistas Corporation Ltd. | | 0.68 |
| Carborundum Universal Ltd. | | 0.65 |
| AIA Engineering Ltd. | | 0.64 |
| Hawkins Cookers Ltd. | | 0.56 |
| Teamlease Services Ltd. | | 0.36 |
| Berger Paints India Ltd. | | 0.07 |
| **Total** | | **95.99** |
| **Non Convertible Debentures** | | |
| Housing And Urban Development Corporation Ltd. | [ICRA]AAA | 0.18 |
| **Total** | | **0.18** |
| **Non-Convertible Preference Share** | | |
| TVS Motor Company Ltd. | CARE A1+ | 0.02 |
| **Total** | | **0.02** |
| **Floating Rate Bonds** | | |
| GOI FRB 07.12.2031 GOV | SOVEREIGN | 0.37 |
| **Total** | | **0.37** |
| **State Development Loans** | | |
| Tamilnadu 6.95% 07.07.2031 SDL | SOVEREIGN | 0.83 |
| **Total** | | **0.83** |
| **Cash, Cash Equivalents And Others** | | **2.61** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 27.74 |
| Automobile And Auto Components | 12.86 |
| Capital Goods | 9.51 |
| Information Technology | 7.91 |
| Consumer Services | 7.32 |
| Oil, Gas & Consumable Fuels | 5.60 |
| Healthcare | 4.80 |
| Construction | 3.84 |
| Consumer Durables | 3.68 |
| Construction Materials | 3.63 |
| Power | 2.56 |
| Metals & Mining | 2.15 |
| Sovereign | 1.20 |
| Chemicals | 1.12 |
| Realty | 1.09 |
| Textiles | 1.07 |
| Fast Moving Consumer Goods | 0.95 |
| Services | 0.36 |
| Cash, Cash Equivalents And Others | 2.61 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

# SBI 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 1,628.49 Crores
- **AUM as on September 30, 2025**
  ₹ 1,584.25 Crores
- **Fund Manager:**
  **Mr. Rohit Shimpi** (Equity Portion)
  **Mr. Ardhendu Bhattacharya** (Debt portion)
  **Managing since:**
  **Mr. Rohit Shimpi:** Oct - 2021
  **Mr.Ardhendu Bhattacharya:** June - 2021
  **Total Experience:**
  **Mr. Rohit Shimpi** –Over 19 years
  **Mr. Ardhendu Bhattacharya** –Over 15 years
- **First Tier Benchmark:**
  CRISIL Hybrid 35+65 -Aggressive Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Option:** Growth, IDCW
- **SIP**
  Daily - Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum of six installments or Minimum ₹500 & in multiples of ₹1 thereafter for minimum of twelve installments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi-Annual - Minimum amount of investment will be ₹3,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
  Annual - Minimum amount of investment will be ₹5,000 and in multiples of ₹1 thereafter for minimum 4 number of installments.
- **Minimum Investment**
  ₹ 5000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 1.18 years |
| **Average Maturity** | : 4.03 years |
| **Macaulay Duration** | : 1.22 years |
| **Yield to Maturity^** | : 5.19% |

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 18.8019 |
| Reg-Plan-Growth | 18.8024 |

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Direct Plan-IDCW | 19.8507 |
| Dir-Plan-Growth | 19.8486 |

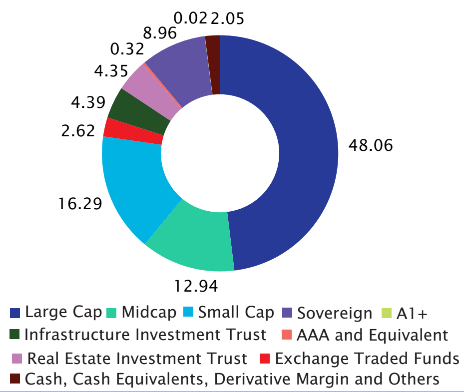
## PORTFOLIO

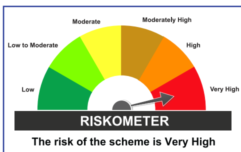
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Equity Shares** | | |
| HDFC Bank Ltd. | | 6.81 |
| ICICI Bank Ltd. | | 4.60 |
| Reliance Industries Ltd. | | 4.36 |
| Maruti Suzuki India Ltd. | | 3.84 |
| Infosys Ltd. | | 3.08 |
| Larsen & Toubro Ltd. | | 3.05 |
| State Bank Of India | | 2.57 |
| Urban Company Ltd. | | 2.55 |
| Ultratech Cement Ltd. | | 2.51 |
| Kotak Mahindra Bank Ltd. | | 2.05 |
| Axis Bank Ltd. | | 2.03 |
| Hindalco Industries Ltd. | | 1.81 |
| Abbott India Ltd. | | 1.79 |
| Schaeffler India Ltd. | | 1.59 |
| Jubilant Foodworks Ltd. | | 1.58 |
| Timken India Ltd. | | 1.55 |
| TVS Motor Company Ltd. | | 1.48 |
| HDFC Life Insurance Company Ltd. | | 1.40 |
| Divi's Laboratories Ltd. | | 1.36 |
| Endurance Technologies Ltd. | | 1.35 |
| L&T Technology Services Ltd. | | 1.32 |
| ZF Commercial Vehicle Control Systems India Ltd. | | 1.30 |
| Power Grid Corporation Of India Ltd. | | 1.22 |
| Kajaria Ceramics Ltd. | | 1.21 |
| Asian Paints Ltd. | | 1.20 |
| Cholamandalam Investment & Finance Co. Ltd. | | 1.19 |
| Tata Consultancy Services Ltd. | | 1.07 |
| Honeywell Automation India Ltd. | | 1.02 |
| Grindwell Norton Ltd. | | 1.02 |
| Dr. Lal Path Labs Ltd. | | 0.96 |
| Navin Fluorine International Ltd. | | 0.91 |
| FSN E-Commerce Ventures Ltd. | | 0.91 |
| DLF Ltd. | | 0.90 |
| Ltimindtree Ltd. | | 0.89 |
| AIA Engineering Ltd. | | 0.89 |
| Page Industries Ltd. | | 0.85 |
| Balrampur Chini Mills Ltd. | | 0.84 |
| Torrent Power Ltd. | | 0.82 |
| ESAB India Ltd. | | 0.82 |
| Brigade Hotel Ventures Ltd. | | 0.78 |
| Hawkins Cookers Ltd. | | 0.77 |
| Sona Blw Precision Forgings Ltd. | | 0.76 |
| Pitti Engineering Ltd. | | 0.70 |
| HDB Financial Services Ltd. | | 0.69 |
| ABB India Ltd. | | 0.64 |
| Carborundum Universal Ltd. | | 0.63 |
| Thermax Ltd. | | 0.60 |
| Nuvoco Vistas Corporation Ltd. | | 0.51 |
| Teamlease Services Ltd. | | 0.39 |
| Berger Paints India Ltd. | | 0.12 |
| **Total** | | **77.29** |
| **Non Convertible Debentures** | | |
| Housing And Urban Development Corporation Ltd. | [ICRA]AAA | 0.32 |
| **Total** | | **0.32** |
| **Non-Convertible Preference Share** | | |
| TVS Motor Company Ltd. | CARE A1+ | 0.02 |
| **Total** | | **0.02** |
| **Floating Rate Bonds** | | |
| GOI FRB 07.12.2031 GOV | SOVEREIGN | 5.89 |
| **Total** | | **5.89** |
| **State Development Loans** | | |
| Tamilnadu 6.98% 14.07.2031 SDL | SOVEREIGN | 3.07 |
| **Total** | | **3.07** |
| **Exchange Traded Funds** | | |
| SBI Gold ETF | | 2.62 |
| **Total** | | **2.62** |
| **Real Estate Investment Trust** | | |
| Nexus Select Trust | | 2.21 |
| Embassy Office Parks Reit | | 2.14 |
| **Total** | | **4.35** |
| **Infrastructure Investment Trust** | | |
| National Highways Infra Trust | | 2.24 |
| Cube Highways Trust | | 2.15 |
| **Total** | | **4.39** |
| **Cash, Cash Equivalents And Others** | | **2.05** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Financial Services | 21.66 |
| Automobile And Auto Components | 10.34 |
| Sovereign | 8.96 |
| Capital Goods | 7.87 |
| Information Technology | 6.36 |
| Consumer Services | 5.82 |
| Realty | 5.25 |
| Services | 4.78 |
| Oil, Gas & Consumable Fuels | 4.36 |
| Healthcare | 4.11 |
| Consumer Durables | 3.30 |
| Construction | 3.05 |
| Construction Materials | 3.02 |
| Mutual Fund/etf | 2.62 |
| Power | 2.04 |
| Metals & Mining | 1.81 |
| Chemicals | 0.91 |
| Textiles | 0.85 |
| Fast Moving Consumer Goods | 0.84 |
| Cash, Cash Equivalents And Others | 2.05 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

# SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

SBI
# RETIREMENT BENEFIT FUND- CONSERVATIVE HYBRID PLAN

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

## Investment Objective

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

## Fund Details

- **Type of Scheme**An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)
- **Date of Allotment:** 10/02/2021
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
₹ 283.66 Crores
- **AUM as on September 30, 2025**
₹ 283.28 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** | : 6.56 years |
| **Average Maturity** | : 13.59 years |
| **Macaulay Duration** | : 6.83 years |
| **Yield to Maturity^** | : 7.12% |

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 15.4499 |
| Reg-Plan-Growth | 15.4482 |

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Direct Plan-IDCW | 15.8895 |
| Dir-Plan-Growth | 15.8916 |

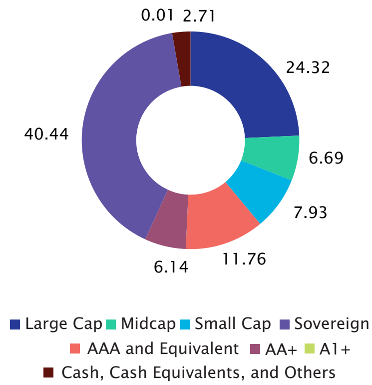
## PORTFOLIO

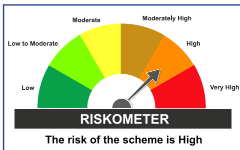
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Equity Shares** | | |
| HDFC Bank Ltd. | | 3.52 |
| ICICI Bank Ltd. | | 2.46 |
| Reliance Industries Ltd. | | 2.26 |
| Maruti Suzuki India Ltd. | | 1.80 |
| Larsen & Toubro Ltd. | | 1.62 |
| Infosys Ltd. | | 1.59 |
| State Bank Of India | | 1.36 |
| Urban Company Ltd. | | 1.28 |
| Ultratech Cement Ltd. | | 1.23 |
| Kotak Mahindra Bank Ltd. | | 0.98 |
| Axis Bank Ltd. | | 0.98 |
| Hindalco Industries Ltd. | | 0.94 |
| Schaeffler India Ltd. | | 0.83 |
| Abbott India Ltd. | | 0.82 |
| Jubilant Foodworks Ltd. | | 0.80 |
| Timken India Ltd. | | 0.79 |
| HDFC Life Insurance Company Ltd. | | 0.72 |
| Endurance Technologies Ltd. | | 0.72 |
| Power Grid Corporation Of India Ltd. | | 0.68 |
| Divi's Laboratories Ltd. | | 0.64 |
| ZF Commercial Vehicle Control Systems India Ltd. | | 0.62 |
| TVS Motor Company Ltd. | | 0.62 |
| Asian Paints Ltd. | | 0.61 |
| L&T Technology Services Ltd. | | 0.59 |
| Kajaria Ceramics Ltd. | | 0.58 |
| Cholamandalam Investment & Finance Co. Ltd. | | 0.56 |
| Tata Consultancy Services Ltd. | | 0.53 |
| Grindwell Norton Ltd. | | 0.52 |
| Honeywell Automation India Ltd. | | 0.51 |
| Dr. Lal Path Labs Ltd. | | 0.48 |
| Navin Fluorine International Ltd. | | 0.47 |
| Berger Paints India Ltd. | | 0.47 |
| Page Industries Ltd. | | 0.46 |
| Ltimindtree Ltd. | | 0.46 |
| Hawkins Cookers Ltd. | | 0.46 |
| DLF Ltd. | | 0.44 |
| Torrent Power Ltd. | | 0.41 |
| HDB Financial Services Ltd. | | 0.40 |
| Brigade Hotel Ventures Ltd. | | 0.40 |
| Balrampur Chini Mills Ltd. | | 0.40 |
| Sona Blw Precision Forgings Ltd. | | 0.37 |
| AIA Engineering Ltd. | | 0.37 |
| FSN E-Commerce Ventures Ltd. | | 0.36 |
| ESAB India Ltd. | | 0.34 |
| ABB India Ltd. | | 0.32 |
| Thermax Ltd. | | 0.30 |
| Carborundum Universal Ltd. | | 0.30 |
| Pitti Engineering Ltd. | | 0.29 |
| Nuvoco Vistas Corporation Ltd. | | 0.18 |
| Teamlease Services Ltd. | | 0.10 |
| **Total** | | **38.94** |
| **Non Convertible Debentures** | | |
| Bharat Sanchar Nigam Ltd. | CRISIL AAA(CE) | 3.64 |
| Summit Digitel Infrastructure Pvt. Ltd. | CRISIL AAA | 2.69 |
| Torrent Power Ltd. | CRISIL AA+ | 1.85 |
| Sundaram Finance Ltd. | CRISIL AAA | 1.82 |
| REC Ltd. | CRISIL AAA | 1.81 |
| Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.) | [ICRA]AA+ | 1.80 |
| Power Finance Corporation Ltd. | CRISIL AAA | 1.80 |
| Godrej Properties Ltd. | [ICRA]AA+ | 1.78 |
| Union Bank Of India ( At1 Bond Under Basel III ) | CRISIL AA+ | 0.71 |
| **Total** | | **17.90** |
| **Non-Convertible Preference Share** | | |
| TVS Motor Company Ltd. | CARE A1+ | 0.01 |
| **Total** | | **0.01** |
| **Floating Rate Bonds** | | |
| GOI FRB 07.12.2031 GOV | SOVEREIGN | 8.99 |
| **Total** | | **8.99** |
| **Government Securities** | | |
| GOI 7.09% 05.08.2054 GOV | SOVEREIGN | 13.92 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 4.44 |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 2.60 |
| **Total** | | **20.96** |
| **State Development Loans** | | |
| Karnataka 7.08% 20.10.2034 SDL | SOVEREIGN | 10.49 |
| **Total** | | **10.49** |
| **Cash, Cash Equivalents And Others** | | **2.71** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Sovereign | 40.44 |
| Financial Services | 17.12 |
| Telecommunication | 6.33 |
| Automobile And Auto Components | 4.97 |
| Power | 4.74 |
| Capital Goods | 3.74 |
| Information Technology | 3.17 |
| Consumer Services | 2.84 |
| Oil, Gas & Consumable Fuels | 2.26 |
| Realty | 2.22 |
| Consumer Durables | 2.12 |
| Healthcare | 1.94 |
| Construction | 1.62 |
| Construction Materials | 1.41 |
| Metals & Mining | 0.94 |
| Chemicals | 0.47 |
| Textiles | 0.46 |
| Fast Moving Consumer Goods | 0.40 |
| Services | 0.10 |
| Cash, Cash Equivalents And Others | 2.71 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

# SOLUTIONS ORIENTED SCHEME-RETIREMENT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI RETIREMENT BENEFIT FUND-CONSERVATIVE PLAN

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

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 14.2333 |
| Reg-Plan-Growth | 14.2335 |

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Direct Plan-IDCW | 14.5634 |
| Dir-Plan-Growth | 14.5655 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 175.59 Crores
- **AUM as on September 30, 2025**
  ₹ 175.24 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** | : 7.91 years |
| **Average Maturity** | : 14.84 years |
| **Macaulay Duration** | : 8.25 years |
| **Yield to Maturity^** | : 7.34% |

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

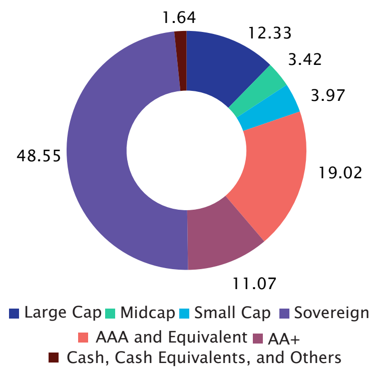
## PORTFOLIO

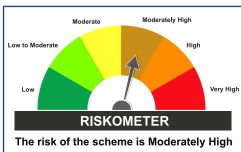
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Equity Shares** | | |
| HDFC Bank Ltd. | | 1.76 |
| ICICI Bank Ltd. | | 1.26 |
| Reliance Industries Ltd. | | 1.18 |
| Maruti Suzuki India Ltd. | | 0.90 |
| Larsen & Toubro Ltd. | | 0.82 |
| Infosys Ltd. | | 0.78 |
| State Bank Of India | | 0.68 |
| Urban Company Ltd. | | 0.64 |
| Ultratech Cement Ltd. | | 0.59 |
| Kotak Mahindra Bank Ltd. | | 0.51 |
| Axis Bank Ltd. | | 0.50 |
| Hindalco Industries Ltd. | | 0.44 |
| Abbott India Ltd. | | 0.44 |
| Schaeffler India Ltd. | | 0.41 |
| Timken India Ltd. | | 0.40 |
| Jubilant Foodworks Ltd. | | 0.39 |
| Endurance Technologies Ltd. | | 0.38 |
| Power Grid Corporation Of India Ltd. | | 0.35 |
| HDFC Life Insurance Company Ltd. | | 0.34 |
| TVS Motor Company Ltd. | | 0.33 |
| L&T Technology Services Ltd. | | 0.32 |
| Divi's Laboratories Ltd. | | 0.32 |
| Cholamandalam Investment & Finance Co. Ltd. | | 0.32 |
| Kajaria Ceramics Ltd. | | 0.31 |
| Asian Paints Ltd. | | 0.31 |
| ZF Commercial Vehicle Control Systems India Ltd. | | 0.30 |
| Tata Consultancy Services Ltd. | | 0.30 |
| Honeywell Automation India Ltd. | | 0.26 |
| Grindwell Norton Ltd. | | 0.26 |
| Dr. Lal Path Labs Ltd. | | 0.25 |
| Navin Fluorine International Ltd. | | 0.24 |
| Ltimindtree Ltd. | | 0.24 |
| Berger Paints India Ltd. | | 0.24 |
| DLF Ltd. | | 0.23 |
| Torrent Power Ltd. | | 0.22 |
| Page Industries Ltd. | | 0.21 |
| Balrampur Chini Mills Ltd. | | 0.21 |
| Sona Blw Precision Forgings Ltd. | | 0.20 |
| HDB Financial Services Ltd. | | 0.20 |
| Brigade Hotel Ventures Ltd. | | 0.20 |
| FSN E-Commerce Ventures Ltd. | | 0.19 |
| Hawkins Cookers Ltd. | | 0.18 |
| ESAB India Ltd. | | 0.18 |
| AIA Engineering Ltd. | | 0.18 |
| ABB India Ltd. | | 0.17 |
| Thermax Ltd. | | 0.16 |
| Carborundum Universal Ltd. | | 0.16 |
| Pitti Engineering Ltd. | | 0.15 |
| Nuvoco Vistas Corporation Ltd. | | 0.09 |
| Teamlease Services Ltd. | | 0.02 |
| **Total** | | **19.72** |
| **Non Convertible Debentures** | | |
| Bharat Sanchar Nigam Ltd. | CRISIL AAA(CE) | 5.88 |
| Summit Digitel Infrastructure Pvt. Ltd. | CRISIL AAA | 4.35 |
| Torrent Power Ltd. | CRISIL AA+ | 2.98 |
| Sundaram Finance Ltd. | CRISIL AAA | 2.94 |
| REC Ltd. | CRISIL AAA | 2.93 |
| Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.) | [ICRA]AA+ | 2.92 |
| Power Finance Corporation Ltd. | CRISIL AAA | 2.92 |
| Godrej Properties Ltd. | [ICRA]AA+ | 2.87 |
| Union Bank Of India ( At1 Bond Under Basel III ) | CRISIL AA+ | 2.30 |
| **Total** | | **30.09** |
| **Government Securities** | | |
| GOI 7.09% 05.08.2054 GOV | SOVEREIGN | 19.69 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 7.17 |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 4.21 |
| **Total** | | **31.07** |
| **State Development Loans** | | |
| Karnataka 7.74% 10.01.2036 SDL | SOVEREIGN | 14.71 |
| Bihar 6.9% 16.07.2035 SDL | SOVEREIGN | 2.77 |
| **Total** | | **17.48** |
| **Cash, Cash Equivalents And Others** | | **1.64** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Sovereign | 48.55 |
| Financial Services | 16.66 |
| Telecommunication | 10.23 |
| Power | 6.47 |
| Realty | 3.10 |
| Automobile And Auto Components | 2.52 |
| Capital Goods | 1.92 |
| Information Technology | 1.64 |
| Consumer Services | 1.42 |
| Oil, Gas & Consumable Fuels | 1.18 |
| Consumer Durables | 1.04 |
| Healthcare | 1.01 |
| Construction | 0.82 |
| Construction Materials | 0.68 |
| Metals & Mining | 0.44 |
| Chemicals | 0.24 |
| Textiles | 0.21 |
| Fast Moving Consumer Goods | 0.21 |
| Services | 0.02 |
| Cash, Cash Equivalents And Others | 1.64 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

# Snapshot of Debt Funds

| Scheme Name | SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan) | SBI Magnum Income Fund | SBI Dynamic Bond Fund | SBI Corporate Bond Fund | SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund) | SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund) | SBI Short Term Debt Fund | SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan) |
|---|---|---|---|---|---|---|---|---|
| Ideal Investment Horizon | 3 years + | 3 years + | 3 years + | 3 years + | 3 years + | 2 years + | 1 year + | 1 year + |
| Inception Date | 30/12/2000 | 25/11/1998 | 09/02/2004 | 16/ 01/2019 | 17/07/2014 | 12/11/2003 | 27/7/2007 | 30/12/2000 |
| Fund Manager | Mr. Sudhir Agarwal | Mr Mohit Jain# | Mr. Sudhir Agarwal | Mr. Rajeev Radhakrishnan<br>Mr. Ardhendu Bhattacharya<br>(Co-Fund Manager) | Mr. Lokesh Mallya# | Mr. Lokesh Mallya<br>Mr. Mohit Jain<br>(Co Fund Manager) | Ms. Mansi Sajeja | Mr. Sudhir Agarwal |
| Managing Since | (w.e.f. July 2025) | (w.e.f. July 2025) | (w.e.f. July 2025) | Rajeev Jan-2019-Ardhendhu | Lokesh Feb-2017 | (w.e.f. Dec-2023) | Mansi May-2025 | (w.e.f. July 2025) |
| First Tier Benchmark | Nifty All Duration G-Sec Index | CRISIL Medium to Long Duration Debt A-III Index | CRISIL Dynamic Bond A-III Index | NIFTY Corporate Bond Index A-II | NIFTY Credit Risk Bond Index B-II | NIFTY Medium Duration Debt Index A-III | CRISIL Short Duration Debt A-II Index | Nifty 10 yr Benchmark G-Sec |
| **Fund Details as on 30 September 2025** | | | | | | | | |
| Month End AUM (Rs. in Crores) | ₹ 11,292.46 | ₹ 2,161.60 | ₹ 4,873.27 | ₹ 25,109.93 | ₹ 2,209.73 | ₹ 6,737.25 | ₹ 16,330.72 | ₹ 1,855.42 |
| Modified Duration (years) | 8.52 | 5.42 | 5.24 | 3.77 | 2.35 | 3.47 | 2.82 | 6.83 |
| Average Maturity (years) | 17.12 | 9.48 | 7.19 | 5.44 | 3.19 | 4.84 | 3.56 | 9.77 |
| Macaulay Duration (years) | 8.82 | 5.64 | 5.43 | 3.94 | 2.47 | 3.63 | 2.96 | 7.06 |
| Yield to Maturity (%)^ | 6.94 | 7.28 | 6.73 | 7.04 | 8.05 | 7.64 | 7.09 | 6.80 |
| Expense Ratio | Regular- 0.94%<br>Direct- 0.46% | Regular- 1.50%<br>Direct- 0.77% | Regular- 1.41%<br>Direct- 0.63% | Regular- 0.77%<br>Direct- 0.36% | Regular- 1.50%<br>Direct- 0.89% | Regular- 1.17%<br>Direct- 0.71% | Regular- 0.82%<br>Direct- 0.40% | Regular- 0.62%<br>Direct- 0.31% |
| **Composition by Assets as on 30 September 2025** | | | | | | | | |
| Equity Shares | - | - | - | - | - | - | - | - |
| Corporate Debt | - | 43.32 | 26.80 | 74.78 | 76.31 | 68.93 | 74.14 | - |
| Gilts | 87.25 | 40.84 | 56.72 | 17.91 | 15.36 | 27.62 | 13.72 | 97.05 |
| Money Market Instruments | - | - | - | - | - | - | 3.59 | - |
| Other Assets | 12.75 | 15.74 | 16.48 | 7.31 | 8.33 | 3.45 | 8.55 | 2.95 |
| **Composition by Ratings as on 30 September 2025** | | | | | | | | |
| AA, AA+, AAA And EQUIVALENT | - | 37.56 | 26.80 | 74.78 | 40.07 | 48.02 | 74.14 | - |
| Below AA | - | 5.86 | - | - | 36.24 | 20.91 | - | - |
| Sovereign | 95.09 | 45.32 | 60.74 | 20.52 | 15.36 | 28.00 | 18.40 | 97.05 |
| Below A1+, A1+ | - | - | - | - | - | - | 3.59 | - |
| Cash, Cash Equivalents, Derivatives and Others | 4.91 | 11.26 | 12.46 | 4.70 | 8.33 | 3.07 | 3.87 | 2.95 |
| **Other Details** | | | | | | | | |
| Exit Load | NIL | For 10% of the investments within 1 Year – Nil; For the remaining investments - 1.00% | For 10% of the investments within 1 month – Nil; For the remaining investments - 0.25% | Nil | For 8% of the investments within 1 Year – Nil; For the remaining investments - 3.00% For 8% of the investments after 1 Year to 2 Years – Nil; For the remaining investments - 1.50% For 8% of the investments after 2 Year to 3 Years – Nil; For the remaining investments - 0.75% | For exit within 3 months from the date of allotment: 1% - For exit after 3 months from the date of allotment: Nil | NIL | NIL |

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) regulations for both Direct and Regular plan. | ^In case of semi-annual convention , the YTM is annualised. #With effect from May 1, 2025, Mr Lokesh Mallya will be managing the fund independently.

# Snapshot of Debt Funds

| Scheme Name | SBI Magnum Low Duration Fund | SBI Savings Fund | SBI Banking and PSU Fund | SBI Liquid Fund | SBI Magnum Ultra Short Duration Fund | SBI Floating Rate Debt Fund | SBI Long Duration Fund | SBI Overnight Fund |
|---|---|---|---|---|---|---|---|---|
| Ideal Investment Horizon | 3 months + | 3 months + | 3 years + | 7day + | 3-6 months | 3 years + | 3 years + | 1 day + |
| Inception Date | 27/7/2007 | 19/07/2004 | 09/10/2009 | 24/11/2003 | 21/05/1999 | 27/10/2020 | 21/12/2022 | 01/10/2002 |
| Fund Manager | Mr. Sudhir Agrawal | Mr. Rajeev Radhakrishnan | Mr. Ardhendhu Bhattacharya | Mr. Radhakrishnan (w.e.f. Dec 01 2023) | Mr. Sudhir Agrawal | Mr. Ardhendu Bhattacharya<br>Mr. Rajeev Radhakrishnan<br>(Co-Fund Manager) | Mr. Ardhendu Bhattacharya | Ms. Ranjana Gupta |
| Managing Since | wef 15 May | Rajeev Dec-2023 | Ardhendhu May-2025 | Rajeev Dec-2023 | wef 15 May | Ardhendu June-21,Rajeev Oct-20 | July - 2025 | (w.e.f. Dec - 2024) |
| First Tier Benchmark | CRISIL Low Duration Debt A-I Index | CRISIL Money Market A-I Index | NIFTY Banking and PSU Debt Index A-II | NIFTY Liquid Index A-I | CRISIL Ultra Short Duration Debt A-I Index | Nifty Short Duration Debt Index A-II | CRISIL Long Duration Debt A-III Index | CRISIL Liquid Overnight Index |
| **Fund Details as on 30 September 2025** | | | | | | | | |
| Month End AUM (Rs. in Crs) | ₹ 16,894.38 | ₹ 37,277.13 | ₹ 4,072.30 | ₹ 54,341.02 | ₹14,574.01 | ₹ 811.84 | ₹ 2,513.45 | ₹ 20,501.05 |
| Modified Duration (years) | 0.93 | 0.47 | 3.47 | 0.14 | 0.46 | 1.06 | 10.50 | 1 day |
| Average Maturity (years) | 1.12 | 0.50 | 5.23 | 0.15 | 0.57 | 4.89 | 23.06 | 1 day |
| Macaulay Duration (years) | 0.98 | 0.50 | 3.67 | 0.15 | 0.49 | 1.09 | 10.87 | 1 day |
| Yield to Maturity (%)^ | 6.56 | 6.29 | 6.86 | 6.00 | 6.35 | 6.60 | 7.17 | 5.51 |
| Expense Ratio | Regular- 0.92%<br>Direct- 0.43% | Regular- 0.61%<br>Direct- 0.25% | Regular- 0.78%<br>Direct- 0.39% | Regular- 0.29%<br>Direct- 0.21% | Regular- 0.57%<br>Direct- 0.35% | Regular- 0.40%<br>Direct- 0.25% | Regular- 0.64%<br>Direct- 0.30% | Regular- 0.14%<br>Direct- 0.08% |
| **Composition by Assets as on 30 September 2025** | | | | | | | | |
| Equity Shares | - | - | - | - | - | - | - | - |
| Corporate Debt | 51.47 | - | 68.88 | 8.86 | 33.66 | 32.07 | - | - |
| Gilts | 3.38 | 3.83 | 11.83 | - | 5.08 | 64.42 | 96.99 | - |
| Money Market Instruments | 33.49 | 92.40 | 8.21 | 95.99 | 54.08 | - | - | 3.61 |
| Other Assets | 11.66 | 3.77 | 11.08 | -4.85 | 7.18 | 3.51 | 3.01 | 96.39 |
| **Composition by Ratings as on 30 September 2025** | | | | | | | | |
| AA, AA+, AAA And Equivalent | 51.47 | - | 68.88 | 8.86 | 33.66 | 32.07 | - | - |
| Below AA | - | - | - | - | - | - | - | - |
| Sovereign | 13.26 | 14.63 | 15.43 | 17.19 | 15.17 | 64.42 | 96.99 | 3.61 |
| Below A1+, A1+ | 30.82 | 86.28 | 8.21 | 79.38 | 49.31 | - | - | - |
| Cash, Cash Equivalents, Derivatives and Others | 4.45 | -0.91 | 7.48 | -5.43 | 1.86 | 3.51 | 3.01 | 96.39 |
| **Other Details** | | | | | | | | |
| Exit Load | NIL | NIL | NIL | Investor exit upon subscription / switch -in: Exit Load as a % of redemption proceeds<br>Day 1: 0.0070%<br>Day 2: 0.0065%<br>Day 3: 0.0060%<br>Day 4: 0.0055%<br>Day 5: 0.0050%<br>Day 6: 0.0045%<br>Day 7: 0.0000% | NIL | For exit within 3 days from the date of allotment: 0.10%,<br>For exit on or after 3 days from the date of allotment: Nil | NIL | NIL |

Please consult your financial advisor before investing. For details, please refer to respective page of the scheme. 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

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI MAGNUM GILT FUND

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| PF-Fixed Period-1 Year-IDCW | 20.3856 |
| PF-Fixed Period-2 Year-IDCW | 20.6291 |
| PF-Fixed Period-3 Year-IDCW | 20.0016 |
| PF 3 Year - Growth | 39.5775 |
| PF Regular - Growth | 42.3593 |

| Option | NAV (₹) |
|---|---|
| Regular IDCW | 20.2895 |
| Reg-Plan-Growth | 65.9828 |
| Dir-Plan-IDCW | 22.3293 |
| Dir-Plan-Growth | 69.9634 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 11,374.56 Crores
- **AUM as on September 30, 2025**
  ₹ 11,292.46 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 8.52 years |
| **Average Maturity** | : 17.12 years |
| **Macaulay Duration** | : 8.82 years |
| **Yield to Maturity^** | : 6.94% |

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

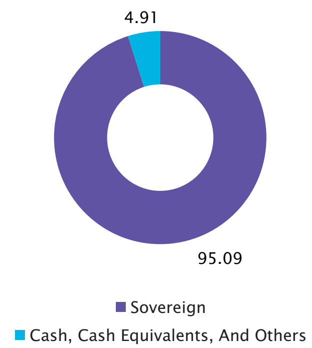
## PORTFOLIO

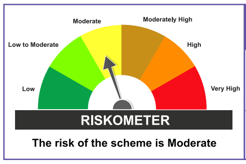
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Government Securities** | | |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 42.89 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 19.06 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 9.63 |
| GOI 7.09% 05.08.2054 GOV | SOVEREIGN | 8.24 |
| GOI 6.9% 15.04.2065 GOV | SOVEREIGN | 6.41 |
| GOI 7.34% 22.04.2064 GOV | SOVEREIGN | 1.02 |
| **Total** | | **87.25** |
| **State Development Loans** | | |
| Punjab 7.73% 03.09.2032 SDL | SOVEREIGN | 2.51 |
| Maharashtra 6.77% 30.04.2038 SDL | SOVEREIGN | 1.69 |
| Maharashtra 7.12% 05.02.2038 SDL | SOVEREIGN | 1.03 |
| Maharashtra 7.46% 21.02.2035 SDL | SOVEREIGN | 1.03 |
| Madhya Pradesh 7.16% 20.02.2037 SDL | SOVEREIGN | 0.66 |
| Maharashtra 6.72% 23.04.2038 SDL | SOVEREIGN | 0.48 |
| Karnataka 7.2% 27.08.2037 SDL | SOVEREIGN | 0.44 |
| **Total** | | **7.84** |
| **Cash, Cash Equivalents And Others** | | **4.91** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Government Securities | 87.25 |
| State Development Loans | 7.84 |
| Cash, Cash Equivalents And Others# | 4.91 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




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

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

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

#With effect from July 1, 2025, Mr Sudhir Agarwal will be managing the fund independently

DEBT-MEDIUM TO LONG DURATION FUND

# SBI MAGNUM INCOME FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-Bonus | 42.9943 | Dir-Plan-Bonus | 46.5168 |
| Reg-Plan-Growth | 70.9582 | Dir-Plan-Growth | 76.6888 |
| Reg-Plan-Half Yearly IDCW | 18.5600 | Dir-Plan-Half Yearly IDCW | 21.7585 |
| Reg-Plan-Quarterly IDCW | 19.9828 | Dir-Plan-Quarterly IDCW | 22.2754 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 2,003.76 Crores
- **AUM as on September 30, 2025**
  ₹ 2,161.60 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 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** | : 5.42 years |
| **Average Maturity** | : 9.48 years |
| **Macaulay Duration** | : 5.64 years |
| **Yield to Maturity^** | : 7.28% |

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

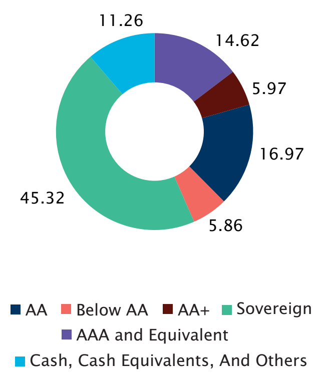
## PORTFOLIO

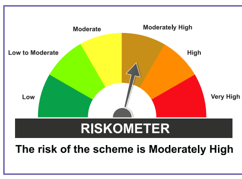
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Non Convertible Debentures** | | |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 7.06 |
| Godrej Seeds & Genetics Ltd. | CRISIL AA | 4.60 |
| Torrent Power Ltd. | CRISIL AA+ | 3.61 |
| Renew Solar Energy (Jharkhand Five) Pvt. Ltd. | CARE AA | 3.30 |
| Motilal Oswal Finvest Ltd. | CRISIL AA | 2.78 |
| H.G. Infra Engineering Ltd. | [ICRA]AA- | 2.78 |
| Avanse Financial Services Ltd. | CARE AA- | 2.56 |
| Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.) | [ICRA]AA+ | 2.36 |
| JM Financial Credit Solutions Ltd. | [ICRA]AA | 2.34 |
| Bharti Telecom Ltd. | CRISIL AAA | 1.20 |
| Aadhar Housing Finance Ltd. | [ICRA]AA | 1.17 |
| JM Financial Asset Reconstruction Company Ltd. | [ICRA]AA- | 0.52 |
| **Total** | | **34.28** |
| **Zero Coupon Bonds** | | |
| JTMP Metal Traders Ltd. | CRISIL AA | 2.78 |
| National Highways Infra Trust | IND AAA | 1.73 |
| **Total** | | **4.51** |
| **Securitised Debt** | | |
| Shivshakti Securitisation Trust | CRISIL AAA(SO) | 2.32 |
| Siddhivinayak Securitisation Trust | CRISIL AAA(SO) | 2.31 |
| **Total** | | **4.63** |
| **Government Securities** | | |
| GOI 6.92% 18.11.2039 GOV | SOVEREIGN | 14.62 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 13.95 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 8.18 |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 4.09 |
| **Total** | | **40.84** |
| **State Development Loans** | | |
| Bihar 6.9% 16.07.2035 SDL | SOVEREIGN | 4.48 |
| **Total** | | **4.48** |
| **Cash, Cash Equivalents And Others** | | **11.26** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Government Securities | 40.84 |
| Non Convertible Debentures | 34.28 |
| Securitised Debt | 4.63 |
| Zero Coupon Bonds | 4.51 |
| State Development Loans | 4.48 |
| Cash, Cash Equivalents And Others# | 11.26 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




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

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

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

*Previously co.managed by Mr Adesh Sharma from Dec 2023 till Apr 2025
#With effect from July 1, 2025, Mr Mohit Jain will be managing the fund independently.

# DEBT- DYNAMIC BOND FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI DYNAMIC BOND FUND

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 18.8125 |
| Reg-Plan-Growth | 35.8842 |
| Dir-Plan-IDCW | 21.9714 |
| Dir-Plan-Growth | 39.3357 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 4,147.38 Crores
- **AUM as on September 30, 2025**
  ₹ 4,873.27 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 5.24 years |
| **Average Maturity** | : 7.19 years |
| **Macaulay Duration** | : 5.43 years |
| **Yield to Maturity^** | : 6.73% |

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

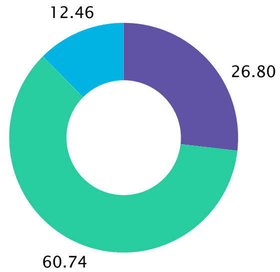
## PORTFOLIO

| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Non Convertible Debentures** | | |
| Summit Digitel Infrastructure Pvt. Ltd. | CRISIL AAA | 3.36 |
| Power Grid Corporation Of India Ltd. | CRISIL AAA | 3.14 |
| REC Ltd. | CRISIL AAA | 2.68 |
| National Bank For Agriculture And Rural Development | [ICRA]AAA | 2.68 |
| Anzen India Energy Yield Plus Trust | CRISIL AAA | 2.13 |
| LIC Housing Finance Ltd. | CRISIL AAA | 2.11 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 1.61 |
| **Total** | | **17.71** |
| **Zero Coupon Bonds** | | |
| National Highways Infra Trust | IND AAA | 2.36 |
| **Total** | | **2.36** |
| **Securitised Debt** | | |
| India Universal Trust Al2 | CRISIL AAA(SO) | 2.50 |
| Shivshakti Securitisation Trust | CRISIL AAA(SO) | 2.12 |
| Siddhivinayak Securitisation Trust | CRISIL AAA(SO) | 2.11 |
| **Total** | | **6.73** |
| **Government Securities** | | |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 54.02 |
| GOI 6.75% 23.12.2029 GOV | SOVEREIGN | 2.70 |
| **Total** | | **56.72** |
| **State Development Loans** | | |
| Madhya P 7.26% 28.08.2038 SDL | SOVEREIGN | 2.41 |
| Karnataka 7.74% 03.01.2034 SDL | SOVEREIGN | 0.87 |
| Karnataka 7.37% 13.03.2038 SDL | SOVEREIGN | 0.74 |
| **Total** | | **4.02** |
| **Cash, Cash Equivalents And Others** | | **12.46** |
| **Grand Total** | | **100.00** |

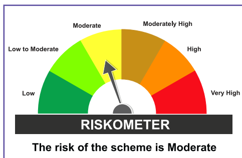
## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Government Securities | 56.72 |
| Non Convertible Debentures | 17.71 |
| Securitised Debt | 6.73 |
| State Development Loans | 4.02 |
| Zero Coupon Bonds | 2.36 |
| Cash, Cash Equivalents And Others | 12.46 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




Sovereign AAA and Equivalent
Cash, Cash Equivalents, And Others




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

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

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

DEBT- CORPORATE BOND FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI CORPORATE BOND FUND

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-Monthly IDCW | 14.8471 | Dir-Plan-Monthly IDCW | 15.3139 |
| Reg-Plan-Growth | 15.7321 | Dir-Plan-Growth | 16.2241 |
| Reg-Plan-Quarterly IDCW | 15.2854 | Dir-Plan-Quarterly IDCW | 15.7721 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 25,333.94 Crores
- **AUM as on September 30, 2025**
  ₹ 25,109.93 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹1000 & in multiples of ₹1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 3.77 years |
| **Average Maturity** | : 5.44 years |
| **Macaulay Duration** | : 3.94 years |
| **Yield to Maturity^** | : 7.04% |

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

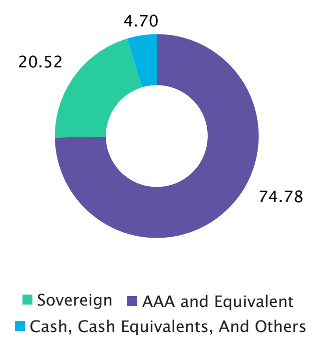
## PORTFOLIO

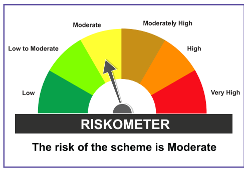
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Non Convertible Debentures** | | |
| LIC Housing Finance Ltd. | CRISIL AAA | 5.23 |
| Small Industries Development Bank Of India | CRISIL AAA | 4.42 |
| HDB Financial Services Ltd. | CRISIL AAA | 4.00 |
| Tata Capital Housing Finance Ltd. | CRISIL AAA | 3.96 |
| Bajaj Finance Ltd. | CRISIL AAA | 3.72 |
| National Bank For Agriculture And Rural Development | [ICRA]AAA | 3.54 |
| Indigrid Infrastructure Trust | CRISIL AAA | 3.52 |
| Summit Digitel Infrastructure Pvt. Ltd. | CRISIL AAA | 3.27 |
| Pipeline Infrastructure Pvt Ltd. | CRISIL AAA | 2.77 |
| Power Finance Corporation Ltd. | CRISIL AAA | 2.74 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 2.51 |
| Vertis Infrastructure Trust | CRISIL AAA | 2.15 |
| Tata Capital Ltd. | CRISIL AAA | 1.51 |
| State Bank Of India ( Tier II Bond Under Basel III ) | CRISIL AAA | 1.47 |
| Bharti Telecom Ltd. | CRISIL AAA | 1.38 |
| REC Ltd. | CRISIL AAA | 1.33 |
| Jamnagar Utilities & Power Pvt. Ltd. | CRISIL AAA | 1.32 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 1.22 |
| Mindspace Business Parks Reit | [ICRA]AAA | 1.21 |
| Toyota Financial Services India Ltd. | [ICRA]AAA | 1.20 |
| Tata Communications Ltd. | CARE AAA | 1.20 |
| Power Grid Corporation Of India Ltd. | CRISIL AAA | 1.19 |
| John Deere Financial India Pvt. Ltd. | CRISIL AAA | 1.10 |
| Mindspace Business Parks Reit | CRISIL AAA | 1.07 |
| Indian Railway Finance Corporation Ltd. | CRISIL AAA | 0.98 |
| Sustainable Energy Infra Trust | CRISIL AAA | 0.89 |
| REC Ltd. | [ICRA]AAA | 0.89 |
| Small Industries Development Bank Of India | [ICRA]AAA | 0.80 |
| Kotak Mahindra Prime Ltd. | CRISIL AAA | 0.71 |
| NTPC Ltd. | CRISIL AAA | 0.65 |
| Bajaj Housing Finance Ltd. | CRISIL AAA | 0.65 |
| Nexus Select Trust | CRISIL AAA | 0.51 |
| Mahanagar Telephone Nigam Ltd. | IND AAA(CE) | 0.48 |
| Mahindra Rural Housing Finance Ltd. | CRISIL AAA | 0.41 |
| SMFG India Credit Company Ltd. | [ICRA]AAA | 0.40 |
| Sundaram Home Finance Ltd. | [ICRA]AAA | 0.18 |
| Bharat Sanchar Nigam Ltd. | CRISIL AAA(CE) | 0.18 |
| **Total** | | **64.76** |
| **Zero Coupon Bonds** | | |
| National Highways Infra Trust | IND AAA | 1.17 |
| Sundaram Finance Ltd. | CRISIL AAA | 0.64 |
| **Total** | | **1.81** |
| **Securitised Debt** | | |
| Shivshakti Securitisation Trust | CRISIL AAA(SO) | 2.44 |
| Siddhivinayak Securitisation Trust | CRISIL AAA(SO) | 2.43 |
| India Universal Trust Al2 | CRISIL AAA(SO) | 2.42 |
| Radhakrishna Securitisation Trust | CRISIL AAA(SO) | 0.92 |
| **Total** | | **8.21** |
| **Government Securities** | | |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 11.78 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 3.30 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 2.28 |
| GOI 6.68% 07.07.2040 GOV | SOVEREIGN | 0.45 |
| GOI 7.09% 25.11.2074 GOV | SOVEREIGN | 0.10 |
| **Total** | | **17.91** |
| **State Development Loans** | | |
| Punjab 7.73% 03.09.2032 SDL | SOVEREIGN | 1.34 |
| Bihar 6.9% 16.07.2035 SDL | SOVEREIGN | 0.60 |
| Maharashtra 7.72% 10.01.2035 SDL | SOVEREIGN | 0.21 |
| Tamilnadu 7.43% 08.05.2034 SDL | SOVEREIGN | 0.20 |
| Karnataka 7.72% 06.12.2035 SDL | SOVEREIGN | 0.16 |
| Karnataka 7.73% 29.11.2034 SDL | SOVEREIGN | 0.08 |
| Tamil Nadu 7.09% 20.08.2035 SDL | SOVEREIGN | 0.02 |
| **Total** | | **2.61** |
| **Cash, Cash Equivalents And Others** | | **4.70** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Non Convertible Debentures | 64.76 |
| Government Securities | 17.91 |
| Securitised Debt | 8.21 |
| State Development Loans | 2.61 |
| Zero Coupon Bonds | 1.81 |
| Cash, Cash Equivalents And Others | 4.70 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




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

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

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

# DEBT- CREDIT RISK FUND

# SBI CREDIT RISK FUND

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-IDCW | 20.9758 | Dir-Plan-IDCW | 23.3546 |
| Reg-Plan-Daily IDCW | 15.3566 | Dir-Plan-Daily IDCW | 15.9247 |
| Reg-Plan-Growth | 46.3979 | Dir-Plan-Growth | 50.1860 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 2,210.41 Crores
- **AUM as on September 30, 2025**
  ₹ 2,209.73 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment$**
  ₹ 5000 & in multiples of ₹ 1 (Restrict investment in the scheme to a maximum limit of 10 Cr. per investor across all folios on cumulative investment)
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 2.35 years |
| **Average Maturity** | : 3.19 years |
| **Macaulay Duration** | : 2.47 years |
| **Yield to Maturity** | : 8.05% |

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

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

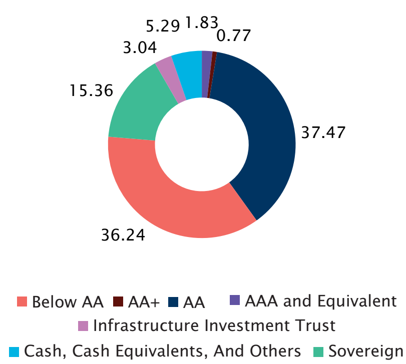
## PORTFOLIO

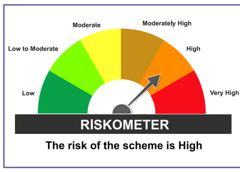
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Non Convertible Debentures** | | |
| Aadhar Housing Finance Ltd. | IND AA | 5.10 |
| Infopark Properties Ltd. | CARE AA- | 4.79 |
| Renew Solar Energy (Jharkhand Five) Pvt. Ltd. | CARE AA | 4.74 |
| H.G. Infra Engineering Ltd. | [ICRA]AA- | 4.53 |
| Godrej Seeds & Genetics Ltd. | CRISIL AA | 4.52 |
| NJ Capital Pvt. Ltd. | [ICRA]A+ | 4.50 |
| Eris Lifesciences Ltd. | IND AA | 3.90 |
| Sandur Manganese & Iron Ores Ltd. | [ICRA]A+ | 3.70 |
| Avanse Financial Services Ltd. | CARE AA- | 3.64 |
| Ashoka Buildcon Ltd. | CARE AA- | 3.64 |
| Renserv Global Pvt Ltd. | CARE A+(CE) | 3.62 |
| Aditya Birla Renewables Ltd. | CRISIL AA | 3.45 |
| Motilal Oswal Home Finance Ltd. | [ICRA]AA | 3.43 |
| JSW Steel Ltd. | [ICRA]AA | 3.40 |
| Yes Bank Ltd. ( Tier II Bond Under Basel III ) | CRISIL AA- | 2.93 |
| Sheela Foam Ltd. | IND AA | 2.56 |
| GMR Airports Ltd. | CRISIL A+ | 2.29 |
| Aditya Birla Real Estate Ltd. | CRISIL AA | 2.29 |
| Vistaar Financial Services Pvt Ltd. | [ICRA]A+ | 1.70 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 1.15 |
| Yes Bank Ltd. | CRISIL AA- | 0.90 |
| Latur Renewable Pvt. Ltd. | CRISIL AA+(CE) | 0.77 |
| Mahanagar Telephone Nigam Ltd. | IND AAA(CE) | 0.68 |
| **Total** | | **72.23** |
| **Zero Coupon Bonds** | | |
| JTMP Metal Traders Ltd. | CRISIL AA | 4.08 |
| **Total** | | **4.08** |
| **Government Securities** | | |
| GOI 6.92% 18.11.2039 GOV | SOVEREIGN | 6.81 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 4.80 |
| GOI 7.26% 22.08.2032 GOV | SOVEREIGN | 1.88 |
| GOI 7.23% 15.04.2039 GOV | SOVEREIGN | 1.87 |
| **Total** | | **15.36** |
| **Infrastructure Investment Trust** | | |
| Cube Highways Trust | | 3.04 |
| **Total** | | **3.04** |
| **Cash, Cash Equivalents And Others** | | **5.29** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Non Convertible Debentures | 72.23 |
| Government Securities | 15.36 |
| Zero Coupon Bonds | 4.08 |
| Infrastructure Investment Trust | 3.04 |
| Cash, Cash Equivalents And Others | 5.29 |

## 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.

*Previously co.managed by Mr Adesh Sharma from Dec 2023 till Apr 2025.
#With effect from May 1, 2025, Mr Lokesh Mallya will be managing the fund independently.

## DEBT- MEDIUM DURATION FUND

**SBI MUTUAL FUND**
A PARTNER FOR LIFE

# SBI MAGNUM MEDIUM DURATION FUND

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 20.0746 |
| Reg-Plan-Growth | 51.7883 |
| Dir-Plan-IDCW | 21.7857 |
| Dir-Plan-Growth | 56.0450 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 6,562.82 Crores
- **AUM as on September 30, 2025**
  ₹ 6,737.25 Crores
- **Fund Managers: Mr. Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)**
  **Managing Since:**
  **Mr. Lokesh Mallya** (w.e.f. Dec 2023)
  **Mr. Mohit Jain** (w.e.f. Dec 2023)
  **Total Experience:**
  **Mr. Lokesh Mallya** Over 20 years
  **Mr. Mohit Jain** Over 14 years
- **First Tier Benchmark:**
  NIFTY Medium Duration Debt Index A-III
- **Exit Load:**
  For exit within 3 months from the date of allotment: - 1%
  For exit after 3 months from the date of allotment: Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 3.47 years |
| **Average Maturity** | : 4.84 years |
| **Macaulay Duration** | : 3.63 years |
| **Yield to Maturity^** | : 7.64% |

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

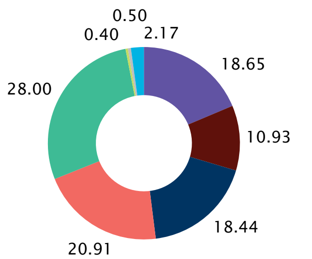
## PORTFOLIO

| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Non Convertible Debentures** | | |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 7.62 |
| Godrej Properties Ltd. | [ICRA]AA+ | 4.51 |
| Godrej Seeds & Genetics Ltd. | CRISIL AA | 3.84 |
| Avanse Financial Services Ltd. | CARE AA- | 3.73 |
| Renew Solar Energy (Jharkhand Five) Pvt. Ltd. | CARE AA | 3.39 |
| Yes Bank Ltd. | CRISIL AA- | 3.33 |
| Aditya Birla Real Estate Ltd. | CRISIL AA | 3.31 |
| Torrent Power Ltd. | CRISIL AA+ | 3.07 |
| Renserv Global Pvt Ltd. | CARE A+(CE) | 3.04 |
| REC Ltd. | CRISIL AAA | 3.04 |
| Motilal Oswal Finvest Ltd. | CRISIL AA | 2.97 |
| Bharti Telecom Ltd. | CRISIL AAA | 2.70 |
| H.G. Infra Engineering Ltd. | [ICRA]AA- | 2.67 |
| GMR Airports Ltd. | CRISIL A+ | 2.32 |
| Ashoka Buildcon Ltd. | CARE AA- | 2.16 |
| Tata Power Renewable Energy Ltd. (Guaranteed By Tata Power Ltd.) | [ICRA]AA+ | 2.12 |
| Latur Renewable Pvt. Ltd. | CRISIL AA+(CE) | 1.23 |
| Aadhar Housing Finance Ltd. | [ICRA]AA | 1.20 |
| LIC Housing Finance Ltd. | CRISIL AAA | 1.13 |
| Chalet Hotels Ltd. | CRISIL AA- | 1.12 |
| JM Financial Asset Reconstruction Company Ltd. | [ICRA]AA- | 0.88 |
| NJ Capital Pvt. Ltd. | [ICRA]A+ | 0.74 |
| Astec Lifesciences Ltd. | [ICRA]AA- | 0.73 |
| Power Grid Corporation Of India Ltd. | CRISIL AAA | 0.44 |
| Motilal Oswal Home Finance Ltd. | [ICRA]AA | 0.38 |
| Eris Lifesciences Ltd. | IND AA | 0.38 |
| Vistaar Financial Services Pvt Ltd. | [ICRA]A+ | 0.19 |
| **Total** | | **62.24** |
| **Zero Coupon Bonds** | | |
| JTMP Metal Traders Ltd. | CRISIL AA | 2.97 |
| **Total** | | **2.97** |
| **Floating Rate Bonds** | | |
| Government Of India | SOVEREIGN | 0.69 |
| **Total** | | **0.69** |
| **Securitised Debt** | | |
| Siddhivinayak Securitisation Trust | CRISIL AAA(SO) | 1.86 |
| Shivshakti Securitisation Trust | CRISIL AAA(SO) | 1.86 |
| **Total** | | **3.72** |
| **Government Securities** | | |
| GOI 7.18% 14.08.2033 GOV | SOVEREIGN | 11.73 |
| GOI 7.18% 24.07.2037 GOV | SOVEREIGN | 8.17 |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 2.84 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 2.70 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 1.49 |
| **Total** | | **26.93** |
| **State Development Loans** | | |
| Rajasthan 7.49% 28.08.2035 SDL | SOVEREIGN | 0.38 |
| **Total** | | **0.38** |
| **Real Estate Investment Trust** | | |
| Mindspace Business Parks Reit | | 0.44 |
| Embassy Office Parks Reit | | 0.06 |
| **Total** | | **0.50** |
| **Infrastructure Investment Trust** | | |
| Cube Highways Trust | | 0.40 |
| **Total** | | **0.40** |
| **Cash, Cash Equivalents And Others** | | **2.17** |
| **Grand Total** | | **100.00** |

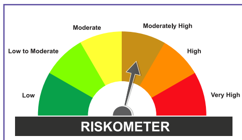
## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Non Convertible Debentures | 62.24 |
| Government Securities | 26.93 |
| Securitised Debt | 3.72 |
| Zero Coupon Bonds | 2.97 |
| Floating Rate Bonds | 0.69 |
| Real Estate Investment Trust | 0.50 |
| Infrastructure Investment Trust | 0.40 |
| State Development Loans | 0.38 |
| Cash, Cash Equivalents And Others | 2.17 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




AAA and Equivalent ■ AA ■ Below AA ■ AA+ ■ Sovereign
■ Infrastructure Investment Trust
■ Real Estate Investment Trust
■ Cash, Cash Equivalents, And Others



The risk of the scheme is Moderately High

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

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

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

# DEBT- SHORT DURATION FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI SHORT TERM DEBT FUND

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 16,501.98 Crores
- **AUM as on September 30, 2025**
  ₹ 16,330.72 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for minimum six months (or) minimum ₹ 500 & in multiples of ₹ 1 thereafter for minimum one year
  Quarterly - Minimum ₹ 1500 & in multiples of ₹ 1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 2.82 years |
| **Average Maturity** | : 3.56 years |
| **Macaulay Duration** | : 2.96 years |
| **Yield to Maturity^** | : 7.09% |

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

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Retail-Plan-Fortnightly IDCW | 15.3440 | Reg-Plan-Monthly IDCW | 18.0476 |
| Retail-Plan-Growth | 36.9342 | Reg-Plan-Weekly IDCW | 14.8012 |
| Retail-Plan-Monthly IDCW | 16.9168 | Dir-Plan-Fortnightly IDCW | 23.3821 |
| Retail-Plan-Weekly IDCW | 15.3210 | Dir-Plan-Growth | 34.7145 |
| Reg-Plan-Fortnightly IDCW | 14.7865 | Dir-Plan-Monthly IDCW | 19.3575 |
| Reg-Plan-Growth | 32.6442 | Dir-Plan-Weekly IDCW | 15.2060 |

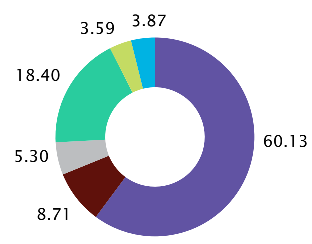
## PORTFOLIO

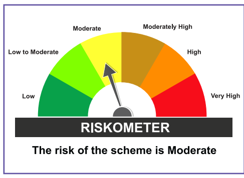
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Certificate Of Deposits** | | |
| Canara Bank | CRISIL A1+ | 1.52 |
| Axis Bank Ltd. | CRISIL A1+ | 1.18 |
| HDFC Bank Ltd. | CRISIL A1+ | 0.60 |
| Indian Bank | CRISIL A1+ | 0.29 |
| **Total** | | **3.59** |
| **NON CONVERTIBLE DEBENTURES** | | |
| Small Industries Development Bank Of India | CRISIL AAA | 6.08 |
| Muthoot Finance Ltd. | CRISIL AA+ | 4.40 |
| Toyota Financial Services India Ltd. | [ICRA]AAA | 3.45 |
| National Bank For Agriculture And Rural Development | [ICRA]AAA | 3.44 |
| REC Ltd. | CRISIL AAA | 3.18 |
| Godrej Seeds & Genetics Ltd. | CRISIL AA | 2.83 |
| Mindspace Business Parks Reit | CRISIL AAA | 2.80 |
| Aditya Birla Housing Finance Ltd. | CRISIL AAA | 2.65 |
| HDB Financial Services Ltd. | CRISIL AAA | 2.47 |
| Mahindra Rural Housing Finance Ltd. | CRISIL AAA | 2.34 |
| Tata Communications Ltd. | CARE AAA | 2.17 |
| Bharti Telecom Ltd. | CRISIL AAA | 2.09 |
| Hindustan Petroleum Corporation Ltd. | CRISIL AAA | 1.99 |
| SMFG India Credit Company Ltd. | [ICRA]AAA | 1.74 |
| Jamnagar Utilities & Power Pvt. Ltd. | CRISIL AAA | 1.72 |
| Indigrid Infrastructure Trust | CRISIL AAA | 1.68 |
| Godrej Industries Ltd. | CRISIL AA+ | 1.68 |
| Power Finance Corporation Ltd. | CRISIL AAA | 1.60 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 1.41 |
| Cholamandalam Investment & Finance Co. Ltd. | [ICRA]AA+ | 1.34 |
| Tata Projects Ltd. | CRISIL AA | 1.24 |
| Mindspace Business Parks Reit | [ICRA]AAA | 1.24 |
| Anzen India Energy Yield Plus Trust | CRISIL AAA | 1.24 |
| LIC Housing Finance Ltd. | CRISIL AAA | 1.23 |
| Cube Highways Trust | [ICRA]AAA | 1.23 |
| Aadhar Housing Finance Ltd. | [ICRA]AA | 1.23 |
| SMFG India Home Finance Co. Ltd. | CRISIL AAA | 1.08 |
| REC Ltd. | [ICRA]AAA | 0.93 |
| National Housing Bank | IND AAA | 0.93 |
| Sustainable Energy Infra Trust | CRISIL AAA | 0.91 |
| Bajaj Finance Ltd. | CRISIL AAA | 0.62 |
| Tata Motors Ltd. | CRISIL AA+ | 0.61 |
| Tata Capital Housing Finance Ltd. | CRISIL AAA | 0.47 |
| Aditya Birla Capital Ltd. | [ICRA]AAA | 0.47 |
| Torrent Power Ltd. | CRISIL AA+ | 0.37 |
| TVS Credit Services Ltd. | CRISIL AA+ | 0.31 |
| Nexus Select Trust | CRISIL AAA | 0.31 |
| Indian Railway Finance Corporation Ltd. | CRISIL AAA | 0.31 |
| Export-Import Bank Of India | CRISIL AAA | 0.31 |
| **Total** | | **66.10** |
| **Securitised Debt** | | |
| Shivshakti Securitisation Trust | CRISIL AAA(SO) | 2.31 |
| Siddhivinayak Securitisation Trust | CRISIL AAA(SO) | 2.30 |
| Radhakrishna Securitisation Trust | CRISIL AAA(SO) | 1.24 |
| India Universal Trust Al1 | IND AAA(SO) | 1.20 |
| India Universal Trust Al2 | CRISIL AAA(SO) | 0.99 |
| **Total** | | **8.04** |
| **Government Securities** | | |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 4.83 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 4.03 |
| GOI 7.17% 17.04.2030 GOV | SOVEREIGN | 3.88 |
| GOI 6.68% 07.07.2040 GOV | SOVEREIGN | 0.60 |
| GOI 7.18% 14.08.2033 GOV | SOVEREIGN | 0.38 |
| **Total** | | **13.72** |
| **State Development Loans** | | |
| Rajasthan 8.32% 06.02.2029 SDL | SOVEREIGN | 2.90 |
| Tamilnadu 7.68% 01.11.2030 SDL | SOVEREIGN | 0.91 |
| Tamil Nadu 6.84% 28.08.2029 SDL | SOVEREIGN | 0.46 |
| Karnataka 6.86% 07.10.2030 SDL | SOVEREIGN | 0.31 |
| Rajasthan 6.75% 04.11.2030 SDL | SOVEREIGN | 0.06 |
| Tamil Nadu 7.17% 27.02.2033 SDL | SOVEREIGN | 0.02 |
| Tamilnadu 7.66% 27.12.2033 SDL | SOVEREIGN | 0.01 |
| **Total** | | **4.67** |
| **Strips** | | |
| GOI 15.06.2027 GOV | SOVEREIGN | 0.01 |
| **Total** | | **0.01** |
| **Cash, Cash Equivalents And Others** | | **3.87** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Non Convertible Debentures | 66.10 |
| Government Securities | 13.72 |
| Securitised Debt | 8.04 |
| State Development Loans | 4.67 |
| Certificate Of Deposits | 3.59 |
| Strips | 0.01 |
| Cash, Cash Equivalents And Others | 3.87 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




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

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

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

*Previously managed by Mr Rajeev Radhakrishnan from June 2008 till May 2025

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI MAGNUM CONSTANT MATURITY FUND

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 20.8055 |
| Reg-Plan-Growth | 63.9709 |
| Dir-Plan-IDCW | 21.6531 |
| Dir-Plan-Growth | 66.5669 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 1,873.78 Crores
- **AUM as on September 30, 2025**
  ₹ 1,855.42 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' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹ 3000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹ 5000 & in multiples of ₹ 1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 6.83 years |
| **Average Maturity** | : 9.77 years |
| **Macaulay Duration** | : 7.06 years |
| **Yield to Maturity^** | : 6.80% |

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

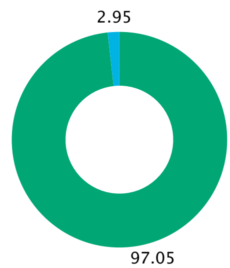
## PORTFOLIO

| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Government Securities** | | |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 68.57 |
| GOI 7.18% 24.07.2037 GOV | SOVEREIGN | 27.16 |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 1.32 |
| **Total** | | **97.05** |
| **Cash, Cash Equivalents And Others** | | **2.95** |
| **Grand Total** | | **100.00** |

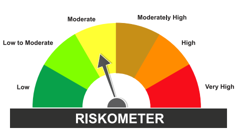
## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Government Securities | 97.05 |
| Cash, Cash Equivalents And Others | 2.95 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




Sovereign
Cash, Cash Equivalents, And Others




The risk of the scheme is Moderate

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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI MAGNUM LOW DURATION FUND

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Institutional-Daily IDCW | 1,382.9839 |
| Institutional-Growth | 3,612.3012 |
| Institutional-Weekly IDCW | 1,379.5508 |
| Reg-Plan-Daily IDCW | 1,382.6562 |
| Reg-Plan-Fortnightly IDCW | 1,406.8602 |
| Reg-Plan-Growth | 3,549.7041 |
| Reg-Plan-Monthly IDCW | 1,556.8360 |

| Option | NAV (₹) |
|---|---|
| Reg-Plan-Weekly IDCW | 1,382.6462 |
| Dir-Plan-Daily IDCW | 1,425.1039 |
| Dir-Plan-Fortnightly IDCW | 1,450.0183 |
| Dir-Plan-Growth | 3,696.8713 |
| Dir-Plan-Monthly IDCW | 1,642.7828 |
| Dir-Plan-Weekly IDCW | 1,427.1890 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 15,681.27 Crores
- **AUM as on September 30, 2025**
  ₹ 16,894.38 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-I Index
- **Exit Load:** Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum 500 & in multiples of 1 thereafter for minimum one year
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 0.93 years |
| **Average Maturity** | : 1.12 years |
| **Macaulay Duration** | : 0.98 years |
| **Yield to Maturity^** | : 6.56% |

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

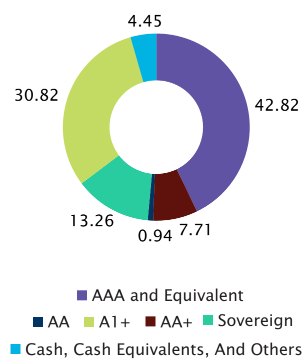
## PORTFOLIO

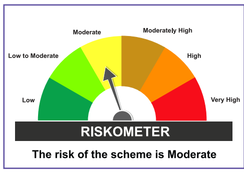
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Commercial Papers** | | |
| Cholamandalam Investment & Finance Co. Ltd. | CRISIL A1+ | 2.01 |
| Small Industries Development Bank Of India | CRISIL A1+ | 1.78 |
| JM Financial Services Ltd. | CRISIL A1+ | 1.45 |
| HDB Financial Services Ltd. | CRISIL A1+ | 0.96 |
| JSW Energy Ltd. | [ICRA]A1+ | 0.87 |
| Toyota Financial Services India Ltd. | CRISIL A1+ | 0.85 |
| Tata Capital Ltd. | CRISIL A1+ | 0.58 |
| L&T Finance Ltd. | CRISIL A1+ | 0.57 |
| Kotak Mahindra Investments Ltd. | CRISIL A1+ | 0.57 |
| Interise Trust | [ICRA]A1+ | 0.49 |
| Panatone Finvest Ltd. | CRISIL A1+ | 0.29 |
| **Total** | | **10.42** |
| **Certificate Of Deposits** | | |
| HDFC Bank Ltd. | CRISIL A1+ | 6.68 |
| Axis Bank Ltd. | CRISIL A1+ | 2.87 |
| UCO Bank | CRISIL A1+ | 2.29 |
| Kotak Mahindra Bank Ltd. | CRISIL A1+ | 2.04 |
| The Jammu & Kashmir Bank Ltd. | CRISIL A1+ | 1.45 |
| Bank Of Baroda | IND A1+ | 1.16 |
| Union Bank Of India | [ICRA]A1+ | 1.14 |
| Bank Of India | CRISIL A1+ | 0.87 |
| Small Industries Development Bank Of India | CRISIL A1+ | 0.59 |
| Punjab National Bank | CRISIL A1+ | 0.58 |
| Indian Bank | CRISIL A1+ | 0.58 |
| National Bank For Agriculture And Rural Development | CRISIL A1+ | 0.15 |
| **Total** | | **20.40** |
| **Non Convertible Debentures** | | |
| National Bank For Agriculture And Rural Development | [ICRA]AAA | 7.16 |
| REC Ltd. | CRISIL AAA | 5.64 |
| Trent Ltd. | [ICRA]AA+ | 2.96 |
| Indigrid Infrastructure Trust | CRISIL AAA | 2.31 |
| REC Ltd. | [ICRA]AAA | 2.16 |
| LIC Housing Finance Ltd. | CRISIL AAA | 2.09 |
| Bharti Telecom Ltd. | CRISIL AAA | 1.98 |
| Small Industries Development Bank Of India | CRISIL AAA | 1.95 |
| Mankind Pharma Ltd. | CRISIL AA+ | 1.77 |
| Tata Motors Ltd. | CRISIL AA+ | 1.51 |
| Bajaj Finance Ltd. | CRISIL AAA | 1.50 |
| Cube Highways Trust | IND AAA | 1.43 |
| Bajaj Housing Finance Ltd. | CRISIL AAA | 1.17 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 1.13 |
| Small Industries Development Bank Of India | [ICRA]AAA | 1.11 |
| Power Finance Corporation Ltd. | CRISIL AAA | 1.04 |
| Tata Projects Ltd. | IND AA | 0.94 |
| Aditya Birla Housing Finance Ltd. | CRISIL AAA | 0.91 |
| Sundaram Finance Ltd. | [ICRA]AAA | 0.90 |
| Tata Capital Ltd. | CRISIL AAA | 0.75 |
| Mahindra Rural Housing Finance Ltd. | CRISIL AAA | 0.72 |
| Tata Chemicals Ltd. | CRISIL AA+ | 0.60 |
| Muthoot Finance Ltd. | CRISIL AA+ | 0.60 |
| Interise Trust | [ICRA]AAA | 0.56 |
| Export-Import Bank Of India | CRISIL AAA | 0.46 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 0.45 |
| Summit Digitel Infrastructure Pvt. Ltd. | CRISIL AAA | 0.36 |
| National Housing Bank | CRISIL AAA | 0.30 |
| Cholamandalam Investment & Finance Co. Ltd. | [ICRA]AA+ | 0.27 |
| Kotak Mahindra Prime Ltd. | CRISIL AAA | 0.15 |
| **Total** | | **44.88** |
| **Floating Rate Notes** | | |
| Citicorp Finance (India) Ltd. | [ICRA]AAA | 1.49 |
| **Total** | | **1.49** |
| **Floating Rate Bonds** | | |
| GOI FRB 22.09.2033 GOV | SOVEREIGN | 0.92 |
| **Total** | | **0.92** |
| **Securitised Debt** | | |
| Radhakrishna Securitisation Trust | CRISIL AAA(SO) | 3.15 |
| India Universal Trust Al2 | CRISIL AAA(SO) | 0.98 |
| India Universal Trust Al1 | IND AAA(SO) | 0.97 |
| **Total** | | **5.10** |
| **Government Securities** | | |
| GOI 5.63% 12.04.2026 GOV | SOVEREIGN | 1.34 |
| GOI6.90% 04.02.2026 GOV | SOVEREIGN | 0.91 |
| GOI 7.38% 20.06.2027 GOV | SOVEREIGN | 0.21 |
| **Total** | | **2.46** |
| **State Development Loans** | | |
| Chhattisgarh 7.03% 28.08.2026 SDL | SOVEREIGN | 5.12 |
| Tamilnadu 8.72% 19.09.2026 SDL | SOVEREIGN | 0.98 |
| Andhra Pradesh 8.01% 25.05.2026 SDL | SOVEREIGN | 0.45 |
| Uttar Pradesh 7.19% 28.09.2026 SDL | SOVEREIGN | 0.43 |
| Haryana 7.18% 28.09.2026 SDL | SOVEREIGN | 0.21 |
| **Total** | | **7.19** |
| **Treasury Bills** | | |
| 91 Day T-Bill 06.11.25 | SOVEREIGN | 1.48 |
| 182 Day T-Bill 23.10.25 | SOVEREIGN | 1.19 |
| **Total** | | **2.67** |
| **Strips** | | |
| Government Of India | SOVEREIGN | 0.02 |
| **Total** | | **0.02** |
| **Cash, Cash Equivalents And Others** | | **4.45** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Non Convertible Debentures | 44.88 |
| Certificate Of Deposits | 20.40 |
| Commercial Papers | 10.42 |
| State Development Loans | 7.19 |
| Securitised Debt | 5.10 |
| Treasury Bills | 2.67 |
| Government Securities | 2.46 |
| Floating Rate Notes | 1.49 |
| Floating Rate Bonds | 0.92 |
| Strips | 0.02 |
| Cash, Cash Equivalents And Others | 4.45 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




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

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

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

*Previously managed by Mr Rajeev Radhakrishnan from June 2008 till May 2025

DEBT- MONEY MARKET FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI SAVINGS FUND

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-Daily IDCW | 13.7355 | Dir-Plan-Daily IDCW | 14.1319 |
| Reg-Plan-Growth | 42.1377 | Dir-Plan-Growth | 45.2572 |
| Reg-Plan-Monthly IDCW | 16.6150 | Dir-Plan-Monthly IDCW | 17.9386 |
| Reg-Plan-Weekly IDCW | 15.6803 | Dir-Plan-Weekly IDCW | 16.3341 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 37,277.13 Crores
- **AUM as on September 30, 2025**
  ₹ 37,689.97 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 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 500 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 500 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 0.47 years |
| **Average Maturity** | : 0.50 years |
| **Macaulay Duration** | : 0.50 years |
| **Yield to Maturity^** | : 6.29% |

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

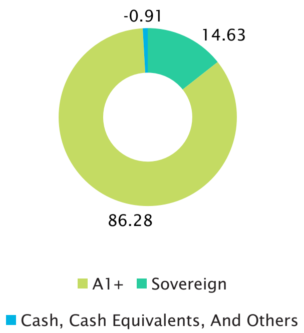
## PORTFOLIO

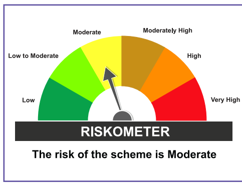
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Commercial Papers** | | |
| Cholamandalam Investment & Finance Co. Ltd. | CRISIL A1+ | 4.27 |
| LIC Housing Finance Ltd. | CRISIL A1+ | 2.66 |
| Tata Capital Housing Finance Ltd. | CRISIL A1+ | 2.60 |
| Tata Capital Ltd. | CRISIL A1+ | 2.11 |
| Muthoot Finance Ltd. | CRISIL A1+ | 1.87 |
| Panatone Finvest Ltd. | CRISIL A1+ | 1.61 |
| Interise Trust | [ICRA]A1+ | 1.60 |
| SMFG India Credit Company Ltd. | CRISIL A1+ | 1.32 |
| REC Ltd. | CRISIL A1+ | 1.31 |
| Birla Group Holding Pvt. Ltd. | CRISIL A1+ | 1.20 |
| Sundaram Finance Ltd. | CRISIL A1+ | 1.18 |
| ONGC Petro Additions Ltd. | CRISIL A1+ | 1.07 |
| Muthoot Fincorp Ltd. | CRISIL A1+ | 1.04 |
| Credila Financial Services Ltd. | CRISIL A1+ | 0.80 |
| Mindspace Business Parks Reit | [ICRA]A1+ | 0.75 |
| JM Financial Services Ltd. | CRISIL A1+ | 0.67 |
| Julius Baer Capital (India) Pvt. Ltd. | CRISIL A1+ | 0.66 |
| Barclays Investments & Loans (India) Pvt. Ltd. | CRISIL A1+ | 0.54 |
| HDB Financial Services Ltd. | CRISIL A1+ | 0.53 |
| Godrej Properties Ltd. | CRISIL A1+ | 0.41 |
| Bajaj Auto Credit Ltd. | CRISIL A1+ | 0.38 |
| ICICI Securities Ltd. | CRISIL A1+ | 0.27 |
| Kotak Mahindra Prime Ltd. | CRISIL A1+ | 0.19 |
| Sundaram Home Finance Ltd. | CRISIL A1+ | 0.07 |
| **Total** | | **29.11** |
| **Certificate Of Deposits** | | |
| HDFC Bank Ltd. | CRISIL A1+ | 9.45 |
| Bank Of Baroda | IND A1+ | 8.80 |
| Punjab National Bank | CRISIL A1+ | 5.32 |
| Small Industries Development Bank Of India | CRISIL A1+ | 5.07 |
| National Bank For Agriculture And Rural Development | CRISIL A1+ | 3.66 |
| Kotak Mahindra Bank Ltd. | CRISIL A1+ | 3.40 |
| IDBI Bank Ltd. | CRISIL A1+ | 3.21 |
| Union Bank Of India | [ICRA]A1+ | 2.92 |
| The Jammu & Kashmir Bank Ltd. | CRISIL A1+ | 2.76 |
| Canara Bank | CRISIL A1+ | 2.67 |
| Equitas Small Finance Bank Ltd. | CRISIL A1+ | 2.42 |
| Indian Bank | CRISIL A1+ | 2.37 |
| UCO Bank | CRISIL A1+ | 1.58 |
| CSB Bank Ltd. | CRISIL A1+ | 1.35 |
| Axis Bank Ltd. | CRISIL A1+ | 0.99 |
| Bank Of India | CRISIL A1+ | 0.66 |
| AU Small Finance Bank Ltd. | CRISIL A1+ | 0.54 |
| **Total** | | **57.17** |
| **Government Securities** | | |
| GOI6.90% 04.02.2026 GOV | SOVEREIGN | 1.33 |
| GOI 5.63% 12.04.2026 GOV | SOVEREIGN | 1.09 |
| GOI 5.15% 09.11.2025 GOV | SOVEREIGN | 0.87 |
| GOI7.95% 18.02.2026 GOV | SOVEREIGN | 0.31 |
| GOI 6.99% 17.04.2026 GOV | SOVEREIGN | 0.23 |
| **Total** | | **3.83** |
| **State Development Loans** | | |
| Rajasthan 6.2% 02.02.2026 SDL | SOVEREIGN | 0.56 |
| Kerala 8.69% 24.02.2026 SDL | SOVEREIGN | 0.44 |
| Gujarat 7.98% 11.05.2026 SDL | SOVEREIGN | 0.33 |
| Haryana 7.98% 29.06.2026 SDL | SOVEREIGN | 0.28 |
| Assam 8.55% 10.02.2026 SDL | SOVEREIGN | 0.28 |
| Uttar Pradesh 8.34% 13.01.2026 SDL | SOVEREIGN | 0.22 |
| Karnataka 8.28% 06.03.2026 SDL | SOVEREIGN | 0.21 |
| Madhya P 8.3% 13.01.2026 SDL | SOVEREIGN | 0.21 |
| Rajasthan 8.3% 13.01.2026 SDL | SOVEREIGN | 0.21 |
| Haryana 8.27% 23.12.2025 SDL | SOVEREIGN | 0.21 |
| Maharashtra 8.21% 09.12.2025 SDL | SOVEREIGN | 0.21 |
| Gujarat 8.27% 13.01.2026 SDL | SOVEREIGN | 0.18 |
| Tamilnadu 8.27% 13.01.2026 SDL | SOVEREIGN | 0.15 |
| Madhya Pradesh 8.15% 13.11.2025 SDL | SOVEREIGN | 0.15 |
| Kerala 7.61% 09.08.2026 SDL | SOVEREIGN | 0.14 |
| Andhra P 8.24% 09.12.2025 SDL | SOVEREIGN | 0.14 |
| Uttar P 8.17% 26.11.2025 SDL | SOVEREIGN | 0.11 |
| Tamilnadu 8.17% 26.11.2025 SDL | SOVEREIGN | 0.10 |
| Madhya P 8.39% 27.01.2026 SDL | SOVEREIGN | 0.07 |
| Telangana 8.31% 13.01.2026 SDL | SOVEREIGN | 0.07 |
| Karnataka 8.27% 13.01.2026 SDL | SOVEREIGN | 0.07 |
| Andhra P 8.29% 13.01.2026 SDL | SOVEREIGN | 0.07 |
| Madhya Pradesh 8.27% 23.12.2025 SDL | SOVEREIGN | 0.07 |
| Haryana 8.27% 09.12.2025 SDL | SOVEREIGN | 0.07 |
| **Total** | | **4.55** |
| **Treasury Bills** | | |
| 364 Day T-Bill 04.12.25 | SOVEREIGN | 1.40 |
| 364 Day T-Bill 26.03.26 | SOVEREIGN | 0.97 |
| 182 Day T-Bill 12.03.26 | SOVEREIGN | 0.79 |
| 182 Day T-Bill 12.02.26 | SOVEREIGN | 0.76 |
| 364 Day T-Bill 18.12.25 | SOVEREIGN | 0.54 |
| 182 Day T-Bill 08.01.26 | SOVEREIGN | 0.54 |
| 364 Day T-Bill 12.03.26 | SOVEREIGN | 0.40 |
| 364 Day T-Bill 19.03.26 | SOVEREIGN | 0.37 |
| 182 Day T-Bill 05.02.26 | SOVEREIGN | 0.17 |
| 364 Day T-Bill 05.03.26 | SOVEREIGN | 0.13 |
| 182 Day T-Bill 04.12.25 | SOVEREIGN | 0.05 |
| **Total** | | **6.12** |
| **Strips** | | |
| GOI 25.05.2026 GOV | SOVEREIGN | 0.13 |
| **Total** | | **0.13** |
| **Cash, Cash Equivalents And Others** | | **-0.91** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Certificate Of Deposits | 57.17 |
| Commercial Papers | 29.11 |
| Treasury Bills | 6.12 |
| State Development Loans | 4.55 |
| Government Securities | 3.83 |
| Strips | 0.13 |
| Cash, Cash Equivalents And Others | -0.91 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




**SBI Savings Fund**
**This product is suitable for investors who are seeking^:**
- Regular income for short-term
- Investment in money market instruments.

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI BANKING & PSU FUND

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-Daily IDCW | 1,442.4703 | Dir-Plan-Daily IDCW | 1,481.4283 |
| Reg-Plan-Growth | 3,161.7340 | Dir-Plan-Growth | 3,363.2700 |
| Reg-Plan-Monthly IDCW | 1,224.2210 | Dir-Plan-Monthly IDCW | 1,307.6766 |
| Reg-Plan-Weekly IDCW | 1,442.1252 | Dir-Plan-Weekly IDCW | 1,478.1376 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 4,068.41 Crores
- **AUM as on September 30, 2025**
  ₹ 4,072.30 Crores
- ***Fund Manager:**
  **Mr. Ardhendhu Bhattacharya**
  **Managing Since:**
  **Mr. Ardhendhu** (w.e.f.Dec 2023)
  **Total Experience:**
  **Mr. Ardhendhu 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 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 3.47 years |
| **Average Maturity** | : 5.23 years |
| **Macaulay Duration** | : 3.67 years |
| **Yield to Maturity^** | : 6.86% |

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

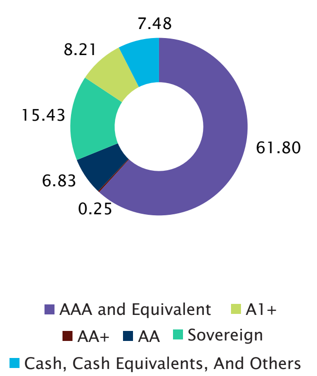
## PORTFOLIO

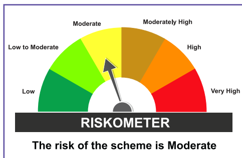
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Certificate Of Deposits** | | |
| Equitas Small Finance Bank Ltd. | CRISIL A1+ | 4.69 |
| AU Small Finance Bank Ltd. | CRISIL A1+ | 3.52 |
| **Total** | | **8.21** |
| **Non Convertible Debentures** | | |
| ONGC Petro Additions Ltd. | [ICRA]AA | 6.83 |
| Small Industries Development Bank Of India | CRISIL AAA | 6.61 |
| Power Grid Corporation Of India Ltd. | CRISIL AAA | 6.10 |
| GAIL (India) Ltd. | IND AAA | 4.36 |
| National Bank For Financing Infrastructure And Development | CRISIL AAA | 4.22 |
| ICICI Bank Ltd. | [ICRA]AAA | 3.96 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 3.86 |
| Power Finance Corporation Ltd. | CRISIL AAA | 3.70 |
| India Infrastructure Finance Company Ltd. | IND AAA | 3.68 |
| National Bank For Agriculture And Rural Development | [ICRA]AAA | 3.63 |
| Nuclear Power Corporation Of India Ltd. | [ICRA]AAA | 2.61 |
| Indian Railway Finance Corporation Ltd. | CRISIL AAA | 2.43 |
| HDFC Bank Ltd. | CRISIL AAA | 2.41 |
| Bank Of Baroda | [ICRA]AAA | 1.86 |
| State Bank Of India ( Tier II Bond Under Basel III ) | CRISIL AAA | 1.72 |
| Export-Import Bank Of India | CRISIL AAA | 1.61 |
| Nuclear Power Corporation Of India Ltd. | CRISIL AAA | 1.51 |
| NHPC Ltd. | [ICRA]AAA | 1.49 |
| REC Ltd. | CRISIL AAA | 0.88 |
| NTPC Ltd. | CRISIL AAA | 0.73 |
| REC Ltd. | [ICRA]AAA | 0.61 |
| Punjab National Bank ( Tier II Bond Under Basel III ) | CRISIL AAA | 0.61 |
| Canara Bank( At1 Bond Under Basel III ) | CRISIL AA+ | 0.25 |
| Mahanagar Telephone Nigam Ltd. | IND AAA(CE) | 0.16 |
| **Total** | | **65.83** |
| **Zero Coupon Bonds** | | |
| National Highways Infra Trust | IND AAA | 3.05 |
| **Total** | | **3.05** |
| **Government Securities** | | |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 5.43 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 4.19 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 1.61 |
| GOI 6.68% 07.07.2040 GOV | SOVEREIGN | 0.60 |
| **Total** | | **11.83** |
| **State Development Loans** | | |
| Punjab 7.73% 03.09.2032 SDL | SOVEREIGN | 2.41 |
| Gujarat 7.81% 12.10.2032 SDL | SOVEREIGN | 1.02 |
| Maharashtra 7.12% 05.02.2036 SDL | SOVEREIGN | 0.10 |
| Maharashtra 7.48% 07.02.2035 SDL | SOVEREIGN | 0.07 |
| **Total** | | **3.60** |
| **Cash, Cash Equivalents And Others** | | **7.48** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Non Convertible Debentures | 65.83 |
| Government Securities | 11.83 |
| Certificate Of Deposits | 8.21 |
| State Development Loans | 3.60 |
| Zero Coupon Bonds | 3.05 |
| Cash, Cash Equivalents And Others | 7.48 |

## 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.

*Previously managed by Mr Rajeev Radhakrishnan from June 2008 till May 2025

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI LIQUID FUND

## Investment Objective

To provide the investors an opportunity to invest in the entire range of debt and money market securities with residual maturity upto 91 days only.

## Fund Details

- **Type of Scheme**
  An open-ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk
- **Date of Allotment:** 24/11/2003
- **Report As On:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 62,077.42 Crores
- **AUM as on September 30, 2025**
  ₹ 54,341.02 Crores
- **Fund Manager: Mr. Rajeev Radhakrishnan**
  **Managing Since:**
  **Mr. Rajeev Radhakrishnan** Dec-2023
  **Total Experience:**
  **Mr. Rajeev Radhakrishnan** Over 24 years
- **First Tier Benchmark:** NIFTY Liquid Index A-I
- **Exit Load:**

| Investor exit upon subscription / switch-In | Exit Load as a % of redemption Proceeds |
|---|---|
| Day 1 | 0.0070% |
| Day 2 | 0.0065% |
| Day 3 | 0.0060% |
| Day 4 | 0.0055% |
| Day 5 | 0.0050% |
| Day 6 | 0.0045% |
| Day 7 onwards | 0.0000% |

- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  For Growth option only: Weekly/Monthly frequency – ₹500 and in multiples of ₹1 for minimum 12 instalments or ₹1000 and in multiples of ₹1 for minimum 6 instalments. (w.e.f. March 03, 2021)
  Quarterly – ₹6,000 and 2 installments; Semi-Annual and Annual – ₹12,000 and 2 installments
- **Minimum Investment**
  Growth Option: ₹500 & in multiples of ₹1
  Other options except Growth option: ₹5000 & in multiples of ₹1/-
- **Additional Investment**
  Growth Option: ₹500 & in multiples of ₹1
  Other options except Growth option: ₹5000 & in multiples of ₹1/-

## Quantitative Data

**Modified Duration** : 0.14 years
**Average Maturity** : 0.15 years
**Macaulay Duration** : 0.15 years
**Yield to Maturity^** : 6.00%
^In case of semi-annual convention , the YTM is annualised

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Institutional-Daily IDCW | 1,342.3374 | Reg-Plan-Weekly IDCW | 1,379.7532 |
| Institutional-Growth | 4,178.3098 | Dir-Plan-Daily IDCW | 1,144.0484 |
| Reg-Plan-Daily IDCW | 1,140.7391 | Dir-Plan-Fortnightly IDCW | 1,365.8656 |
| Reg-Plan-Fortnightly IDCW | 1,358.3964 | Dir-Plan-Growth | 4,182.7123 |
| Reg-Plan-Growth | 4,139.1694 | Dir-Plan-Weekly IDCW | 1,386.6624 |

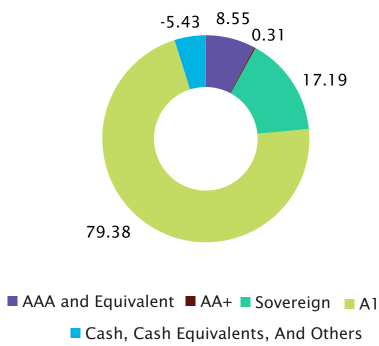
## PORTFOLIO

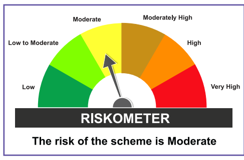
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Commercial Papers** | | |
| Kotak Securities Ltd. | CRISIL A1+ | 4.17 |
| Reliance Retail Ventures Ltd. | CRISIL A1+ | 3.47 |
| ICICI Securities Ltd. | CRISIL A1+ | 3.39 |
| Small Industries Development Bank Of India | CRISIL A1+ | 2.62 |
| Bharti Airtel Ltd. | CRISIL A1+ | 2.34 |
| LIC Housing Finance Ltd. | CRISIL A1+ | 1.75 |
| Bajaj Financial Securities Ltd. | CRISIL A1+ | 1.74 |
| Aditya Birla Capital Ltd. | CRISIL A1+ | 1.73 |
| L&T Metro Rail (Hyderabad) Ltd. | CRISIL A1+ | 1.32 |
| Titan Company Ltd. | CRISIL A1+ | 1.30 |
| HDFC Securities Ltd. | CRISIL A1+ | 1.22 |
| Bajaj Finance Ltd. | CRISIL A1+ | 1.22 |
| PNB Housing Finance Ltd. | CRISIL A1+ | 1.14 |
| National Bank For Agriculture And Rural Development | CRISIL A1+ | 1.14 |
| Birla Group Holding Pvt. Ltd. | CRISIL A1+ | 1.13 |
| Tata Steel Ltd. | [ICRA]A1+ | 0.88 |
| Poonawalla Fincorp Ltd. | CRISIL A1+ | 0.87 |
| Can Fin Homes Ltd. | [ICRA]A1+ | 0.87 |
| Bharat Heavy Electricals Ltd. | CRISIL A1+ | 0.87 |
| Godrej Agrovet Ltd. | CRISIL A1+ | 0.77 |
| IGH Holdings Pvt Ltd. | CRISIL A1+ | 0.69 |
| Aditya Birla Money Ltd. | CRISIL A1+ | 0.69 |
| L&T Finance Ltd. | CRISIL A1+ | 0.61 |
| Bharti Telecom Ltd. | CRISIL A1+ | 0.53 |
| Axis Securities Ltd. | CRISIL A1+ | 0.52 |
| Indian Oil Corporation Ltd. | CRISIL A1+ | 0.43 |
| Pilani Investment & Industries Corporation Ltd. | CRISIL A1+ | 0.35 |
| Aseem Infrastructure Finance Ltd. | CRISIL A1+ | 0.35 |
| Nexus Select Trust | IND A1+ | 0.26 |
| Muthoot Finance Ltd. | CRISIL A1+ | 0.18 |
| Chalet Hotels Ltd. | CRISIL A1+ | 0.17 |
| Tata Housing Development Co. Ltd. | IND A1+ | 0.14 |
| **Total** | | **38.86** |
| **Certificate Of Deposits** | | |
| HDFC Bank Ltd. | CRISIL A1+ | 7.54 |
| Indian Overseas Bank | CARE A1+ | 6.97 |
| Bank Of Baroda | IND A1+ | 6.97 |
| Bank Of India | CRISIL A1+ | 6.96 |
| Indian Bank | CRISIL A1+ | 3.92 |
| Canara Bank | CRISIL A1+ | 2.43 |
| Punjab & Sind Bank | [ICRA]A1+ | 1.74 |
| Axis Bank Ltd. | CRISIL A1+ | 1.74 |
| IDBI Bank Ltd. | CRISIL A1+ | 1.30 |
| Small Industries Development Bank Of India | CRISIL A1+ | 0.52 |
| Union Bank Of India | [ICRA]A1+ | 0.30 |
| Punjab National Bank | CRISIL A1+ | 0.09 |
| Kotak Mahindra Bank Ltd. | CRISIL A1+ | 0.04 |
| **Total** | | **40.52** |
| **Non Convertible Debentures** | | |
| Bharti Telecom Ltd. | CRISIL AAA | 2.51 |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 2.16 |
| Larsen & Toubro Ltd. | CRISIL AAA | 1.32 |
| NTPC Ltd. | CRISIL AAA | 1.26 |
| Indian Oil Corporation Ltd. | CRISIL AAA | 0.66 |
| REC Ltd. | CRISIL AAA | 0.34 |
| Small Industries Development Bank Of India | [ICRA]AAA | 0.21 |
| Cholamandalam Investment & Finance Co. Ltd. | [ICRA]AA+ | 0.18 |
| Can Fin Homes Ltd. | IND AA+ | 0.13 |
| Tata Capital Housing Finance Ltd. | CRISIL AAA | 0.09 |
| **Total** | | **8.86** |
| **State Development Loans** | | |
| Gujarat 7.47% 27.10.2025 SDL | SOVEREIGN | 0.26 |
| Maharashtra 7.99% 28.10.2025 SDL | SOVEREIGN | 0.24 |
| Maharashtra 8.15% 26.11.2025 SDL | SOVEREIGN | 0.04 |
| Andhra Pradesh 7.98% 14.10.2025 SDL | SOVEREIGN | 0.04 |
| **Total** | | **0.58** |
| **Treasury Bills** | | |
| 91 Day T-Bill 23.10.25 | SOVEREIGN | 4.73 |
| 91 Day T-Bill 13.11.25 | SOVEREIGN | 2.79 |
| 91 Day T-Bill 30.10.25 | SOVEREIGN | 2.54 |
| 91 Day T-Bill 06.11.25 | SOVEREIGN | 2.36 |
| 91 Day T-Bill 04.12.25 | SOVEREIGN | 1.69 |
| 91 Day T-Bill 28.11.25 | SOVEREIGN | 1.18 |
| 91 Day T-Bill 16.10.25 | SOVEREIGN | 0.44 |
| 182 Day T-Bill 20.11.25 | SOVEREIGN | 0.44 |
| 182 Day T-Bill 23.10.25 | SOVEREIGN | 0.35 |
| 364 Day T-Bill 06.11.25 | SOVEREIGN | 0.09 |
| **Total** | | **16.61** |
| **Cash, Cash Equivalents And Others** | | **-5.43** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Certificate Of Deposits | 40.52 |
| Commercial Papers | 38.86 |
| Treasury Bills | 16.61 |
| Non Convertible Debentures | 8.86 |
| State Development Loans | 0.58 |
| Cash, Cash Equivalents And Others | -5.43 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




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

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI MAGNUM ULTRA SHORT DURATION FUND

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-Cash Option | 6069.6652 | Dir-Plan-Cash | 6179.6526 |
| Reg-Plan-Daily IDCW | 2286.1709 | Dir-Plan-Daily IDCW | 2310.7350 |
| Reg-Plan-Weekly IDCW | 1265.7522 | Dir-Plan-Weekly IDCW | 1273.7456 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 15,401.69 Crores
- **AUM as on September 30, 2025**
  ₹ 14,574.01 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** | : 0.57 years |
| **Macaulay Duration** | : 0.49 years |
| **Yield to Maturity^** | : 6.35% |

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

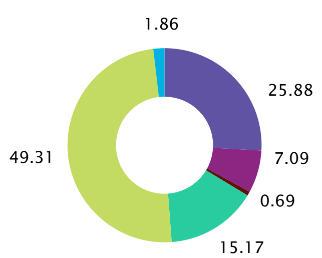
## PORTFOLIO

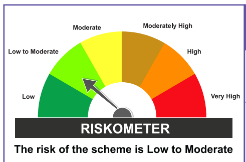
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Commercial Papers** | | |
| Cholamandalam Investment & Finance Co. Ltd. | CRISIL A1+ | 4.62 |
| JSW Energy Ltd. | [ICRA]A1+ | 4.34 |
| ICICI Securities Primary Dealership Ltd. | CRISIL A1+ | 1.68 |
| Tata Capital Ltd. | CRISIL A1+ | 1.33 |
| Tata Projects Ltd. | CRISIL A1+ | 0.68 |
| Sundaram Home Finance Ltd. | CRISIL A1+ | 0.68 |
| JM Financial Services Ltd. | CRISIL A1+ | 0.49 |
| Astec Lifesciences Ltd. | [ICRA]A1+ | 0.17 |
| **Total** | | **13.99** |
| **Certificate Of Deposits** | | |
| Bank Of Baroda | IND A1+ | 9.73 |
| Punjab National Bank | CRISIL A1+ | 5.70 |
| HDFC Bank Ltd. | CRISIL A1+ | 4.98 |
| Canara Bank | CRISIL A1+ | 3.69 |
| Union Bank Of India | [ICRA]A1+ | 2.69 |
| Small Industries Development Bank Of India | CRISIL A1+ | 2.34 |
| Axis Bank Ltd. | CRISIL A1+ | 1.83 |
| National Bank For Agriculture And Rural Development | CRISIL A1+ | 1.68 |
| Indian Bank | CRISIL A1+ | 1.01 |
| Kotak Mahindra Bank Ltd. | CRISIL A1+ | 1.00 |
| AU Small Finance Bank Ltd. | CRISIL A1+ | 0.67 |
| **Total** | | **35.32** |
| **Non Convertible Debentures** | | |
| National Bank For Agriculture And Rural Development | CRISIL AAA | 5.00 |
| REC Ltd. | CRISIL AAA | 4.45 |
| NTPC Ltd. | CRISIL AAA | 2.40 |
| Torrent Power Ltd. | CRISIL AA+ | 2.22 |
| Bharti Telecom Ltd. | CRISIL AAA | 1.85 |
| Mankind Pharma Ltd. | CRISIL AA+ | 1.76 |
| Axis Finance Ltd. | CRISIL AAA | 1.72 |
| Muthoot Finance Ltd. | CRISIL AA+ | 1.38 |
| Tata Motors Ltd. | CRISIL AA+ | 1.04 |
| Power Finance Corporation Ltd. | CRISIL AAA | 1.02 |
| Bajaj Finance Ltd. | CRISIL AAA | 0.70 |
| Tata Projects Ltd. | CRISIL AA | 0.69 |
| Muthoot Finance Ltd. | [ICRA]AA+ | 0.69 |
| Mahindra Rural Housing Finance Ltd. | CRISIL AAA | 0.69 |
| HDFC Bank Ltd. | CRISIL AAA | 0.69 |
| Small Industries Development Bank Of India | CRISIL AAA | 0.35 |
| Small Industries Development Bank Of India | [ICRA]AAA | 0.34 |
| **Total** | | **26.99** |
| **Zero Coupon Bonds** | | |
| Power Finance Corporation Ltd. | CRISIL AAA | 0.65 |
| **Total** | | **0.65** |
| **Floating Rate Notes** | | |
| Citicorp Finance (India) Ltd. | [ICRA]AAA | 1.72 |
| **Total** | | **1.72** |
| **Securitised Debt** | | |
| Radhakrishna Securitisation Trust | CRISIL AAA(SO) | 2.45 |
| India Universal Trust Al2 | CRISIL AAA(SO) | 1.39 |
| India Universal Trust Al1 | IND AAA(SO) | 0.46 |
| **Total** | | **4.30** |
| **Government Securities** | | |
| GOI 5.63% 12.04.2026 GOV | SOVEREIGN | 4.70 |
| GOI 7.27% 08.04.2026 GOV | SOVEREIGN | 0.38 |
| **Total** | | **5.08** |
| **State Development Loans** | | |
| Karnataka 8.38% 27.01.2026 SDL | SOVEREIGN | 1.35 |
| Chhattisgarh 7.03% 28.08.2026 SDL | SOVEREIGN | 1.04 |
| Gujarat 6.04% 20.10.2026 SDL | SOVEREIGN | 0.79 |
| Maharashtra 7.96% 29.06.2026 SDL | SOVEREIGN | 0.63 |
| Gujarat 8.27% 13.01.2026 SDL | SOVEREIGN | 0.47 |
| Uttar Pradesh 7.99% 29.06.2026 SDL | SOVEREIGN | 0.24 |
| Andhra P 7.42% 09.11.2026 SDL | SOVEREIGN | 0.24 |
| Rajasthan 8.65% 24.02.2026 SDL | SOVEREIGN | 0.17 |
| Gujarat 6.18% 25.01.2026 SDL | SOVEREIGN | 0.10 |
| **Total** | | **5.03** |
| **Treasury Bills** | | |
| 91 Day T-Bill 13.11.25 | SOVEREIGN | 1.36 |
| 91 Day T-Bill 06.11.25 | SOVEREIGN | 1.02 |
| 182 Day T-Bill 16.10.25 | SOVEREIGN | 0.69 |
| 364 Day T-Bill 21.11.25 | SOVEREIGN | 0.68 |
| 91 Day T-Bill 23.10.25 | SOVEREIGN | 0.34 |
| 91 Day T-Bill 16.10.25 | SOVEREIGN | 0.34 |
| 91 Day T-Bill 02.10.25 | SOVEREIGN | 0.34 |
| **Total** | | **4.77** |
| **Strips** | | |
| GOI 16.12.2026 GOV | SOVEREIGN | 0.29 |
| **Total** | | **0.29** |
| **Cash, Cash Equivalents And Others** | | **1.86** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Certificate Of Deposits | 35.32 |
| Non Convertible Debentures | 26.99 |
| Commercial Papers | 13.99 |
| Government Securities | 5.08 |
| State Development Loans | 5.03 |
| Treasury Bills | 4.77 |
| Securitised Debt | 4.30 |
| Floating Rate Notes | 1.72 |
| Zero Coupon Bonds | 0.65 |
| Strips | 0.29 |
| Cash, Cash Equivalents And Others# | 1.86 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




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

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

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

*Previously managed by Mr Rajeev Radhakrishnan from Dec 2024 & Mr Ardhendhu Bhattacharya from Dec 2023 till May 2025.

SBI MUTUAL FUND
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# 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 855.97 Crores
- **AUM as on September 30, 2025**
  ₹ 811.84 Crores
- **Fund Manager:**
  **Mr. Ardhendu Bhattacharya**
  **Mr. Rajeev Radhakrishnan** (Co-Fund Manager)
  **Managing Since:**
  **Ardhendu Bhattacharya** - June 2021
  **Rajeev Radhakrishnan** - Oct 2020
  **Total Experience:**
  **Mr. Rajeev Radhakrishnan:** –Over 24 years
  **Mr. Ardhendu Bhattacharya:** –Over 15 years
- **First Tier Benchmark:**
  Nifty Short Duration Debt Index A-II
- **Exit Load:** For exit within 3 days from the date of allotment: 0.10%,
  For exit on or after 3 days from the date of allotment: Nil
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  Any Day SIP' Facility is available for Monthly, Quarterly, Semi-Annual and Annual frequencies through electronic mode like OTM / Debit Mandate. Default SIP date will be 10th. In case the SIP due date is a Non Business Day, then the immediate following Business Day will be considered for SIP processing.
  Daily - Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments. (Kindly refer notice cum addendum dated June 02, 2020 for further details)
  Weekly - Minimum ₹ 1000 & in multiples of ₹ 1 thereafter for a minimum of 6 instalments. (or) Minimum 500 & in multiples of 1 thereafter for a minimum of 12 instalments.
  Monthly - Minimum ₹1000 & in multiples of ₹1 thereafter for minimum six months (or) minimum ₹500 & in multiples of ₹1 thereafter for minimum one year.
  Quarterly - Minimum ₹1500 & in multiples of ₹1 thereafter for minimum one year.
  Semi Annual - Minimum ₹3000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
  Annual - Minimum ₹5000 & in multiples of ₹1 thereafter for a minimum of 4 installments.
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 1.06 years |
| **Average Maturity** | : 4.89 years |
| **Macaulay Duration** | : 1.09 years |
| **Yield to Maturity^** | : 6.60% |

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

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-Monthly IDCW | 13.5038 | Dir-Plan-Monthly IDCW | 13.6286 |
| Reg-Plan-Growth | 13.5002 | Dir-Plan-Growth | 13.6294 |
| Reg-Plan-Quarterly IDCW | 13.5013 | Dir-Plan-Quarterly IDCW | 13.6296 |

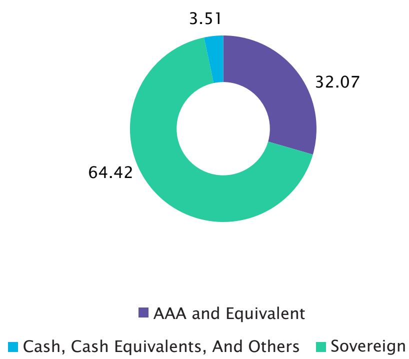
## PORTFOLIO

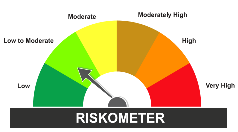
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Non Convertible Debentures** | | |
| Pipeline Infrastructure Pvt Ltd. | CRISIL AAA | 6.61 |
| SMFG India Home Finance Co. Ltd. | CRISIL AAA | 4.96 |
| Bajaj Housing Finance Ltd. | CRISIL AAA | 3.77 |
| Summit Digitel Infrastructure Pvt. Ltd. | CRISIL AAA | 3.75 |
| Aditya Birla Housing Finance Ltd. | CRISIL AAA | 3.69 |
| HDB Financial Services Ltd. | CRISIL AAA | 3.13 |
| **Total** | | **25.91** |
| **Floating Rate Bonds** | | |
| GOI FRB 07.12.2031 GOV | SOVEREIGN | 57.67 |
| **Total** | | **57.67** |
| **Floating Rate Notes** | | |
| Citicorp Finance (India) Ltd. | [ICRA]AAA | 6.16 |
| **Total** | | **6.16** |
| **Government Securities** | | |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 3.73 |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 3.02 |
| **Total** | | **6.75** |
| **Cash, Cash Equivalents And Others** | | **3.51** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Floating Rate Bonds | 57.67 |
| Non Convertible Debentures | 25.91 |
| Government Securities | 6.75 |
| Floating Rate Notes | 6.16 |
| Cash, Cash Equivalents And Others | 3.51 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)



The risk of the scheme is Low to Moderate

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

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

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

SBI MUTUAL FUND
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# SBI LONG DURATION FUND

## NET ASSET VALUE

| Option | NAV (₹) |
|---|---|
| Reg-Plan-IDCW | 12.2771 |
| Reg-Plan-Growth | 12.2769 |
| Dir-Plan-IDCW | 12.4233 |
| Dir-Plan-Growth | 12.4229 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹2,539.99 Crores
- **AUM as on September 30, 2025**
  ₹ 2,513.45 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

| | |
|---|---|
| **Modified Duration** | : 10.50 years |
| **Average Maturity** | : 23.06 years |
| **Macaulay Duration** | : 10.87 years |
| **Yield to Maturity^** | : 7.17% |

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

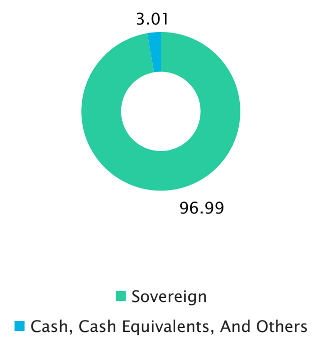
## PORTFOLIO

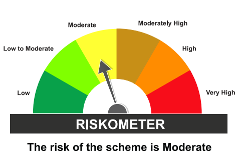
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Government Securities** | | |
| GOI 7.09% 05.08.2054 GOV | SOVEREIGN | 28.02 |
| GOI 7.24% 18.08.2055 GOV | SOVEREIGN | 19.59 |
| GOI 7.3% 19.06.2053 GOV | SOVEREIGN | 16.08 |
| GOI 6.92% 18.11.2039 GOV | SOVEREIGN | 13.97 |
| GOI 6.68% 07.07.2040 GOV | SOVEREIGN | 7.03 |
| GOI 6.79% 07.10.2034 GOV | SOVEREIGN | 6.02 |
| GOI 6.33% 05.05.2035 GOV | SOVEREIGN | 5.86 |
| GOI 7.72% 26.10.2055 GOV | SOVEREIGN | 0.42 |
| **Total** | | **96.99** |
| **Cash, Cash Equivalents And Others** | | **3.01** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY INDUSTRY ALLOCATION (%)

| | |
|---|---|
| Government Securities | 96.99 |
| Cash, Cash Equivalents And Others | 3.01 |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)




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

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

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

**DEBT**- OVERNIGHT FUND

SBI MUTUAL FUND
A PARTNER FOR LIFE

# SBI OVERNIGHT FUND

## NET ASSET VALUE

| Option | NAV (₹) | Option | NAV (₹) |
|---|---|---|---|
| Reg-Plan-Daily IDCW | 1319.3995 | Dir-Plan-Daily IDCW | 1324.9189 |
| Reg-Plan-Growth | 4212.6744 | Dir-Plan-Growth | 4268.5922 |
| Reg-Plan-Weekly IDCW | 1347.1976 | Dir-Plan-Weekly IDCW | 1352.9318 |

## 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:** 30/09/2025
- **AAUM for the Month of September 2025**
  ₹ 25,640.02 Crores
- **AUM as on September 30, 2025**
  ₹ 20,501.05 Crores
- **Fund Manager: Ms. Ranjana Gupta**
  **Managing Since:** (w.e.f. Dec -2024)
  **Total Experience:**
  **Ms. Ranjana Gupta** Over 29 years
  **First Tier Benchmark:**
  CRISIL Liquid Overnight Index
- **Exit Load:** NIL
- **Entry Load:** N.A.
- **Plans Available:** Regular, Direct
- **Options:** Growth, IDCW
- **SIP:**
  For Growth option only:
  Weekly/Monthly frequency – ₹2,000 and 6 installments;
  Quarterly – ₹6,000 and 2 installments;
  Semi-Annual and Annual – ₹12,000 and 2 installments
- **Minimum Investment**
  ₹ 5,000 & in multiples of ₹ 1
- **Additional Investment**
  ₹ 1,000 & in multiples of ₹ 1

## Quantitative Data

| | |
|---|---|
| **Modified Duration** | : 1 day |
| **Average Maturity** | : 1 day |
| **Macaulay Duration** | : 1 day |
| **Yield to Maturity^** | : 5.51% |

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

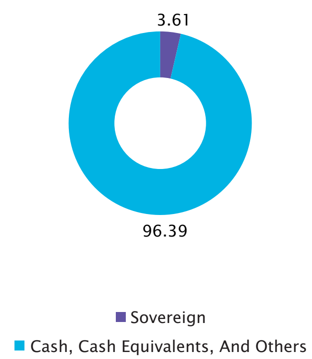
## PORTFOLIO

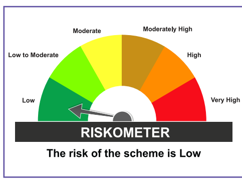
| Issuer Name | Rating | (%) Of Total AUM |
|---|---|---|
| **Treasury Bills** | | |
| 91 Day T-Bill 16.10.25 | SOVEREIGN | 1.56 |
| 91 Day T-Bill 09.10.25 | SOVEREIGN | 0.92 |
| 91 Day T-Bill 02.10.25 | SOVEREIGN | 0.90 |
| 182 Day T-Bill 16.10.25 | SOVEREIGN | 0.23 |
| **Total** | | **3.61** |
| **Cash, Cash Equivalents And Others** | | **96.39** |
| **Grand Total** | | **100.00** |

## PORTFOLIO CLASSIFICATION BY ASSET ALLOCATION (%)

| | |
|---|---|
| Treasury Bills | 3.61 |
| Cash, Cash Equivalents And Others# | 96.39 |

## PORTFOLIO CLASSIFICATION BY RATING CLASS (%)




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

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

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Mr Sudhir Agarwal** | | | | | | | | | |
| **SBI Dynamic Bond Fund** | 5.17 | 10,517 | 7.46 | 12,413 | 5.82 | 13,271 | 6.08 | 35,889 | Inception Date 09-02-2004 |
| First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index | 6.58 | 10,658 | 7.83 | 12,541 | 6.05 | 13,415 | 7.41 | 46,995 | Managing Since Sudhir - July 2025 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 5.81 | 33,985 | |
| **Funds Managed by Mr Mohit Jain*** | | | | | | | | | |
| **SBI Magnum Income Fund** | 5.76 | 10,576 | 7.32 | 12,364 | 5.90 | 13,320 | 7.54 | 70,543 | Inception Date 25-11-1998 |
| First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index | 7.18 | 10,718 | 7.96 | 12,587 | 6.12 | 13,458 | 9.32 | 1,09,683 | Managing Since Mohit - July 2025 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | N.A. | N.A. | |
| **Funds Managed by Lokesh Mallya & Mr. Mohit Jain (Co Fund Manager)** | | | | | | | | | |
| **SBI Magnum Medium Duration Fund** | 7.36 | 10,736 | 7.67 | 12,485 | 6.33 | 13,596 | 7.79 | 51,678 | Inception Date 12-11-2003 |
| First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III | 7.92 | 10,792 | 7.77 | 12,520 | 6.14 | 13,474 | 7.35 | 47,284 | Managing Since Mr. Lokesh Dec-23 Mr. Mohit Jain Dec-23 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 5.76 | 34,114 | |
| **Funds Managed by Mr Sudhir Agarwal** | | | | | | | | | |
| **SBI Magnum Gilt Fund** | 4.38 | 10,438 | 7.49 | 12,421 | 6.11 | 13,453 | 7.92 | 65,978 | Inception Date 30-12-2000 |
| First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index | 5.76 | 10,576 | 8.32 | 12,712 | 6.07 | 13,427 | N.A. | N.A. | Managing Since Sudhir jul 2025 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | N.A. | N.A. | |
| **Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt)** | | | | | | | | | |
| **SBI Equity Hybrid Fund** | 3.79 | 10,379 | 13.63 | 14,676 | 16.64 | 21,596 | 15.14 | 6,85,797 | Inception Date 09-10-1995 |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index | -0.89 | 9,911 | 13.02 | 14,440 | 15.21 | 20,307 | N.A. | N.A. | Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 12.59 | 3,50,978 | |
| **Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant & Milind Agrawal (Co.Fund manager) (Equity portion)** | | | | | | | | | |
| **SBI Conservative Hybrid Fund** | 4.18 | 10,418 | 10.03 | 13,323 | 11.25 | 17,044 | 8.45 | 72,947 | Inception Date 09-04-2001 |
| First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index | 4.95 | 10,495 | 8.73 | 12,858 | 8.05 | 14,728 | N.A. | N.A. | Managing Since Mansi - June 2021 Saurabh - Jan-22 Milind - Aug 25 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | N.A. | N.A. | |
| **Fund Managed by Rohit Shimpi** | | | | | | | | | |
| **SBI ESG Exclusionary Strategy Fund** | -4.60 | 9,540 | 13.79 | 14,737 | 17.61 | 22,514 | 14.22 | 10,16,812 | Inception Date 01-01-1991 |
| First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI | -4.71 | 9,529 | 14.25 | 14,919 | 18.37 | 23,249 | N.A. | N.A. | Managing Since Rohit Jan-22 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 14.92 | 12,58,449 | |
| **Fund Jointly Managed by R. Srinivasan (Equity portion), Lokesh Mallya (Debt portion)** | | | | | | | | | |
| **SBI Magnum Children's Benefit Fund- Investment Plan** | 1.76 | 10,176 | 22.51 | 18,395 | 33.93 | 43,154 | 33.93 | 43,154 | Inception Date 29-09-2020 |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index | -0.89 | 9,911 | 13.02 | 14,440 | 15.21 | 20,307 | 15.24 | 20,344 | Managing Since R. Srinivasan - Sep-20 Lokesh - Jul 25 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 17.55 | 22,463 | |
| **Funds Managed by Lokesh Mallya*** | | | | | | | | | |
| **SBI Credit Risk Fund** | 8.23 | 10,823 | 8.11 | 12,639 | 6.98 | 14,016 | 7.73 | 23,056 | Inception Date 17-07-2014 |
| First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II | 7.69 | 10,769 | 8.21 | 12,674 | 7.76 | 14,534 | 8.41 | 24,731 | Managing Since Lokesh Feb-17 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 7.18 | 21,756 | |
| **Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)** | | | | | | | | | |
| **SBI Balanced Advantage Fund** | 1.95 | 10,195 | 13.82 | 14,749 | N.A. | N.A. | 10.98 | 15,305 | Inception Date 31-08-2021 |
| First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index | 1.51 | 10,151 | 11.07 | 13,708 | N.A. | N.A. | 8.52 | 13,963 | Managing Since Dinesh Aug-2021 Anup (w.e.f.Dec-2024) Mansi Dec-2023 Rajeev Aug-2021 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 9.84 | 14,671 | |
| **Fund managed by Mr. R. Srinivasan & Mr. Saurabh Pant** | | | | | | | | | |
| **SBI Multicap Fund** | -1.76 | 9,824 | 16.54 | 15,834 | N.A. | N.A. | 15.74 | 16,842 | Inception Date 08-03-2022 |
| First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI | -5.71 | 9,429 | 18.63 | 16,705 | N.A. | N.A. | 18.43 | 18,282 | Managing Since R. Srinivasan & Saurabh (w.e.f. April 2024) |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 13.58 | 15,747 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no of schemes managed by Mr. Rohit Shimpi is 8 (2 schemes are jointly managed by Ms. Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no of schemes managed by Mansi Sajeja is 5 (1 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)

b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI ESG Exclusionary Strategy Fund growth option was introduced later on 27-Nov-2006 and SBI Equity Hybrid Fund growth option was introduced later on 19-Jan-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).

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

d. Load is not considered for computation of returns.

e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

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

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

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

i. SBI Magnum Gilt Fund, SBI Magnum Income Fund, SBI Conservative Hybrid Fund: As the scheme was launched before the launch of the additional benchmark index, additional benchmark index figures since inception or the required period are not available.

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

k. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022 & Mr Milind Agrawal will co manage the fund w.e.f from 1st August 2025

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

m. Mr. Sudhir Agarwal will be managing SBI Magnum Gilt Fund & SBI Dynamic Bond Fund (w.e.f. July 2025).

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

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

o. *Previously Co.managed by Mr Adesh Sharma from Dec 2023 till Apr 2025. With effect from May 1, 2025, Mr Lokesh Mallya will be managing the fund independently.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

**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.

SBI MUTUAL FUND
A PARTNER FOR LIFE

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Funds Managed by R. Srinivasan** | | | | | | | | | |
| **SBI Focused Fund** *(Formerly known as SBI Focused Equity Fund)* | 2.69 | 10,269 | 15.26 | 15,317 | 19.80 | 24,691 | 18.46 | 3,53,394 | Inception Date 17-09-2004 |
| First Tier Scheme Benchmark: - BSE 500 (TRI) | -5.50 | 9,450 | 16.12 | 15,665 | 20.66 | 25,584 | 15.42 | 2,04,517 | Managing Since R. Srinivasan May-09 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 15.06 | 1,91,575 | |
| **Funds Managed by R. Srinivasan** | | | | | | | | | |
| **SBI Small Cap Fund** | -10.12 | 8,988 | 14.11 | 14,864 | 23.65 | 28,920 | 19.24 | 1,69,140 | Inception Date 09-09-2009 |
| First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI | -9.75 | 9,025 | 21.65 | 18,012 | 27.65 | 33,911 | 12.12 | 62,809 | Managing Since R. Srinivasan Nov-13 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 11.97 | 61,539 | |
| **Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)** | | | | | | | | | |
| **SBI Flexicap Fund** | -5.20 | 9,480 | 13.24 | 14,526 | 18.34 | 23,218 | 12.64 | 1,08,228 | Inception Date 29-09-2005 |
| First Tier Scheme Benchmark: - BSE 500 (TRI) | -5.50 | 9,450 | 16.12 | 15,665 | 20.66 | 25,584 | 13.68 | 1,30,223 | Managing Since Dinesh & Anup (w.e.f. Dec 2024) |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.27 | 1,21,077 | |
| **Funds Managed by Tanmaya Desai** | | | | | | | | | |
| **SBI MNC Fund** *(Formerly known as SBI Magnum Global Fund)* | -9.76 | 9,024 | 6.30 | 12,014 | 13.18 | 18,578 | 13.73 | 5,41,461 | Inception Date 30-09-1994 |
| First Tier Scheme Benchmark: - Nifty MNC (TRI) | -7.19 | 9,281 | 16.06 | 15,638 | 17.74 | 22,641 | N.A. | N.A. | Managing Since Tanmaya (w.e.f. Feb 2025) |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 11.51 | 2,93,744 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund Jointly Managed by Neeraj Kumar (Equity portion) & Ardhendu Bhattacharya (Debt portion)** | | | | | | | | | |
| **SBI Arbitrage Opportunities Fund** | 6.72 | 10,672 | 7.13 | 12,299 | 5.82 | 13,270 | 6.72 | 34,252 | Inception Date 03-11-2006 |
| First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index | 7.87 | 10,787 | 7.47 | 12,415 | 6.00 | 13,387 | N.A. | N.A. | Managing Since Neeraj Oct-12 Ardhendu Dec-24 |
| Additional Benchmark: - Crisil 1 Yr T-Bill Index | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.25 | 31,477 | |
| **Fund jointly managed by Mohit jain (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage) and Vandna Soni (Commodities Portion)** | | | | | | | | | |
| **SBI Equity Savings Fund** | 2.87 | 10,287 | 10.79 | 13,602 | 11.73 | 17,419 | 8.75 | 23,833 | Inception Date 27-05-2015 |
| First Tier Scheme Benchmark: - Nifty Equity Savings | 3.96 | 10,396 | 10.06 | 13,336 | 10.58 | 16,535 | 8.88 | 24,120 | Managing Since Neeraj - May-15 Mohit - May-25 Nidhi - Jan-22 Vandna - Jan 24 |
| Additional Benchmark: - Crisil 10 Yr Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.65 | 19,477 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Ms. Nidhi Chawla & Mansi Sajeja ) The total no of schemes managed by Mr. R. Srinivasan is 6. The total no of schemes jointly managed by Mr. Lokesh Mallya is 1.The total no of schemes managed by Mansi Sajeja is 5 (2 schemes are jointly managed with Mr Saurabh Pant & Mr Neeraj Kumar & Ms. Nidhi Chawla)
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Magnum Global Fund (previously known as SBI MNC Fund) regular growth option was introduced later on 27-Jun-2005 and SBI Technology Opportunities Fund regular growth option was introduced later on 01-Jan-2013, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Flexicap Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 29-Sep-05 to 31-Jul-06 and TRI values since 01-Aug-06.
h. SBI 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.
I. 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.
j. The performance of the schemes is benchmarked to the Total Return variant of the Index.
k. SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021.
l. The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Mr. Mohit jain w.e.f. 15 May 2025. *Previously managed by Ms Mansi Sajeja from Jun 2021 till May 2025.
m. Ms. Nidhi Chawla is managing (Equity) portion of SBI Equity Savings Fund w.e.f. January 1, 2022. The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Equity Savings Fund is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.
n. SBI Focused Fund (previously known as SBI Focused Equity Fund): As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 TRI values from 17-Sep-04 to 31-Jul-06 and TRI values since 01-Aug-06.

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund managed by Mr Ardhendu Bhattacharya** | | | | | | | | | |
| **SBI Long Duration Fund** | 2.72 | 10,272 | N.A. | N.A. | N.A. | N.A. | 7.66 | 12,277 | Inception Date 21-12-2022 |
| Scheme Benchmark: CRISIL Long Duration Debt A-III Index | 5.31 | 10,531 | N.A. | N.A. | N.A. | N.A. | 7.60 | 12,258 | Managing Since Ardhendu - July 2025 |
| Additional Benchmark: CRISIL 10 Year Gilt Index | 7.05 | 10,705 | N.A. | N.A. | N.A. | N.A. | 8.28 | 12,473 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Funds Managed by Bhavin Vithlani** | | | | | | | | | |
| **SBI Infrastructure Fund** | -12.48 | 8,752 | 21.84 | 18,096 | 27.18 | 33,292 | 8.96 | 47,893 | Inception Date 06-07-2007 |
| First Tier Scheme Benchmark: - Nifty Infrastructure (TRI) | -5.08 | 9,492 | 22.93 | 18,589 | 25.31 | 30,919 | 6.00 | 28,953 | Managing Since Bhavin Jan-22 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 11.11 | 68,380 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vithlani is 1.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The data of the last working day has been considered for the calculation of performance.
h.The performance of the schemes is benchmarked to the Total Return variant of the Index.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Funds Managed by Bhavin Vithlani** | | | | | | | | | |
| **SBI Midcap Fund** *(Formerly known as SBI Magnum MidCap Fund)* | -9.71 | 9,029 | 14.78 | 15,126 | 24.68 | 30,143 | 16.38 | 2,24,766 | Inception Date 29-03-2005 |
| First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI) | -5.18 | 9,482 | 22.44 | 18,365 | 27.45 | 33,655 | N.A. | N.A. | Managing Since Bhavin (w.e.f. April 2024) |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 14.70 | 1,66,873 | |
| **Funds Managed by Saurabh Pant** | | | | | | | | | |
| **SBI Large Cap Fund** *(Formerly known as SBI Blue Chip Fund)* | -3.77 | 9,623 | 14.55 | 15,037 | 18.93 | 23,802 | 11.92 | 91,231 | Inception Date 14-02-2006 |
| First Tier Scheme Benchmark: - BSE 100 (TRI) | -4.39 | 9,561 | 15.15 | 15,272 | 19.32 | 24,199 | 12.89 | 1,08,146 | Managing Since Saurabh (w.e.f. April 2024) |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 12.64 | 1,03,624 | |
| **Fund Managed by Milind Agrawal** | | | | | | | | | |
| **SBI Banking & Financial Services Fund** | 8.88 | 10,888 | 19.18 | 16,938 | 22.34 | 27,423 | 14.61 | 42,432 | Inception Date 26-02-2015 |
| First Tier Scheme Benchmark: - Nifty Financial Services (TRI) | 7.35 | 10,735 | 15.22 | 15,303 | 20.64 | 25,572 | 13.09 | 36,836 | Managing Since Milind Aug-19 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 11.59 | 31,983 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Saurabh Pant has been managing SBI Large Cap Fund (previously known as SBI Blue Chip Fund) and Mr. Bhavin Vithlani SBI Magnum Midcap Fund. SBI Banking & Financial Services Fund was managed by Mr. Saurabh Pant earlier but since August 2019 Mr. Milind Agrawal has been managing it. He manages only one scheme.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI 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.
h. 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.
I. The performance of the schemes is benchmarked to the Total Return variant of the Index.
j. SBI Large Cap Fund (previously known as SBI BlueChip Fund) will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Midcap Fund (previously known as SBI Magnum MidCap Fund) will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Funds Managed by Ashit Desai** | | | | | | | | | |
| **SBI Consumption Opportunities Fund** | -13.60 | 8,640 | 14.01 | 14,825 | 24.25 | 29,633 | 15.28 | 4,17,953 | Inception Date 05-07-1999 |
| First Tier Scheme Benchmark: - Nifty India Consumption (TRI) | -4.99 | 9,501 | 16.39 | 15,774 | 20.56 | 25,479 | N.A. | N.A. | Managing Since Ashit (w.e.f. April 2024) |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.49 | 2,77,101 | |
| **Funds Managed by Saurabh Pant** | | | | | | | | | |
| **SBI Large & Midcap Fund** | -1.73 | 9,827 | 16.60 | 15,859 | 23.40 | 28,628 | 14.87 | 9,18,352 | Inception Date 28-02-1993 |
| First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI) | -4.87 | 9,513 | 18.51 | 16,650 | 23.11 | 28,297 | N.A. | N.A. | Managing Since Saurabh Sep-16 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 12.56 | 4,74,106 | |
| **Funds Managed by Vivek Gedda** | | | | | | | | | |
| **SBI Technology Opportunities Fund** | -3.14 | 9,686 | 17.61 | 16,273 | 20.63 | 25,560 | 15.06 | 3,97,753 | Inception Date 05-07-1999 |
| First Tier Scheme Benchmark: - BSE Teck (TRI) | -14.64 | 8,536 | 10.74 | 13,585 | 14.32 | 19,536 | N.A. | N.A. | Managing Since Vivek (w.e.f. April 2024) |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.49 | 2,77,101 | |
| **Funds Managed by Tanmaya Desai** | | | | | | | | | |
| **SBI Healthcare Opportunities Fund** | 0.14 | 10,014 | 24.48 | 19,301 | 18.77 | 23,646 | 16.44 | 5,44,225 | Inception Date 05-07-1999 |
| First Tier Scheme Benchmark: - BSE Health Care (TRI) | -2.09 | 9,791 | 23.39 | 18,795 | 17.54 | 22,441 | 14.89 | 3,82,399 | Managing Since Tanmaya Jun-11 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.49 | 2,77,101 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund managed by Mr. Rohit Shimpi** | | | | | | | | | |
| **SBI Dividend Yield Fund** | -7.41 | 9,259 | N.A. | N.A. | N.A. | N.A. | 17.05 | 14,942 | Inception Date 14-03-2023 |
| Scheme Benchmark: Nifty 500 TRI | -5.28 | 9,472 | N.A. | N.A. | N.A. | N.A. | 20.97 | 16,253 | Managing Since March - 2023 |
| Additional Benchmark: BSE Sensex TRI | -3.63 | 9,637 | N.A. | N.A. | N.A. | N.A. | 15.19 | 14,343 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 4. The total no of schemes managed by Mr.Tanmaya Desai is 3.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI Consumption Opportunities Fund growth option was introduced later on 01-Jan-2013, SBI Large & Midcap Fund growth option was introduced later on 25-May-2005 and SBI Healthcare Opportunities Fund growth option was introduced later on 31-Dec-2004. Hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Consumption Opportunities Fund & SBI Large & Midcap Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
h. SBI Large & Midcap Fund: As scheme benchmark TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of BSE Sensex PRI values from 28-Feb-93 to 18 -Aug-96 and TRI values since 19-Aug-96.
I. SBI Healthcare Opportunities Fund: As TRI data is not available since inception of SBI Healthcare Opportunities Fund, benchmark performance is calculated using composite CAGR of BSE Health Care PRI values from 05-Jul-99 to 30-Dec-07 and TRI values since 31-Dec-07.
j. The performance of the schemes is benchmarked to the Total Return variant of the Index.
k. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
l. SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Raviprakash Sharma** | | | | | | | | | |
| **SBI Gold Fund** | 50.77 | 15,077 | 30.40 | 22,189 | 16.71 | 21,663 | 9.07 | 33,901 | Inception Date 12-09-2011 |
| First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA) | 52.91 | 15,291 | 31.53 | 22,771 | 17.85 | 22,740 | 10.45 | 40,456 | Managing Since Sep-11 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.40 | 58,595 | |
| **Funds Managed by Raviprakash Sharma** | | | | | | | | | |
| **SBI Nifty Index Fund** | -3.93 | 9,607 | 13.61 | 14,668 | 17.67 | 22,574 | 13.87 | 2,17,638 | Inception Date 17-01-2002 |
| First Tier Scheme Benchmark: - Nifty 50 (TRI) | -3.45 | 9,655 | 14.21 | 14,904 | 18.36 | 23,241 | 15.53 | 3,07,039 | Managing Since Raviprakash Feb-11 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 15.95 | 3,34,262 | |
| **Funds Managed by Raviprakash Sharma** | | | | | | | | | |
| **SBI Equity Minimum Variance Fund** | -10.81 | 8,919 | 13.37 | 14,578 | 17.19 | 22,112 | 14.04 | 23,616 | Inception Date 19-03-2019 |
| First Tier Scheme Benchmark: - Nifty 50 TRI | -3.45 | 9,655 | 14.21 | 14,904 | 18.36 | 23,241 | 13.66 | 23,100 | Managing Since Ravi Prakash Mar-19 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.33 | 22,674 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Raviprakash Sharma** | | | | | | | | | |
| **SBI Nifty Next 50 Index Fund** | -11.83 | 8,817 | 16.85 | 15,960 | N.A. | N.A. | 14.90 | 18,349 | Inception Date 19-05-2021 |
| First Tier Scheme Benchmark: - Nifty Next 50 TRI | -11.16 | 8,884 | 17.81 | 16,359 | N.A. | N.A. | 15.90 | 19,053 | Managing Since May - 2021 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 12.95 | 17,026 | |

**Notes:**

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Mr. Rohit Shimpi** | | | | | | | | | |
| **SBI US Specific Equity Active FoF[$]** | 20.96 | 12,096 | 27.00 | 20,497 | N.A. | N.A. | 16.43 | 19,915 | Inception Date 22-03-2021 |
| First Tier Scheme Benchmark: - S&P 500 | 23.00 | 12,300 | 26.61 | 20,310 | N.A. | N.A. | 17.58 | 20,823 | Managing Since (w.e.f. Feb - 2025) |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 12.54 | 17,074 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Dinesh Balachandran** | | | | | | | | | |
| **SBI ELSS Tax Saver Fund** *(Formerly known as SBI Long Term Equity Fund)* | -5.96 | 9,404 | 24.12 | 19,135 | 24.82 | 30,312 | 16.23 | 13,30,006 | Inception Date 31-03-1993 |
| First Tier Scheme Benchmark: - BSE 500 (TRI) | -5.50 | 9,450 | 16.12 | 15,665 | 20.66 | 25,584 | N.A. | N.A. | Managing Since Sep-16 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.12 | 5,51,417 | |
| **Fund Managed by Dinesh Balachandran** | | | | | | | | | |
| **SBI Contra Fund** | -6.93 | 9,307 | 20.05 | 17,311 | 29.07 | 35,850 | 18.94 | 9,49,651 | Inception Date 05-07-1999 |
| First Tier Scheme Benchmark: - BSE 500 TRI | -5.50 | 9,450 | 16.12 | 15,665 | 20.66 | 25,584 | 15.37 | 4,26,934 | Managing Since Dinesh May-18 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.49 | 2,77,101 | |
| **Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion)** | | | | | | | | | |
| **SBI Multi Asset Allocation Fund** | 7.04 | 10,704 | 16.57 | 15,849 | 15.01 | 20,129 | 12.19 | 23,378 | Inception Date 16-05-2018 |
| First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver | 7.36 | 10,736 | 15.16 | 15,279 | 13.18 | 18,581 | 12.25 | 23,466 | Managing Since Dinesh Oct - 19 Vandna Jan-24 Mansi Dec-2023 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.14 | 24,881 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI ELSS Tax Saver Fund (previously known as SBI Long Term Equity Fund) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 6
SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Regular growth option. In case of SBI ELSS Tax Saver Fund (previously known as SBI Long Term Equity Fund) growth Option was introduced later on 07-May-2007 and SBI Contra Fund growth option was introduced later on 06-May-2005, hence for the purpose of calculation of since inception returns, all IDCW declared prior to the splitting of the scheme into IDCW & Growth Options are assumed to be reinvested in the units of the scheme at the then prevailing NAV (ex-IDCW NAV).
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes.
g. SBI 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.
h. SBI Contra Fund: As scheme benchmark TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of BSE 500 PRI values from 05-Jul-99 to 31-Jul-06 and TRI values since 01-Aug-06.
i. SBI Muti Asset Allocation Fund - Mr. Raj Gandhi is appointed as fund manager for managing investments in ETCDs w.e.f. February 27, 2020.
j. The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023 ) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
k. SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.
l. SBI US Specific Equity Active FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
m. The Commodities portion of SBI Multi Asset Allocation Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Commodities portion of SBI Multi Asset Allocation is managed by Ms. Vandna Soni w.e.f. 15th Dec 2023.
n. [$]With effect from May 5, 2025 the name changed to SBI US Specific Equity Active FOF from SBI International Access - US Equity FOF & type of scheme changed.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

| | 7 Days | | 15 Days | | 1 Month | | 1 Year | | 3 Year | | 5 Year | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Rajeev Radhakrishnan** | | | | | | | | | | | | | | | Inception Date 22-03-2007 |
| **#SBI Liquid Fund** | 6.02 | 10,012 | 5.91 | 10,024 | 5.61 | 10,046 | 6.71 | 10,671 | 6.93 | 12,228 | 5.58 | 13,123 | 6.90 | 34,431 | |
| First Tier Scheme Benchmark:- NIFTY Liquid Index A-I | 5.83 | 10,011 | 5.87 | 10,024 | 5.70 | 10,047 | 6.82 | 10,682 | 7.08 | 12,280 | 5.72 | 13,209 | 7.19 | 36,220 | Managing Since Rajeev Dec-23 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.30 | 31,017 | |
| **Funds Managed Rajeev Radhakrishnan** | | | | | | | | | | | | | | | Inception Date 19-07-2004 |
| **SBI Savings Fund** | 6.27 | 10,012 | 6.66 | 10,027 | 5.57 | 10,046 | 7.34 | 10,734 | 7.10 | 12,287 | 5.66 | 13,171 | 7.01 | 42,111 | |
| First Tier Scheme Benchmark:-CRISIL Money Market A-I Index | 6.26 | 10,012 | 6.46 | 10,027 | 5.72 | 10,050 | 7.08 | 10,708 | 7.26 | 12,343 | 5.95 | 13,353 | 6.98 | 41,880 | Managing Since Rajeev Dec-23 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.07 | 34,881 | |
| **Funds Managed by Ranjana Gupta** | | | | | | | | | | | | | | | Inception Date 01-10-2002 |
| **SBI Overnight Fund** | 5.38 | 10,010 | 5.38 | 10,022 | 5.30 | 10,044 | 6.02 | 10,602 | 6.35 | 12,029 | 5.18 | 12,876 | 6.44 | 42,072 | |
| First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index | 5.47 | 10,010 | 5.45 | 10,022 | 5.38 | 10,044 | 6.12 | 10,612 | 6.49 | 12,080 | 5.34 | 12,974 | N.A. | N.A. | Ranjana Managing Since Dec-24 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.00 | 38,236 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. SBI Overnight Fund : As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
h. SBI Liquid Fund & SBI Savings Fund are managed by Mr. Rajeev Radhakrishnan.

# The scheme was originally launched on November 24, 2003 with "Institutional Plan" and subsequently "Super Institutional Plan" was launched on March 22, 2007. The said "Institution Plan" was discontinued for fresh subscription w.e.f. October 01, 2012 and Scheme continued to accept fresh subscriptions in surviving "Super Institutional Plan" to comply with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. Then "Super Institutional Plan" is now known as "Regular Plan". Accordingly, Allotment Date stated as March 22, 2007 based on allotment date of presently surviving "Regular Plan".

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Dinesh Balachandran** | | | | | | | | | |
| **SBI Comma Fund** *(Formerly known as SBI Magnum Comma Fund)* | -5.95 | 9,405 | 16.07 | 15,643 | 20.52 | 25,444 | 12.36 | 1,04,735 | Inception Date 08-08-2005 |
| First Tier Scheme Benchmark: - Nifty Commodities (TRI) | -7.54 | 9,246 | 18.28 | 16,554 | 25.22 | 30,801 | 12.22 | 1,02,221 | Managing Since Dinesh June-24 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.90 | 1,37,978 | |
| **Funds Managed by Rohit Shimpi** | | | | | | | | | |
| **SBI PSU Fund** | -4.82 | 9,518 | 32.31 | 23,179 | 32.39 | 40,703 | 7.99 | 32,299 | Inception Date 07-07-2010 |
| First Tier Scheme Benchmark: - BSE PSU (TRI) | -5.17 | 9,483 | 35.27 | 24,775 | 39.20 | 52,317 | 8.13 | 32,908 | |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 12.01 | 56,344 | Managing Since June-24 |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The data of the last working day has been considered for the calculation of performance.
h. SBI Magnum Comma Fund (previously known as SBI Comma Fund): As TRI data is not available since inception of SBI Comma Fund, benchmark performance is calculated using composite CAGR of Nifty Commodities PRI values from 08-Aug-05 to 13-Feb-12 and TRI values since 14-Feb-12.
I. The performance of the schemes is benchmarked to the Total Return variant of the Index.

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Mr Sudhir Agarwal** | | | | | | | | | |
| **SBI Magnum Constant Maturity Fund** | 6.42 | 10,642 | 8.02 | 12,607 | 5.67 | 13,175 | 7.77 | 63,716 | Inception Date 10-01-2001 |
| First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec | 7.29 | 10,729 | 8.63 | 12,821 | 5.43 | 13,031 | 7.40 | 58,526 | |
| Additional Benchmark: - Crisil 10 Yr Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | N.A. | N.A. | Managing Since Sudhir - July 2025 |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) &inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13. The Scheme count of Mr.Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. SBI Retirement Benefit Fund is jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and Mr. Ardhendu Bhattacharya (Co-fund manager) (Debt Portion) .
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option - Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
I. SBI Magnum Constant Maturity fund will be by managed by Mr.Sudhir Agarwal (w.e.f. 01st July 2025).

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund managed by Mr. Raj Gandhi** | | | | | | | | | |
| **SBI Energy Opportunities Fund** | -12.73 | 8,727 | N.A. | N.A. | N.A. | N.A. | 2.81 | 10,453 | Inception Date 26-02-2024 |
| First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI | -19.26 | 8,074 | N.A. | N.A. | N.A. | N.A. | -6.50 | 8,984 | Managing Since Feb-2024 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | N.A. | N.A. | N.A. | N.A. | 7.73 | 11,261 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund managed by Mr. Tanmaya Desai** | | | | | | | | | |
| **SBI Automotive Opportunities Fund** | -5.10 | 9,490 | N.A. | N.A. | N.A. | N.A. | 4.30 | 10,571 | Inception Date 05-06-2024 |
| First Tier Scheme Benchmark: - Nifty Auto TRI | -0.88 | 9,912 | N.A. | N.A. | N.A. | N.A. | 8.27 | 11,106 | Managing Since June - 2024 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | N.A. | N.A. | N.A. | N.A. | 7.25 | 10,969 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund managed by #Mr Vivek Gedda** | | | | | | | | | |
| **SBI Innovative Opportunities Fund** | -5.78 | 9,422 | N.A. | N.A. | N.A. | N.A. | -3.34 | 9,629 | Inception Date 20-08-2024 |
| First Tier Scheme Benchmark: - Nifty 500 TRI | -5.28 | 9,472 | N.A. | N.A. | N.A. | N.A. | -1.19 | 9,868 | Managing Since August - 2025 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | N.A. | N.A. | N.A. | N.A. | 0.48 | 10,054 | |

| | 6 months | | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund managed by Ms. Sukanya Ghosh** | | | | | | | | | | | |
| **SBI Quant Fund** | 3.22 | 10,322 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | -5.23 | 9,477 | Inception Date 26-12-2024 |
| Scheme Benchmark: BSE 200 TRI | 6.31 | 10,631 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 2.94 | 10,294 | Managing Since December - 2024 |
| Additional Benchmark: BSE Sensex TRI | 4.61 | 10,461 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 3.35 | 10,335 | |

**Notes:**

a. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
c. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
d. The performance of the schemes is benchmarked to the Total Return variant of the Index.
e. Wherever NAV/Benchmark Index vlue is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation.ular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
g. Load is not considered for computation of returns.
h. * Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns
I. #SBI Innovative Opportunities Fund will be managed by Mr Vivek Gedda w.e.f 1st August 2025.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Ms. Mansi Sajeja[$]** | | | | | | | | | |
| **SBI Short Term Debt Fund** | 8.00 | 10,800 | 7.50 | 12,425 | 5.90 | 13,320 | 6.72 | 32,644 | Inception Date 27-07-2007 |
| First Tier Scheme Benchmark: - CRISIL Short Duration Fund AII Index | 8.14 | 10,814 | 7.72 | 12,500 | 6.21 | 13,516 | 7.61 | 37,959 | Managing Since Mansi Dec-2023 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.22 | 29,993 | |
| **Fund jointly managed by R. Srinivasan (equity portion) and Lokesh Mallya (debt portion)** | | | | | | | | | |
| **SBI Magnum Children's Benefit Fund - Savings Plan** | 2.74 | 10,274 | 12.17 | 14,117 | 13.34 | 18,706 | 10.64 | 1,08,994 | Inception Date 21-02-2002 |
| First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index | 4.95 | 10,495 | 8.73 | 12,858 | 8.05 | 14,728 | 8.92 | 75,294 | Managing Since Srinivasan Jan-21 Lokesh - July 2025 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 15.77 | 3,17,740 | |
| **Fund Managed Mr. Ardhendhu Bhattacharya*** | | | | | | | | | |
| **SBI Banking and PSU Fund** | 7.59 | 10,759 | 7.32 | 12,361 | 5.71 | 13,201 | 7.47 | 31,617 | Inception Date 09-10-2009 |
| First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II | 7.70 | 10,770 | 7.39 | 12,386 | 5.84 | 13,283 | 7.50 | 31,771 | Managing Since Ardhendu Dec-23 |
| Additional Benchmark: - Crisil 10 Yr Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.48 | 27,285 | |
| **Fund Managed by Ardhendu Bhattacharya & Rajeev Radhakrishnan (Co-Fund Manager)** | | | | | | | | | |
| **SBI Corporate Bond Fund** | 7.86 | 10,786 | 7.48 | 12,419 | 5.89 | 13,314 | 7.03 | 15,732 | Inception Date 01-02-2019 |
| First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II | 7.62 | 10,762 | 7.40 | 12,392 | 5.97 | 13,366 | 7.05 | 15,745 | Managing Since Rajeev Feb-19 Ardhendu Dec-23 |
| Additional Benchmark: - Crisil 10 Yr Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.78 | 15,483 | |
| **SBI Floating Rate Debt Fund** | 7.42 | 10,742 | 7.75 | 12,512 | N.A. | N.A. | 6.28 | 13,500 | Inception Date 27-10-2020 |
| First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II | 7.63 | 10,763 | 7.48 | 12,420 | N.A. | N.A. | 5.85 | 13,237 | Managing Since Ardhendu June-2021 Rajeev Oct-2020 |
| Additional Benchmark: - Crisil 1 Yr T-Bill Index | 6.78 | 10,678 | 7.05 | 12,271 | N.A. | N.A. | 5.62 | 13,095 | |

| | 7 Days | | 15 Days | | 1 Month | | 1 Year | | 3 Year | | 5 Year | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Sudhir Agrawal#** | | | | | | | | | | | | | | | |
| **SBI Magnum Ultra Short Duration Fund** | 7.65 | 10,015 | 7.35 | 10,030 | 6.10 | 10,050 | 7.25 | 10,725 | 7.14 | 12,302 | 5.73 | 13,216 | 7.07 | 60,557 | Inception Date 21-05-1999 |
| First Tier Scheme Benchmark:- CRISIL Ultra Short Duration Debt A-I Index | 6.83 | 10,013 | 6.87 | 10,028 | 6.06 | 10,053 | 7.22 | 10,722 | 7.38 | 12,384 | 6.06 | 13,421 | 7.49 | 67,186 | Managing Since Sudhir May 2025 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.42 | 51,623 | |
| **SBI Magnum Low Duration Fund** | 8.01 | 10,015 | 7.70 | 10,032 | 6.16 | 10,051 | 7.39 | 10,739 | 7.08 | 12,282 | 5.63 | 13,154 | 7.21 | 35,497 | Inception Date 27-07-2007 |
| First Tier Scheme Benchmark: - CRISIL Low Duration Debt A-I Index | 6.70 | 10,013 | 7.28 | 10,030 | 6.18 | 10,054 | 7.62 | 10,762 | 7.47 | 12,416 | 6.10 | 13,447 | 7.23 | 35,584 | Managing Since Sudhir May 2025 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.22 | 29,993 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion)** | | | | | | | | | |
| **SBI Retirement Benefit Fund - Aggressive Plan** | -6.37 | 9,363 | 13.56 | 14,649 | N.A. | N.A. | 15.87 | 19,799 | |
| First Tier Scheme Benchmark: - BSE 500 TRI | -5.50 | 9,450 | 16.12 | 15,665 | N.A. | N.A. | 15.01 | 19,130 | |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 11.52 | 16,585 | |
| **SBI Retirement Benefit Fund - Aggressive Hybrid Plan** | -3.17 | 9,683 | 12.96 | 14,419 | N.A. | N.A. | 14.58 | 18,802 | |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index | -0.89 | 9,911 | 13.02 | 14,440 | N.A. | N.A. | 11.61 | 16,647 | |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 11.52 | 16,585 | Inception Date 10-02-2021 |
| **SBI Retirement Benefit Fund - Conservative Hybrid Plan** | 0.35 | 10,035 | 9.72 | 13,212 | N.A. | N.A. | 9.83 | 15,448 | Managing Since Rohit Oct - 2021 Ardhendu June - 2021 |
| First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index | 2.71 | 10,271 | 10.73 | 13,579 | N.A. | N.A. | 9.18 | 15,030 | |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 11.52 | 16,585 | |
| **SBI Retirement Benefit Fund - Conservative Plan** | 2.82 | 10,282 | 8.48 | 12,770 | N.A. | N.A. | 7.91 | 14,234 | |
| First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index | 5.09 | 10,509 | 9.15 | 13,006 | N.A. | N.A. | 7.51 | 13,993 | |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 11.52 | 16,585 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Rajeev Radhakrishnan is 6.
The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 1 scheme is jointly held with Mr. Dinesh Balachandran)

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

c. Load is not considered for computation of returns.

d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

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

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

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

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

i. Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021

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

k. *Previously managed by Mr Rajeev Radhakrishnan from June 2008 till May 2025. #With effect from May 15, 2025, Mr Sudhir Agrawal will be managing the fund independently. [$]Previously managed by Mr Rajeev Radhakrishnan from June 2008 till May 2025. ^*Previously managed by Mr Rajeev Radhakrishnan from Dec 2024 & Mr Ardhendu Bhattacharya from Dec 2023 till May 2025

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Advising Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Permitted Category FPI Portfolio 1** | -3.03 | 9,697 | 12.18 | 11,218 | 15.02 | 11,502 | 12.18 | 11,218 | Inception Date 03-12-2018 |
| First Tier Benchmark: - MSCI INDIA 10/40 TRI | -2.51 | 9,749 | 16.92 | 11,692 | 22.48 | 12,248 | 17.91 | 11,791 | Advising Since Dec-18 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 11,321 | 17.50 | 11,750 | 13.71 | 11,371 | |

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

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Advising Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Absolute/ CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Permitted Category - FPI Portfolio 2** | -5.32 | 9,468 | 14.97 | 11,497 | 21.09 | 12,109 | 16.76 | 11,676 | Inception Date 1-Nov-2018 |
| Additional Benchmark: BSE SENSEX TRI | -3.63 | 9,637 | 13.21 | 11,321 | 17.50 | 11,750 | 14.38 | 11,438 | Advising Since Nov-2018 |
| **Permitted Category - FPI Portfolio 3** | -4.31 | 9,569 | 16.91 | 11,691 | 18.55 | 11,855 | 14.86 | 11,486 | Inception Date 21-Dec-2018 |
| Additional Benchmark: BSE SENSEX TRI | -3.63 | 9,637 | 13.21 | 11,321 | 17.50 | 11,750 | 14.05 | 11,405 | Advising Since Dec-2018 |
| **Permitted Category - FPI Portfolio 4** | -3.46 | 9,654 | 17.75 | 11,775 | N.A. | N.A. | 16.00 | 11,600 | Inception Date 22-Apr-2019 |
| Additional Benchmark: BSE SENSEX TRI | -3.63 | 9,637 | 13.21 | 11,321 | N.A. | N.A. | 12.89 | 11,289 | Advising Since Apr-2019 |
| **Permitted Category - FPI Portfolio 6** | -10.99 | 8,901 | 5.32 | 10,532 | 11.99 | 11,199 | 8.23 | 10,823 | Inception Date 1-Nov-2018 |
| First Tier Benchmark: - BSE 100 | -4.39 | 9,561 | 15.15 | 11,515 | 19.32 | 11,932 | 15.13 | 11,513 | |
| Additional Benchmark: BSE SENSEX TRI | -3.63 | 9,637 | 13.21 | 11,321 | 17.50 | 11,750 | 14.38 | 11,438 | Advising Since Nov-2018 |
| **Permitted Category - FPI Portfolio 7** | -5.67 | 9,433 | 14.93 | 11,493 | 18.80 | 11,880 | 14.03 | 11,403 | Inception Date 3-Dec-2018 |
| First Tier Benchmark: - MSCI INDIA | -6.98 | 9,302 | 13.25 | 11,325 | 16.74 | 11,674 | 12.93 | 11,293 | |
| Additional Benchmark: BSE SENSEX TRI | -3.63 | 9,637 | 13.21 | 11,321 | 17.50 | 11,750 | 13.71 | 11,371 | Advising Since Dec-2018 |
| **Permitted Category - FPI Portfolio 8** | 14.10 | 11,410 | 15.55 | 11,555 | 7.36 | 10,736 | 8.37 | 10,837 | Inception Date 1-Jul-2019 |
| First Tier Benchmark: - MSCI Emerging Markets Index | 23.23 | 12,323 | 14.55 | 11,455 | 9.10 | 10,910 | 9.73 | 10,973 | |
| Additional Benchmark: BSE SENSEX TRI | -3.63 | 9,637 | 13.21 | 11,321 | 17.50 | 11,750 | 13.29 | 11,329 | Advising Since Jul-2019 |
| **Permitted Category - FPI Portfolio 9** | 17.01 | 11,701 | 15.91 | 11,591 | 8.45 | 10,845 | 8.45 | 10,845 | Inception Date 1-Jul-2019 |
| First Tier Benchmark: - MSCI Emerging Markets Free Index | 23.23 | 12,323 | 14.55 | 11,455 | 9.10 | 10,910 | 9.73 | 10,973 | |
| Additional Benchmark: BSE SENSEX TRI | -3.63 | 9,637 | 13.21 | 11,321 | 17.50 | 11,750 | 13.29 | 11,329 | Advising Since Jul-2019 |
| **Permitted Category - FPI Portfolio 10** | 14.75 | 11,475 | 16.53 | 11,653 | 6.89 | 10,689 | 9.00 | 10,900 | Inception Date 1-Jul-2019 |
| First Tier Benchmark: - MSCI AC Asia ex Japan Index | 26.24 | 12,624 | 14.69 | 11,469 | 8.93 | 10,893 | 10.45 | 11,045 | |
| Additional Benchmark: BSE SENSEX TRI | -3.63 | 9,637 | 13.21 | 11,321 | 17.50 | 11,750 | 13.29 | 11,329 | Advising Since Jul-2019 |

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

**Notes:**

a. The above Performance returns are calculated and compared from the date of inception of respective Permitted Category - FPI Portfolios.
b. Returns less than 1 year period are absolute and returns greater than 1 year period are compounded annualised (CAGR).
c. For calculation of scheme performance, NAV is converted into INR using currency conversion rate i.e. USDINR rate. (Source: Bloomberg Closing Price)
d. The performance of the scheme is benchmarked to the Total Return variant of the index.
e. Benchmark return is based on INR value (Source: Bloomberg)
f. For Permitted Category - FPI Portfolio 7 date of inception taken from date of FM taking over as Advisor.
g. For Permitted Category - FPI Portfolio 6, and 8 to 10, though SBI FM advises a portion of the Fund, the entire NAV as received from Client is taken for Comparative performance.
h. For Permitted Category - FPI Portfolio Nos.8 to 10, comparative returns of benchmark relevant extracts from Bloomberg are taken
Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Advising Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Permitted Category - FPI Portfolio 11** | -5.58 | 9,442 | N.A. | N.A. | N.A. | N.A. | 6.32 | 10,632 | Inception Date 9-April-2024 |
| Scheme Benchmark: - BSE 250 Small Cap Index TRI | -9.75 | 9,025 | N.A. | N.A. | N.A. | N.A. | 6.42 | 10,642 | Advising Since 28-Mar-2025 |
| Additional Benchmark: BSE SENSEX TRI | -3.63 | 9,637 | N.A. | N.A. | N.A. | N.A. | 6.50 | 10,650 | |

**Notes:**

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

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Advising Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Permitted Category - FPI Portfolio 12** | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 5.86 | 10,586 | Inception Date 9-April-2024 |
| Scheme Benchmark: - BSE 500 Index TRI | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 12.63 | 11,263 | Advising Since 28-Mar-2025 |
| Additional Benchmark: BSE SENSEX TRI | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 8.54 | 10,854 | |

**Notes:**

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

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

# Comparative Performance for all Schemes –Direct Plan

SBI MUTUAL FUND
A PARTNER FOR LIFE

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Mr Sudhir Agarwal** | | | | | | | | | |
| **SBI Dynamic Bond Fund** | 6.01 | 10,601 | 8.33 | 12,715 | 6.66 | 13,805 | 8.22 | 27,382 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - CRISIL Dynamic Bond A-III Index | 6.58 | 10,658 | 7.83 | 12,541 | 6.05 | 13,415 | 7.87 | 26,277 | Managing Since Sudhir - July 2025 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.63 | 22,672 | |
| **Funds Managed by Mohit Jain*** | | | | | | | | | |
| **SBI Magnum Income Fund** | 6.50 | 10,650 | 8.05 | 12,616 | 6.60 | 13,770 | 8.10 | 27,008 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - CRISIL Medium to Long Duration Debt A-III Index | 7.18 | 10,718 | 7.96 | 12,587 | 6.12 | 13,458 | 7.90 | 26,374 | Managing Since Mohit July 2025 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.63 | 22,672 | |
| **Funds Managed by Lokesh Mallya & Mohit Jain (Co Fund Manager)** | | | | | | | | | |
| **SBI Magnum Medium Duration Fund** | 7.91 | 10,791 | 8.24 | 12,683 | 6.90 | 13,960 | 8.93 | 29,597 | Inception Date 28-01-2013 |
| First Tier Scheme Benchmark: - NIFTY Medium Duration Debt Index A-III | 7.92 | 10,792 | 7.77 | 12,520 | 6.14 | 13,474 | 7.80 | 25,903 | Managing Since Lokesh Jan-13 Mohit Dec-2023 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.55 | 22,350 | |
| **Funds Managed by Sudhir Agarwal** | | | | | | | | | |
| **SBI Magnum Gilt Fund** | 4.88 | 10,488 | 8.00 | 12,600 | 6.62 | 13,780 | 9.07 | 30,257 | Inception Date 02-01-2013 |
| First Tier Scheme Benchmark: - Nifty All Duration G-Sec Index | 5.76 | 10,576 | 8.32 | 12,712 | 6.07 | 13,427 | 7.39 | 24,812 | Managing Since Sudhir jul 2025 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.63 | 22,666 | |
| **Fund Jointly Managed by R. Srinivasan (Equity), Rajeev Radhakrishnan (Debt) Ms. Mansi Sajeja (Co Fund Manager Debt)** | | | | | | | | | |
| **SBI Equity Hybrid Fund** | 4.48 | 10,448 | 14.40 | 14,975 | 17.44 | 22,347 | 14.84 | 58,371 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index | -0.89 | 9,911 | 13.02 | 14,440 | 15.21 | 20,307 | 12.28 | 43,797 | Managing Since R. Srinivasan Jan-12 & Rajeev Nov-23 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Fund Jointly Managed by Mansi Sajeja (Debt portion), Saurabh Pant (Equity portion) & Milind Agrawal (Co Fund Manager)** | | | | | | | | | |
| **SBI Conservative Hybrid Fund** | 4.68 | 10,468 | 10.57 | 13,523 | 11.83 | 17,497 | 9.96 | 33,521 | Inception Date 07-01-2013 |
| First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 15:85 Index | 4.95 | 10,495 | 8.73 | 12,858 | 8.05 | 14,728 | 8.68 | 28,865 | Managing Since Mansi - June 2021 Saurabh - Jan-22 Milind - Aug 25 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.58 | 22,505 | |
| **Fund Managed by Rohit Shimpi** | | | | | | | | | |
| **SBI ESG Exclusionary Strategy Fund** | -4.03 | 9,597 | 14.49 | 15,014 | 18.40 | 23,281 | 14.07 | 53,622 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - NIFTY 100 ESG INDEX TRI | -4.71 | 9,529 | 14.25 | 14,919 | 18.37 | 23,249 | 14.39 | 55,566 | Managing Since Rohit Jan-22 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Fund Jointly Managed by R. Srinivasan (Equity portion), Lokesh Mallya (Debt portion)** | | | | | | | | | |
| **SBI Magnum Children's Benefit Fund- Investment Plan** | 2.83 | 10,283 | 23.94 | 19,051 | 35.66 | 46,031 | 35.66 | 46,031 | Inception Date 29-09-2020 |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index | -0.89 | 9,911 | 13.02 | 14,440 | 15.21 | 20,307 | 15.24 | 20,344 | Managing Since Sep-20/Jul-25 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 17.55 | 22,463 | |
| **Funds Managed by R. Srinivasan** | | | | | | | | | |
| **SBI Focused Fund** *(Formerly known as SBI Focused Equity Fund)* | 3.51 | 10,351 | 16.25 | 15,718 | 20.93 | 25,876 | 15.76 | 64,658 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - BSE 500 (TRI) | -5.50 | 9,450 | 16.12 | 15,665 | 20.66 | 25,584 | 14.32 | 55,102 | Managing Since Jan-13 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Funds Managed by R. Srinivasan** | | | | | | | | | |
| **SBI Small Cap Fund** | -9.34 | 9,066 | 15.21 | 15,298 | 24.88 | 30,388 | 23.70 | 1,50,647 | Inception Date 02-01-2013 |
| First Tier Scheme Benchmark: - BSE 250 Small Cap Index TRI | -9.75 | 9,025 | 21.65 | 18,012 | 27.65 | 33,911 | 14.45 | 55,913 | Managing Since R. Srinivasan Nov-13 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.11 | 48,112 | |
| **Funds Managed by Dinesh Balachandran, Anup Upadhyay (Co Fund Manager)** | | | | | | | | | |
| **SBI Flexicap Fund** | -4.42 | 9,558 | 14.20 | 14,900 | 19.39 | 24,267 | 15.63 | 63,660 | Inception Date 04-01-2013 |
| First Tier Scheme Benchmark: - BSE 500 (TRI) | -5.50 | 9,450 | 16.12 | 15,665 | 20.66 | 25,584 | 14.22 | 54,449 | Managing Since Anup & Dinesh (w.e.f. Dec 2024) |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.09 | 47,942 | |
| **Funds Managed by Tanmaya Desai** | | | | | | | | | |
| **SBI MNC Fund** *(Formerly known as SBI Magnum Global Fund)* | -9.16 | 9,084 | 7.03 | 12,263 | 13.99 | 19,249 | 14.43 | 55,786 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - Nifty MNC (TRI) | -7.19 | 9,281 | 16.06 | 15,638 | 17.74 | 22,641 | 15.15 | 60,472 | Managing Since Tanmaya (w.e.f. Feb 2025) |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total no of schemes managed by Mr. Saurabh Pant is 4 (2 schemes are jointly managed by Ms.Mansi Sajeja and 1 scheme is jointly managed with Mr. Neeraj Kumar) The total no of schemes managed by Mansi Sajeja is 5 (2 schemes are jointly managed with Mr. Saurabh Pant and 1 scheme is jointly managed with Mr. Neeraj Kumar & Nidhi Chawla)

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

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

d. Load is not considered for computation of returns.

e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme. | g.The performance of the schemes is benchmarked to the Total Return variant of the Index. | h. Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021

I. *With effect from May 1, 2025, Mr Lokesh Mallya will be managing the fund independently. *Previously Co.managed by Mr Adesh Sharma from Dec 2023 till Apr 2025

j #With effect from May 15, 2025, Mr Sudhir Agrawal will be managing the fund independently. ^*Previously managed by Mr Rajeev Radhakrishnan from Dec 2024 & Mr Ardhendhu Bhattacharya from Dec 2023 till May 2025

j Ms. Mansi Sajeja is managing debt portion of SBI Conservative Hybrid Fund w.e.f. June 30, 2021. Mr. Saurabh Pant is managing (Equity) portion of SBI Conservative Hybrid Fund w.e.f. January 1, 2022 & Mr Milind Agrawal will co manage the fund w.e.f from 1st August 2025

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund Jointly Managed by Neeraj Kumar (Equity portion), Ardhendu Bhattacharya (Debt portion)** | | | | | | | | | |
| **SBI Arbitrage Opportunities Fund** | 7.27 | 10,727 | 7.68 | 12,489 | 6.34 | 13,599 | 6.84 | 23,213 | Inception Date 11-01-2013 |
| First Tier Scheme Benchmark: - Nifty 50 Arbitrage Index | 7.87 | 10,787 | 7.47 | 12,415 | 6.00 | 13,387 | 6.11 | 21,279 | Managing Since Ardhendu Dec-24 |
| Additional Benchmark: - Crisil 1 Yr T-Bill Index | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.49 | 22,269 | |
| **Fund jointly managed by Mohit Jain (Debt), Nidhi Chawla (Equity), Neeraj Kumar (Arbitrage), Vandna Soni (Commodities Portion)** | | | | | | | | | |
| **SBI Equity Savings Fund** | 3.43 | 10,343 | 11.37 | 13,818 | 12.36 | 17,910 | 9.79 | 26,310 | Inception Date 27-05-2015 |
| First Tier Scheme Benchmark: - Nifty Equity Savings | 3.96 | 10,396 | 10.06 | 13,336 | 10.58 | 16,535 | 8.88 | 24,120 | Managing Since Neeraj-May-15 Mohit-May-25 Nidhi-Jan-22 Vandna-Jan-24 |
| Additional Benchmark: - Crisil 10 Yr Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.65 | 19,477 | |
| **Funds Managed by Lokesh Mallya*** | | | | | | | | | |
| **SBI Credit Risk Fund** | 8.94 | 10,894 | 8.81 | 12,887 | 7.67 | 14,471 | 8.43 | 24,795 | Inception Date 17-07-2014 |
| First Tier Scheme Benchmark: - NIFTY Credit Risk Bond Index B-II | 7.69 | 10,769 | 8.21 | 12,674 | 7.76 | 14,534 | 8.41 | 24,731 | Managing Since Lokesh Feb-17 |
| Additional Benchmark: - CRISIL 10 Year Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 7.18 | 21,756 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Neeraj Kumar is 2 (1 scheme is jointly managed by Mr. Ruchit Mehta & Mansi Sajeja. The total no of schemes jointly managed by Mr. Lokesh Mallya is 1.The total no of schemes managed by Mansi Sajeja is 2 (2 schemes are jointly managed with Mr Ruchit Mehta and 1 scheme is jointly managed with Mr Neeraj Kumar)

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

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

d. Load is not considered for computation of returns.

e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

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

g. SBI Arbitrage Opportunities Fund: Debt portion of the scheme was managed by Mr. Rajeev Radhakrishnan till June 29, 2021.

h. The Debt portion of SBI Equity Savings Fund was managed by Mr. Ruchit Mehta till 29th June 2021. The Debt portion of SBI Equity Savings Fund is managed by Mr. Mohit Jain w.e.f. 15 May 2025. *Previously managed by Ms Mansi Sajeja from Jun 2021 till May 2025

j. The Commodities portion of SBI Equity Savings Fund was managed by Mr. Raj Gandhi till 14th Dec 2023. The Debt portion of SBI Equity Savings Fund is managed by Mr. Mohit Jain w.e.f. 15 May 2025. *Previously managed by Ms Mansi Sajeja from Jun 2021 till May 2025

k. *Previously co.managed by Mr Adesh Sharma from Dec 2023 till Apr 2025. With effect from May 1, 2025, Mr Lokesh Mallya will be managing the fund independently.

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Funds Managed by Bhavin Vithlani** | | | | | | | | | |
| **SBI Infrastructure Fund** | -11.65 | 8,835 | 22.67 | 18,470 | 27.98 | 34,356 | 15.08 | 59,965 | Inception Date 02-01-2013 |
| First Tier Scheme Benchmark: - Nifty Infrastructure (TRI) | -5.08 | 9,492 | 22.93 | 18,589 | 25.31 | 30,919 | 11.64 | 40,705 | Managing Since Dec- 21 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.11 | 48,112 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund managed by Mr. Dinesh Balachandran (Equity Portion) Mr. Anup Upadhyay (Co Fund Manager) Ms. Mansi Sajeja (Debt Portion) Mr. Rajeev Radhakrishnan (Co Fund Manager Debt Portion)** | | | | | | | | | |
| **SBI Balanced Advantage Fund** | 2.83 | 10,283 | 14.84 | 15,151 | N.A. | N.A. | 12.07 | 15,928 | Inception Date 31-08-2021 |
| First Tier Scheme Benchmark: - NIFTY 50 Hybrid Composite Debt 50:50 Index | 1.51 | 10,151 | 11.07 | 13,708 | N.A. | N.A. | 8.52 | 13,963 | Managing Since Dinesh Aug-2021 Anup (w.e.f. Dec-2024) Mansi Dec-2023 Rajeev Nov-2023 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 9.84 | 14,671 | |
| **Fund managed by Mr. R. Srinivasan, Mr. Saurabh Pant** | | | | | | | | | |
| **SBI Multicap Fund** | -0.95 | 9,905 | 17.56 | 16,255 | N.A. | N.A. | 16.81 | 17,408 | Inception Date 08-03-2022 |
| First Tier Scheme Benchmark: - NIFTY 500 Multicap 50:25:25 TRI | -5.71 | 9,429 | 18.63 | 16,705 | N.A. | N.A. | 18.43 | 18,282 | Managing Since R. Srinivasan March - 2022 Saurabh (w.e.f. April 2024) |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 13.58 | 15,747 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund managed by Mr. Rohit Shimpi** | | | | | | | | | |
| **SBI Dividend Yield Fund** | -6.49 | 9,351 | N.A. | N.A. | N.A. | N.A. | 18.27 | 15,343 | Inception Date 14-03-2023 |
| Scheme Benchmark: Nifty 500 TRI | -5.28 | 9,472 | N.A. | N.A. | N.A. | N.A. | 20.97 | 16,253 | Managing Since March - 2023 |
| Additional Benchmark: BSE Sensex TRI | -3.63 | 9,637 | N.A. | N.A. | N.A. | N.A. | 15.19 | 14,343 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Bhavin Vithlani is 1.

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

c. Load is not considered for computation of returns.

d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

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

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

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

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

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

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Funds Managed by Bhavin Vithlani** | | | | | | | | | |
| **SBI Midcap Fund** *(Formerly known as SBI Magnum MidCap Fund)* | -8.95 | 9,105 | 15.78 | 15,527 | 25.78 | 31,495 | 18.87 | 90,675 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - Nifty Midcap 150 (TRI) | -5.18 | 9,482 | 22.44 | 18,365 | 27.45 | 33,655 | 18.63 | 88,356 | Managing Since Bhavin (w.e.f. April 2024) Jan-13 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Funds Managed by Saurabh Pant** | | | | | | | | | |
| **SBI Large Cap Fund** *(Formerly known as SBI Blue Chip Fund)* | -3.11 | 9,689 | 15.35 | 15,356 | 19.78 | 24,668 | 15.16 | 60,525 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - BSE 100 (TRI) | -4.39 | 9,561 | 15.15 | 15,272 | 19.32 | 24,199 | 13.61 | 50,923 | Managing Since Saurabh (w.e.f. April 2024) Jan-13 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Fund Managed by Milind Agrawal** | | | | | | | | | |
| **SBI Banking & Financial Services Fund** | 10.02 | 11,002 | 20.50 | 17,507 | 23.75 | 29,037 | 15.83 | 47,476 | Inception Date 26-02-2015 |
| First Tier Scheme Benchmark: - Nifty Financial Services (TRI) | 7.35 | 10,735 | 15.22 | 15,303 | 20.64 | 25,572 | 13.09 | 36,836 | Managing Since Aug-19 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 11.59 | 31,983 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total number of schemes managed by Mr. Saurabh Pant. SBI Banking & Financial Services Fund was managed by Mr. Saurabh Pant earlier but since August 2019 Mr. Milind Agrawal has been managing it. He manages only one scheme.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. SBI Large Cap Fund (*Previously known as SBI BlueChip Fund*) will be managed by Mr. Saurabh Pant with effect from April 01, 2024. | SBI Midcap Fund (Previously known as SBI Magnum MidCap Fund) will be managed by Mr. Bhavin Vithlani with effect from April 01, 2024.

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Funds Managed by Ashit Desai** | | | | | | | | | |
| **SBI Consumption Opportunities Fund** | -12.69 | 8,731 | 15.24 | 15,311 | 25.58 | 31,258 | 16.40 | 69,379 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - Nifty India Consumption (TRI) | -4.99 | 9,501 | 16.39 | 15,774 | 20.56 | 25,479 | 14.91 | 58,830 | Managing Since Ashit (w.e.f. April 2024) Jan-13 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Funds Managed by Saurabh Pant** | | | | | | | | | |
| **SBI Large & Midcap Fund** | -0.89 | 9,911 | 17.62 | 16,279 | 24.43 | 29,841 | 17.16 | 75,339 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - NIFTY LargeMidcap 250 (TRI) | -4.87 | 9,513 | 18.51 | 16,650 | 23.11 | 28,297 | 16.17 | 67,662 | Managing Since Sep-16 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Funds Managed by Vivek Gedda** | | | | | | | | | |
| **SBI Technology Opportunities Fund** | -2.15 | 9,785 | 18.89 | 16,812 | 22.00 | 27,043 | 20.18 | 1,03,873 | Inception Date 09-01-2013 |
| First Tier Scheme Benchmark: - BSE Teck (TRI) | -14.64 | 8,536 | 10.74 | 13,585 | 14.32 | 19,536 | 14.96 | 58,980 | Managing Since Vivek (w.e.f. April 2024) Jan-13 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.15 | 48,228 | |
| **Funds Managed by Tanmaya Desai** | | | | | | | | | |
| **SBI Healthcare Opportunities Fund** | 1.18 | 10,118 | 25.80 | 19,923 | 20.05 | 24,950 | 17.72 | 80,098 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - BSE Health Care (TRI) | -2.09 | 9,791 | 23.39 | 18,795 | 17.54 | 22,441 | 14.65 | 57,170 | |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | Managing Since Jan-13 |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | Inception Date & Managing Since |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | |
| **Fund managed by Mr Ardhendu Bhattacharya** | | | | | | | | | |
| **SBI Long Duration Fund** | 3.11 | 10,311 | N.A. | N.A. | N.A. | N.A. | 8.12 | 12,423 | Inception Date 21-12-2022 |
| Scheme Benchmark: CRISIL Long Duration Debt A-III Index | 5.31 | 10,531 | N.A. | N.A. | N.A. | N.A. | 7.60 | 12,258 | Managing Since Ardhendu (w.e.f. July 2025) |
| Additional Benchmark: CRISIL 10 Year Gilt Index | 7.05 | 10,705 | N.A. | N.A. | N.A. | N.A. | 8.28 | 12,473 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. Saurabh Pant is 4. The total no of schemes managed by Mr.Tanmaya Desai is 3.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
c. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. The Benchmark of SBI Large & Midcap Fund has been changed to NIFTY LargeMidcap 250 w.e.f. 25th February 2019.
j. SBI Consumption Opportunities Fund will be managed by Mr. Ashit Desai with effect from April 01, 2024. | SBI Technology Opportunities Fund will be managed by Mr. Vivek Gedda with effect from April 01, 2024.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Raviprakash Sharma** | | | | | | | | | |
| **SBI Gold Fund** | 51.07 | 15,107 | 30.70 | 22,341 | 17.04 | 21,968 | 9.81 | 32,993 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - The Morning Fixing of Gold by London Bullion Market Association (LBMA) | 52.91 | 15,291 | 31.53 | 22,771 | 17.85 | 22,740 | 10.86 | 37,223 | Managing Since Jan-13 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Funds Managed by Raviprakash Sharma** | | | | | | | | | |
| **SBI Nifty Index Fund** | -3.71 | 9,629 | 13.93 | 14,794 | 18.04 | 22,924 | 12.48 | 44,821 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - Nifty 50 (TRI) | -3.45 | 9,655 | 14.21 | 14,904 | 18.36 | 23,241 | 13.15 | 48,351 | Managing Since Jan-13 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Funds Managed by Raviprakash Sharma** | | | | | | | | | |
| **SBI Equity Minimum Variance Fund** | -10.52 | 8,948 | 13.75 | 14,721 | 17.60 | 22,500 | 14.46 | 24,182 | Inception Date 19-03-2019 |
| First Tier Scheme Benchmark: - Nifty 50 TRI | -3.45 | 9,655 | 14.21 | 14,904 | 18.36 | 23,241 | 13.66 | 23,100 | Managing Since Mar-19 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.33 | 22,674 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Raviprakash Sharma** | | | | | | | | | |
| **SBI Nifty Next 50 Index Fund** | -11.46 | 8,854 | 17.39 | 16,184 | N.A. | N.A. | 15.45 | 18,736 | Inception Date 19-05-2021 |
| First Tier Scheme Benchmark: - Nifty Next 50 TRI | -11.16 | 8,884 | 17.81 | 16,359 | N.A. | N.A. | 15.90 | 19,053 | Managing Since May - 2021 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 12.95 | 17,026 | |

**Notes:**

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Mr. Rohit Shimpi** | | | | | | | | | |
| **SBI US Specific Equity Active FoF$** | 21.77 | 12,177 | 27.88 | 20,928 | N.A. | N.A. | 17.30 | 20,596 | Inception Date 22-03-2021 |
| First Tier Scheme Benchmark: - S&P 500 | 23.00 | 12,300 | 26.61 | 20,310 | N.A. | N.A. | 17.58 | 20,823 | Managing Since (w.e.f. Feb - 2025) |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 12.54 | 17,074 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Dinesh Balachandran** | | | | | | | | | |
| **SBI ELSS Tax Saver Fund** *(Formerly known as SBI Long Term Equity Fund)* | -5.35 | 9,465 | 24.96 | 19,524 | 25.63 | 31,313 | 16.30 | 68,599 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - BSE 500 (TRI) | -5.50 | 9,450 | 16.12 | 15,665 | 20.66 | 25,584 | 14.32 | 55,102 | Managing Since Sep-16 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Fund Jointly Managed by Dinesh Balachandran** | | | | | | | | | |
| **SBI Contra Fund** | -6.11 | 9,389 | 21.15 | 17,793 | 30.15 | 37,375 | 16.42 | 69,480 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - BSE 500 TRI | -5.50 | 9,450 | 16.12 | 15,665 | 20.66 | 25,584 | 14.32 | 55,102 | Managing Since Dinesh May-18 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |
| **Funds Managed by Dinesh Balachandran (Equity Portfolio) Ms. Mansi Sajeja (Debt Portfolio) & Ms. Vandna Soni (for Commodities Portion)** | | | | | | | | | |
| **SBI Multi Asset Allocation Fund** | 7.99 | 10,799 | 17.63 | 16,283 | 16.02 | 21,033 | 13.16 | 24,902 | Inception Date 16-05-2018 |
| First Tier Scheme Benchmark: - 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver | 7.36 | 10,736 | 15.16 | 15,279 | 13.18 | 18,581 | 12.25 | 23,466 | Managing Since Dinesh Dec-23 Vandna Jan-24 Mansi Dec-2023 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.14 | 24,881 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. Mr. Dinesh Balachandran has been managing SBI ELSS Tax Saver Fund (previously known as SBI Long Term Equity Fund) since September 2016. The total number of schemes managed by Mr. Dinesh Balachandran is 6 SBI Contra Fund was managed by Mr. R. Srinivasan till May 04, 2018.
b. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option. | c.Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
d. Load is not considered for computation of returns.
e. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Schemes. | g.SBI Muti Asset Allocation Fund - Mr. Vandna Soni is appointed as fund manager for managing investments in Commodities w.e.f. December 15, 2023.
h. The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023 ) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards.
I. The performance of the schemes is benchmarked to the Total Return variant of the Index. | j.SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021.
k. SBI US Specific Equity Active FoF: S&P 500 benchmark performance is calculated using INR equivalent closing prices. (source: Bloomberg)
l $With effect from May 5, 2025 the name changed to SBI US Specific Equity Active FOF from SBI International Access - US Equity FOF & type of scheme changed.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

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

| | 7 Days | | 15 Days | | 1 Month | | 1 Year | | 3 Year | | 5 Year | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Rajeev Radhakrishnan** | | | | | | | | | | | | | | | |
| **#SBI Liquid Fund** | 6.10 | 10,012 | 6.00 | 10,025 | 5.71 | 10,047 | 6.82 | 10,682 | 7.04 | 12,268 | 5.69 | 13,190 | 6.81 | 23,161 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark:- NIFTY Liquid Index A-I | 5.83 | 10,011 | 5.87 | 10,024 | 5.70 | 10,047 | 6.82 | 10,682 | 7.08 | 12,280 | 5.72 | 13,209 | 6.77 | 23,067 | Managing Since Rajeev Dec-23 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.51 | 22,364 | |
| **Funds Managed by Rajeev Radhakrishnan** | | | | | | | | | | | | | | | Inception Date 01-01-2013 |
| **SBI Savings Fund** | 6.63 | 10,013 | 7.05 | 10,029 | 5.98 | 10,049 | 7.82 | 10,782 | 7.63 | 12,470 | 6.19 | 13,506 | 7.56 | 25,333 | |
| First Tier Scheme Benchmark:-CRISIL Money Market A-I Index | 6.26 | 10,012 | 6.46 | 10,027 | 5.72 | 10,050 | 7.08 | 10,708 | 7.26 | 12,343 | 5.95 | 13,353 | 7.04 | 23,812 | Managing Since Rajeev Dec-23 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.51 | 22,364 | |
| **Funds Managed by Ranjana Gupta** | | | | | | | | | | | | | | | Inception Date 01-01-2013 |
| **SBI Overnight Fund** | 5.44 | 10,010 | 5.44 | 10,022 | 5.36 | 10,044 | 6.09 | 10,609 | 6.43 | 12,057 | 5.26 | 12,926 | 6.23 | 21,621 | |
| First Tier Scheme Benchmark:- CRISIL Liquid Overnight Index | 5.47 | 10,010 | 5.45 | 10,022 | 5.38 | 10,044 | 6.12 | 10,612 | 6.49 | 12,080 | 5.34 | 12,974 | 6.11 | 21,312 | Ranjana Managing Since (w.e.f. Dec 2024) |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.51 | 22,364 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.
h. SBI Liquid Fund & SBI Savings Fund are managed by Mr. Rajeev Radhakrishnan

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Dinesh Balachandran** | | | | | | | | | |
| **SBI Comma Fund** *(Formerly known as SBI Magnum Comma Fund)* | -5.34 | 9,466 | 16.74 | 15,917 | 21.22 | 26,188 | 13.85 | 52,211 | Inception Date 04-01-2013 |
| First Tier Scheme Benchmark: - Nifty Commodities (TRI) | -7.54 | 9,246 | 18.28 | 16,554 | 25.22 | 30,801 | 12.34 | 44,058 | Managing Since Dinesh June-24 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.09 | 47,942 | |
| **Funds Managed by Rohit Shimpi** | | | | | | | | | |
| **SBI PSU Fund** | -3.81 | 9,619 | 33.77 | 23,955 | 33.80 | 42,909 | 12.02 | 42,525 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - BSE PSU (TRI) | -5.17 | 9,483 | 35.27 | 24,775 | 39.20 | 52,317 | 11.53 | 40,229 | Managing Since June-24 |
| Additional Benchmark: - BSE Sensex (TRI) | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.17 | 48,440 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Sudhir Agarwal** | | | | | | | | | |
| **SBI Magnum Constant Maturity Fund** | 6.76 | 10,676 | 8.37 | 12,729 | 6.00 | 13,385 | 8.79 | 29,271 | Inception Date 02-01-2013 |
| First Tier Scheme Benchmark: - Nifty 10 yr Benchmark G-Sec | 7.29 | 10,729 | 8.63 | 12,821 | 5.43 | 13,031 | 6.59 | 22,573 | Sudhir Managing Since (w.e.f. July 2025) |
| Additional Benchmark: - Crisil 10 Yr Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.63 | 22,666 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) &inception date provided alongside of the table. The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13. The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him.
b. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
c. Load is not considered for computation of returns.
d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
e. Different plans shall have a different expense structure. Performance for all scheme(s) are of Direct Plan - Growth Option.
f. Scheme count for the total schemes managed by the Fund Managers does not include close ended Scheme & ETF.
g. The performance of the schemes is benchmarked to the Total Return variant of the Index.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

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

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Mr. Raj Gandhi** | | | | | | | | | |
| **SBI Energy Opportunities Fund** | -11.80 | 8,820 | N.A. | N.A. | N.A. | N.A. | 3.98 | 10,642 | Inception Date 26-02-2024 |
| First Tier Scheme Benchmark: -Scheme Benchmark: Nifty Energy TRI | -19.26 | 8,074 | N.A. | N.A. | N.A. | N.A. | -6.50 | 8,984 | Managing Since Feb-2024 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | N.A. | N.A. | N.A. | N.A. | 7.73 | 11,261 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Mr. Tanmaya Desai** | | | | | | | | | |
| **SBI Automotive Opportunities Fund** | -4.01 | 9,599 | N.A. | N.A. | N.A. | N.A. | 5.52 | 10,736 | Inception Date 05-06-2024 |
| First Tier Scheme Benchmark: - Nifty Auto TRI | -0.88 | 9,912 | N.A. | N.A. | N.A. | N.A. | 8.27 | 11,106 | Managing Since June - 2024 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | N.A. | N.A. | N.A. | N.A. | 7.25 | 10,969 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Mr Vivek Gedda** | | | | | | | | | |
| **SBI Innovative Opportunities Fund** | -4.68 | 9,532 | N.A. | N.A. | N.A. | N.A. | -2.20 | 9,756 | Inception Date 20-08-2024 |
| First Tier Scheme Benchmark: - Nifty 500 TRI | -5.28 | 9,472 | N.A. | N.A. | N.A. | N.A. | -1.19 | 9,868 | Managing Since August - 2025 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | N.A. | N.A. | N.A. | N.A. | 0.48 | 10,054 | |

| | 6 months | | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Ms. Sukanya Ghosh** | | | | | | | | | | | |
| **SBI Quant Fund** | 3.83 | 10,383 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | -4.37 | 9,563 | Inception Date 26-12-2024 |
| Scheme Benchmark: BSE 200 TRI | 6.31 | 10,631 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 2.94 | 10,294 | Managing Since December - 2024 |
| Additional Benchmark: BSE Sensex TRI | 4.61 | 10,461 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 3.35 | 10,335 | |

**Notes:**

a. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
b. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
c. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.
d. The performance of the schemes is benchmarked to the Total Return variant of the Index.
e. Wherever NAV/Benchmark Index vlue is not available for start/end date for concerned period, the previous business day value of NAV/Benchmark Index is considered for return computation. Regular Plan. Performance for Schemes not having Growth Option has been calculated considering the IDCW Option and is Net of IDCW distribution tax, if any.
f. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of PRI benchmark till the date from which TRI is available.
g. Load is not considered for computation of returns.
h. * Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns
h. #SBI Innovative Opportunities Fund will be managed by Mr Vivek Gedda w.e.f 1st August 2025.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Funds Managed by Ms. Mansi Sajeja$** | | | | | | | | | |
| **SBI Short Term Debt Fund** | 8.49 | 10,849 | 8.02 | 12,607 | 6.42 | 13,652 | 7.87 | 26,275 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - CRISIL Short Duration Fund All Index | 8.14 | 10,814 | 7.72 | 12,500 | 6.21 | 13,516 | 7.67 | 25,664 | Managing Since Mansi Dec-2023 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.51 | 22,364 | |
| **Fund jointly managed by R. Srinivasan (Equity Portion) and Lokesh Mallya (Debt Portion)** | | | | | | | | | |
| **SBI Magnum Children's Benefit Fund - Savings Plan** | 3.12 | 10,312 | 12.56 | 14,265 | 13.80 | 19,093 | 12.18 | 43,279 | Inception Date 04-01-2013 |
| First Tier Scheme Benchmark:- NIFTY 50 Hybrid Composite Debt 15:85 Index | 4.95 | 10,495 | 8.73 | 12,858 | 8.05 | 14,728 | 8.68 | 28,880 | Managing Since Srinivasan Jun-08 Lokesh July 2025 |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | 17.50 | 22,407 | 13.09 | 47,942 | |
| **Fund Managed Ardhendhu Bhattacharya*** | | | | | | | | | |
| **SBI Banking and PSU Fund** | 8.04 | 10,804 | 7.80 | 12,530 | 6.19 | 13,507 | 7.95 | 26,508 | Inception Date 07-01-2013 |
| First Tier Scheme Benchmark: - NIFTY Banking and PSU Debt Index A-II | 7.70 | 10,770 | 7.39 | 12,386 | 5.84 | 13,283 | 7.43 | 24,903 | Managing Since Ardhendhu Dec-23 |
| Additional Benchmark: - Crisil 10 Yr Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.58 | 22,505 | |
| **Fund Managed by Ardhendu Bhattacharya Rajeev Radhakrishnan (Co-Fund Manager)** | | | | | | | | | |
| **SBI Corporate Bond Fund** | 8.31 | 10,831 | 7.95 | 12,584 | 6.36 | 13,614 | 7.53 | 16,224 | Inception Date 01-02-2019 |
| First Tier Scheme Benchmark: -NIFTY Corporate Bond Index A-II | 7.62 | 10,762 | 7.40 | 12,392 | 5.97 | 13,366 | 7.05 | 15,745 | Managing Since Rajeev Feb-19 Ardhendu Dec-23 |
| Additional Benchmark: - Crisil 10 Yr Gilt Index | 7.05 | 10,705 | 8.48 | 12,770 | 5.41 | 13,014 | 6.78 | 15,483 | |
| **SBI Floating Rate Debt Fund** | 7.60 | 10,760 | 7.95 | 12,583 | N.A. | N.A. | 6.48 | 13,629 | Inception Date 27-10-2020 |
| First Tier Scheme Benchmark: - Nifty Short Duration Debt Index A-II | 7.63 | 10,763 | 7.48 | 12,420 | N.A. | N.A. | 5.85 | 13,237 | Managing Since Ardhendu June-2021 Rajeev Oct-2020 |
| Additional Benchmark: - Crisil 1 Yr T-Bill Index | 6.78 | 10,678 | 7.05 | 12,271 | N.A. | N.A. | 5.62 | 13,095 | |

| | 7 Days | | 15 Days | | 1 Month | | 1 Year | | 3 Year | | 5 Year | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Annualized % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Sudhir Agrawal#** | | | | | | | | | | | | | | | |
| **SBI Magnum Ultra Short Duration Fund** | 7.87 | 10,015 | 7.56 | 10,031 | 6.31 | 10,052 | 7.47 | 10,747 | 7.37 | 12,382 | 5.95 | 13,350 | 7.22 | 24,336 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - CRISIL Ultra Short Duration Debt A-I Index | 6.83 | 10,013 | 6.87 | 10,028 | 6.06 | 10,053 | 7.22 | 10,722 | 7.38 | 12,384 | 6.06 | 13,421 | 7.23 | 24,363 | Managing Since sudhir May 2025 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.51 | 22,364 | |
| **SBI Magnum Low Duration Fund** | 8.50 | 10,016 | 8.19 | 10,034 | 6.66 | 10,055 | 7.91 | 10,791 | 7.66 | 12,482 | 6.20 | 13,514 | 7.47 | 25,059 | Inception Date 01-01-2013 |
| First Tier Scheme Benchmark: - CRISIL Low Duration Fund A-I Index | 6.70 | 10,013 | 7.28 | 10,030 | 6.18 | 10,054 | 7.62 | 10,762 | 7.47 | 12,416 | 6.10 | 13,447 | 7.50 | 25,160 | Managing Since Sudhir May 2025 |
| Additional Benchmark: - CRISIL 1 Year T-Bill Index | 4.81 | 10,009 | 5.67 | 10,023 | 4.94 | 10,041 | 6.78 | 10,678 | 7.05 | 12,271 | 5.63 | 13,153 | 6.51 | 22,364 | |

| | 1 Year | | 3 Years | | 5 Years | | Since Inception | | |
|---|---|---|---|---|---|---|---|---|---|
| | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | CAGR % | Point-to-Point returns on Standard Investment of Rs. 10,000/- | Inception Date & Managing Since |
| **Fund managed by Mr. Rohit Shimpi (Equity Portion) Mr. Ardhendu Bhattacharya (Debt portion)** | | | | | | | | | |
| **SBI Retirement Benefit Fund - Aggressive Plan** | -5.36 | 9,464 | 14.89 | 15,169 | N.A. | N.A. | 17.36 | 21,012 | Inception Date 10-02-2021<br>Managing Since Rohit Oct - 2021 Ardhendu June - 2021 |
| First Tier Scheme Benchmark: - BSE 500 TRI | -5.50 | 9,450 | 16.12 | 15,665 | N.A. | N.A. | 15.01 | 19,130 | |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 11.52 | 16,585 | |
| **SBI Retirement Benefit Fund - Aggressive Hybrid Plan** | -2.17 | 9,783 | 14.17 | 14,888 | N.A. | N.A. | 15.93 | 19,849 | |
| First Tier Scheme Benchmark: - CRISIL Hybrid 35+65 - Aggressive Index | -0.89 | 9,911 | 13.02 | 14,440 | N.A. | N.A. | 11.61 | 16,647 | |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 11.52 | 16,585 | |
| **SBI Retirement Benefit Fund - Conservative Hybrid Plan** | 0.85 | 10,085 | 10.29 | 13,419 | N.A. | N.A. | 10.50 | 15,892 | |
| First Tier Scheme Benchmark: - CRISIL Hybrid 65+35 - Conservative Index | 2.71 | 10,271 | 10.73 | 13,579 | N.A. | N.A. | 9.18 | 15,030 | |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 11.52 | 16,585 | |
| **SBI Retirement Benefit Fund - Conservative Plan** | 3.29 | 10,329 | 9.00 | 12,952 | N.A. | N.A. | 8.45 | 14,566 | |
| First Tier Scheme Benchmark: - CRISIL Hybrid 85+15 - Conservative Index | 5.09 | 10,509 | 9.15 | 13,006 | N.A. | N.A. | 7.51 | 13,993 | |
| Additional Benchmark: - BSE Sensex TRI | -3.63 | 9,637 | 13.21 | 14,513 | N.A. | N.A. | 11.52 | 16,585 | |

**Notes:**

a. The details of the period since the Fund Manager is managing the scheme(s) & inception date provided alongside of the table. The total no of schemes managed by Mr. R. Srinivasan is 6 (2 schemes are jointly managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). The total no. of schemes managed by Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) is 13 (2 schemes are jointly managed by Mr. R. Srinivasan). The Scheme count of Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) includes an ETF managed by him. The total number of schemes managed by Mr. Ardhendu Bhattacharya is 2 (1 scheme is jointly managed with Rajeev Radhakrishnan and 1 scheme is jointly managed with Rajeev Radhakrishnan (w.e.f. 1st Nov 2023). (5 schemes are jointly managed with Mr. Rajeev Radhakrishnan (w.e.f. 1st Nov 2023) and 1 scheme is jointly held with Mr. Dinesh Balachandran)

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

c. Load is not considered for computation of returns.

d. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

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

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

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

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

i. Mr. Ardhendu Bhattacharya has been jointly managing SBI Floating Rate Debt Fund and SBI Retirement Benefit Fund - Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan as Co-fund manager since June 2021

j. Mr. Rajeev Radhakrishnan (debt portion) w.e.f. Nov 2023, Mr Ardhendu Bhattacharya (debt portion) (managing since June 30, 2021), Mr Rohit Shimpi (equity portion) (managing since October 1, 2021) SBI Retirement Benefit Fund-Aggressive Plan/ Aggressive Hybrid Plan / Conservative Hybrid Plan / Conservative Plan.

k. *Previously managed by Mr Rajeev Radhakrishnan from June 2008 till May 2025. #With effect from May 15, 2025, Mr Sudhir Agrawal will be managing the fund independently. $Previously managed by Mr Rajeev Radhakrishnan from June 2008 till May 2025.

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2025.

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

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

## SBI 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 (₹) | 23,60,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 1,01,46,654 | 56,20,681 | 24,10,220 | 8,30,771 | 4,27,656 | 1,22,780 |
| **Returns (Annualised) (%)** | 13.18 | 13.93 | 13.37 | 12.98 | 11.52 | 4.35 |
| First Tier Benchmark Returns (Annualised) (TRI) (%)# | 13.04 | 13.77 | 14.54 | 13.75 | 12.30 | 4.83 |
| AdditionalBenchmarkReturns(Annualised)(TRI)(%)## | 12.52 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

**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 (₹) | 41,70,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 8,93,95,536 | 52,23,868 | 23,80,372 | 8,15,534 | 4,25,877 | 1,22,167 |
| **Returns (Annualised) (%)** | 14.14 | 13.08 | 13.14 | 12.23 | 11.23 | 3.38 |
| First Tier Benchmark Returns (Annualised) (%) (TRI) # | NA | NA | 14.78 | 13.03 | 12.98 | 6.31 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.41 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

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

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

## SBI Contra Fund — FUND MANAGER -DINESH BALACHANDRAN

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 31,50,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 7,17,55,576 | 70,20,213 | 32,59,105 | 9,80,716 | 4,45,319 | 1,20,642 |
| **Returns (Annualised) (%)** | 19.46 | 16.49 | 18.98 | 19.75 | 14.32 | 1.00 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 15.30 | 14.50 | 15.31 | 14.81 | 13.23 | 4.77 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.44 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

**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 (₹) | 39,20,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 10,73,56,307 | 68,03,528 | 28,35,974 | 9,13,997 | 4,47,109 | 1,24,341 |
| **Returns (Annualised) (%)** | 16.20 | 16.13 | 16.40 | 16.86 | 14.60 | 6.81 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 12.31 | 16.36 | 17.02 | 17.11 | 15.33 | 5.44 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.46 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

**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 (₹) | 24,70,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 1,63,84,719 | 76,32,523 | 28,27,893 | 8,88,296 | 4,24,694 | 1,17,828 |
| **Returns (Annualised) (%)** | 15.96 | 17.44 | 16.35 | 15.70 | 11.04 | -3.35 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 17.29 | 18.99 | 19.78 | 20.95 | 18.47 | 5.68 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 12.79 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

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

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

SBI MUTUAL FUND
A PARTNER FOR LIFE

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2025.

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

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

## SBI 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 (₹) | 37,30,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 9,06,02,491 | 50,11,773 | 20,45,053 | 7,11,882 | 3,75,972 | 1,15,960 |
| **Returns (Annualised) (%)** | 16.53 | 12.60 | 10.28 | 6.78 | 2.84 | -6.21 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 14.64 | 14.90 | 14.46 | 15.59 | 15.25 | 13.10 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.82 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

**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 (₹) | 25,30,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 1,79,54,148 | 65,68,156 | 26,49,886 | 8,65,545 | 4,51,749 | 1,26,806 |
| **Returns (Annualised) (%)** | 16.07 | 15.73 | 15.14 | 14.64 | 15.33 | 10.74 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 13.84 | 14.50 | 15.31 | 14.81 | 13.23 | 4.77 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 12.99 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

**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 (₹) | 19,30,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 1,26,03,931 | 1,04,93,939 | 31,78,012 | 8,86,414 | 4,25,738 | 1,20,209 |
| **Returns (Annualised) (%)** | 20.69 | 21.05 | 18.51 | 15.61 | 11.21 | 0.32 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 14.89 | 15.62 | 17.94 | 19.70 | 16.32 | 2.33 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 12.88 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

**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 -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 (₹) | 39,10,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 15,13,90,144 | 66,82,032 | 29,98,832 | 9,95,586 | 4,71,200 | 1,21,242 |
| **Returns (Annualised) (%)** | 17.77 | 15.92 | 17.44 | 20.37 | 18.30 | 1.93 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | NA | 14.50 | 15.31 | 14.81 | 13.23 | 4.77 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.50 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

**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 (₹) | 24,10,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 1,03,53,048 | 56,80,179 | 23,58,396 | 8,10,896 | 4,22,543 | 1,22,682 |
| **Returns (Annualised) (%)** | 12.88 | 14.05 | 12.96 | 12.00 | 10.69 | 4.19 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 13.61 | 14.50 | 15.31 | 14.81 | 13.23 | 4.77 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 12.59 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

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

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

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The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2025.

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

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

## SBI Technology Opportunities Fund — FUND MANAGER -VIVEK GEDDA

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 31,50,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 3,87,91,106 | 77,23,533 | 32,03,237 | 8,49,332 | 4,36,640 | 1,18,922 |
| **Returns (Annualised) (%)** | 15.93 | 17.58 | 18.66 | 13.88 | 12.96 | -1.67 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | NA | 13.50 | 13.64 | 7.17 | 5.11 | -15.33 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.44 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

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

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

## SBI Consumption Opportunities Fund — FUND MANAGER -ASHIT DESAI

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 31,50,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 5,71,19,853 | 68,77,319 | 27,80,288 | 8,94,158 | 4,21,436 | 1,17,707 |
| **Returns (Annualised) (%)** | 18.15 | 16.25 | 16.03 | 15.97 | 10.51 | -3.54 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | NA | 15.62 | 15.86 | 17.88 | 17.53 | 11.20 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.44 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

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

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

## SBI Banking & Financial Services Fund — FUND MANAGER -MILIND AGRAWAL

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 12,80,000 | NA | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 31,39,535 | NA | 27,89,450 | 9,24,073 | 4,75,554 | 1,29,521 |
| **Returns (Annualised) (%)** | 15.95 | NA | 16.09 | 17.31 | 18.96 | 15.11 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 14.44 | NA | 14.62 | 13.78 | 14.22 | 10.88 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.44 | NA | 13.70 | 11.73 | 9.94 | 3.40 |

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

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

## SBI Infrastructure Fund — FUND MANAGER -BHAVIN VITHLANI

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 21,90,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 85,06,232 | 64,35,380 | 30,87,142 | 9,86,804 | 4,46,877 | 1,18,298 |
| **Returns (Annualised) (%)** | 13.34 | 15.49 | 17.98 | 20.00 | 14.57 | -2.63 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 10.98 | 13.32 | 17.21 | 19.99 | 18.08 | 7.53 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 12.69 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

**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 (₹) | 24,20,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 97,17,867 | 57,30,030 | 28,04,885 | 8,66,920 | 4,49,254 | 1,26,677 |
| **Returns (Annualised) (%)** | 12.27 | 14.15 | 16.20 | 14.71 | 14.94 | 10.53 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 12.07 | 13.78 | 16.52 | 17.11 | 15.27 | 11.90 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 12.61 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

**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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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 September 30, 2025.

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

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

## SBI Healthcare Opportunities Fund — FUND MANAGER -TANMAYA DESAI

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 31,50,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 5,01,89,058 | 69,67,163 | 29,39,459 | 9,70,263 | 4,90,065 | 1,20,102 |
| **Returns (Annualised) (%)** | 17.41 | 16.40 | 17.07 | 19.31 | 21.11 | 0.16 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 15.80 | 15.15 | 16.22 | 18.59 | 21.79 | 1.48 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.44 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

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

Returns are calculated for Regular Plan Growth Option

## SBI PSU Fund — FUND MANAGER -ROHIT SHIMPI

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 18,40,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 54,97,320 | 53,91,193 | 31,32,081 | 11,86,003 | 5,10,045 | 1,26,127 |
| **Returns (Annualised) (%)** | 13.23 | 13.45 | 18.24 | 27.65 | 24.01 | 9.65 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 14.29 | 14.55 | 20.30 | 30.93 | 26.06 | 12.15 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.04 | 13.11 | 13.70 | 11.73 | 9.94 | 3.40 |

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

Returns are calculated for Regular Plan IDCW Option.

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 4,30,000 | NA | NA | NA | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 5,71,002 | NA | NA | NA | 4,55,223 | 1,23,307 |
| **Returns (Annualised) (%)** | 16.01 | NA | NA | NA | 15.86 | 5.17 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 16.13 | NA | NA | NA | 15.13 | 4.63 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 10.84 | NA | NA | NA | 9.94 | 3.40 |

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

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

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 3,10,000 | NA | NA | NA | NA | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 3,52,491 | NA | NA | NA | NA | 1,21,733 |
| **Returns (Annualised) (%)** | 9.94 | NA | NA | NA | NA | 2.70 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 12.52 | NA | NA | NA | NA | 4.84 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 9.23 | NA | NA | NA | NA | 3.40 |

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

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

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

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

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

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

## SBI Equity Hybrid Fund

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 36,00,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 6,04,47,351 | 54,19,235 | 23,56,562 | 8,32,837 | 4,41,200 | 1,26,023 |
| **Returns (Annualised) (%)** | 15.34 | 13.51 | 12.95 | 13.08 | 13.68 | 9.49 |
| First Tier Benchmark Returns (Annualised) (%) # | NA | 12.31 | 12.58 | 11.77 | 11.13 | 5.16 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.02 | 13.11 | 13.70 | 11.73 | 9.93 | 3.27 |

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

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

## SBI Magnum Childrens Benefit Fund -Savings Plan

**FUND MANAGER -R. SRINIVASAN (Equity), Lokesh Mallya (Debt)**

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 28,40,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 1,22,61,562 | 45,82,713 | 21,29,674 | 7,98,083 | 4,24,665 | 1,22,220 |
| **Returns (Annualised) (%)** | 10.87 | 11.55 | 11.05 | 11.36 | 11.04 | 3.47 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 8.69 | 8.63 | 8.31 | 7.66 | 8.02 | 5.27 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 14.47 | 13.13 | 13.70 | 11.73 | 9.93 | 3.27 |

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

Returns are calculated for Regular Plan Growth Option

## SBI Magnum Childrens Benefit Fund -Investment Plan

**FUND MANAGER -R. Srinivasan (Equity) & ^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 (₹) | 6,10,000 | NA | NA | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 11,37,715 | NA | NA | 10,94,797 | 4,90,716 | 1,27,656 |
| **Returns (Annualised) (%)** | 24.79 | NA | NA | 24.31 | 21.21 | 12.11 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 11.90 | NA | NA | 11.77 | 11.13 | 5.16 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 11.94 | NA | NA | 11.73 | 9.93 | 3.27 |

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

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

## SBI Equity Savings Fund

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 12,50,000 | NA | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 20,74,600 | NA | 19,56,202 | 7,64,669 | 4,14,765 | 1,23,124 |
| **Returns (Annualised) (%)** | 9.38 | NA | 9.44 | 9.64 | 9.43 | 4.89 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 9.33 | NA | 9.37 | 9.10 | 9.11 | 6.66 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.39 | NA | 6.36 | 6.81 | 8.14 | 5.69 |

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

Returns are calculated for Regular Plan Growth Option

## SBI Conservative Hybrid Fund

**FUND MANAGER -Saurabh Pant & Milind Agrawal Co Fund Manager (Equity) & Mansi Sajeja (Debt)**

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 29,40,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 95,70,958 | 38,11,937 | 19,47,453 | 7,62,415 | 4,13,449 | 1,24,130 |
| **Returns (Annualised) (%)** | 8.61 | 9.38 | 9.36 | 9.52 | 9.21 | 6.48 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | NA | 8.63 | 8.31 | 7.66 | 8.02 | 5.27 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | NA | 6.66 | 6.36 | 6.81 | 8.14 | 5.69 |

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

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

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The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as on September 30, 2025.

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

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

## SBI Multi Asset Allocation Fund

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 8,90,000 | NA | NA | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 15,20,386 | NA | NA | 8,70,846 | 4,55,262 | 1,29,047 |
| **Returns (Annualised) (%)** | 14.14 | NA | NA | 14.89 | 15.87 | 14.35 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 12.85 | NA | NA | 13.07 | 14.63 | 14.26 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 13.61 | NA | NA | 11.73 | 9.93 | 3.27 |

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

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

## SBI Balanced Advantage Fund

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 4,90,000 | NA | NA | NA | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 6,20,708 | NA | NA | NA | 4,25,473 | 1,23,407 |
| **Returns (Annualised) (%)** | 11.59 | NA | NA | NA | 11.17 | 5.33 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 9.45 | NA | NA | NA | 9.43 | 5.19 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 10.53 | NA | NA | NA | 9.93 | 3.27 |

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

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

## SBI Retirement Benefit Fund -Aggressive Plan

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 5,60,000 | NA | NA | NA | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 7,50,199 | NA | NA | NA | 4,18,304 | 1,21,956 |
| **Returns (Annualised) (%)** | 12.52 | NA | NA | NA | 10.01 | 3.05 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 13.94 | NA | NA | NA | 13.21 | 4.61 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 10.99 | NA | NA | NA | 9.93 | 3.27 |

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

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

## SBI Retirement Benefit Fund -Aggressive Hybrid Plan

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 5,60,000 | NA | NA | NA | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 7,42,749 | NA | NA | NA | 4,20,987 | 1,23,604 |
| **Returns (Annualised) (%)** | 12.08 | NA | NA | NA | 10.44 | 5.65 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 11.35 | NA | NA | NA | 11.13 | 5.16 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 10.99 | NA | NA | NA | 9.93 | 3.27 |

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

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

## SBI Retirement Benefit Fund -Conservative Hybrid Plan

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 5,60,000 | NA | NA | NA | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 6,88,700 | NA | NA | NA | 4,06,098 | 1,22,139 |
| **Returns (Annualised) (%)** | 8.82 | NA | NA | NA | 7.99 | 3.34 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 9.41 | NA | NA | NA | 9.61 | 5.65 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 10.99 | NA | NA | NA | 9.93 | 3.27 |

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

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

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

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

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

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

## SBI Retirement Benefit Fund -Conservative Plan

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 5,60,000 | NA | NA | NA | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 6,71,497 | NA | NA | NA | 4,02,688 | 1,22,369 |
| **Returns (Annualised) (%)** | 7.73 | NA | NA | NA | 7.42 | 3.70 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 8.08 | NA | NA | NA | 8.56 | 5.94 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 10.99 | NA | NA | NA | 9.93 | 3.27 |

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

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

## SBI Magnum Gilt Fund

FUND MANAGER -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 (₹) | 29,80,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 84,45,097 | 34,32,254 | 17,37,659 | 7,07,987 | 3,98,882 | 1,22,204 |
| **Returns (Annualised) (%)** | 7.56 | 8.12 | 7.19 | 6.56 | 6.78 | 3.44 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | NA | 7.45 | 7.16 | 6.99 | 7.69 | 4.29 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | NA | 6.66 | 6.36 | 6.81 | 8.14 | 5.69 |

**Past performance may or may not be sustained in the future.** # Nifty All Duration G-Sec Index, ## CRISIL 10 Year Gilt Index, Inception Date: December 30, 2000

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

## SBI Magnum Constant Maturity Fund

FUND MANAGER -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 (₹) | 29,80,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 88,29,868 | 34,08,784 | 17,43,182 | 7,11,004 | 4,04,409 | 1,23,364 |
| **Returns (Annualised) (%)** | 7.86 | 8.04 | 7.25 | 6.73 | 7.71 | 5.27 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 6.46 | 6.64 | 6.32 | 6.92 | 8.30 | 5.97 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | NA | 6.66 | 6.36 | 6.81 | 8.14 | 5.69 |

**Past performance may or may not be sustained in the future.** # Nifty 10 yr Benchmark G-Sec, ## Crisil 10 Yr Gilt Index, Inception Date: December 30, 2000

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

## SBI Magnum Income Fund

FUND MANAGER -MOHIT JAIN*

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 32,30,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 94,23,664 | 32,44,442 | 17,14,992 | 7,05,094 | 3,99,828 | 1,23,128 |
| **Returns (Annualised) (%)** | 7.14 | 7.44 | 6.94 | 6.40 | 6.94 | 4.89 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 8.15 | 7.77 | 7.25 | 6.90 | 7.88 | 6.41 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | NA | 6.66 | 6.36 | 6.81 | 8.14 | 5.69 |

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

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

## SBI Corporate Bond Fund

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

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 8,00,000 | NA | NA | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 10,00,770 | NA | NA | 7,11,249 | 4,04,623 | 1,24,677 |
| **Returns (Annualised) (%)** | 6.62 | NA | NA | 6.74 | 7.75 | 7.34 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 6.64 | NA | NA | 6.68 | 7.57 | 7.34 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.37 | NA | NA | 6.81 | 8.14 | 5.69 |

**Past performance may or may not be sustained in the future.** # NIFTY Corporate Bond Index A-II, ## Crisil 10 Yr Gilt Index, Inception Date: January 16, 2019

Returns are calculated for Regular Plan Growth Option

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct Plan.
Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing. The performance of the schemes is benchmarked to the Total Return variant of the Index. * With effect from July 1, 2025, Mr Mohit Jain will be managing the fund independently.

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

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

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

## SBI Credit Risk Fund — FUND MANAGER -LOKESH MALLYA*

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 13,50,000 | NA | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 20,62,334 | NA | 17,36,346 | 7,24,036 | 4,07,073 | 1,25,081 |
| **Returns (Annualised) (%)** | 7.27 | NA | 7.18 | 7.45 | 8.15 | 7.99 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 8.09 | NA | 8.01 | 7.75 | 7.92 | 7.24 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.48 | NA | 6.36 | 6.81 | 8.14 | 5.69 |

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

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

## SBI Dynamic Bond Fund — FUND MANAGER -SUDHIR AGARWAL

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 26,00,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 59,69,112 | 32,40,663 | 17,09,600 | 7,08,024 | 4,00,412 | 1,23,023 |
| **Returns (Annualised) (%)** | 7.06 | 7.43 | 6.88 | 6.56 | 7.04 | 4.73 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 7.86 | 7.72 | 7.14 | 6.76 | 7.61 | 5.73 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.50 | 6.66 | 6.36 | 6.81 | 8.14 | 5.69 |

**Past performance may or may not be sustained in the future.** # CRISIL Dynamic Bond A-III Index, ## Crisil 10 Yr Gilt Index, Inception Date: February 09, 2005

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

## SBI Magnum Medium Duration Fund — FUND MANAGER -^LOKESH MALLYA, MOHIT JAIN

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 26,30,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 68,36,216 | 34,10,486 | 17,55,760 | 7,13,480 | 4,03,992 | 1,24,346 |
| **Returns (Annualised) (%)** | 7.94 | 8.04 | 7.39 | 6.87 | 7.64 | 6.82 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 7.73 | 7.61 | 7.14 | 6.86 | 8.01 | 7.49 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.47 | 6.66 | 6.36 | 6.81 | 8.14 | 5.69 |

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

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

## SBI Savings Fund — FUND MANAGER -RAJEEV RADHAKRISHNAN

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 25,50,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 57,17,242 | 30,55,111 | 16,49,723 | 7,07,370 | 4,01,492 | 1,24,571 |
| **Returns (Annualised) (%)** | 7.01 | 6.71 | 6.20 | 6.52 | 7.22 | 7.18 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 7.00 | 6.81 | 6.35 | 6.72 | 7.23 | 6.87 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.30 | 6.39 | 6.11 | 6.41 | 7.06 | 6.36 |

**Past performance may or may not be sustained in the future.** # CRISIL Money Market A-I Index, ## Crisil 1 Yr T-Bill Index, Inception Date: July 19, 2004

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

## SBI Short Term Debt Fund — FUND MANAGER - MANSI SAJEJA

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 20,20,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 38,64,261 | 31,72,688 | 16,93,979 | 7,11,832 | 4,04,771 | 1,24,891 |
| **Returns (Annualised) (%)** | 7.23 | 7.17 | 6.71 | 6.77 | 7.77 | 7.68 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 7.47 | 7.43 | 6.98 | 7.00 | 7.97 | 7.97 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.37 | 6.39 | 6.11 | 6.41 | 7.06 | 6.36 |

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

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

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct Plan.
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The performance of the schemes is benchmarked to the Total Return variant of the Index.
The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023 ) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards. *With effect from May 1, 2025, Mr Lokesh Mallya will be managing the fund independently.

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

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

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

## SBI Magnum Ultra Short Duration Fund — FUND MANAGER -MR. SUDHIR AGRAWAL^

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 31,70,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 87,77,833 | 30,65,844 | 16,53,543 | 7,04,823 | 3,99,661 | 1,23,917 |
| **Returns (Annualised) (%)** | 6.95 | 6.75 | 6.24 | 6.38 | 6.91 | 6.14 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 7.28 | 7.00 | 6.53 | 6.82 | 7.36 | 6.98 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.23 | 6.39 | 6.11 | 6.41 | 7.06 | 6.36 |

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

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

## SBI Magnum Low Duration Fund — FUND MANAGER -MR. SUDHIR AGRAWAL^

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 21,90,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 43,41,664 | 30,91,854 | 16,60,805 | 7,06,579 | 4,01,602 | 1,24,596 |
| **Returns (Annualised) (%)** | 7.01 | 6.85 | 6.33 | 6.48 | 7.24 | 7.22 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 7.25 | 7.23 | 6.72 | 6.88 | 7.57 | 7.44 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.36 | 6.39 | 6.11 | 6.41 | 7.06 | 6.36 |

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

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

## SBI Long Duration Fund — FUND MANAGER -ARDHENDU BHATTACHARYA

| SIP Investments | Since Inception SIP | 15 Years SIP | 10 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---|---|---|---|---|---|
| Total Amount Invested (₹) | 3,40,000 | NA | NA | NA | NA | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 3,72,991 | NA | NA | NA | NA | 1,21,057 |
| **Returns (Annualised) (%)** | 6.48 | NA | NA | NA | NA | 1.65 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 7.16 | NA | NA | NA | NA | 4.34 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 8.09 | NA | NA | NA | NA | 5.69 |

**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 (₹) | 19,20,000 | 18,00,000 | 12,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Mkt Value as on September 30, 2025 (₹) | 35,45,438 | 31,74,039 | 16,91,786 | 7,07,517 | 4,03,538 | 1,24,617 |
| **Returns (Annualised) (%)** | 7.23 | 7.17 | 6.68 | 6.53 | 7.56 | 7.25 |
| First Tier Benchmark Returns (Annualised) (TRI) (%) # | 7.29 | 7.24 | 6.75 | 6.60 | 7.57 | 7.38 |
| Additional Benchmark Returns (Annualised) (TRI) (%) ## | 6.63 | 6.66 | 6.36 | 6.81 | 8.14 | 5.69 |

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

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

**Note:** SBI Multi Asset Allocation Fund: Mr. Dinesh Balachandran is appointed fund manager w.e.f October 1, 2021. Mr Gaurav Mehta was the fund manager till 30th September, 2021.

Investors are advised to refer to the performance summary table on page 61 -75. Returns are calculated for the Regular Plan & Direct Plan.
Disclaimer: The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing.
The performance of the schemes is benchmarked to the Total Return variant of the Index.
The benchmark for SBI Multi Asset Allocation Fund has been changed to 45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver. with effect from 31st Oct 2023. Prior to this date (till 30th October 2023 ) the benchmark was 45% CRISIL 10 year Gilt Index, 40% Nifty TRI, 15% Price of INR Gold. The benchmark index value is calculated based on the old index constituents till 30th October 2023 and the returns of the new index constituents are used to arrive at the index values effective from 31st October 2023 onwards. ^With effect from May 15, 2025, Mr Sudhir Agrawal will be managing the fund independently.

# Total Expense Ratios (as on 30 September, 2025)

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| Equity Schemes | Reg -Plan | Dir-Plan |
|---|---|---|
| SBI Large Cap Fund (Previously known as SBI BlueChip Fund) | 1.49 | 0.82 |
| SBI Equity Hybrid Fund (Previously known as SBI Magnum Balanced Fund) | 1.38 | 0.72 |
| SBI MNC Fund (Previously known as SBI Magnum Global Fund) | 1.92 | 1.25 |
| SBI Midcap Fund (Previously known as SBI Magnum MidCap Fund) | 1.67 | 0.86 |
| SBI ESG Exclusionary Strategy Fund (Previously known as SBI Magnum Equity ESG Fund) | 1.94 | 1.35 |
| SBI Focused Fund (Previously known as SBI Focused Equity Fund) | 1.56 | 0.78 |
| SBI Consumption Opportunities Fund (Previously known as SBI FMCG Fund) | 1.97 | 0.91 |
| SBI Healthcare Opportunities Fund (Previously known as SBI Pharma Fund) | 1.93 | 0.91 |
| SBI Technology Opportunities Fund (Previously known as SBI IT Fund) | 1.90 | 0.90 |
| SBI Contra Fund | 1.51 | 0.75 |
| SBI Flexicap Fund (Previously known as SBI Magnum Multi Cap Fund) | 1.67 | 0.85 |
| SBI Large & Midcap Fund (Previously known as SBI Magnum Multiplier Fund) | 1.58 | 0.77 |
| SBI Comma Fund (Previously known as SBI Magnum Comma Fund) | 2.44 | 1.70 |
| SBI PSU Fund | 1.86 | 0.85 |
| SBI Infrastructure Fund | 1.92 | 1.07 |
| SBI Arbitrage Opportunities Fund | 0.91 | 0.41 |
| SBI Small Cap Fund (Previously known as SBI Small & Midcap Fund) | 1.57 | 0.74 |
| SBI Equity Savings Fund | 1.55 | 0.99 |
| SBI Banking And Financial Services Fund | 1.78 | 0.77 |
| SBI US Specific Equity Active FoF | 1.61 | 0.95 |
| SBI ELSS Tax Saver Fund (Previously known as SBI Long Term Equity Fund) | 1.58 | 0.95 |
| SBI Equity Minimum Variance Fund | 0.75 | 0.42 |
| SBI MultiCap Fund | 1.66 | 0.82 |
| SBI Dividend Yield Fund | 1.78 | 0.82 |
| SBI Energy Opportunities Fund | 1.79 | 0.88 |
| SBI Automotive Opportunities Fund | 1.89 | 0.94 |
| SBI Quant Fund | 1.91 | 0.75 |
| SBI Retirement Benefit Fund – Aggressive Plan | 1.92 | 0.90 |

| Debt Schemes | Reg -Plan | Dir-Plan |
|---|---|---|
| SBI Retirement Benefit Fund – Aggressive Hybrid Plan | 2.08 | 1.06 |
| SBI Retirement Benefit Fund – Conservative Hybrid Plan | 1.67 | 1.17 |
| SBI Retirement Benefit Fund – Conservative Plan | 1.38 | 0.92 |
| SBI Income Plus Arbitrage Active FOF | 0.25 | 0.10 |
| SBI Dynamic Asset Allocation Active FoF | 1.10 | 0.10 |
| SBI Magnum Low Duration Fund (Previously known as SBI Ultra Short Term Debt Fund) | 0.92 | 0.43 |
| SBI Short Term Debt Fund | 0.85 | 0.40 |
| SBI Conservative Hybrid Fund (Previously known as SBI Debt Hybrid Fund) | 1.54 | 1.05 |
| SBI Liquid Fund (Previously known as SBI Premier Liquid Fund) | 0.29 | 0.21 |
| SBI Magnum Children's Benefit Fund - Savings Plan (Previously known as SBI Magnum Children's Benefit Fund) | 1.24 | 0.85 |
| SBI Magnum Income Fund | 1.50 | 0.77 |
| SBI Magnum Constant Maturity Fund (Previously known as SBI Magnum Gilt Fund - Short Term Plan) | 0.62 | 0.31 |
| SBI Magnum Gilt Fund (Previously known as SBI Magnum Gilt Fund - Long Term Plan) | 0.94 | 0.46 |
| SBI Multi Asset Allocation Fund (Previously known as SBI Magnum Monthly Income Plan - Floater) | 1.41 | 0.60 |
| SBI Savings Fund | 0.61 | 0.25 |
| SBI Dynamic Bond Fund | 1.41 | 0.63 |
| SBI Corporate Bond Fund | 0.77 | 0.36 |
| SBI Credit Risk Fund (Previously known as SBI Corporate Bond Fund) | 1.50 | 0.89 |
| SBI Magnum Medium Duration Fund (Previously known as SBI Regular Savings Fund) | 1.17 | 0.71 |
| SBI Magnum Ultra Short Duration Fund (Previously known as SBI Magnum InstaCash Fund) | 0.57 | 0.35 |
| SBI Overnight Fund (Previously known as SBI Magnum InstaCash Fund - Liquid Floater) | 0.14 | 0.08 |
| SBI Banking and PSU Fund (Previously known as SBI Treasury Advantage Fund) | 0.78 | 0.39 |
| SBI Magnum Children's Benefit Fund – Investment Plan | 1.85 | 0.85 |
| SBI Floating Rate Debt Fund | 0.40 | 0.25 |
| SBI Balanced Advantage Fund | 1.56 | 0.74 |
| SBI Long Duration Fund | 0.64 | 0.30 |

**Note: Expense ratio includes GST, Base TER and additional expenses as per regulation 52(6A)(b) and 52(6A)(c) of SEBI (MF) Regulations, 1996 for both Direct and Regular plan**

## Statutory Details & Risk Factors

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

### 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 | 26-Sep-25 | 0.1900 | 28.4598 |
| Regular Plan - Mthly IDCW | 26-Sep-25 | 0.1500 | 21.8238 |
| Direct Plan - Mthly IDCW | 29-Aug-25 | 1.9000 | 28.4385 |
| Regular Plan - Mthly IDCW | 29-Aug-25 | 1.5000 | 21.8196 |
| Direct Plan - Mthly IDCW | 25-Jul-25 | 1.9000 | 28.7416 |
| Regular Plan - Mthly IDCW | 25-Jul-25 | 1.5000 | 22.0659 |

Face value: ₹10

### SBI Multi Asset Allocation Fund - Monthly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Reg. Plan - Monthly IDCW | 27-Dec-19 | 0.0500 | 12.9939 |
| Direct Plan - Monthly IDCW | 27-Dec-19 | 0.0500 | 13.8000 |
| Reg. Plan - Monthly IDCW | 31-Jan-20 | 0.0500 | 13.0258 |
| Direct Plan - Monthly IDCW | 31-Jan-20 | 0.0500 | 13.8459 |
| Reg. Plan - Monthly IDCW | 28-Feb-20 | 0.0500 | 12.7450 |
| Direct Plan - Monthly IDCW | 28-Feb-20 | 0.0500 | 13.5572 |

Face value: ₹10

### SBI Multi Asset Allocation Fund - Quarterly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - Qtr IDCW | 28-Jun-19 | 0.2000 | 12.5479 |
| Direct Plan - Qtr IDCW | 28-Jun-19 | 0.2000 | 14.0457 |
| Regular Plan - Qtr IDCW | 27-Sep-19 | 0.2000 | 12.8404 |
| Direct Plan - Qtr IDCW | 27-Sep-19 | 0.2000 | 14.4187 |
| Regular Plan - Qtr IDCW | 27-Dec-19 | 0.1950 | 12.8814 |
| Direct Plan - Qtr IDCW | 27-Dec-19 | 0.2150 | 14.4924 |

Face value: ₹10

### SBI Multi Asset Allocation Fund - Annual IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - Annual IDCW | 24-Mar-17 | 0.8000 | 15.0660 |
| Direct Plan - Annual IDCW | 24-Mar-17 | 0.8000 | 15.5711 |
| Regular Plan - Annual IDCW | 23-Mar-18 | 0.8000 | 15.2971 |
| Direct Plan - Annual IDCW | 23-Mar-18 | 0.8000 | 15.9910 |
| Regular Plan - Annual IDCW | 29-Mar-19 | 0.8000 | 15.0775 |
| Direct Plan - Annual IDCW | 29-Mar-19 | 0.8000 | 16.0175 |

Face value: ₹10

### SBI Magnum Gilt Fund PF Regular - IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| IDCW - PF Regular | 28-Jun-19 | 0.2000 | 14.3123 |
| IDCW - PF Regular | 27-Sep-19 | 0.2100 | 14.4904 |
| IDCW - PF Regular | 27-Dec-19 | 0.2200 | 14.6101 |

Face value: ₹10

### SBI Magnum Gilt Fund PF Fixed 1 Year - IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| IDCW - PF Fixed 1 Year | 28-Jun-19 | 0.2000 | 13.6834 |
| IDCW - PF Fixed 1 Year | 27-Sep-19 | 0.2000 | 13.8546 |
| IDCW - PF Fixed 1 Year | 27-Dec-19 | 0.2100 | 13.9694 |

Face value: ₹10

### SBI Magnum Gilt Fund PF Fixed 2 Years - IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| IDCW-PF Fixed 2 Years | 28-Jun-19 | 0.2000 | 13.8489 |
| IDCW-PF Fixed 2 Years | 27-Sep-19 | 0.2000 | 14.0244 |
| IDCW-PF Fixed 2 Years | 27-Dec-19 | 0.2150 | 14.1381 |

Face value: ₹10

### SBI Magnum Gilt Fund PF Fixed 3 Years - IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| IDCW-PF Fixed 3 Years | 28-Jun-19 | 0.2000 | 13.4302 |
| IDCW-PF Fixed 3 Years | 27-Sep-19 | 0.2000 | 13.5943 |
| IDCW-PF Fixed 3 Years | 27-Dec-19 | 0.2050 | 13.7079 |

Face value: ₹10

### SBI Magnum Gilt Fund - IDCW Quarterly

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 27-Sep-19 | 0.2100 | 14.2970 |
| Direct Plan - IDCW | 27-Sep-19 | 0.2250 | 15.2465 |
| Regular Plan - IDCW | 27-Dec-19 | 0.2200 | 14.4121 |
| Direct Plan - IDCW | 27-Dec-19 | 0.2300 | 15.3912 |
| Regular Plan - IDCW | 31-Jan-22 | 0.5800 | 16.5691 |
| Direct Plan - IDCW | 31-Jan-22 | 0.5800 | 17.8701 |

Face value: ₹10

**Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.**
**Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013**

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### SBI Magnum Income Fund - Quarterly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 28-Jun-19 | 0.2000 | 13.3640 |
| Direct Plan - IDCW | 28-Jun-19 | 0.2000 | 14.2971 |
| Regular Plan - IDCW | 27-Sep-19 | 0.2000 | 13.5154 |
| Direct Plan - IDCW | 27-Sep-19 | 0.2100 | 14.4849 |
| Regular Plan - IDCW | 27-Dec-19 | 0.2100 | 13.8150 |
| Direct Plan - IDCW | 27-Dec-19 | 0.2250 | 14.8286 |

Face value: ₹10

### SBI Magnum Income Fund - Half Yearly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 12-Oct-18 | 0.4000 | 11.9114 |
| Direct Plan - IDCW | 12-Oct-18 | 0.4500 | 13.2953 |
| Regular Plan - IDCW | 29-Mar-19 | 0.4000 | 12.1369 |
| Direct Plan - IDCW | 29-Mar-19 | 0.4000 | 13.6399 |
| Regular Plan - IDCW | 27-Sep-19 | 0.4000 | 12.3642 |
| Direct Plan - IDCW | 27-Sep-19 | 0.4500 | 13.9366 |

Face value: ₹10

### SBI Dynamic Bond Fund - IDCW Quarterly

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 28-Jun-19 | 0.2000 | 12.8770 |
| Direct Plan - IDCW | 28-Jun-19 | 0.2000 | 14.3421 |
| Regular Plan - IDCW | 27-Sep-19 | 0.2000 | 13.0602 |
| Direct Plan - IDCW | 27-Sep-19 | 0.2200 | 14.5709 |
| Regular Plan - IDCW | 27-Dec-19 | 0.2000 | 13.1854 |
| Direct Plan - IDCW | 27-Dec-19 | 0.2250 | 14.7307 |

Face value: ₹10

### SBI Corporate Bond Fund - Monthly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 29-Nov-19 | 0.0500 | 10.4941 |
| Direct Plan - IDCW | 29-Nov-19 | 0.0500 | 10.5400 |
| Regular Plan - IDCW | 27-Dec-19 | 0.0500 | 10.4402 |
| Direct Plan - IDCW | 27-Dec-19 | 0.0500 | 10.4902 |
| Regular Plan - IDCW | 28-Feb-20 | 0.0500 | 10.5457 |
| Direct Plan - IDCW | 28-Feb-20 | 0.0500 | 10.6052 |

Face value: ₹10

### SBI Magnum Medium Duration Fund - IDCW Quarterly

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 28-Jun-19 | 0.2000 | 13.2217 |
| Direct Plan - IDCW | 28-Jun-19 | 0.2000 | 13.8925 |
| Regular Plan - IDCW | 27-Sep-19 | 0.2000 | 13.3908 |
| Direct Plan - IDCW | 27-Sep-19 | 0.2000 | 14.0926 |
| Regular Plan - IDCW | 27-Dec-19 | 0.2050 | 13.5749 |
| Direct Plan - IDCW | 27-Dec-19 | 0.2150 | 14.3000 |

Face value: ₹10

### SBI Short Term Debt Fund- Monthly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Direct Plan - Monthly IDCW | 27-Dec-19 | 0.0500 | 13.2848 |
| Regular Plan - Monthly IDCW | 27-Dec-19 | 0.0500 | 12.7269 |
| Direct Plan - Monthly IDCW | 31-Jan-20 | 0.0500 | 13.3563 |
| Regular Plan - Monthly IDCW | 31-Jan-20 | 0.0500 | 12.7872 |
| Direct Plan - Monthly IDCW | 28-Feb-20 | 0.0500 | 13.4462 |
| Regular Plan - Monthly IDCW | 28-Feb-20 | 0.0500 | 12.8662 |

Face value: ₹10

### SBI Short Term Debt Fund - Retail Plan - Monthly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Monthly IDCW | 29-Nov-19 | 0.0500 | 11.9851 |
| Monthly IDCW | 31-Jan-20 | 0.0500 | 11.9887 |
| Monthly IDCW | 28-Feb-20 | 0.0500 | 12.0596 |

Face value: ₹10

### SBI Credit Risk Fund - IDCW Quarterly

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 28-Jun-19 | 0.2100 | 14.8612 |
| Direct Plan - IDCW | 28-Jun-19 | 0.2000 | 13.8909 |
| Regular Plan - IDCW | 27-Sep-19 | 0.2000 | 13.9993 |
| Direct Plan - IDCW | 27-Sep-19 | 0.2100 | 15.0036 |
| Regular Plan - IDCW | 27-Dec-19 | 0.2150 | 14.0246 |
| Direct Plan - IDCW | 27-Dec-19 | 0.2300 | 15.0539 |

Face value: ₹10

### SBI Magnum Low Duration Fund - Monthly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - Mthly IDCW | 27-Dec-19 | 5.0000 | 1133.0361 |
| Direct Plan - Mthly IDCW | 27-Dec-19 | 5.0000 | 1158.0993 |
| Regular Plan - Mthly IDCW | 31-Jan-20 | 5.0000 | 1134.8321 |
| Direct Plan - Mthly IDCW | 31-Jan-20 | 5.0000 | 1160.7696 |
| Regular Plan - Mthly IDCW | 28-Feb-20 | 5.0000 | 1135.7857 |
| Direct Plan - Mthly IDCW | 28-Feb-20 | 5.0000 | 1162.4360 |

Face value: ₹1000

### SBI Savings Fund – Monthly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 27-Dec-19 | 0.0500 | 12.1447 |
| Direct Plan - IDCW | 27-Dec-19 | 0.0500 | 12.7250 |
| Regular Plan - IDCW | 31-Jan-20 | 0.0500 | 12.1597 |
| Direct Plan - IDCW | 31-Jan-20 | 0.0500 | 12.7505 |
| Regular Plan - IDCW | 28-Feb-20 | 0.0500 | 12.1628 |
| Direct Plan - IDCW | 28-Feb-20 | 0.0500 | 12.7620 |

Face value: ₹10

### SBI Corporate Bond Fund - Quarterly IDCW

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 27-Dec-19 | 0.1600 | 10.6459 |
| Direct Plan - IDCW | 27-Dec-19 | 0.1600 | 10.6948 |

Face value: ₹10

**Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.**
**Existing plans under the scheme are named Regular w.e.f. 01/01/2013**

**SBI Magnum Constant Maturity Fund - IDCW**

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 27-Dec-19 | 0.0500 | 14.6579 |
| Direct Plan - IDCW | 27-Dec-19 | 0.0500 | 14.9787 |
| Regular Plan - IDCW | 31-Jan-20 | 0.0500 | 14.6400 |
| Direct Plan - IDCW | 31-Jan-20 | 0.0500 | 14.9658 |
| Regular Plan - IDCW | 28-Feb-20 | 0.0500 | 14.9477 |
| Direct Plan - IDCW | 28-Feb-20 | 0.0500 | 15.2849 |

**Face value: ₹10**

**SBI Banking and PSU Fund - Monthly IDCW**

| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - Mthly IDCW | 26-Sep-25 | 5.0000 | 1223.5521 |
| Direct Plan - Mthly IDCW | 26-Sep-25 | 5.0000 | 1306.9069 |
| Regular Plan - Mthly IDCW | 29-Aug-25 | 5.0000 | 1220.4687 |
| Direct Plan - Mthly IDCW | 29-Aug-25 | 5.0000 | 1302.8770 |
| Regular Plan - Mthly IDCW | 25-Jul-25 | 5.0000 | 1227.0756 |
| Direct Plan - Mthly IDCW | 25-Jul-25 | 5.0000 | 1309.0895 |

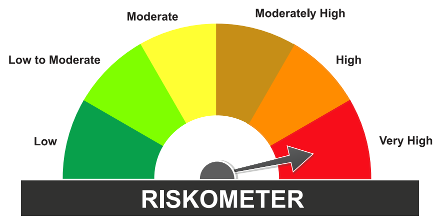
**Face value: ₹1000**

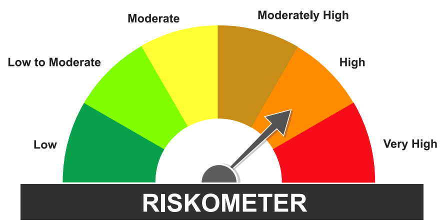
**SBI Magnum Gilt Fund - Regular Plan - IDCW Option**

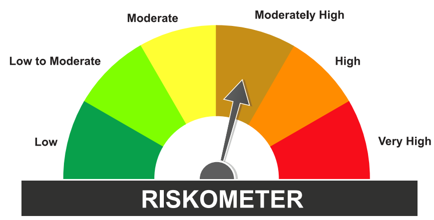
| Scheme Name | Record Date | IDCW (in Rs./Unit) | NAV (₹) |
|---|---|---|---|
| Regular Plan - IDCW | 08-Feb-22 | 0.5800 | 15.9191 |
| Direct Plan - IDCW | 08-Feb-22 | 0.5800 | 17.2166 |

**Face value: ₹10**

**Pursuant to payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.**
**Plans that were existing before introduction of direct plans are renamed as Regular w.e.f 01/01/2013**

<table>
<tr><th>SR No.</th><th>Scheme Name</th><th>First Tier Scheme Benchmark Name</th><th>First Tier Scheme Benchmark Riskometer</th></tr>
<tr><td>1</td><td>SBI ESG Exclusionary Strategy Fund</td><td>NIFTY100 ESG TRI</td><td rowspan="30">

The risk of the benchmark is Very High</td></tr>
<tr><td>2</td><td>SBI Large and Midcap Fund</td><td>NIFTY Large Midcap 250 TRI</td></tr>
<tr><td>3</td><td>SBI ELSS Tax Saver Fund<br>(Previously known as SBI Long Term Equity Fund)</td><td>BSE 500 TRI</td></tr>
<tr><td>4</td><td>SBI MNC Fund<br>(Previously known as SBI Magnum Global Fund)</td><td>Nifty MNC TRI</td></tr>
<tr><td>5</td><td>SBI Equity Hybrid Fund</td><td>CRISIL Hybrid 35+65 - Aggressive Index</td></tr>
<tr><td>6</td><td>SBI Consumption Opportunities Fund</td><td>Nifty India Consumption TRI</td></tr>
<tr><td>7</td><td>SBI Technology Opportunities Fund</td><td>BSE Teck TRI</td></tr>
<tr><td>8</td><td>SBI Healthcare Opportunities Fund</td><td>BSE HC TRI</td></tr>
<tr><td>9</td><td>SBI Contra Fund</td><td>BSE 500 TRI</td></tr>
<tr><td>10</td><td>SBI Nifty Index Fund</td><td>Nifty 50 TRI</td></tr>
<tr><td>11</td><td>SBI Focused Fund<br>(Previously known as SBI Focused Equity Fund)</td><td>BSE 500 TRI</td></tr>
<tr><td>12</td><td>SBI Midcap Fund<br>(Previously known as SBI Magnum MidCap Fund)</td><td>Nifty Midcap 150 TRI</td></tr>
<tr><td>13</td><td>SBI Comma Fund<br>(Previously known as SBI Magnum Comma Fund)</td><td>Nifty Commodities TRI</td></tr>
<tr><td>14</td><td>SBI Flexicap Fund</td><td>BSE 500 TRI</td></tr>
<tr><td>15</td><td>SBI Large Cap Fund<br>(Previously known as SBI BlueChip Fund)</td><td>BSE 100 TRI</td></tr>
<tr><td>16</td><td>SBI Infrastructure Fund</td><td>Nifty Infrastructure TRI</td></tr>
<tr><td>17</td><td>SBI PSU Fund</td><td>BSE PSU TRI</td></tr>
<tr><td>18</td><td>SBI Smallcap Fund</td><td>BSE 250 Small Cap TRI</td></tr>
<tr><td>19</td><td>SBI Banking And Financial Services Fund</td><td>Nifty Financial Services TRI</td></tr>
<tr><td>20</td><td>SBI Magnum Children's Benefit Fund- Investment Plan</td><td>CRISIL Hybrid 35+65 - Aggressive Index</td></tr>
<tr><td>21</td><td>SBI Retirement Benefit Fund - Aggressive Plan</td><td>BSE 500 TRI</td></tr>
<tr><td>22</td><td>SBI Retirement Benefit Fund - Aggressive Hybrid Plan</td><td>CRISIL Hybrid 35+65 - Aggressive Index</td></tr>
<tr><td>23</td><td>SBI US Specific Equity Active FoF</td><td>BSE 500</td></tr>
<tr><td>24</td><td>SBI Equity Minimum Variance Fund</td><td>Nifty 50 TRI</td></tr>
<tr><td>25</td><td>SBI MultiCap Fund</td><td>Nifty 500 Multicap 50:25:25 TRI</td></tr>
<tr><td>26</td><td>SBI Nifty Next 50 Index Fund</td><td>Nifty Next 50 TRI</td></tr>
<tr><td>27</td><td>SBI Energy Opportunities Fund</td><td>Nifty Energy TRI</td></tr>
<tr><td>28</td><td>SBI Automotive Opportunities Fund</td><td>Nifty Auto TRI</td></tr>
<tr><td>29</td><td>SBI Innovative Opportunities Fund</td><td>Nifty 500 TRI</td></tr>
<tr><td>30</td><td>SBI Quant Fund</td><td>BSE 200 TRI</td></tr>
<tr><td>1</td><td>SBI Balanced Advantage Fund</td><td>NIFTY 50 Hybrid Composite Debt 50:50 Index</td><td rowspan="3">

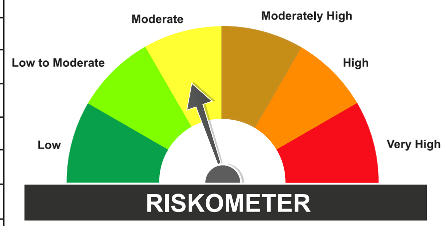
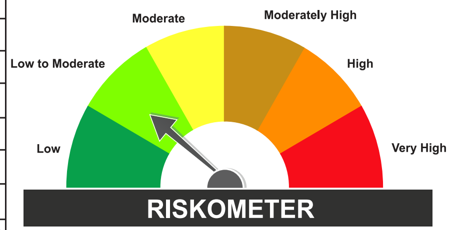
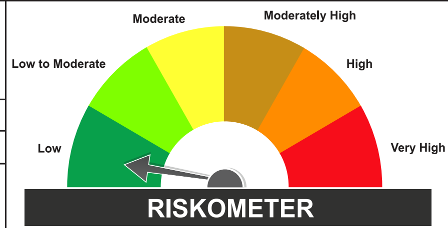
The risk of the benchmark is High</td></tr>
<tr><td>2</td><td>SBI Multi Asset Allocation Fund</td><td>45% BSE 500 TRI + 40% Crisil Composite Bond Fund Index + 10% Domestic prices of Gold + 5% Domestic prices of silver<br>(W.e.f. 31 October 2023)</td></tr>
<tr><td>3</td><td>SBI Dynamic Asset Allocation Active FoF</td><td>NIFTY 50 Hybrid Composite debt 50:50 Index</td></tr>
<tr><td>1</td><td>SBI Magnum Children's Benefit Fund - Savings Plan</td><td>NIFTY 50 Hybrid Composite Debt 15:85 Index</td><td rowspan="6">

The risk of the benchmark is Moderately High</td></tr>
<tr><td>2</td><td>SBI Conservative Hybrid Fund</td><td>NIFTY 50 Hybrid Composite Debt 15:85 Index</td></tr>
<tr><td>3</td><td>SBI Retirement Benefit Fund - Conservative Plan</td><td>CRISIL Hybrid 85+15 - Conservative Index</td></tr>
<tr><td>4</td><td>SBI Credit Risk Fund</td><td>NIFTY Credit Risk Bond Index B-II</td></tr>
<tr><td>5</td><td>SBI Retirement Benefit Fund - Conservative Hybrid Plan</td><td>CRISIL Hybrid 65+35 - Conservative Index</td></tr>
<tr><td></td><td></td><td></td></tr>
</table>

**Note:** is hereby given that pursuant to the communication received from SEBI to align the nomenclature of equity oriented schemes with their respective categories, the name of the following schemes of SBI Mutual Fund will be revised with effect from June 30, 2025 as under:

# Benchmark Riskometer as on 30 September, 2025

SBI MUTUAL FUND
A PARTNER FOR LIFE

| SR No. | Scheme Name | First Tier Scheme Benchmark Name | First Tier Scheme Benchmark Riskometer |
|---|---|---|---|
| 1 | SBI Dynamic Bond Fund | CRISIL Dynamic Bond A-III Index |  The risk of the benchmark is Moderate |
| 2 | SBI Magnum Gilt Fund | Nifty All Duration G-Sec Index | |
| 3 | SBI Equity Savings Fund | NIFTY Equity Savings Index | |
| 5 | SBI Magnum Constant Maturity Fund | Nifty 10 yr Benchmark G-Sec | |
| 6 | SBI Long Duration Fund | CRISIL Long Duration Debt A-III Index | |
| 7 | SBI Magnum Medium Duration Fund | NIFTY Medium Duration Debt Index A-III | |
| 8 | SBI Magnum Income Fund | CRISIL Medium to Long Duration Debt A-III Index | |
| 9 | SBI Corporate Bond Fund | NIFTY Corporate Bond Index A-II | |
| 1 | SBI Savings Fund | CRISIL Money Market A-I Index |  The risk of the benchmark is Low to Moderate |
| 2 | SBI Magnum Ultra Short Duration Fund | CRISIL Ultra Short Duration Debt A-I Index | |
| 3 | SBI Banking & PSU Fund | Nifty Banking & PSU Debt Index A-II | |
| 4 | SBI Liquid Fund | NIFTY Liquid Index A-I | |
| 5 | SBI Magnum Low Duration Fund | CRISIL Low Duration Debt A-I Index | |
| 6 | SBI Floating Rate Debt Fund | Nifty Short Duration Debt Index A-II | |
| 7 | SBI Short Term Debt Fund | CRISIL Short Duration Debt A-II Index | |
| 9 | SBI Income Plus Arbitrage Active FOF | 65% Nifty Composite Debt Index + 35% Nifty 50 Arbitrage Index | |
| | | |  The risk of the benchmark is Low |
| 1 | SBI Overnight Fund | CRISIL Liquid Overnight Index | |
| 2 | SBI Arbitrage Opportunities Fund | Nifty 50 Arbitrage Index | |
| | | | |

## Disclosure of Potential Risk Class (PRC) matrix

- **SBI Overnight Fund**

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

- **SBI Floating Rate Debt Fund**

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

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

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

## Disclosure of Potential Risk Class (PRC) matrix

- SBI Savings Fund | SBI Liquid Fund

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

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

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

- SBI Magnum Ultra Short Duration Fund

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

## Disclosure of Potential Risk Class (PRC) matrix

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

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

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## NORTH

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## SOUTH

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## WEST

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## Fund Manager

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

## Yield to Maturity

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

## First Tier Benchmark

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

## Exit Load

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

## Sharpe Ratio

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

## Holdings

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

## Application Amount for Fresh Subscription

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

## SIP

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

## Entry Load

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

## Modified Duration

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

## Beta

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

## Nature of Scheme

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

## IDCW

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

## Minimum Additional Amount

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

## NAV

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

## Note

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

## Standard Deviation

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

## AUM

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

## Rating Profile

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

## Rating Profile

For details on IDCW, please refer notice cum addendum dated March 27, 2021. In Line with chapter 11 of master circular for mutual fund dated June 27, 2024. nomenclature of Dividend plans / options has been rephrased w.e.f April 1, 2021.

## Tracking Error

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